



TERMS & CONDITIONS & RULES OF BETTING

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TERMS & CONDITIONS

HOW THESE TERMS & CONDITIONS AFFECT YOU

These Terms & Conditions, associated privacy policy, promotional rules and other related documents (**Ts&Cs**), have an important bearing on Your rights and obligations associated with the use of Our services, Your privacy rights, Our Website, and any account that You hold with Us in order to use Our wagering services.

Importantly, these Ts&Cs detail how We utilise Your personal information, how We must identify You to comply with Anti-Money Laundering and Counter Terrorism Financing (**AML/CTF**) obligations and how You may operate Your account with Us in a compliant and lawful fashion. These Ts&Cs may be subject to change as We see fit and as reasonably necessary to run Our business, maintain a high quality of service to Our customers and to proactively comply with all applicable laws.

1 INTRODUCTION

- 1.1 QuestBet Pty Ltd (QuestBet, We, Us or Our), ACN 662 473 047, is a company duly incorporated in Australia pursuant to the Corporations Act 2001 (Cth).
- 1.2 QuestBet holds a bookmaking registration with the Victorian Gambling and Casino Control Commission (VGCCC). We are also an Internet Class Member of the Victorian Bookmakers' Association Limited (VBA). Further, We hold a club bookmakers' license as approved by Racing Victoria Limited (Club Bookmakers' License). As a licensed bookmaker We are authorised to accept bets and wagers on the range of events advertised through Us or Our Website (Wager, Bet, Services).
- 1.3 By holding an account with Us, (You, Your, Member) You expressly acknowledge that there is a risk of losing any and all money that You may stake a Bet with or engage in wagering activity with. You accept full responsibility for any such loss. Your Use of Our Services are at Your sole option, discretion, and risk.
- 1.4 By using, or continuing to use Our Services, Website, applications and products, You hereby agree to be bound to these Ts&Cs. These Ts&Cs also include the following and are ordered in the priority of which they are to be interpreted where any conflicts or inconsistency arise:
 - a. Privacy Policy;
 - b. Promotional Rules;
 - c. [Responsible Gambling Code of Conduct](#); and
 - d. Betting Rules covering Racing, Sports and other approved contingencies.
- 1.5 These Ts&Cs are effective on and from 15/03/2023
- 1.6 These Ts&Cs are subject to change or amendment, from time to time. We may update, amend, or change the Ts&Cs, at Our discretion, as We deem necessary (for example where there is a change in regulator requirements, changes in law, changes in product types and change to Our systems). We will publish such changes on Our Website. You agree that such changes, amendments, or additions published on Our Website are effective and binding on You immediately. Where there is a significant change to these Ts&Cs that will be detrimental to You, We will notify You by e-mail within a reasonable time of the change taking affect. It is Your obligation and responsibility to understand and keep up to date with Ts&Cs as they affect You and Your account and/or wagering and betting activity. A continued use of Our Services will be deemed an acceptance of any new or amended Ts&Cs. Where You do not agree to any amendment to these Ts&Cs, please close Your

Account in accordance with clause 15.1. You should also immediately cease to access, Use, or continue to access or Use, Our Website and its Services.

- 1.7 QuestBet complies with all relevant industry codes of practice including, but not limited to the VBA's [Responsible Gambling Code of Conduct](#) and the Australian Communications and Media Authority's (ACMA) [Industry Codes of Practice](#). For South Australian residents, Our gambling operations are governed by the South Australian [Authorised Betting Operations Gambling Code of Practice](#). QuestBet complies with all internet gambling applicable rules, and regulations including but not limited to the Interactive Gambling Act 2001 (Cth).

2 ACCOUNT USE AND ACCESS

- 2.1 Access to Our Services requires You to open an account with Us (Account). Access to Your Account by any application, designated account, forum, portal, or the like (Betting Medium) is granted on a temporary license basis. We reserve Our right to reasonably alter, suspend and terminate any Betting Medium at Our sole discretion, or to revoke the temporary license extended to You as a Member of Our Services.
- 2.2 QuestBet provides the following Betting Mediums that may be accessible once You have opened an Account:
 - a. Website personal login and betting portal;
 - b. Application on iPhone/smartphone incorporating a) above;
- 2.3 We reserve the right to restrict You to hold only one (1) account per branded service.
- 2.4 For the avoidance of doubt, these Ts&Cs set out the terms which apply between QuestBet and You, in respect of any and all of Our products and Services available to You via any Betting Medium. Therefore, it is important that You are familiar with the Ts&Cs (including any amendments) for the lifetime of Your Account.
- 2.5 You acknowledge that Your Account with Us is not a bank account and is not subject to protections that a bank account may be associated with such as a deposit insurance or other comparable insurance products. Your Account is therefore not to be insured, guaranteed, sponsored, or otherwise protected by any deposit or banking insurance or by another similar insurance system. Monies held in Your Account with Us will not generate any interest payable to You.
- 2.6 To access Our Services, You must be the age of maturity within Your jurisdiction, in Australia that age is eighteen (18) years old. Additionally, it is Your responsibility to ensure that the Services provided by Us are lawful in Your jurisdiction. You agree not to engage with Our Services where it is illegal to do so in the jurisdiction in which You are located. Without limiting Our rights in any way, where We wish to confirm Your jurisdiction, We reserve the right at Our discretion to request, any reasonably necessary further know Your customer (KYC) information that proves to Our satisfaction Your identity and ordinary place of residence and current location. If You place a Bet where You are physically in an unlawful jurisdiction, You will not be entitled to the winnings associated with those Bets and We may void them. We reserve Our right to close or suspend Your Account where You are in breach of this clause.
- 2.7 To open an Account with QuestBet, You expressly acknowledge and undertake that You are not prohibited from Betting or are excluded or self-excluded from gambling.
- 2.8 A Member must hold only one Account and not Bet on behalf of another person or entity. A Member must not have previously held an Account with QuestBet that was closed or suspended for any reason. We reserve the right to suspend or cancel any Account where We believe a Member, or a group of Members, is attempting to coerce or misuse the Account creation process

or contravene the Ts&Cs in any way. Amounts deposited into additional Accounts held by a Member will be credited back to the Member, where reasonably possible.

- 2.9 Pursuant to the Privacy Act 1988 (Cth) (Privacy Act), Your personal information, details and records about You and Your preferences (Personal Information) may only be stored, accessed, used, or disclosed internationally where such actions are done so in accordance with the Privacy Act, Our Privacy Policy and Australian Law. We will collect Your Personal Information in order to facilitate setting up Your Account and will also use Your Personal Information in the process of verifying Your identity, as set out in clause 4. If You do not provide Personal Information requested, You may be unable to open an Account.
- 2.10 Access to Our Services is permitted by You, the Account holder, only in a personal and non-commercial capacity. If You are in the business of wagering and intend on using Our Services for a commercial purpose, You must first receive written consent from Us (Commercial Use).
- 2.11 You must not open an Account, attempt to open an Account, or use an existing Account on behalf of another person, by their instruction or otherwise as an agent (Agent Use).
- 2.12 Where We reasonably suspect that You may be engaging in Commercial Use or Agent Use of Our Services We reserve the right to suspend and/or terminate Your Account. Where an Account is terminated under this clause 2.13, We reserve Our right to refund any monies in Your Account or, in the alternative, to forfeit those funds in Our favor. We may also choose to void any Bet current at the time of the termination.
- 2.13 The use of any Betting Medium is subject to Our Website Conditions and any reference to Our Website also includes Our Betting Mediums.
- 2.14 By opening an Account and being a Member, or otherwise accessing or Using Our Services, You are deemed to have read and understood these Terms & Conditions and have agreed to be bound to them, as amended from time to time.

3 YOUR ACCOUNT OBLIGATIONS

- 3.1 As an Account holder and Member Your obligations include the following:
 - 3.1.1 You must maintain an up-to-date record with QuestBet of all details provided in relation to Your Account including Your name, address, contact numbers (mobile and landline where relevant), e-mail address and banking details (including the expiry date of any credit/debit card Used).
 - 3.1.2 You must notify Us immediately and correct any incorrect information on Your Account, which is not limited to the details listed above at clause 3.1.a).
 - 3.1.3 Where a Member has not complied with their obligations under clauses 3.1.a) or b) We reserve the right to suspend and/or cancel Your Account;
 - 3.1.4 Further to clause 2.6, You must be located within Australia to open an account, place a bet or otherwise use our services. Any other jurisdictions are prohibited.
 - 3.1.5 You must not hide the jurisdiction, or attempt to hide the jurisdiction, in which You are located for the purposes of opening an Account, placing a Bet, or otherwise using Our Services (Masking). This includes hiding the Internet Protocol (IP) location of the Member via such means as a Virtual Private Network or an equivalent service (VPN). On discovery, or reasonable suspicion of Masking, or attempted Masking, QuestBet reserves the right to suspend or cancel the Account in question, without prior notice. Further, We may, from time to time, monitor transactions on Accounts and check the location of any given transaction. We reserve Our right to suspend or cancel an Account where transactions appear to be originating from a Prohibited Jurisdiction. You agree that We may suspend or cancel Your Account on this basis, and You acknowledge that data that relates to tracking such activity may not always be accurate. Finally, We may or may not

accept Bets from Member Accounts that are under investigation by Us in respect of Masking-based concerns.

- 3.1.6 You agree that in circumstances where QuestBet discovers, or has a reasonable basis to believe, that You have opened an Account in a Prohibited Jurisdiction, QuestBet may at its absolute discretion do any, or all of the following before, among other things, allowing the withdrawal of funds:
- a. close or suspend the Account;
 - b. request proof of the method of payment employed and bank information; and
 - c. request further Know Your Customer (**KYC**) documentation (for example, further personal identification information).
- 3.1.7 You must undergo Member identification and verification (Identification and Verification) to the satisfaction of QuestBet and in accordance with these Ts&Cs before You will be permitted to withdraw funds from the Account.
- 3.1.8 You must notify Us immediately if You reasonably suspect that Your mental health or illness, as defined by s 4 of the Mental Health Act 2014 (Vic) (MHA), is impaired and that You may lack the necessary capacity to use Your Account with Us. We reserve Our right to suspend or cancel an Account where We form the view, as guided by section 68 of the MHA that You have lost the capacity necessary to use Our Services. Alternatively, where We receive an order under Part 4 of the MHA with respect to Your capacity, We also reserve Our rights to suspend or cancel Your Account with Us, and You agree to be bound by this.
- 3.1.9 Notwithstanding the above, You must notify Us immediately of any other matter that may lead Us to reasonable infer that Your ability to make sound judgements about Betting in respect of Your Account may be impaired. We reserve Our right to suspend or cancel an Account where this is the case, and You agree to be bound by this.
- 3.1.10 You agree not to use Our Services in any way while You are intoxicated.

4 MEMBER IDENTIFICATION AND VERIFICATION

- 4.1 For a Member to validly open an Account with QuestBet they must first successfully undertake Identification and Verification. This must be in compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act) and its associated Rules (AML/CTF Rules and, together with the AML/CTF Act, the AML/CTF Legislation). You accept and acknowledge that QuestBet must abide by the AML/CTF Legislation.
- 4.2 Pursuant to Section 4.2.6 of the AML/CTF Rules an individual Member must provide a minimum proof of their:
- full name; and
 - either:
 - their date of birth; or
 - their residential address
- (collectively, (**KYC**)).
- 4.3 You agree that the personal details which You provide to QuestBet to open an Account are true and correct, are not misleading (including by omission) and that they are Your own personal details and not the details of anyone else. You acknowledge that it is an offence under the AML/CTF Legislation to knowingly give information that is false and misleading to a reporting

entity (such as QuestBet). QuestBet relies on the information that You provide being true and correct. If QuestBet has reasonable ground to suspect that the warranty set out in this clause is false, and/or any information You provide is untrue, incorrect, or misleading, then, without limiting any other provision of these Ts&Cs:

- 4.3.1 QuestBet may suspend or close Your Account;
- 4.3.2 QuestBet may cancel or void any transactions placed with it and QuestBet will not be obliged to pay any winnings which might otherwise have been payable to You;
- 4.3.3 QuestBet may retain (or recover from You) the value of any cancelled or voided transactions and any winnings paid to You; and
- 4.3.4 We may report the matter to law enforcement authorities and regulatory bodies.
- 4.4 QuestBet and a prospective Member must meet any Identification and Verification requirements, as well as due diligence based obligation, as specified in the AML/CTF Legislation, within seventy-two (72) hours of a Member opening an Account.
- 4.5 Should Identification and Verification not successfully occur within seventy-two (72) hours, or any lesser time as required under the AML/CTF Legislation or by any relevant regulator), QuestBet will suspend the Account and the Member will not be able to place any bets or withdraw any funds until such time as the Member successfully completes Identification and Verification. QuestBet also reserves the right to void any pending or resulted Bets if information supplied by You is found to be inaccurate or incomplete. A failure to comply with Identification and Verification obligations may also result in an investigation of the Account and where a reasonable basis exists, a referral to the Australian Transaction Reports and Analysis Centre (AUSTRAC) or another relevant authority.
- 4.6 Following the Member establishing an Account and/or making their first deposit into the Account, the Member accepts that We will provide that Member's Personal Information (including KYC information) to Our choice of a third-party credit-based entity for the purposes of independent Identification and Verification Services (Third Party IDV).
- 4.7 Third Party IDV may involve checking the provided identification across other third-party databases and/or credit headers. Third Party IDV is an independent service, not under the control of QuestBet, and accordingly We cannot guarantee that 100% of Our Members will be successfully verified this way or the timeframes of Third Party IDV. Unfortunately, this may mean Your Identification and Verification may not be successful or could be delayed. We are not responsible for any such delay or Identification and Verification failure. We will provide only the bare minimum amount of Your Personal Information required to meet the Third Party IDV. No personal financial information of a Member is passed between QuestBet and any third-party ID verification provider.
- 4.8 Where Third Party IDV is unable to be completed, You may provide identification documents to Us manually for verification at this e-mail address for Our consideration (Manual IDV). [service@bookmaker.com.au]. Manual IDV may be subject to delay and We accept no liability or responsibility for delays associated with the Manual IDV process. Manual IDV requires the provision of both primary and/or secondary identification documents to satisfy the table below:

Primary Photographic Identification	Or	Primary Non Photographic Identification	Secondary Non Photographic Identification
Australian Driver's Licence Australian Passport Foreign Passport Australian Proof of Age Card		Australian Birth Certificate Australian Citizenship Certificate Australian Concession Card	Utility bill Rates notice Bank statement

	Centrelink statement (to be issued within the last 3 months)
Australian National identity Card Foreign National Identity Card* Foreign Driver's Licence*	Foreign Birth Certificate* Foreign Citizenship Certificate* ATO assessment notice (to be issued within the last 12 months)

*Any foreign document not in English must be provided to QuestBet with a certified translation. Identification not provided with a certified translation will not be accepted.

- 4.9 In line with the minimum Identification and Verification requirements set under AML/CTF Rules, confirmation of Your residential address must occur. Where KYC documents are required to be provided to Us and Your current residential address is not clearly on the front or back of the provided documents, You must provide an acceptable alternate proof of Your current residential address. An acceptable proof of address may include, at Our discretion, a certified copy of one or more of the following documents (which must be dated no more than 3 months prior to the date that the Member provides the document to QuestBet):
- 4.9.1 a rates notice of Your principal place of residence;
 - 4.9.2 a utility bill;
 - 4.9.3 a statement from a financial institution; and/or
 - 4.9.4 any other certified document which We may request if We consider it appropriate.
- 4.10 All documents related to Identification and Verification which You are required to provide to Us must be provided in English or they may be rejected. QuestBet may at its discretion elect to conduct further investigations into any documents provided. Further investigations may not be limited to instigating direct contact with the Member to confirm any provided documents, or its contents. QuestBet reserves its right to reject any certified KYC document provided to QuestBet. Further, QuestBet reserves the right to ask for additional information or documentation be supplied if the copies are illegible, unclear, We need further information to satisfy Ourselves of Your identity, or otherwise comply with AML/CTF Legislation. This includes from time to time, where QuestBet may request proof that all KYC documents are up to date and to produce further documents if there has been a change. Any further request made documents in these circumstances will require newly provided documents to also be certified. If You do not provide, or if QuestBet is unable to verify, such additional information, Your Account will be suspended, and You will not be able to transact or withdraw any funds until such time as Your identity has been verified.
- 4.11 Where a Member falsifies any KYC documents, related document or details for any purpose associated with their interactions with Us, or with opening and/or transacting on an Account, We may suspend or cancel the Account without prior notice to the Member and void any pending or resulted Bets.
- 4.12 QuestBet may, on request, require further and better copies of any debit, credit, virtual, prepaid, travel card, or the like (Card Payment), that is not legible and Used to fund the Account. We may choose to reject any form of Card Payment submitted by a Member at their discretion, in circumstances not limited to the rejection or dishonour of a card. A Card Payment must match the Member's Account details, or otherwise be verified and a withdrawal must be to the Member. Where a Card Payment or withdrawal is Used which does not match Your Account details, or otherwise has been verified by Us, We may reject the transaction or suspend the Account until the consent, validity, or legality of the transaction is proven.

- 4.13 Where a Member elects to use a credit or debit card, We may verify that card by charging a small transaction or series of micro transactions. For example, a short series of micro transactions may appear on Your online statement and/or banking records as; \$0.03, \$0.01 and \$0.04. We would then request by return that You confirm the exact value and sequence of those transactions by way of verification. You will not be able to withdraw funds from Your Account until You have resolved any verification issues. Where You are unable to verify the credit/debit card transactions You will not be permitted to withdraw funds held in Your Account. In any event, micro transactions will be reversed and will not be finally deducted from Your Account.
- 4.14 QuestBet reserves the right, at any time, to:
- 4.14.1 request a bank statement associated with an actual or proposed Card Payment; or
 - 4.14.2 request You confirm the exact value of a small authorisation amount We have charged the third-party account attached to the Card Payment method; or
 - 4.14.3 request a legible copy of the front of the relevant Card Payment method.

5 ACCOUNT SECURITY

- 5.1 QuestBet takes Account security seriously and expressly requires a Member to treat their Account in a secure and responsible manner. A Member is responsible for their own Account login credentials that include any: Personal Identification Number (PIN), password, login number or identifier that has been confidentially assigned, selected, or generated as the case may be (Login Credentials).
- 5.2 A Member must keep their Login Credentials confidential. Where a Member believes their Account or Login Credentials or device they have Used to access the Website, or their Account are lost, forgotten, or compromised, they must immediately notify Us. We may choose to issue new Login Credentials or, at Our sole discretion, a new Account. In turn, We reserve Our rights to reject or invalidate any transactions that occur using a Member's past Account or Login Credentials.
- 5.3 Where a Member wishes to Use a nominated person to access to their Account or Use their Login Credentials they must first receive written approval from Us first. We may refuse such request at Our discretion. For the avoidance of doubt, a nominee includes, but is not limited to a family member, an authorised entity or company, business, or group of people (Nominee). We may request certified documentation from any proposed Nominee, or a written endorsement of the Account holder for the proposed Nominee to access the Account. The Member remains solely responsible for their Account, including but not limited to transactions, Bets and Account changes made by any Nominee. We do not accept any liability, loss or otherwise that results from a Nominee Using a Member's Account.
- 5.4 For the avoidance of doubt, a Member is responsible for all Bets and any losses on their Account, including through the use by a Nominee or otherwise, where their Login Credentials have been used. This also includes a situation where:
- 5.4.1 Your device remembers or retains Your Login Credentials (or part of Your Login Credentials) for a certain period of time or indefinitely, either automatically or because You have selected an option to do so;
 - 5.4.2 Your device keeps You logged into Your Account for a certain period, either automatically or because You have selected an option to do so; or
 - 5.4.3 You do not manually log out of Your Account.
- 5.5 A Member is responsible for ensuring that no person under the age of eighteen (18) years old (Minor) accesses or Uses their Account. Where possible, a Member should be aware of the presence of any Minors while placing a Bet and seek to limit any exposure to a Minor of gambling and potential gambling harm. In circumstances where the Member shares a laptop or computer

with a Minor, QuestBet strongly recommends the installation and use of parental/child protection software such as NetNanny or the like.

- 5.6 A Member is solely responsible for the balance of their Account and should confirm and query immediately any suspect transaction. We recommend that a Member check the balance of their Account each time they log onto their Account or at any time they place a Bet. It is the responsibility of the Member to also immediately notify Us where any suspected Account discrepancy is discovered.
- 5.7 QuestBet's Website contains adult content and is intended for Use by persons over the age of 18.
- 5.8 To Use the Website (including via mobile application), We advise that location data from Your device whilst Using the Website will be accessed and Used by Our integrated security systems to alert Us to suspicious activity, for the purposes of protecting Your Account security and preventing fraud. We may require You to register Your devices to Your Account and restrict the Use of Your Account to no more than two unique devices at any time where We reasonably believe that multiple devices have been Used in breach of these Ts&Cs.

6 MAKING A DEPOSIT OR A WITHDRAWAL

- 6.1 An Account Holder may make a deposit to their Account by way of Credit or Debit Card (Funding Instrument). QuestBet reserves its right to add, remove or restrict payment methods in general and specifically to any Account Holder or group of Account Holders. Current acceptable forms of deposit types are listed when payment is prompted on the deposit page.
- 6.2 A Member may make a deposit into their Account using one of the following available currencies (the list may be subject to change):
 - 6.2.1 Australian Dollar (AUD)
- 6.3 QuestBet is not responsible and accepts no liability for any losses from or associated with currency risks, conversion, or foreign exchange fees charged by their chosen deposit taking institution (Currency Risks and Fees). All Currency Risks and Fees are the sole responsibility of the Member.
- 6.4 You acknowledge and agree that the Account or Wallet function is only available for the sole purpose of making Bets or gambling via QuestBet in conformity with these Ts&Cs (Sole Purpose). Where We reasonably believe that funds have been deposited into an Account for a purpose that deviates from the Sole Purpose, We reserve Our right to decline any deposited amounts, return the funds to the Funding Instrument used to fund the Account (where possible), and close the Account.
- 6.5 You agree that when You deposit funds into Your Account with QuestBet via any approved deposit method as set out in clause 6.1. You are purchasing from QuestBet a top up to Your Account balance.
- 6.6 You agree and acknowledge that any deposits and withdrawals from Your Account must be from/to a verified Funding Instrument unless otherwise determined by QuestBet in its absolute discretion.
- 6.7 If QuestBet discovers that an Account is not funded by a Funding Instrument held in the Member's name, or they are not demonstrably and expressly authorised to use the Funding Instrument, QuestBet may return the funds to the same Funding Instrument used to make any such deposit. If this determination takes place after Bets have been placed, QuestBet reserves the right to void any resulted or pending Bets on the Member's Account. If QuestBet determined that there is not enough information to prove the owner of a particular Funding Instrument, We reserve the right to request certified documentation as proof of ownership, or a right to use a Funding Instrument prior to making any decision. You consent to allow QuestBet or its authorised representative to make direct contact with Your financial institution to confirm any transaction

that requires clarification or confirmation of a right to make the payment, or its correctness. QuestBet will only Use this right sparingly and whereby it is reasonable to do so.

- 6.8 QuestBet requires a Member to “turnover” or Bet through their Account at least once before a withdrawal or withdrawal request is made by the Member. For example, if You deposit \$100, You must place \$100 in Bets before withdrawing any winnings.
- 6.9 If a Member is innocently restricted, or an error takes place during their first Bet or for any other reason as determined by QuestBet, QuestBet reserves its right to waive the obligation in clause 6.7 in its absolute and reasonable discretion.
- 6.10 QuestBet may also at its discretion require a Member to deposit funds back to its original Funding Instrument.
- 6.11 QuestBet reserves its right to investigate any potentially suspicious or fraudulent withdrawal or attempted withdrawal of a Member’s funds (Investigation). Such an investigation may include:
 - 6.11.1 requesting proof of deposit or withdrawal bank account information to verify that the information provided is true and correct (including the methods described in clause 4.14); and
 - 6.11.2 direct contact with a financial institution as described in clause 6.7 above to establish whether the withdrawal is authorised and correct.
- 6.12 QuestBet reserves the right to prevent any withdrawal, pending the outcome of an Investigation. Following an Investigation of a potentially fraudulent withdrawal (or deposit), We may attempt to cancel or reverse the deposit/withdrawal, or request that the relevant financial institution do the same.
- 6.13 QuestBet does not charge Members for Credit or Debit Card deposit or withdrawal fees. However, We may charge an AU\$25.00 transfer fee for an international transfer requested. Any other banking fees associated with funding or withdrawing monies associated with a Member’s Account are the sole responsibility of the Member. In the event that QuestBet is charged, or is notified of a potential charge, We reserve Our right to pass on any such charge to the Member. QuestBet reserves the right to pass on any incurred transaction fees to Members who We determine make deposits into their Account for purposes other than the Sole Purpose.
- 6.14 A Member agrees that they, as the authorised Account holder only, are the only person permitted to withdraw, deposit or deal with monies on their Account (Transact) or otherwise Use their Account. A Member must Use their own or joint deposit and/or withdrawal methods. You must not allow a third party to use their Account or Funding Instrument to Transact on the Account. Third parties should not attempt to Transact on a Member’s Account. We reserve a right to cancel any unauthorised or prohibited third party related transaction, if We detect such transaction. We may also make contact with a third party to confirm if they have permission to Use Your Account. Following any investigations, We may choose to suspend or cancel Your Account. We may also take any further action We deem necessary to fairly and reasonably remedy the third-party situation. Members accept that QuestBet will review each situation on a case-by-case basis taking into account deposits, withdrawals, Bets and other information available.
- 6.15 You agree that where, by determination of QuestBet, an Account has not been used in good faith (including where a person fails to disclose their identity or payment information), We may refuse future transactions on that Account. Further, We may allow or retrospectively void existing transactions on that Account. You are welcome to request clarification of any decisions made by Us in relation to an Account suspension or closure. We will endeavor to respond to Your queries within a reasonable time frame (usually within thirty (30) days).
- 6.16 We may set limits on deposits and further restrict withdrawals on a Member’s Account where they have not met KYC and Identification and Verification requirements set down out in clause 4, until such time that We are satisfied that the Member has met such requirements.

- 6.17 Additional Accounts in a Member's name (including any Account You opened with misspellings or different variations of Your name) are not allowed. We will actively seek to discover abuse of this clause 6.17. Any discovery of a breach of this clause 6.17 will lead to the suspension and cancellation of the Account, without prior notice to the Member. Irrespective of this, a Member who has opened multiple Accounts will be responsible for any transactions that occur in relation to those Accounts. All restrictions, self-imposed or otherwise that apply to a Member's principal account will likewise apply to a Member's additional Accounts.
- 6.18 Credit Betting is not permitted.
- 6.19 Interest is not paid on monies held in Your Account.
- 6.20 For the avoidance of doubt, if QuestBet decides to suspend, close or cancel Your Account in accordance with these Terms & Conditions, You will be:
- 6.20.1 unable to further Transact on Your Account;
 - 6.20.2 entitled to the reimbursement of any undisputed Account balance You may have. This will be accomplished via a verified Funding Instrument attached to the Account, or other method determined by Us; and
 - 6.20.3 where You have placed Bets in relation to events which have not yet taken place at the time of suspension or termination of Your Account, We reserve Our rights to treat such Bets as void and return the stake to You.

7 CHARGEBACKS OR REVERSAL OF DEPOSITS

- 7.1 You agree and warrant that no chargeback or other cancellation of deposits will be made relating to Your Account without the approval, or prior approval, of QuestBet. Should a chargeback or cancellation circumstance occur, You agree to indemnify and keep indemnified QuestBet from all losses, costs, fees, liability and expenses that may arise from such an event, including but not limited to the costs associated with recovering such amounts.
- 7.2 Where You dispute a transaction relating to a third party such as BPAY or a banking institution, We may elect to suspend Your Account on a temporary basis and conduct an investigation into the transaction. We reserve Our rights to effect any suspension immediately, without notice and to further seek to recover any cost relating to that investigation from You.
- 7.3 We reserve the right to request information in relation to the source of funds in any transaction that We believe may be suspicious or require further investigation. Information requested to prove where funds have originated may include certified copies of bank statements and may occur prior to You withdrawing funds or requesting funds to be withdrawn. Where We are of the belief that any withdrawal request is unauthorised, We may decide not to return funds, and/or, void Bets We deem to be associated with unauthorised funds. In taking such action, We may or may not advise You of the action taken depending upon the circumstances.

8 ILLEGAL, FRAUDULENT OR UNAUTHORISED TRANSACTIONS (OR SERIES OF TRANSACTIONS)

- 8.1 Where We reasonably believe deposited funds or winnings associated with an Account are by an unauthorised or fraudulently Used Funding Instrument, We reserve Our right to report the fraud or misuse and/or to close the Account. All misuse, unauthorised Use or fraudulent conduct associated with a Funding instrument will be referred to the appropriate law enforcement agency and/or other authorities and the provider of the Funding Instrument.
- 8.2 Further, We may employ third party Services, or technology to track and retain technical information on a device used in breach of this clause 8, or a Member's account more generally.

Where an Account has not been operated in good faith, We may use this information to undertake any investigation to assess bonus or betting abuse, multiple Account usage, payment method abuse and the like.

- 8.3 To detect fraudulent activity We may, from time to time monitor one or more Accounts We deem to be displaying unusual activity. We reserve the right to close an Account, suspend an Account (pending a full investigation), and void transactions and Bets as We consider reasonably necessary where We believe there to be a risk of fraudulent activity involved.
- 8.4 QuestBet reserves the right to close the Accounts of, to withhold payment and to void any or all Bets made by, any person or group (comprised of any natural or other persons, including friends, relatives, companies, bookmakers or their employees) if QuestBet has reason to suspect that any of the following has occurred or may occur (regardless of whether or not those suspicions are ultimately substantiated):
 - 8.4.1 the integrity of the event may be compromised;
 - 8.4.2 the integrity of the event may be called into question, whether by relevant government authorities, racing or sports controlling bodies or bookmakers;
 - 8.4.3 the official starting price or totalisator prices or volumes have varied to a material and unusual extent amongst bookmakers or totalisators (as applicable), irrespective of whether it may have been manipulated by third parties;
 - 8.4.4 match rigging may have taken place; or
 - 8.4.5 any other reason directly or indirectly in connection with the above.
- 8.5 If QuestBet has formed the reasonable belief that You have been unlawfully using Your Account, You acknowledge that We may report this to relevant government agencies, including law enforcement agencies or racing or sports controlling bodies without prior notice to You.
- 8.6 Where we detect or become aware of any system, method or program that is being used to exploit a variation in odds for a particular event or contingency, between two or more bookmakers, in order to guarantee a profit irrespective of the outcome of the event (Arbitrage Betting), and that system is deemed by Us to have a harmful or negative affect on Us, We reserve Our right to suspend or cancel Your Account pending an investigation into the conduct that We believe constitutes the Arbitrage Betting. This may or may not involve voiding any or all Bets made by such persons reasonably determined to be involved in Arbitrage Betting.
- 8.7 QuestBet may, in its sole discretion, withhold any funds in the relevant Account and prevent those funds from being withdrawn until such time as it has completed an investigation in relation to any suspected illegal, fraudulent or unauthorised transactions or the operation of the Account. This includes, without limitation, investigation of the activities described in clauses 10.8, 10.9, and 11.4. QuestBet will use all reasonable endeavours to complete any investigation within a reasonable period of time.
- 8.8 Clients must indemnify QuestBet in the event of any loss or liability sustained or incurred by Us arising directly or indirectly from the fraudulent, improper, misleading, manipulative or other unacceptable activity (whether, or not, unlawful) of an Account or Client.

9 LIVE STREAMING OF RACING OR SPORTING EVENTS

- 9.1 We do not allow live or “in play” Betting. Within Australia such Betting is prohibited and unlawful except where Our license allows Us to do so. Other jurisdictions may allow “live” Betting and You may be able to view live competitions or events on Our Website or group of Websites.
- 9.2 We do not have the right to, or own any, live feed media and any such media that may be streamed through third party services such as YouTube, Twitch, or other providers (Streaming Services). These Streaming Services are subject to the own individual terms of use per the

respective website and rules of that Streaming Service. We are not responsible for the views or opinions presented by any commentator and will not accept responsibility or liability for any view or opinion expressed in Streaming Services or any other media that We may facilitate but not control. For example, message boards or other community-based communication avenues.

- 9.3 If for any reason, including, without limitation if QuestBet experiences a system malfunction or if there is human error, betting is not closed at the actual start of a race or event, any Bet sold or accepted after the actual start of a race or event may be voided by QuestBet in its absolute discretion. Subject to any other requirement in these Ts&Cs, where a Bet is voided, Your Bet will be refunded.

10 QUESTBET RIGHTS AND RELATED MATTERS

- 10.1 Sports, Racing and Betting Service related to them can be a dynamic environment. As a consequence, We reserve the right to cancel, change or restrict Our products or types of Bets and Wagers on offer without notice to Members and at any time.
- 10.2 We are required to comply with Our RV licence conditions which includes the maintenance of a bank account which contains enough funds to cover, dollar for dollar, Member's funds kept in their Accounts. This condition is closely monitored by RV for compliance.
- 10.3 We have made and continue to make considerable efforts to ensure that Our Betting business and associated Services operate in a fair, transparent, efficient, and accurate manner. To the extent permitted by law, We exclude all warranties, express or implied, relating to or arising out of Betting Services We offer. We exclude all/any liability for all loss types, including direct, indirect (consequential loss), damage, expense or injury suffered by any Member arising out of:
- 10.3.1 these Ts&Cs;
 - 10.3.2 use of their Account; or
 - 10.3.3 any action taken by Us in relation to a Member's Account.
- 10.4 Notwithstanding these Ts&Cs, nothing affects Our liability in relation to:
- 10.4.1 the requirement to pay any Member their rightful winnings or any other amount properly owed to a Member and pursuant to these Ts&Cs;
 - 10.4.2 the death or serious personal injury arising from Our proven negligence;
 - 10.4.3 any proven fraud or misrepresentation by Us; or
 - 10.4.4 any other matter whereby Our liability cannot be excluded or limited under any applicable law.
- 10.5 Subject to clauses 10.3 and 10.4, and to the extent permitted by law, Our liability in respect of any claim or loss is limited to the amount of any Bet placed by a Member.
- 10.6 If a Member receives a bonus Bet or some other form of credit (Bonus) that requires a deposit to be made to be entitled to Use/claim the Bonus, both the deposit and the Bonus must be wagered. Where a Member has breached these Ts&Cs, We reserve Our right to remove or withdraw any Bonus and refund any deposited amount to the Member's Account. Bonus based promotions may change from time to time and Members should avail themselves of any terms or conditions associated with any promotion they utilise or consider utilising.
- 10.7 We extend all Services and products on a good faith basis and expect all Members to reciprocally utilise Our Services or promotions in good faith, sincerely, without fraud or misuse and for the strict purposes of recreation and entertainment. We may also restrict or determine a Member ineligible for any promotion at Our sole discretion and as We see fit.

- 10.8 Without limiting these Ts&Cs, where We form the reasonable opinion that You or Your Account transaction history may represent a significant risk to QuestBet's Betting business, constitute a breach or attempted breach of these Ts&Cs, or any applicable law, and/or gives rise to a sporting, racing or other integrity concern, We reserve Our right to:
- 10.8.1 suspend or cancel Your Account immediately and without notice to You;
 - 10.8.2 request further information from You, including to further verifying Your identity and source of funds; and/or
 - 10.8.3 intervene with any Bet (or part of any Bet) by way of voiding or allowing the Bet (or part of any Bet) to stand.
- 10.9 We may take action as described in clause 10.8 in circumstances where a Member has not operated their Account with integrity, including (but not limited to) where the Member:
- 10.9.1 intentionally or knowingly exploits a market or these Ts&Cs with or without the use of deception;
 - 10.9.2 seeks to manipulate the course or outcome of a market with or without receiving a personal gain;
 - 10.9.3 receives an unjust advantage from information not available to the public (insider information);
 - 10.9.4 intentionally abuses an inadvertent error in the description of a market, at any time before or after the correction of that error by QuestBet; and/or
 - 10.9.5 attempts (whether alone or acting in concert with others) to obtain a financial benefit or to assist others in obtaining a financial benefit through either the manipulation of totalizator-based dividends or official starting prices or through taking advantage of an obvious mistake (eg. in relation to pricing).
- 10.10 You acknowledge that We may pay a referring third party or affiliate commission payments. Any payments of commission do not affect the odds or prize money available for any given Bet.
- 10.11 QuestBet is a responsible bookmaker and offers Members the ability to control their Betting activity by setting a restriction or limits on their Betting activity.
- 10.12 QuestBet will provide You with such activity statements and transaction lists, as is required by the [Victorian Ministerial Direction](#) or under Victorian law.
- 10.13 For the avoidance of doubt, any reference to discretion which may be exercised by QuestBet under these Ts&Cs mean QuestBet's sole and absolute discretion.

11 PLACEMENT AND ACCEPTANCE OF BETS

- 11.1 You acknowledge that We may pay a referring third party or affiliate commission payments. Any payments of commission do not affect the odds or prize money available for any given Bet.
- 11.2 All Bets placed on any Account are considered to be placed, received, and accepted in Victoria, Australia.
- 11.3 We do not represent or warrant that placing or receiving Bets on Your Account will comply with the legal requirements of any other jurisdiction outside of Victoria. As such, a Member must satisfy themselves of the legality of their Betting or transactions via Us. You accept full and final responsibility of the following actions:
- 11.3.1 application to QuestBet for an Account or its associated services;
 - 11.3.2 remitting funds by a Funding Instrument or any other way to an Account; and

- 11.3.3 placing Bets and receiving winnings from/with QuestBet;
- 11.4 We reserve Our right to refuse any Bet, or part of a Bet, without prior notice or explanation, and also restrict, suspend or cancel Your Account if any of the following apply:
 - 11.4.1 where You are or may be a Minor or Betting on behalf of a Minor;
 - 11.4.2 where You structure Your Bets (including by placing those Bets as smaller Bets on the same event and for the same outcome in quick succession) in a manner which, in QuestBet's reasonable opinion, appear to be for the purpose of ensuring that those Bets are accepted by QuestBet in circumstances where they otherwise might be rejected (for commercial and other reasons);
 - 11.4.3 where We consider that a transaction on Your Account has occurred by any person other than You;
 - 11.4.4 where You are or may be Betting in breach of these Terms & Conditions (including but not limited to, engaging in Masking or Arbitrage Betting) and any applicable Act or law;
 - 11.4.5 You access or Use the Website utilising any other type of automated, robotic, systematic, artificial, obscured, or computerised method(s). This includes, without limitation, the Use of data extraction or scraping; and
 - 11.4.6 where, at the sole discretion of Us, any proposed Bet may present a risk that We consider to be unacceptable.
- 11.5 When You make a Bet via the Website, the Bet is deemed to be valid only when:
 - 11.5.1 the Bet has been paid in full by You;
 - 11.5.2 the Bet has been accepted by Us; and
 - 11.5.3 the Bet appears as an accepted Bet on Your Account.
- 11.6 We reserve the right, at Our sole discretion, to deem a Bet accepted where the Bet satisfies only a) and b) only.
- 11.7 We accept Bets from You on the condition and under the belief, as You have warranted to Us, that You have not breached any condition in relation to Your Account Obligations, as detailed in clause 3 or any other condition within these Ts&Cs.
- 11.8 You expressly acknowledge that You are not prohibited from placing a Bet in respect of Your Account.
- 11.9 Irrespective of the appearance of the acceptance of a Bet it must actually be accepted by Us, and We reserve the right to reject, void or stop any given Bet without notice. Placed Bets by a Funding Instrument must be paid in full before they are valid and where they are not, they are void.
- 11.10 You are solely responsible for entering and choosing the particulars of Your Bets. You acknowledge that, in placing Your Bet, You are not relying on any statement of any of Our employees or representatives relating to the subject matter of the Bet. We take no responsibility for Bets made in haste, error, carelessly or otherwise and You indemnify Us for any such error You make in such Betting on Your Account. We are under no obligation to cancel Bets that have been validly placed and accepted in accordance with these Rules.
- 11.11 Notwithstanding clause 11.10, We may be able to cancel or change a Bet made in error, or otherwise, at Our sole discretion. In these circumstances, We may void the Bet and request that another Bet be made in its place. A pattern or suspected pattern of behaviour of a Member that seeks to alter or avoid Bets by claim of error will be deemed to be inconsistent with these Ts&Cs. We may take any such lawful action We deem reasonable to address this type of conduct, including limiting, suspending, or cancelling Your Account
- 11.12 We reserve the right to suspend or prohibit further Bets on any event, race, contingency or otherwise, at any time and without prior notice to You at Our sole discretion. Should an event be

suspended or access to it prohibited, any attempted Bets placed via the Website that follows the suspension or access prohibition will be rejected.

- 11.13 Bets will be accepted up to the relevant start time, being:
 - 11.13.1 the commencement of the event; or
 - 11.13.2 such other reasonable start time as determined by QuestBet on the basis of the information available on the event.
- 11.14 Where a Bet is inadvertently or erroneously accepted after the relevant start time, (as described above) then at the absolute discretion of QuestBet the Bet will be deemed to have been made invalidly, voided and the stake refunded the Member. For the purpose of this clause “inadvertently” means that QuestBet had no knowledge that the event in question had started and the Bet was accepted in good faith.
- 11.15 We accept no responsibility or liability for the failure of telecommunication or information technology-based systems not under Our control that prevent or impede the correct placing accepting, recording, confirmation, or notification of transactions. We shall not, under any circumstance, be responsible or liable for damages or losses that are deemed or alleged to have resulted from or been caused by the Website, or any of its content, including but not limited to any errors or omissions in content.
- 11.16 We do not provide a “cash out” service and will not allow a Member the option to cash their Bet out in the middle of an event, match, competition etc.
- 11.17 We reserve Our right to keep a recording of any customer service or related telephone call between Us and a Member. Alternatively, whereby We maintain a “Chat Support” text service, or similar service, We reserve Our right to retain and copy the history of transcripts that relate to any communication in text format. Similarly, We may retain e-mail or text message chain history between Us and You. You agree to such recordings, transcripts, or email history being retained and/or copied by Us and at Our sole discretion (Recorded Material).
- 11.18 Where a Dispute (as defined in clause 14) arises which remains unresolved between Us and You, You agree to allow Us to rely upon the Recorded Material as evidence and present that Material to an adjudicator, mediator or within any other appropriate alternative dispute resolution service (ADR). An ADR may determine the Dispute in accordance with these Ts&Cs. All Recorded Materials will be retained by Us consistently with Our privacy obligations as described within Our Privacy Policy. This clause 11.15 does not in any way seek to limit Your consumer rights or protections entitled to You via statute or at law.
- 11.19 The current minimum Bet is AUD\$0.01 (Bet Thresholds). We reserve the right to alter the Bet Thresholds at Our sole discretion and without notice to You. We maintain Bet Thresholds to protect Our risk and that of Our Members.
- 11.20 We reserve Our right to provide any Personal Information, Betting data or information to Australian principal racing authorities, an Australian governing sporting authority and/or to any other lawful regulator, including but not limited to AUSTRAC and other related law enforcement agencies (collectively, an Authority). You consent to any such information being provided when there is a reasonable and/or lawful basis to do so. An Authority may include bodies that oversee the rules and regulations of a sport and may possess sanctioning powers. Examples include but is not limited to Cricket Australia, Australian Rules Football, Racing New South Wales, Greyhound Racing Victoria. We may provide the following information to an Authority:
 - 11.20.1 any record, Recorded Material, or data in Our possession or control that relates to Betting transactions of the Member; and
 - 11.20.2 the name, contact details and similar identifying information in Our possession or control relating to that Member.
- 11.21 Any such information provided to an Authority under clause 11.20 will only be provided to assist a legitimate inquiry conducted by an Authority or where We reasonably believe that Our

obligations under any relevant legislation or law requires Us to provide it to the Authority. For example, under the AML/CTF Legislation.

12

ERRORS

- 12.1 We endeavour to use all reasonable efforts to ensure that We and any service providers to Us make no errors in setting markets including but not limited to errors in prices offered, available selections offered, Bets accepted on an Account, errors in exclusions for certain selections (such as on Multibets) or certain events, or any other similar errors. We reserve the right to correct errors and to void any Bets prior to or after an event in circumstances where a Bet has been accepted and where there has been a material technical, human, or other error in setting a market and/or in accepting a Bet (Material Error). Where these circumstances arise, We will endeavour to notify all affected Members accordingly.
- 12.2 Where a Bet is voided by way of an error made by Us prior to an event commencing, We will endeavor to contact You by e-mail, or via an in-Account message, promptly to inform You that the Bet has been voided.
- 12.3 For the purposes of clause 12.1 and without limitation, an error in setting a market or accepting a Bet will be a Material Error in the following circumstances:
 - 12.3.1 the price struck for a Bet is materially greater than a price previously offered on the same or a similar market by Us or any competing bookmaker;
 - 12.3.2 there is an error in the price of at least one selection which forms part of a multi Bet (parlay); the combined effect of which results in a materially erroneous price;
 - 12.3.3 the available selection(s) on a market are so different from the selection(s) previously offered on the same or a similar market by Us or any competing bookmaker;
 - 12.3.4 a reasonable person with a good understanding of wagering would reasonably understand that there was an error in a relevant market or in the acceptance of the Bet; or
 - 12.3.5 a Bet is erroneously sold or accepted as described in clause 9.
- 12.4 For the purposes of clause 12.3:
 - 12.4.1 a Bet means either a single Bet or another product type such as an Exotic Bet that incorporates more than one contingency or a multi Bet; and
 - 12.4.2 where there is an error in a Bet, including a Bet involving more than one contingency, in relation to a price or selection, the Bet may be either re-calculated at adjusted (corrected) prices or by excluding the contingency to which the error relates, but only at Our sole discretion.
- 12.5 A Material Error may, depending on the circumstances, mean that We wrongly pay an amount to You, or We may pay You more than the amount which You are properly entitled. In this situation, You agree to repay Us immediately upon request from Us the amount which has been wrongly paid or overpaid to You. When making such a request, We will detail the Material error and articulate how We have calculated the sum owing.

13

RESPONSIBLE GAMBLING

- 13.1 We take responsible gambling seriously by;
 - 13.1.1 facilitating gambling limits on request. Should an Account Holder wish to limit the amount they may Bet on their Account or deposit into their Account they may do so at the time they establish their Account or any time afterwards and,

- 13.1.2 providing a self-exclusion option. You may stop betting for a period of time or permanently if gambling has become an issue for You or is causing You or others around You harm. You may cease gambling for an elected period through Our Responsible Gambling tab under Your Account which will offer a range of periods from 24 hours to permanently.
- 13.2 To effect responsible gambling measures listed above at clause 13.1, We may retain such personal information, for as long as required, to effectively implement self-exclusion facilities. The following minimum personal information will be retained to maintain an exclusion facility:
 - 13.2.1 Your name;
 - 13.2.2 Your address; and
 - 13.2.3 Your payment details.
- 13.3 If You elect to self-exclude:
 - 13.3.1 You must not attempt to open a (further) Account to place Bets or engage in conduct that will enable You to make Bets via Our Services indirectly or otherwise;
 - 13.3.2 You remain fully liable and responsible for Your actions and all Your activity and Bets placed; and
 - 13.3.3 subject to these Ts&Cs, if We are of the opinion that You have, or are deliberately, attempting to circumnavigate imposed restrictions (by way of additional Accounts or otherwise) and have placed Bets while excluded:
 - 13.3.3.1. We will void open or pending Bets and the original stake will be returned to Your Account;
 - 13.3.3.2. resulted Bets will stand; and
 - 13.3.3.3. the balance of Your Account will be returned to You.
- 13.4 We use all reasonable endeavours to not advertise, market or communicate with and to Minors or individuals for whom gambling has become a problem.
- 13.5 Further information is available in relation to responsible gambling on Our Website or at the following online resources:
 - a) Gambler's Help or Gambling Help on 1800 858 858 or at www.gamblershelp.com.au or www.gamblinghelponline.org.au;
 - b) Gambler's Help Youthline on 1800 262 376]
- 13.6 QuestBet reserves the right to refuse to allow You to open an Account or to suspend or temporarily or permanently close Your Account with immediate effect if it is the reasonable opinion of QuestBet that You may have a problem with responsible gambling. If We do this, We will remit the total balance of Your Account to You (less any amounts which We are entitled to deduct in accordance with these Ts&Cs).

14 DISPUTE RESOLUTION

- 14.1 These Ts&Cs shall be governed by and construed in accordance with the applicable law of Victoria and each Member irrevocably submits to the non-exclusive jurisdiction of the Victorian Courts in respect to any dispute that arises out of or in relation to these Ts&Cs, or of any service or product offered by QuestBet (Dispute). However, this clause 14.1 does not prevent You or Us from seeking an interim injunction in any court of a competent jurisdiction.
- 14.2 We are committed to providing high quality Customer Service, and to dealing with Disputes in a prompt, efficient, and fair manner. We may require additional information from You about Your Dispute. If this applies, We will contact You.
- 14.3 Our Dispute handling process is set out below:

- 14.3.1 Contact Customer Service – As a first point of reference, You should direct Your Dispute to the Customer Support team via email, live-chat or otherwise available method of communication. Contact details are available on Our Website.
- 14.3.2 Escalate to Management – If You are dissatisfied with the resolution provided by the Customer Support team You may request that Your matter be escalated to a member of Our Management Team. A member of the Management Team will then investigate Your dispute or complaint, and management’s responses will be provided to You via Customer Support.
- 14.3.3 Escalate to Our licensing bodies – Where a Dispute cannot be resolved between You and Us, then You must follow the prescribed process set out by Racing Victoria (RV) or the Victorian Gambling and Casino Control Commission (VGCCC).
 - In relation to RV – You may utilise the online gambling dispute process that is found in the Club Bookmakers Licence Rules 2010:
 - A general complaint form can be found here: <https://www.racingvictoria.com.au/integrity/reporting-form>.
 - A minimum betting limit complaint form can be found here: <https://www.racingvictoria.com.au/wagering/minimum-bet-complaint-form>
 - Depending on the circumstances, RV may make a decision on the matter, and it will be binding on Us.
 - In relation to the VGCCC – You may utilise the online gambling dispute process. More information on the VGCCC’s process and how to lodge a complaint can be found here: <https://www.vgccc.vic.gov.au/i-want/complaints>. Depending on the circumstances, the VGCCC may make a decision on the matter, and it will be binding on Us.
- 14.3.4 Card disputes – If Your Dispute is not resolved to Your satisfaction and it is about a transaction on Your Visa, Mastercard or EFTPOS card (but not a Dispute relating to Betting), You can escalate Your Dispute to the Australian Financial Complaints Authority. The Australian Financial Complaints Authority can be contacted on 1800 931 678 or at info@afca.org.au.
- 14.4 Nothing in clause 14.3 precludes Your rights at law in relation to the complaint or Your rights to injunctive relief, or any other appropriate remedy.
- 14.5 No rule of contract interpretation may be applied in the interpretation of these Ts&Cs to the disadvantage of a party on the basis that it prepared or put forward these Ts&Cs or any document forming part of these Ts&Cs.

15 INACTIVE ACCOUNT STATUS AND CLOSURE OF INACTIVE ACCOUNT

- 15.1 You may close Your Account at any time either by Using Our Website or by letting Us know of Your desire to close Your Account in writing, via email or post using the contact details on the Website. We will refund the balance of Your Account by a method of payment determined by Us (pending any outstanding investigations or enquires made in accordance with these Ts&Cs). If You have placed any Bets in relation to events which have not yet taken place at the time of closing Your Account such Bets will still stand, and if such Bets subsequently win, the corresponding sums will be paid to You within a reasonable time of the outcome of the Bet becoming known.
- 15.2 We reserve the right to deem an Account that has not been transacted upon for at least twelve (12) months to be inactive (Inactive Account). We may charge a AU\$10 monthly charge on accounts that are inactive.
- 15.3 To avoid the monthly charge, You may withdraw funds, make a deposit, or place a Bet. If this occurs Your Account will no longer be deemed to be an Inactive Account.

- 15.4 An Inactive Account that has a zero (\$0.00) balance will not be charged the monthly fee. However, where an Account is an Inactive Account and has a zero-dollar balance We reserve Our right to close the Account.

16 INCONSISTENCY BETWEEN THESE RULES AND RULES SPECIFIC TO AN EVENT

- 16.1 Where any inconsistency exists between these Ts&Cs and those that apply to a specific event these Ts&Cs will prevail.

17 FORCE MAJEURE AND UNEXPECTED EVENTS

- 17.1 If an event(s) occur that is beyond Our reasonable control such as a pandemic, epidemic, fire, earthquake, flood, element of nature, act of God, terrorist act, act of war, riot, rebellion, strike, blockade, labour disruption or otherwise, that has a material impact on any race, match, sporting event (or series of races, matches, or sporting events etc.) or otherwise which is the subject of a contingency, or outcome of a market offered by Us, We reserve the right at Our sole discretion (and acting in good faith) to void, cancel, restrict, or otherwise alter, adjust the payout (in whole or part) of the affected Wager(s) placed on the relevant market. This includes retrospectively taking any of the actions listed above once a Bet has been made and before or after it has resulted.
- 17.2 A material impact on any race, match, sporting event, or otherwise, without limitation, includes:
- 17.2.1 a reduction in the number of races, matches or sporting events in a season or series;
 - 17.2.2 any material change in the length of a race, match or sporting event or when those race or sporting event is played;
 - 17.2.3 a change in the location of any race, match, sporting event, or otherwise; and/or
 - 17.2.4 a change in any feature or element of the race, match, sporting event, or otherwise that We reasonably believe has an unexpected material impact on the contingency.

18 MATERIAL CHANGES TO EVENTS BY RACING AND SPORTING BODIES OR THEIR CODES

- 18.1 Where a relevant racing or sporting body announces or declares any material change to the structure of a race, match, competition, game, event or otherwise (including, but in no way limited to entrant/player numbers in a race or sporting event, or series of races and sporting events, the time, location or date of events), and We consider reasonably that such a change will have a material impact on a market or Bet taken on or involving that competition, event or otherwise, all Bets may be voided by Us at Our sole and reasonable discretion.
- 18.2 Such action will take place as soon as reasonably practicable following such announcement or declaration. All Bets, including parlay or Multi-Bets that rely on more than one race, match, sporting event, competition or otherwise, which are cancelled will be recalculated in a manner solely decided at Our discretion.

19 SOCIAL NETWORKING AND COMMUNITY INVOLVEMENT

- 19.1 You agree to conduct Yourself in a reasonable and inoffensive manner when engaging with other Members and the public at large in the following environments or contexts:
- 19.1.1 on any online forums run by, related to, or involving Us;

- 19.1.2 community events where a Member is or may be identified as a Member; and
- 19.1.3 any educational or social event hosted, run, or overseen by Us where You may interact with other Members or the public at large.
- 19.2 Where You are deemed to be offensive or engaged in conduct that is deemed to be offensive (Offensive Behaviour) by Us, We may at Our sole discretion discontinue access to any online environment, or ask You to leave any physical event, where You are deemed to be exhibiting Offensive Behaviour. Following a request by Us, You agree to leave any such virtual or physical environment or event without protest and as soon as practicable. We may also close Your Account.
- 19.3 We intend to be a positive force within the community (including the racing and sporting communities). To that end, We intend to positively engage with the community and Members. In turn We expect Members and those engaging with Us and Our associated community to engage likewise in good faith and in a positive manner.

20 WEBSITE TERMS OF USE

- 20.1 QuestBet are the owners and operators of this Website (Website).
- 20.2 The terms of use in this clause 20 (Website Terms) apply to Your use of the Website. By accessing and/or using the Website You agree to be bound to these Website Terms.
- 20.3 We reserve the right to amend these Website Terms as they apply to Your access and/or use of the Website, at Our sole discretion. Any such amendment that is made to these Website Ts&Cs will be effective immediately and binding upon You at the time they are uploaded, without any prior notice to You.
- 20.4 To the extent permitted by law, QuestBet will in no way be liable to You, Your agent, or anyone else for any loss or damage, however it may be caused. This is irrespective of the type of damage being alleged as direct, indirect, consequential, pure economic or any other commercial form of damage that may be directly or indirectly suffered in relation to the use of the Website. The operation of this general disclaimer is not limited to any other Website, application, or hyper linked extension, form, or otherwise that stems from the Website.
- 20.5 This general disclaimer is not limited by the provisions set out below.
- 20.6 Any information on the Website is provided in good faith and is presented on an “as is” basis.
- 20.7 QuestBet is of the belief that any information on the Website is accurate and current as the date that the information was placed on the Website, unless specified otherwise. We make no representation or warranty as to how reliable, accurate or complete any such information is. When considering whether to act on any information found on the Website, You should carefully consider the consequences of any such action and where appropriate seek advice. Advice sought should be tailored to Your specific circumstances. You agree that You hold ultimate responsibility for Your assessment of information on the Website, and You rely on it at Your own risk. Additionally, We cannot and do not in any way warrant that You will receive uninterrupted or error free access to the Website or that the Website will otherwise be compatible with any hardware or software that may be used by You.
- 20.8 We are in no way responsible or liable to You or any other person for interference with or damage to Your computer systems, software, or hardware in connection with Our Website. You are solely responsible for the management of Your own computer related systems, software, hardware, connectivity, or the like, and We recommend that You utilise reliable and up to date virus protection software. We will not be liable for any losses incurred or cost associated with Your connection with internet networks or any telecommunications service providers that You have engaged or any equipment or facilities You Use to access Our Website. You are further responsible

to ensure that Your own computer or device is virus free and unaffected by its connection to Our Website.

- 20.9 As a condition of the use of Our Website You agree to not use Our Website to hurt, harass, defame or the like any other person or user related to this Website, including any QuestBet staff. You agree to not cause to be published or publish any offensive or unlawful materials on or in respect of the Website, including any related public like forum pages. This includes conduct (either singular or repeated) directed at QuestBet staff, other Members, or the public at large, which QuestBet considers unreasonable, such as:
- 20.9.1 Offensive language;
 - 20.9.2 Aggressive behaviour;
 - 20.9.3 Overt racist remarks;
 - 20.9.4 Overt sexual remarks;
 - 20.9.5 Harassing remarks;
 - 20.9.6 Attempted or actual bullying;
 - 20.9.7 Abusive or threatening remarks or behaviour; and
 - 20.9.8 Other similar unacceptable “trolling” or anti-social behaviour.
- 20.10 You agree to not engage in any activity or conduct that may negatively impact or damage in any way the Information Technology (IT) resources or services of QuestBet or any other person. For example, by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not otherwise attempt to gain unauthorised access to Our Website or the Account of another Member.
- 20.11 You agree to not breach or attempt to breach any laws or regulations which may be applicable or become applicable in the use of Our Website in Your jurisdiction.
- 20.12 All intellectual property and material subject to copyright is the property of QuestBet, unless otherwise said or used on a fair and reasonable basis and/or for the purposes of parody.
- 20.13 Subject to the Copyright Act 1968 (Cth), this Website and its content, programming code, or the like, must not be reproduced, distributed, adapted, transmitted, or stored in a retrieval system without Our prior consent. Further, You must not attempt to commercialise, or commercialise any information or data, obtained via Our Website or related, linked services, pages, or otherwise. Should You wish to utilise or collaborate with QuestBet and use any of Our copyright materials You should contact Us first. We reserve the right to allow or deny permission to any of Our copyright materials.
- 20.14 We make no warranties or representations that any external linked site that is found on Our Website or related pages do not infringe intellectual property rights of a third party. A link from Our Website does not constitute an endorsement by Us of the Use of that link, the company or organisation behind that link or the contents of the Website reached Using that link.
- 20.15 We maintain an up to date privacy policy which is available on the QuestBet website.
- 20.16 You agree to only use this Website and its related pages and linked Services for a lawful purpose. We reserve the right to reasonably terminate Your access to Our Website at Our sole discretion and without any prior notice to You.
- 20.17 For the avoidance of any doubt, this Website and its use are governed by the laws of Victoria, Australia. You submit to the non-exclusive jurisdiction of the courts of Victoria, Australia in connection with the Australian section of the Website and its use and these Website Terms (in accordance with clause 14.1).

MISCELLANEOUS

- 21.1 No failure or delay by Us in exercising any right under these Ts&Cs will operate as a waiver of this right. Similarly, any single or partial exercise of any right will not preclude any further exercise of any of these rights or the exercise of any other right, unless so expressly stated.
- 21.2 If any terms are determined by any competent authority to be invalid, unlawful, or unenforceable to any extent, such term (or part of the term) will to that extent be severed from the remaining Ts&Cs which will continue to be valid to the fullest extent permitted by law.
- 21.3 Nothing in these Terms & Conditions will be construed as creating any agency, partnership, or any other form of joint venture between You and Us. These Terms & Conditions do not confer any rights on any persons not party to these Terms & Conditions unless otherwise expressly stated.
- 21.4 You provide Your express consent for Us to transact and communication with You by electronic means.
- 21.5 You are not permitted to assign, transfer, charge or otherwise deal in Your rights and/or obligations under the Ts&Cs without Our prior express written consent. We are entitled to assign, transfer, charge or otherwise deal in Our rights under these Ts&Cs as We see fit.

RULES OF BETTING

These Racing (Thoroughbred/Harness/Greyhounds) Betting Rules and Sports Betting Rules should be read in accordance with the QuestBet Terms and Conditions. Each applies to your use of the QuestBet website and to your Account (whether over the telephone or over the internet).

RACING (THOROUGHBRED, HARNESS & GREYHOUNDS)

GENERAL RULES

1. Where there are eight (8) or more runners in a race, at the time a bet is made, a place dividend shall be paid on first, second and third places.
2. Where there are seven (7), six (6) or five (5) runners in a race, at the time a bet is made, a place dividend shall be paid on first and second places only. When an Account Holder has bet on a Tote-based product, Place wagers will pay down to however many placings the major Australian TABs determine as appropriate for that bet type. Major Australian TABs shall be defined as the Victorian TAB (STAB), the NSW TAB, the Queensland TAB (UTAB).
3. Where there are less than five (5) runners in a race, all wagers shall be "Win Only". If late scratchings force this down, all non-tote place bets will be refunded if there is no possibility for a collect.
4. If a runner is scratched, all bets placed after the declaration of the final field will be refunded on that runner (providing the bet wasn't placed on an "All-In" basis). All other runners will be subject to a deduction, applicable to the face value of winning bets where the bet was placed at a fixed price either Win, Each Way, or Place Only.
5. Without limiting any other rights it may have in these Rules, QuestBet may place a limit on the payout (final odds) where there is reasonable suspicion of pool manipulation having occurred (eg. Payout no greater than 100% higher than the next best Australian tote), subject to adjudication by the relevant totalisator operator(s) or race controlling body.
6. If a tote pool goes down either on-line or via telephone and the pools are distorted as a result, then QuestBet reserves the right to omit these dividends when paying out. For example, if the NSW Tote pool is unavailable for any reason (or dividends are distorted as a result of an outage), the best of QLD and NSW will be paid for Best Tote Products.
7. In the event that one of the Major Australian TABs for promotional reasons or otherwise, returns elevated dividends due to them foregoing or varying their normal take-out margin, QuestBet reserves the right to declare its Best Tote dividends at the higher of the other two Australian Totes. If all three Major Australian TABs do so, QuestBet reserves the right to pay the Official Starting Price for the selection.
8. If a meeting is abandoned or postponed to another date, single bets are void and wagers will be refunded. Affected Multi-Bets will be recalculated excluding that leg.
9. Regardless of whether a "Futures event (All-in betting)" has been abandoned, postponed, or transferred from the original date, all bets stand until the completion of the event.
10. QuestBet reserves the right to cancel any bet where QuestBet considers the bet is unfairly advantaged in regard to starting times of events.
11. Dead Heat Rule – In the event of a Dead Heat or Draw, where such an option was not offered for betting purposes, the ticket will be paid out at face value divided by the number of Dead Heating winners of the event. If the bet was placed at the tote product, the ticket will be paid out on the re-framed Tote dividends.
12. At the discretion of QuestBet management, Tote pools of under AUD\$500 may be disregarded in the calculation of Best Tote and Middle Tote dividends.
13. QuestBet reserves the right to restrict the maximum dividend paid out for Win and Place bets to:

- AUD\$1000 for Thoroughbred Races
- AUD\$500 for Harness and Greyhound Races

- QuestBet will cap the place dividend for all racing (thoroughbred, harness and greyhounds) to not exceed the win dividend for any selection.
- If for any reason, including, without limitation if QuestBet experiences a system malfunction or if there is human error, betting is not closed at the actual start of a race or event, any bet sold or accepted after the actual start of a race or event may be voided by QuestBet in its absolute discretion. Subject to any other requirement in these Rules, where an Account Holder's bet is voided, the Account Holder's bet will be refunded. No dividend will be payable to the Account Holder.

SCHEDULE OF DEDUCTIONS

Fixed Odds	Win Deductions	3 Places	2 Places
1.01	76	28	40
1.02	75	28	40
1.03	75	28	40
1.04	73	28	40
1.05	74	29	42
1.06	74	29	42
1.07	74	29	42
1.08	74	29	42
1.09	74	29	42
1.1	74	29	42
1.12	74	29	42
1.14	74	29	42
1.16	74	29	42
1.18	73	29	42
1.2	72	29	42
1.22	72	29	41
1.24	71	29	41
1.25	69	29	38
1.26	69	29	40
1.28	67	28	40
1.3	66	28	40
1.35	64	28	40
1.4	62	28	39
1.45	60	27	39
1.5	58	27	39

1.55	56	27	38
1.6	54	26	38
1.65	52	26	37
1.7	50	26	37
1.75	48	25	36
1.8	46	25	36
1.85	45	25	35
1.9	44	24	35
1.95	43	24	34
2	42	24	34
2.05	41	23	33
2.1	40	23	33
2.15	39	23	32
2.2	38	23	32
2.25	37	23	32
2.3	36	22	31
2.35	35	22	31
2.4	34	21	30
2.45	33	21	30
2.5	32	21	29
2.6	31	21	29
2.7	31	20	29
2.8	30	20	28
2.9	29	19	26
3	27	19	26
3.1	26	19	25
3.2	26	19	25
3.3	25	18	24
3.4	24	18	24
3.5	23	18	23
3.6	22	17	23
3.7	21	17	22
3.8	20	16	22
3.9	19	16	21
4	19	16	21
4.2	18	15	20
4.4	18	14	19

4.5	18	14	19
4.6	16	14	18
4.8	15	13	17
5	15	13	17
5.5	13	12	16
6	12	12	15
6.5	11	11	14
7	10	10	13
7.5	9	10	12
8	8	10	11
8.5	8	9	11
9	7	8	10
9.5	7	8	10
10	7	7	8
11	6	7	7
12	5	6	7
13	5	4	6
14	4	4	6
15	3	4	5
16	3	4	4
17	3	3	4
18	3	3	4
19	2	2	3
20	2	2	3
21	2	2	3
22	2	2	3
23	2	2	3
26	2	2	3
27	0	1	1
31	0	0	0
34	0	0	0
35	0	0	0
41	0	0	0
46	0	0	0
51	0	0	0
61	0	0	0
67	0	0	0

71	0	0	0
81	0	0	0
91	0	0	0
101	0	0	0
126	0	0	0
151	0	0	0
201	0	0	0
251	0	0	0
301	0	0	0
501	0	0	0
1001	0	0	0

EXOTICS

1. All QuestBet Racing exotics are paid on winning combinations at the dividend declared by the Victorian TAB (STAB) (referred to hereon out as the 'dividend').
2. In the event of a jackpot, winning combinations will be paid out an amount equal to the Victorian TAB Jackpot.
3. QuestBet reserves the right to limit the total payout to any individual(s) on any exotic bet type to an amount specified to the Account Holder. If the total QuestBet payout on any bet type exceeds the Victorian TAB exotic pool volume, QuestBet reserves the right to limit the total payout to Account Holder to the amount of the middle dividend Victorian TAB exotic pool volume on that particular exotic bet type.
4. In the event of a Dead Heat for any of the place getters, the dividend for each winning combination will be calculated as the Victorian TAB.
5. Flexi Betting allows Account Holders to take a Quinella, Exacta, Trifecta, First Four or Quadrella at an outlay to suit the Account Holder's own budget. This way an Account Holder can have multiple selections for a smaller outlay by making selections and nominating the total amount the Account Holder wishes to spend on a bet. The Account Holder's bet will cost whatever the Account Holder chooses and if the Account Holder wins then the Account Holder will receive a percentage of the full AUD\$1 middle dividend. For example, an Account Holder wishes to box five runners in a Trifecta. This bet would normally cost AUD\$60 for a AUD\$1 unit. If the Account Holder decides to spend AUD\$15, this is all the bet will cost. AUD\$15 represents 25% of a full AUD\$1 unit (total cost of AUD\$60), meaning if successful, the Account Holder will receive 25% of the full AUD\$1 middle Trifecta dividend. Thus, if the winning Trifecta dividend is AUD\$200 for AUD\$1, the Account Holder will collect AUD\$50.
6. QuestBet operates on the following Exotics:
 - **Quinella** – A Quinella is when two runners are selected to place first and second in any order. If a selected runner is declared a "non-runner" or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
 - **Exacta** – An Exacta is when two runners are selected to place first and second in the correct order. If a selected runner is declared a "non-runner" or scratched after the wager is confirmed, wagers

will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner

- **Trifecta** – A Trifecta is when three runners are selected to place first, second and third in the correct order. If a selected runner is declared a “non-runner” or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
- **First Four** – A First Four is when four runners are selected to place first, second, third and fourth in the correct order. If a selected runner is declared a “non-runner” or scratched after the wager is confirmed, wagers will be refunded on every combination which includes the scratched runner, and the combination stands, and the wager re-calculated without the scratched runner.
- **Quaddrella** – A Quaddrella (or a “Quaddie”) is when the winners are selected in four consecutive races listed on the Quaddie Race card. If a selected runner is declared a “non-runner” or scratched after the wager is confirmed, wagers will be transferred to the substitute favourite as declared by the Victorian TAB (STAB).

OTHER RACING RULES

- 1) All Fixed Odds bets placed on Final Field markets are subject to deductions in accordance with the applicable Schedule of Deductions listed above.
- 2) Deductions will be applied to any emergency who is promoted to being a runner.
- 3) **(Australian thoroughbred racing bets placed prior to the Official Price commencing (25 Mins for Metro and 20 Mins for Provincial))**

For scratchings that occur prior to the opening of an official price market, QuestBet will apply deductions as per the Schedule of Deductions above.

- 4) **(Australian thoroughbred racing bets placed post the Official Price commencing (25 Mins for Metro and 20 Mins for Provincial))**

For scratchings that occur following the opening of the official price market, QuestBet will apply deductions as declared by the stewards in the official price portal.

- 5) **(International thoroughbred, all greyhound races and all harness racing bets)**

For scratchings that occur after the declaration of the Final Field, all bets placed are subject to deductions as calculated in accordance with the applicable Schedule of Deductions listed above.

RACING PAYOUT LIMITS

- 1) Unless otherwise agreed or elsewhere stated in writing, the maximum amount that QuestBet will be obliged to payout to a Customer on any single racing event - notwithstanding the number or amount of wagers placed by that Customer on said event - shall be limited as follows:

Race Type	Payout Limit
Metropolitan Gallops	AUD\$40,000
Provincial & Country Gallops	AUD\$20,000
International Gallops	AUD\$20,000
All Harness Racing	AUD\$20,000
All Greyhound Racing	AUD\$20,000

- 2) Without limiting the effect of the preceding Clause regarding **event** payout limits, the maximum amount that QuestBet will be obliged to payout to a Customer on any single **wager** shall be limited depending on the bet type as follows:

Race Type	Win Payout Limit	Place Payout Limit
Metropolitan Gallops	AUD\$10,000	AUD\$3,000
Provincial & Country Gallops	AUD\$5,000	AUD\$2,000
International Gallops	AUD\$2,000	AUD\$1,000
All Harness Racing	AUD\$2,000	AUD\$1,000
All Greyhound Racing	AUD\$2,000	AUD\$1,000

Race Type	Quinella & Exacta Payout Limit	Trifecta & First 4 Payout Limit	Quadrella Payout Limit
Metropolitan Gallops	AUD\$3,000	AUD\$5,000	AUD\$10,000
Provincial & Country Gallops	AUD\$2,000	AUD\$3,000	AUD\$10,000
International Gallops	AUD\$1,000	AUD\$2,000	AUD\$5,000
All Harness Racing	AUD\$1,000	AUD\$2,000	AUD\$5,000
All Greyhound Racing	AUD\$1,000	AUD\$2,000	AUD\$5,000

Please Note: All amounts stated in the above table are references to the maximum amount of profit that a Customer can receive in connection with a racing event.

- 3) QuestBet may elect, at its sole and absolute discretion, to pay a Customer more than the maxima prescribed in the tables set out in this Clause.
- 4) QuestBet adheres to all Minimum Bet Laws (MBL) prescribed by official Racing Bodies across all three racing codes: Horse Racing, Harness Racing and Greyhound Racing. QuestBet is not obliged or required to accept a bet to win more than the applicable MBL prescribed amount for the relevant state at the relevant time. In the event of an official price fluctuation or QuestBet price fluctuation changing, QuestBet is not compelled to accept any bet at the pre-changed price.

SPORTS

PARTICIPATION IN EVENTS

1. Account Holders who are participants in, or are associates of participants in, certain events ("Events"), are likely to be subject to the rules, regulations, codes, agreements and/or guidelines made by the sporting body or racing industry that administers those Events ("the Rules").
2. If an Account Holder is subject to the Rules, it may only place wagers in accordance with those Rules. If those Rules preclude the Account Holder from betting on the events or any aspects of the Events, the Account Holder agrees that it will not bet on those Events or aspects of those Events (as applicable).
3. the Account Holder acknowledges and agrees that QuestBet will provide information to sporting bodies, racing industries and government authorities authorised to issue licences for the conduct of betting services and/or responsible for supervising the betting operations of QuestBet ("**Authorities**"), in respect of persons:
 - (a) who are precluded by the rules from betting on any events or aspects of any events;
 - (b) whom QuestBet or any authority has reasonable grounds to suspect is connected to an Account Holder where QuestBet or the Authority has reasonable grounds to suspect that that person or the Account Holder is in breach of the rules;
 - (c) whom QuestBet or any Authority has reasonable grounds to suspect have engaged in conduct prejudicial to the interests of QuestBet or the Authority and who may have relevant knowledge concerning corruption within the relevant sport; and
 - (d) whom QuestBet or an Authority believe have made unusual or suspicious bets or have unusual or suspicious betting trends or movements or other information which lead it to query the integrity of any of the Events, or a person subject to the Rules.

START TIMES

1. All dates and times published by QuestBet are indicative only. Wagers will be accepted by QuestBet up to:
 - (a) the official start time of the event; or
 - (b) A time as decided by QuestBet.

2. If a wager is inadvertently accepted after the official event start time, the wager will be deemed invalid and the Account Holder refunded the full amount of the wager. No dividend will be payable to the Account Holder.

RESULTS

1. Unless agreed otherwise by QuestBet and the Account Holder at the time of making the sports bet, all sports bets will be settled on the official or podium positions as per the adjudication of the relevant recognised governing body. Subsequent disqualification, promotion of competitors, or any other amendment to the results will be ignored for settlement purposes.
2. In the event of a Dead-Heat or draw, where such an option was not offered for betting purposes, the ticket will be paid out at face value divided by the number of Dead-Heating winners of the event ("**Dead Heat Rule**").

MULTIBET RULES

1. If the selection in any of the contingencies or declared events betting events loses, or is deemed to have lost, the whole of the declared events bet is lost;
2. For Multiple wagers ("**multis**"), if any leg/legs are void, the multiple wager will be recalculated excluding the voided leg/legs.
3. Except for Same Game MultiBets, Multibets are not accepted where the outcome of one part of the bet contributes to the outcome of another ("**Related Multibet**".) If such bets are inadvertently accepted, QuestBet reserves the right to declare the whole MultiBet void and funds will be refunded to the relevant Account Holder's Betting Accounts.
4. Maximum payout for a Sport or Sport/Racing Combination MultiBet is AUD\$40,000
5. Maximum Multi Bet payout limits apply to any one Account Holder or a group of Account Holders who are in QuestBet opinion acting together, who have placed bets containing the same selections, including where placed in a series of bets, at a range of prices, over a number of days using different betting accounts and/or across different betting channels. In such cases, the total payout across all bets/channels/accounts will not exceed the maximum payout limit of AUD\$40,000
6. Should an Account Holder place a subsequent MultiBet that reflects the initial MultiBet and will result in the Account Holder exceeding the AUD\$40,000 payout maximum, the additional MultiBets will be void and wagers refunded.
7. MultiBet Rules apply to a "**Same Game Multi**", except for:
 - (a) Same Game Multi odds are calculated based on the interrelation of the selections in the bet and not a simple multiplication of odds for each selection; and
 - (b) In the event one or more selections are voided in a Same Game Multi bet, the bet will be cancelled, and the stake refunded to the Account Holder.
8. Maximum payout for a Sport or Sport/Racing Combination Same Game Multi is AUD\$40,000
9. Bonus bets are not eligible to be used on Same Game MultiBets.
10. Same Game MultiBets cannot be Cashed Out.
11. In the event of a dead heat in one or more Same Game MultiBet selections, normal dead heat rules apply.

GENERAL RULES

1. Unless otherwise agreed or elsewhere stated in writing, the maximum amount that QuestBet will be obliged to payout to an Account Holder on any single sports' event - notwithstanding the number or amount of wagers placed by that Customer on said event is AUD\$40,000
2. Without limiting the effect of the preceding Clause regarding **event** payout limits, the maximum amount that QuestBet will be obliged to payout to an Account Holder on any single sports' **wager** shall be limited to AUD\$40,000
3. If any declared events betting event is canceled prior to its commencement, or abandoned, QuestBet shall refund all declared events bets.
4. "All-In" means that regardless of whether a competitor, team or Account Holder of a team starts or completes the event on which a bet is placed, all bets stand, and no refunds will be payable.
5. QuestBet reserves the right to suspend any or all betting on an event at any time without notice.
6. In an event for which Each Way betting is available, place ties will be paid such that the Place portion of the face value of the ticket is multiplied by the remaining number of places available and divided by the number of competitors tying for those available number of placings.
7. Where a declared events betting event results in a tie, draw or dead heat and prices are offered within the relevant declared events betting market on that declared events betting event for a tie, draw or dead heat, the outcome shall be determined excluding any extra time, replay or other contingency necessary to determine an official result and any declared events bet for a result other than a tie, draw or dead heat will be deemed to have lost.
8. If the result of a declared events betting event is declared with joint winners or placegetters and a tie, draw or dead heat is not a form of betting offered by QuestBet on that event, the revised payout shall be calculated by the following method:
 - (a) divide the face value of the declared events betting ticket (the original payout) by the number of competitors involved in the tie, draw or dead heat, then
 - (b) multiply the figure obtained in (a) by the number of official placings to be filled by the competitors figuring in the tie, draw or dead heat.
9. Unless agreed otherwise by QuestBet and the Account Holder at the time of making the bet, the specific sport rule listed below applies.

BETTING RULES

1. Athletics

- (a) Betting on the winner of an event is offered on an All-In basis. No refunds will be given for non-starters, for competitors who retire or are disqualified.
- (b) In the event of a disqualification, the medals/podium ceremony will count as the result and determine settlement of bets. In the absence of a medals ceremony bets will be settled on a first past the post basis.
- (c) If an event is postponed and rescheduled to occur within 48 hours of the original start time, all bets will stand. If it is rescheduled for more than 48 hours later, all single bets are void and wagers refunded while affected MultiBets will be recalculated excluding that event or leg.
- (d) The final medals table will be used to settle bets on how many medals a country may win. Any subsequent changes to the medals table will not be taken into consideration.
- (e) For the Olympic Games all events will be settled on the official IOC results.
- (f) For all other athletics all events will be settled on the official IAAF results.

- (g) Match and group betting: Bets will be settled on the highest finisher in the final of the relevant event and is decided on official Olympic/IAAF results. If none of the nominated athletes make the final the winner will be deemed to be the athlete who progressed furthest by round and if still undecided, then by time achieved in the round in which both were eliminated. All bets are void if any athlete in a match/group bet fails to compete.

2. Australian Rules

- (a) Payouts will be based on the official declared result. Regular season Home and Away matches are settled at 'Normal Time' with no extra time played. In the event of a 'draw' where no draw option is offered, the 'dead heat rule' will apply and all wages will be paid at half face value of the ticket. For any Finals matches or any other Competition which includes extra time, markets will be settled on the completion of extra time, unless the draw is offered in the market.
- (b) Where the draw option is offered, the bet is decided on the result at the end of normal time (i.e. extra time - an extension of normal time is not included.) For Margin betting, the Draw option is always offered, although in other betting options where the draw option is not offered, The Dead Heat Rule applies. In Quarter by Quarter markets for the purposes of betting the Draw at the end of any Quarter' market is one competitor only. Tribets are settled as any team under in the case of a draw when no extra time is played.
- (c) Where a match is abandoned or postponed and played within of the original scheduled date, all bets stand. Once 48 hours expired, all single bets are void and wagers will be refunded while affected MultiBets will be recalculated excluding that event or leg.
- (d) For match winners and goal kicking options, statistics used by www.afl.com.au will be the statistics used for payout purposes. For 1st Goal Scorer (Game/1st Quarter only), if the selected player is not in the starting 22 all wages on that selection will be refunded. For bets on the first goalscorer of the match, goal doesn't need to be scored in 1st quarter. For quarter first goal scorer markets, if no goal in that quarter then bets refunded.
- (e) Premiership/Minor Premiership/Make Grand Final: All In Betting. Any Team which has Points Deducted due to breaches of rules and regulations will be Deemed A Starter for resulting purposes. Any loss of Awards/Premierships after the completion of the Grand Final will be deemed null and void and all bets will stand.
- (f) Top4/Top8: For Betting purposes Any Team which has Points Deducted due to breaches of rules and regulations will be Deemed A Starter for resulting purpose i.e. All-In Any decision made by the AFL regarding penalties is final.
- (g) Least Wins/Wooden Spoon is paid on the team which has the least wins for the season. A draw is considered as half a win. In the event of more than one team having the same number of wins the position will be determined by the worst percentage as per official afl.com.au Ladder. Points deducted because of breaches of rules and regulations are excluded for resulting purposes. All In. Win Only
- (h) Miss 4/Miss 8: For Any Team which has Points Deducted due to breaches of rules and regulations will be deemed a starter. If at the time a breach is announced, the loss of points means only one eventually can occur (ie Miss the 8 must occur) then all bets on that competitor are void and monies refunded. All decisions made by the AFL regarding penalties are final.
- (i) For the Premier State market, payouts will be determined by the home state of the team that wins the Grand Final.
- (j) For Brownlow Medal Bets, Outright bets will be paid on official results as presented on the night of the event. Any changes to the winner or the medal at a later date are ignored for betting purposes All-In betting only. For Groups/Head to Heads/Novelty markets, in the event of a tie between two or more players, then Dead Heat Rule applies.

- (k) For Coleman Medal markets, Win and Place will be paid on the player who kicks the most goals in the AFL regular season. and is awarded the Coleman Medal by the AFL. In the event of a tie between two or more players, then Dead Heat Rule applies. Any changes to the winner or the medal at a later date are ignored for betting purposes.
- (l) For Norm Smith Medal Bets, outright bets will be paid on official results as presented on the day of the Grand Final. Any changes to the winner or the medal at a later date are ignored for betting purposes. All-In betting only. For Groups/Head to Heads/Novelty markets, in the event of a tie between two or more players, then Dead Heat Rule applies.
- (m) Time of first goal - Pay on the time of First goal. As per official AFL website. Time of goal is resulted on the running clock, time on is included.
- (n) Player Most Disposals (Group) Most SuperCoach/AFL Fantasy Points (Group) and Most Goals:
 - i. Bets refunded if player not in the starting 22.
 - ii. Any player Head to Heads i.e. Most Disposal/Most Goals/Most SuperCoach Points/Most AFL Fantasy Points - All bets void if one or both players are not in the starting 22.
 - iii. Any Over/Under player markets (Includes Supercoach and AFL Fantasy points). All bets void if the player is not in the starting 22.
 - iv. SuperCoach markets - Results as per "Herald Sun SuperCoach Points".
 - v. AFL Fantasy markets - Results as per afl.com.au
 - vi. SuperCoach/AFL Fantasy - Please note scores may change slightly straight after completion of match, markets will be resulted on final official scores.
 - vii. Club Best and Fairests - Payout on the Official Club Best and Fairest. Betting will close at conclusion of round 14.
 - viii. Total Points for round - Over or Under Total Points for all games: If any match is abandoned or postponed by 48 hours, then a reduction may be applied.
 - ix. Home/Away - Pick the Total and Winning Margin of Home Teams v Away Teams: If any match is abandoned or postponed by 48 hours, then a reduction may be applied.

3. American Football

- (a) Games are official after 55 minutes of play.
- (b) Overtime counts for all markets unless stated otherwise.
- (c) If a game is postponed and rescheduled to occur within 48 hours of the original start time (at the same venue), all wagers stand. If rescheduled for more than 48 hours later, all single wagers are void and wagers will be refunded. Affected MultiBets will be recalculated excluding that event or leg.
- (d) In the event of a venue change, all bets will be void.F
- (e) All settlements are based on results and statistics provided by the relevant league's governing body:
 - www.nfl.com
 - www.cfl.ca
 - www.ncaa.org
- (f) For the purpose of Live Betting where a Handicap "Draw" price is offered the 'push' rule does not apply. Therefore, should a result end in a handicap draw only bets placed on the handicap draw are settled as winners.
- (g) All Outright markets include playoffs where applicable.
- (h) Live Betting:

- i. Prices quoted are for the whole game inclusive of any overtime played.
- ii. We reserve the right to close the market at any time.
- iii. For Live Betting purposes these rules apply unless stated otherwise.
- iv. When scores are displayed in running, every effort is made to ensure the accuracy of the score and game time; however, no liability is accepted for incorrect information displayed.
- v. where a Handicap "Draw" price is offered the 'push' rule does not apply. Therefore, should a result end in a handicap draw only bets placed on the handicap draw are settled as winners.

(i) Player/Proposition bets:

- i. In the event of an abandoned game all stakes are returned, unless a result is already determined through the course of play that has taken place.
- ii. For player prop markets the player(s) in question must start the game for bets to have action.
- iii. All proposition bets are singles only.

(j) Quarter and half markets:

- i. For bets based on the specific quarters or halves, the entire period of play must be played unless the result is already determined, except second half markets which do include overtime if played.
- ii. The fourth quarter does not include overtime.

(k) Handicap Betting:

- i. Overtime counts for match handicap betting.
- ii. Overtime does not count on quarter or half specific markets.
- iii. In the event of a tie, stakes are refunded.
- iv. For quarter and half betting the entire period must be played for bets to stand.

(l) Match betting: Overtime counts. In the event of a tie following overtime all stakes are refunded.

(m) Total points:

- i. Overtime counts for all total match / team total and prop points markets.
- ii. Overtime does not count for total points on quarter and half specific markets.
- iii. In the event of total points being exactly the nominated line, all stakes are refunded unless a price for the exact amount is quoted.
- iv. For quarter and half betting the entire period must be played for bets to stand.

(n) Revised half time markets:

- i. Markets that are revised at half time for the second half of that match include overtime.
- ii. In the event of a tie all stakes are returned.

(o) First offensive play yard line:

- i. The result is determined by where the first offensive play from scrimmage takes place.

- ii. In the event of the kick off being returned for a touchdown bets stand for the following kick off.
 - iii. In the event of a turnover the result is determined on where the first offensive play takes place from with respect to the receiving team's yard line.
- (p) First turnover and first team to commit a turnover:
- i. For results purposes, only an interception or a fumble count.
 - ii. A punt or 'turnover on downs' does not qualify as a turnover for settlement purposes.
 - iii. In the event of an abandoned game stakes are returned unless a turnover has already taken place.
- (q) First offensive play: In the event of a false start penalty on the first offensive play, bets stand for the next offensive play that takes place without a false start penalty.
- (r) First team/last team to score and first touchdown scorer:
- i. In the event of an abandoned game bets stand on scores that have taken place already, overtime counts for these markets.
 - ii. First touchdown scorers are all in play or not.
 - iii. Touchdown scorers are offered with the option of others on request.
 - iv. Only when a player is listed on NFL.com as 'inactive' for that match are the selections voided.
- (s) First penalty is settled on the first penalty called, regardless of a team accepting or declining the penalty.

4. Badminton

- (a) Outright Betting is offered as All In, Quote Others. Refunds shall not apply should competitors withdraw from any event. For betting purposes, markets are settled upon podium presentations; overturned decisions will not be recognised.
- (b) For Head to Head Betting, both competitors must take court for bets to stand.
- (c) Should any match be postponed to another day, all bets are void.

5. Baseball

- (a) Games are official after 5 innings of play. If the home team is leading, the game is official after 4.5 innings of play. If a game goes past 5 innings (including any extra innings) and is subsequently called off, suspended for the day or postponed, the winner is determined by the score after the last full innings of play (except in the case where the home team score to tie, or take the lead in the bottom half of the innings in which the game is called off – the runs do count).
- (b) MLB double headers - games scheduled at the start of the game to only 7 innings, normal baseball rules apply with all markets settled as per MLB.com. Where a 7 innings game is shortened after the first pitch (i.e. called due to rain) the following settlement rules will apply:
 - i. Match Winner/Moneyline - settled per the "4.5 Innings Rule".
 - ii. Markets clearly determined before the game was shortened will be settled as already determined (example: 1st innings total runs scored if game gets called in 3rd innings).

- iii. All other markets (including but not limited to Run Line and Total Runs) will be void unless a minimum of 7 innings' play, or 6.5 innings should the home team be leading at the commencement of the bottom of the 7th innings.
- (c) Delayed/Abandoned/Cancelled Event: Should a game not start on the day of the officially listed start time, as stated by the relevant governing body, due to a rain delay or other similar, all bets will be void. The day of the event will be considered the day according to the time zone in which the game was scheduled to be played.
- (d) Temporarily Suspended Matches: If a game is suspended and continued to a conclusion the following day (local time), then all bets will stand. In the case of suspended MLB Playoff games, all bets will stand until the game is completed.
- (e) Match Winner/Moneyline will be based on the results and statistics provided by the relevant leagues governing body e.g. MLB. Should a game end in a tie, Match Winner betting will be void with all other markets settled as per rule.
- (f) For Run Line betting, the game is official after 9 innings if the visiting team is winning, and after 8.5 innings if the home team is winning (8.5 Inning Rule).
- (g) For Run Totals betting, the game is official after 9 innings if the visiting team is winning, and after 8.5 innings if the home team is winning, with the exception being that at any time the run total is exceeded, the wager is official.
- (h) All bets stand regardless of any pitcher changes unless specifically outlined.
- (i) For live betting purposes games must go 9 full innings, 8.5 if the home team is leading, for bets to stand. Should a game be shortened due to weather etc., only markets which have been determined will stand irrespective of whether an official league result is confirmed.
- (j) All outright markets include playoffs where applicable.
- (k) Should a mercy rule be in play, it will be applied for settlement purposes.
- (l) In the event of double-headers in the Australian Baseball League (ABL), all Game #1 are 7 inning games and are priced and settled accordingly. If the first game of a double header goes to extra innings, causing the second game to be shortened to less than the scheduled 9 innings as a result, all bets on the run line and total market for the second game will be void. All head to head bets on the second game will still stand.
- (m) For Double Markets (e.g. Moneyline/Total Runs Double) bets are settled as per the 8.5 Innings Rule.
- (n) For Double Result bets are settled as per the 8.5 Innings Rule.
- (o) Tri-Bet Markets: Settled as per the 8.5 Innings Rule.
- (p) Odd/Even Markets: Settled as per the 8.5 Inning Rule. In the event a result of zero is arrived at, that shall be considered an even number for settlement purposes
- (q) Winning Margin Markets: Settled as per the 8.5 Innings Rule.
- (r) Team to Score First Markets: Settled on the first run of the game irrespective of a full game being completed. Where a double is offered, the 8.5 Inning Rule applies
- (s) Team to Score Last Markets: Settled as per the 8.5 Innings Rule.
- (t) Highest Scoring Half: Inclusive of extra innings, settled as per the 8.5 Inning Rule.
- (u) Highest Scoring Inning: Settled as per the 8.5 Inning Rule. Dead heat rules apply in the event of a tie. Should the highest scoring inning occur in extra innings, innings 1-9 will be considered losers.
- (v) Inning of First / Last Score: Settled as per the 8.5 Inning Rule, unless in the case of the first score, the result has already been determined. Should the highest scoring inning occur in extra innings, innings 1-9 will be considered losers.
- (w) Inning / Half Inning Markets: The relevant inning or half inning of the game must be fully completed for bets to stand, unless in the case of a total runs market, a result has already been determined.

- (x) 3 / 5 / 7 Inning Markets: The specified number of innings must be completed for bets to stand, unless the home team holds the lead and the bottom of the inning would not change the result for team specific markets.
- (y) 1st Half Markets: Settled following the completion of 5 Innings. The 4.5 Inning Rule applies for shortened games where the results of markets have already been fully determined.
- (z) Lead After / Race To Markets: Settled on the score at the end of the specified period, or once the required number of runs have been scored.
- (aa) Hits Markets: Settled as per the 8.5 Inning Rule. In the case of specific Inning / half Inning markets, the stated period must have been completed for bets to stand unless the result has already been determined.
- (bb) To Hit a Home Run & Home Run / Match Winner Double: Listed Pitchers must start, and player must face at least 1 at bat for bet to stand (failing which, in each case, bets on this market will be voided).
- (cc) Player Total Strikeouts: Listed Pitcher must start for bet to stand. If opposing Listed Pitcher does not start, then bets will still stand.
- (dd) Player Performance Doubles: Player must start for bets to stand.
- (ee) Regular Season Specials: A team must play at least 160 games for regular season wins bets to stand. In all other circumstance's bets will be void.
- (ff) Where a specified player is listed under a market pertaining to a certain league/team, he will be deemed a player in that team/league for the purpose of the result regardless of any inter-league/team trade which may occur.

6. **Basketball**

- (a) Pay-outs are based on the official final score. Over-time (which is played when scores are level at the end of normal time and each subsequent overtime period) is included, unless otherwise specified.
- (b) NBA Games are official after 43 minutes of play and College (NCAA) Games are official after 35 minutes of play. All non-NBA and non-NCAA matches are official at the end of normal time and any required over-time.
- (c) Totals betting will be considered official for betting purposes once the nominated total has been exceeded, regardless of whether a match reaches the minimum time allowed for betting purposes. Overtime is included should it be required.
- (d) Wire-to-Wire betting refers to a team leading the match at the end of each quarter. Wire-to-Wire betting excludes overtime.
- (e) In Handicap, Line and Totals betting where the number is a flat (whole) number, if the result lands on that flat number all wagers are void and refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.
- (f) For First Half and First Quarter betting, the nominated period of play must be completed for bets to stand.
- (g) Player Performance Markets: All bets stand once a player takes the court, irrespective of game time played and final totals will be inclusive of overtime. Should a player not take any part, all bets will be void. For series related props the same rules apply.
- (h) Normal Time Markets: Overtime does not count. If a match finishes in a draw/tie, bets will be settled as a push.
- (i) Quarter Markets: Overtime does not count. Results are based on the total score for that relevant quarter. The entire quarter must be played for bets to stand.
- (j) Half Markets: Results are based on the total score for each half only of regular time (excluding any overtime). The entire half must be played for bets to stand.
- (k) Points Race Markets: Overtime does not count for these markets.
- (l) Highest Scoring Markets: If two or more quarters and/or halves result with the same high score, Dead Heat rules will be applied.

- (m) Will There Be Overtime?: Bets will be settled as a win if at the end of regular time the match finishes in a draw/tie, regardless of whether or not overtime is played.
- (n) Series Markets: A series must come to a natural conclusion for bets to stand.
- (o) Regular Season Wins: A team must complete 75 games for bets to stand.
- (p) Team Match Bets: Resulted on team with the most season wins or advancing furthest. The push rule applies in the event of a tie.
- (q) First Basket: Resulted on the first score of the game, inclusive of free throws, as per official NBA box score. Should a player listed not start the game, all bets on the player selected will be void otherwise betting is all-in. In the event of a tie at the end of the first quarter, First Basket / First Quarter Double bets are resulted as a loss.
- (r) First Team Basket Scorer: Resulted on the first scorer from each team; Should a player listed not start the game, all bets on the player selected will be void otherwise betting is all-in.

7. **Boxing**

- (a) Results will be based on the official result at ringside. Results are not official for betting purposes until verified by officials at the fighting venue. If for some reason this cannot be clarified, then and only then will reference will be made to www.boxrec.com for settlement purposes. Should an official or unofficial sanctioning body overturn a fight decision based on an appeal, suspension, lawsuit, drug testing result, or any other fighter sanction will not be recognized for betting purposes.
- (b) In the event of a draw when the draw option is not offered, the Dead Heat Rule will apply.
- (c) Should a contest be postponed, bets will stand for 48 hours. Once the 48 hrs have expired, all single bets are void and wagers will be refunded. Affected MultiBets will be recalculated excluding that event or leg.
- (d) In the event of a 'no contest' being declared during the bout all bets will be made void, except for selections where the outcome has already been determined.
- (e) Should there be a substitution for one of the boxers, bets on the original contest will be void.
- (f) Should there be a change in the advertised contest, e.g. a contest changes from a title fight to a non-title fight, bets will stand.
- (g) Round Betting:
 - i. Where a boxer fails to answer the bell for the next round, his opponent shall be deemed to have won the contest in the previous round.
 - ii. Should for any reason the scheduled number of rounds be changed before the commencement of the contest, all round by round bets will be void.
 - iii. Where a contest finishes before the completion of the schedule number of rounds and the winner is decided by the judges' scorecards (technical decision/technical draw) then all round bets will be deemed losers.
 - iv. If the contest goes to the scorecards, then all round bets will be deemed losers.
 - v. Where a contest finishes before the scheduled number of rounds due to an accidental injury and the winner is not determined by the judges' scorecards, all bets will be void, unless the result has already been determined.
 - vi. For "Total Rounds" settlement purposes where half a round is stated then 1 minute 30 seconds of the respective round will define the 'half' to determine under or over. If the number of rounds for a fight is changed after this market has been set, then all bets will be void.
 - vii. For "Go the Distance" market, should the scheduled number of rounds change, this market will be made void. In the result of a technical decision, the fight will have been deemed NOT to have gone the distance (the scheduled number of rounds.)
- (h) Method of Victory:

- i. Market will be settled according to the official result as declared at ringside except for a Technical Draw. Should this be announced given an accidental injury within the first four rounds forcing an early stoppage the market will be settled as void.
- ii. Knockout (**KO**) is when the boxer does not stand up after a ten count. Technical knockout (**TKO**) is the three knockdown rule or if the referee steps in when it is decided that a fighter cannot safely continue to fight. If a fighter fails to answer a bell for the next round, then this will also be deemed a TKO. For betting purpose, KO/TKO option also includes disqualification (**DSQ**) and retirement (**RTD**.)

(i) Technical Decision/Draw:

- i. If a fight is scheduled for more than four rounds and an accidental foul occurs causing an injury severe enough for the referee to stop the fight after four rounds have occurred the fight will result in a technical decision or TD awarded to the boxer who is ahead on the score cards at the time the fight is stopped.
- ii. If the injury occurs from an accidental injury within the first 4 rounds all bets will be made void UNLESS the result has already been determined, or if the judges' scorecards are used to determine a winner.
- iii. If an intentional foul causes an injury and the injury results in the fight being stopped in a later round, the injured boxer will win by technical decision if he is ahead on the score cards.
- iv. For betting purposes betting on rounds or group of rounds is for a fighter to win by KO, TKO or disqualification during that round or group of rounds. In the event of a technical decision before the end of the fight all bets will be settled as a win by decision. Round bets will be deemed losers.
- v. If an intentional foul causes an injury and the injury results in the fight being stopped in a later round, the fight will result in a 'technical draw' if the injured boxer is behind or even on the score cards. This will result in a draw being deemed the winner for betting purposes.
- vi. In the event of a draw when the draw option is not offered, the Dead Heat Rule will apply.

8. Cricket

(a) All Cricket Matches:

- i. All cricket tournament and match markets will be settled on the official tournament results/match scorecards as provided by the ICC or other applicable officiating body. If no results are available, then the website <http://www.cricinfo.com> will be used for settlement purposes.
- ii. If a match or innings is curtailed through external factors and there is no further play, any bets placed on any-in play market once play has been curtailed will be void [except bets placed on match betting]. Any pre-match bets placed will be settled in accordance with our relevant rules for the respective market. If a match venue is changed then bets will stand provided the home team is still designated as such. If the home and away team for a match are reversed, then bets placed on the original listing will be void.
- iii. If a match is cancelled before any play has taken place, then all bets will be void, unless the match is replayed within 48 hours of its advertised start time, in this case the bets will stand.
- iv. A batsman that retires from an innings will not be considered as a wicket for settlement purposes.

- v. If the concussion rule is activated in a Cricket Australia sanctioned match while a player is batting, all markets relating to that player will be settled based on that player being 'retired hurt'. If the concussion rule is activated prior to that player batting or bowling, they will be void from relevant markets.

(b) Limited Overs Matches:

- i. Match bets will be settled according to the winner determined by official competition rules (including the case where matches are shortened due to adverse weather conditions or decided a bowl off), unless the winner is determined by the toss of a coin or the drawing of lots, in which case all match bets will be void.
- ii. If the match is tied and the official competition rules do not determine a winner, dead heat rules will apply to bets on the outright result unless the outcome is settled by a bowl off or super over, in which case the result of the bowl off or super over will stand for match betting. If the competition rules determine the winner by a toss of a coin or drawing of lots or higher seeding resulting from a previous round then bets will be void.

(c) Test Matches & County Championship Matches

- i. If a match is abandoned due to weather before a ball has been bowled then all bets will be void.
- ii. If a match is abandoned for any reason other than weather then bets on the outright result will be void.
- iii. If a match where we didn't offer a price for the draw ends in a draw then bets on the match result will be void.
- iv. If a match ends in a tie, the draw would be deemed a loser and dead heat rules will apply to bets on the other selections for the outright result.
- v. If either side forfeits their first innings then all bets specifically relating to the first innings will be void.

(d) Sheffield Shield Matches - If a match where we did not offer a price for the draw ends in a draw then bets will be settled on the team that has the most points awarded to them in the match. Should the number of points awarded to each team be equal, bets will be void.

(e) Series Betting - When the full number of scheduled matches is not played then we reserve the right to void any speciality markets relating to the series as a whole. If a series where we didn't offer a price for the draw ends in a draw then bets on the series result will be void.

(f) Team Total Runs

- i. In matches where we offer betting on the Team Total Runs for both teams then all bets placed on the second innings runs will stand regardless of the score achieved by the side batting first, provided neither teams innings is reduced by more than 20% of the entire innings allocation, including any overs already bowled, when the bet was struck.
- ii. If a team's innings in a test match or county championship match lasts less than sixty overs due to external factors then bets on this market will be void. This does not apply if the innings has reached its natural conclusion (e.g. due to a bowl out or declaration.)
- iii. For limited overs matches, this market will be settled on the final score achieved by the batting side including any extras or penalty runs awarded during the innings. Should there be a reduction in the scheduled overs then settlement will still apply provided the reduction is no more than 20% of the entire innings allocation at the time the bet was struck, including any overs the team has already faced. Should the

reduction be greater than 20% then all bets shall be void regardless of the final total made by the team. If a team is due to face less than 10 overs, then all bets will be void should there be any reduction in overs whatsoever.

- (g) Series Top Team Batsman / Runscorer - All in play or not. (i.e. if a player does not take part in the series, bets placed on that player will stand). If players score the same number of runs then dead heat rules will apply.
- (h) Match Top Team Batsman / Runscorer
 - i. In a 2-innings match (test match or county championship), this market applies to the first innings only, unless otherwise stated. Depending on the type of match the following minimum overs must be bowled in that teams innings for bets to stand:
 - Test Matches - 50 overs
 - County Championship - 50 overs
 - 50 over match - 25 overs
 - 40 over match - 20 overs
 - 20 over match - 10 overs
 - ii. In all cases bets will stand if the innings reaches its natural conclusion in less than the above requirement. Bets placed on any player not named in the starting eleven are void.
 - iii. Players named in the starting eleven that do not bat are deemed to have taken part and bets on any such players are losers.
 - iv. If players score the same number of runs then dead heat rules will apply.
 - For Limited overs matches – Should the winner already be unequivocally decided even if the innings were to be played out to its natural conclusion, the market will be settled as normal despite any reduction.
 - For T20 Big Bash Matches – Any Player named as an ‘X-Factor Player’ that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
 - For T20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and will be voided from the market.
- (i) Batsman Match Bets / Trios / Threesomes - These markets will be settled on the number of runs scored in the first innings of a match only. If any of the players named in the market are not named in the starting XI then the market will be void. Bets stand even if a batsman does not reach the crease but is named in the starting XI. Dead heat rules will apply if two or more of the named batsmen score the same number of runs (such number of runs being higher than the number of runs scored by each other batsman named in the market).
 - i. For Twenty20 Big Bash Matches – Any Player named as an ‘X-Factor Player’ that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the market.
 - ii. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and the market will be void.
- (j) Top Team Bowler / Wicket Taker (Series) - All in play or not (i.e. if a player does not take part in the series, bets placed on that player will stand). In the event of players taking the same number of wickets, dead heat rules will apply.
- (k) Top Team Bowler / Wicket Taker (Match)

- i. In a 2-innings match (test match or county championship), this market applies to the first innings only, unless otherwise stated
 - ii. Depending on the type of match the following minimum overs must be bowled in that teams innings for bets to stand:
 - Test Matches – 50 overs
 - County Championship – 50 overs
 - 50 over match – 25 overs
 - 40 over match – 20 overs
 - 20 over match – 15 overs
 - iii. In all cases bets will stand if the innings reaches its natural conclusion in less than the above requirement. Bets placed on any player not named in the starting eleven are void.
 - iv. Players named in the starting eleven that do not bowl are deemed to have taken part and bets on any such players are losers.
 - v. In the event of players taking the same number of wickets, Dead Heat rules will apply. In the case no wickets are taken the market will be voided.
 - vi. For Twenty20 Big Bash Matches – Any Player named as an ‘X-Factor Player’ that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven, regardless of whether they bowl.
 - vii. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings and has already bowled at least one Over; they will be deemed to have taken part and will be settled accordingly. If they are subbed out without having bowled an Over, bets will be void.
- (l) Bowler Match Bets / Trios / Threesomes - Unless otherwise stated these markets will be settled on the number of wickets taken in the first innings of a match only. All participants in the match bet must bowl at least one ball for bets to stand. In the event of players taking the same number of wickets where there was no draw price offered, dead heat rules will apply (such number of wickets being higher than the number of wickets taken by each other bowler named in the market)
- (m) Player Runs/ Player Alternate Runs/ Player Fours/ Player Sixes - If the batsman finishes the innings not out, as a result of a declaration, the team reaching the end of their allotted overs, or the team reaching their target; his score will be the final result. If a batsman does not bat, the bet will be void. If a batsman is not in the starting 11, bets will be void. If a batsman retires hurt, but returns later, the total runs scored by that batsman in the innings will count. If the batsman does not return later, the result will be as it stood when the batsman retired. In limited overs matches, bets will be void if it has not been possible to complete at least 80% of the scheduled overs in either innings due to external factors, including bad weather, unless settlement has been determined, or goes on to be determined.
- (n) Number of Runs Per Session
- i. The result of this market is determined by the total number of runs scored in the course of the session regardless of which team(s) has scored the runs. For example, if there is a change of innings during the session then it is the combined number of runs scored during the session that is the result.
 - ii. There are three sessions per day in Test Cricket. The first session is from the start of play in the morning until lunch is called. The second session is from lunch until tea is called. The third session is from tea until the close of play. If less than 20 overs are bowled in any particular session then bets on number of runs scored in that session will be void.
 - iii. Extras (wides, no-balls, byes and leg byes) do count towards the number of runs scored.
 - iv. There are three sessions per day in Test Cricket.

- v. In Day Test matches, the first session is from the start of play in the morning until lunch is called. The second session is from lunch until tea is called. The third session is from tea until the close of play. If less than 20 overs are bowled in any particular session then bets on number of runs scored in that session will be void.
 - vi. xIn Day/Night Test matches, the first session is from the start of play until tea is called. The second session is from tea until dinner is called. The third session is from dinner until the close of play. If less than 20 overs are bowled in any particular session then bets on number of runs scored in that session will be void.
- (o) Number of Wickets Per Session - Settled on the total number of wickets lost in the session regardless of which team loses them. If less than 20 overs are bowled in the session then all bets on the market shall be void. Players retiring out/hurt do not count as wickets.
 - (p) Runs Per X Number of Overs - The full number of specified overs must be played for bets to stand, unless the innings has reached its natural conclusion or further play cannot affect the result. Any change in fielding restrictions due to a reduction in scheduled overs will not affect the settlement of this market.
 - (q) Highest Score First 5/10/15 Overs - If either team's innings in a limited overs match is reduced due to external factors then bets on this market will be void unless the result was already unequivocally determined before any reduction in overs was announced. Bets will stand if the innings is shortened due to it reaching its natural conclusion. In a two-innings match this market only applies to the first innings. In the event of a tie with no selection offered, all bets will be settled as a dead heat.
 - (r) Highest Opening Partnership - If either team's innings is shortened subsequent to the commencement of play then all bets on this market will be void, unless the result has already been determined before the reduction of overs. In a two-innings match this market only applies to the first innings. In the event of a tie, then the tie selection is the winner and all other bets are losing bets. If we do not offer a tie selection then all bets will be settled as a dead heat. In the event of a batsman retiring hurt, this market will be settled at the score when the first wicket falls.
 - (s) Next Man Out - Should no further wickets be taken in the innings then bets on this market will be void. If either of the batsmen retires hurt then bets on this market will be void and a new market will be made.
 - (t) Method of Dismissal / Next Wicket Caught - Should no further wickets be taken in the innings then bets on this market will be void. In the event of a batsman retiring hurt then bets will be settled on the next wicket to fall. For test matches played in Australia if the Method of X Dismissal is a run-out all bets on that wicket will be void due to a Cricket Australia regulation.
 - (u) Team to hit the most sixes/Team to hit the most sixes and win the match - If either team's innings in a limited overs match is reduced by more than 20% of the original allocation of overs then all bets on this market shall be void regardless of how many sixes are hit prior to or after any announced reduction in overs. Bets will stand if either innings is shortened due to it reaching its natural conclusion.
 - (v) Super Over/Any additional overs above the allotted amount - In a limited overs competition which employs a super over (or other such initiative) to determine the winner of a match in the event of a tie, runs scored in the Super over are not included in the settlement of any runscore or wicket taker markets (eg. Batsmen Total Runs, Team Total Runs, Top Team Runscorer, Batsmen match bets, Top Team Bowler.) In addition to this, any sixes hit in a Super Over will not be included in the settlement of "Team to score most sixes", "Six and Out", and "Total number of sixes" markets.
 - (w) Next Over: Over/Under and Odd/Even Runs - Each index of this market will be settled on the total number of runs achieved in the over, including any extras awarded. In the event of an over not being completed, all bets on that particular index shall be void. This does not apply if the innings reaches its natural conclusion e.g. declaration, team all out, etc.
 - (x) Four in x Over - This is for a boundary four to be hit in the named over. The runs must come off the bat. For the avoidance of doubt players running four and boundaries which are counted as extras do not count for this market.

- (y) Over/Under Total Match Sixes/Fours - If either team's innings in a limited overs match is reduced by more than 20% of the original allocation of overs then all bets on this market shall be void regardless of how many sixes/fours are hit prior to or after any announced reduction in overs. Bets will stand if either innings is shortened due to it reaching its natural conclusion.
- (z) First Over: Over/Under Total Runs - Bets will be settled on the total number of runs scored in the first over of the first innings of the match. All bets shall be void if there is any reduction in the total number of overs of either side prior to the commencement of play or if the first over is not fully completed due to external factors, unless the result is already unequivocally determined at such time as the reduction in overs takes place.
- (aa) First Ball of the Match - This market will be settled on the outcome of the first completed delivery, excluding any deliveries declared as dead ball.
- (bb) If either team's innings in a limited overs match is reduced by more than 20% prior to the start of the game then all bets on this market shall be void.
- (cc) Team of Top Batsman - For Test Matches and County Championship Matches, this market will be settled on the overall top score achieved in the first innings of either side. Should either side face less than their allocated overs at the time the bet is placed in the first innings for any reason other than the innings reaching its natural conclusion (declaration, team all out) then all bets on this market shall be void. For limited overs matches, all bets shall be void should there be any reduction to either side's innings before or after the commencement of play.
- (dd) Team leading after First innings - In the case of the team batting second facing less than 20 overs in their innings for any reason other than the innings reaching its natural conclusion then all bets on this market shall be made void. In the event of a tie, dead heat rules will apply.
- (ee) Fall of Team 1st Wicket - Should no wickets fall in the innings then this market will be settled on the score at the conclusion of the innings. Should the innings be shortened due to any reason other than it reaching its natural conclusion (i.e. due to external factors such as inclement weather) then all decided bets will be settled against the number of runs scored, and all other bets will be void.
- (ff) Total Match Runouts - If either team's innings in a limited overs match is reduced by more than 20% of the original allocation of overs then all bets on this market shall be void, unless the result is already unequivocally determined at such time as the reduction in overs takes place. Bets will stand if either innings is shortened due to it reaching its natural conclusion.
- (gg) Max Runs / Over - 1st Innings - This market will be settled on the greatest number of runs scored (including any extras) in any one over of the first innings. Bets will be deemed void should there be any reduction in overs prior to commencement of play.
- (hh) Fall of Next Team Wicket - If the batting team reaches the end of their allotted overs, reaches their target or declares before the specified wicket falls, the result will be the total achieved by the batting team. A batsman retiring hurt does not count as a wicket. In limited overs matches, bets will be void if the innings has been reduced due to external factors, including bad weather, unless settlement has already been determined, or goes on to be determined. A result will be considered determined if the number of runs at which the bet was placed is exceeded, or the wicket in question falls.
- (ii) Team Wicket Lost
- (jj) In a limited overs match this market will be settled on the number of wickets lost by the team in their innings.
- (kk) Should the innings be shortened due to any reason other than it reaching its natural conclusion then all unequivocally decided bets will be settled while all others shall be void.
- (ll) In a test match this market refers to the total number of wickets lost by the team in its second innings only.
- (mm) Max Runs / Over - 1st Innings - This market will be settled on the greatest number of runs scored (including any extras) in any one over of the first innings of the match. This is the innings of the team that bats first only.
- (nn) Highest Score After First Over - Market will be void if there is any reduction in overs prior to the second over of the team batting second.

- (oo) Team Total Match Sixes/Fours - This market shall be void should there be any reduction in overs of the innings of the team in question unless the market has been unequivocally decided prior to any reduction in overs being announced.
- (pp) Century/50 In Match - Market is settled on if an individual score a century/50 in the match. Market void should there be any reduction in overs due to external factors unless the market has been unequivocally decided prior to any reduction in overs being announced.
- (qq) Most Run Outs - This market will be settled provided neither side loses more than 20% of their initial allocation of overs due to external factors unless the market has been unequivocally decided prior to any reduction in overs being announced.
- (rr) Bowler Match Wickets - This market will be settled for any bowler named in the starting eleven regardless of the number of overs he bowls provided the overs of the batting side are not reduced by any more than 10% of their initial allocation unless the market has been unequivocally decided prior to any reduction in overs being announced.
- (ss) Innings Extras - This market shall be void should the innings in question be reduced by more than 10%.
- (tt) 50/100 First Innings
 - i. This market shall be settled as 'Yes' should any one player score a 50/100 in the course of the first innings.
 - ii. Depending on the type of match, the following minimum overs must be bowled for that team's innings for bets to stand:
 - T20 matches – At least 16 overs for each team
 - 50 Over Matches – at least 40 overs for each team.
 - iii. Bets will stand if the innings reaches its natural conclusion in less than above requirement.
 - iv. In the case of test matches Bets are struck on the 1st innings of the match and settlement is determined by the team batting 1st (as opposed to both teams.)
- (uu) Highest Series Single Innings Score - This market will be settled on which team scores the highest score in a single innings of the test series.
- (vv) In the event of a tie the market will be dead heated.
- (ww) Player Performance Markets Points will be awarded to the player in the following manner:
 - i. 1 point per run scored with the bat
 - ii. 10 points per catch taken in the field
 - iii. 20 points per wicket taken with the ball
 - iv. 25 points per stumping carried out by the wicket keeper
- (xx) In first class matches, a ball must be bowled in the third innings of the match for bets to stand. For limited overs matches, all bets shall be void if there is any reduction to either side's innings before or after the commencement of play, unless this reduction is caused by the innings reaching its natural conclusion (as opposed to external factors) or the bet has already been unequivocally decided.
- (yy) For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- (zz) For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – unless they have bowled at least one Over, in which case bets will be settled as a win or loss.
- (aaa) 1st Innings Margin - This market will be settled on the difference in the team total runs scored in the 1st Innings of the test match.

- (bbb) If a team's innings in a test match or county championship match lasts less than sixty overs due to external factors then bets on this market will be void. This does not apply if these innings have reached their natural conclusion (e.g. due to a bowl out or declaration.)
- (ccc) First Man Out - Should the opening batsman for the specified team differ from the selections offered in the market, bets will be made void.
- (ddd) 1st/2nd Innings Bowled Out - Market will be settled as "Yes" if the team in question lose all their wickets inside the allotted overs. If a player retires hurt, and all other wickets are lost, the innings will be determined to be bowled out. Market will be settled as "No" if the team is not out at the conclusion of the innings. If there is any reduction in overs, except for the innings reaching its natural conclusion, then all bets on the market shall be void.
- (eee) Player to hit a 4/6 - This market will stand providing the batsman reaches the crease. Bets placed on any player not named in the starting eleven are void. For the avoidance of doubt players running four do not count for this market. For the avoidance of doubt players running six do not count for this market.
- (fff) For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven, regardless of whether the Player reaches the crease.
- (ggg) For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void
- (hhh) Margin betting - If the match is tied and goes to a super over market will be settled as a tie. If either team's innings in a limited overs match is reduced by more than 10% due to external factors then bets on this market will be void.
- (iii) Six and Out - Market will be settled on if a player hits a "six" and also takes a wicket. Players named in the starting eleven that do not bat/bowl are deemed to have taken part and bets on any such players are losers. Bets placed on any player not named in the starting eleven are void. Should the innings be shortened due to any reason other than it reaching its natural conclusion then all unequivocally decided bet will be settled while all other shall be void. In the case of a game going to a super over, any sixes or wickets hit/taken during this period do not count for the purpose of settlement.
- (jjj) For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- (kkk) For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void.
- (III) First/Second Innings Highest 5 Over period - If either team's innings in a limited overs match is reduced due to external factors then bets on this market will be void. For Limited overs matches – Should the winner already be unequivocally decided even if the innings were to be played out to its natural conclusion, the market will be settled as normal despite any reduction
- (mmm) Runs Scored at loss of 4 wickets: -This Market will settled on the total number of runs scored at the fall of the 4th wicket. If the 4th wicket doesn't fall market will settled on whatever score the team is on at the end of their innings.
- (nnn) Six in x over: - This is for a boundary Six to be hit in the named over. The runs must come off the bat. For the avoidance of doubt players running six and boundaries which are counted as extras do not count for this market.
- (ooo) In the event of an over not being completed, all bets on that particular index shall be void unless the market has been unequivocally decided to the market not being completed. . This does not apply if the innings reaches its natural conclusion e.g. declaration, team all out, etc.
- (ppp) To Win the Match/Top Team Runscorer Double - In a 2-innings match (test match or county championship), The top team runscorer part of this market applies to the first innings only. Depending on the type of match the following minimum overs must be bowled in that teams innings for bets to stand:

- i. Test Matches - 50 overs

- ii. County Championship - 50 overs
- iii. 50 over match - 25 overs
- iv. 40 over match - 20 overs
- v. 20 over match – 10 overs
- vi. For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- vii. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void.

(qqq) Top Team A/B Runscorer double / Top Team Runscorer/Top Team Wicket Taker Double

- i. In a 2-innings match (test match or county championship), this market applies to the first innings only, unless otherwise stated.
- ii. Depending on the type of match the following minimum overs must be bowled in that teams innings for bets to stand:
 - Test Matches - 50 overs
 - County Championship - 50 overs
 - 50 over match - 25 overs
 - 40 over match - 20 overs
 - 20 over match - 10 overs
- iii. For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- iv. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – unless they have bowled at least one Over, in which case bets will be settled as a win or loss.
- v. In all cases bets will stand if the innings reaches its natural conclusion in less than the above requirement. Bets placed on any player not named in the starting eleven are void.
- vi. Players named in the starting eleven that do not bat are deemed to have taken part and bets on any such players are losers. Dead Heat rules apply

(rrr) For Limited overs matches – Should the winner already be unequivocally decided even if the innings were to be played out to its natural conclusion, the market will be settled as normal despite any reduction.

(sss) Man of the Match - Market will be settled on the official Man of the Match awarded at the post match presentation. Should more than one player be awarded man of the match then these selections will be settled as a dead heat. Players not in the starting XI will be settled as void.

- i. For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- ii. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – unless they have bowled at least one Over, in which case bets will be settled as a win or loss.

(ttt) Team to hit the most Fours/Team to hit the most fours and win the match.

- i. If either team's innings in a limited overs match is reduced by more than 20% of the original allocation of overs then all bets on this market shall be void regardless of how many sixes are hit prior to or after any announced reduction in overs.
- ii. Bets will stand if either innings is shortened due to it reaching its natural conclusion

(vvv) Race to Ten Runs

- i. Bets stand unless either of the listed players do not open the batting, then all bets are void. Bets stand, regardless of which of the listed players faces the 1st ball. If neither player reaches 10 runs then the option Neither is the winner.
- ii. In weather affected matches, if neither of the batsmen reaches 10 runs and either are Not-Out then bets void. If neither of the batsmen reaches 10 runs and both are Out then Neither is the winning option.

(www) Top Tournament Wicket Taker

- i. All in play or not (i.e. if a player does not take part in the series, bets placed on that player will stand). In the event of players taking the same number of wickets dead heat rules will apply.

(xxx) Tournament Runscorer - All in play or not. (i.e. if a player does not take part in the series, bets placed on that player will stand). If players score the same number of runs then dead heat rules will apply.

(yyy) Total Match Boundaries - If either team's innings in a limited overs match is reduced by more than 20% of the original allocation of overs then all bets on this market shall be void regardless of how many sixes/fours are hit prior to or after any announced reduction in overs. Bets will stand if either innings is shortened due to it reaching its natural conclusion. For the avoidance of doubt players running four do not count for this market.

(zzz) Direction of First Boundary - Market settled on the direction of the first boundary that comes off the bat (given as runs to the batsman.)

(aaaa) Wickets Lost After "x" Overs - This market is settled on how many wickets have been lost at the overs stated in the index. If the game reaches a natural conclusion without reaching the number of overs named in the index, then all bets will be settled on the number of wickets lost at the end of play. If the innings is shortened for any reason other than reaching its natural conclusion then all bets will be void unless unequivocally decided prior to the shortening of the innings.

(bbbb) Top Match Batsman –

- i. Based on the type of match the following minimum overs must be bowled in both innings for bets to stand:
 - 50 over match - 25 overs
 - 20 over match - 15 over

(cccc) In all cases bets will stand if the innings reaches its natural conclusion in less than the above requirement. Bets placed on any player not named in the starting eleven are void.

(dddd) Players named in the starting eleven that do not bat are deemed to have taken part and bets on any such players are losers.

(eeee) If players score the same number of runs then dead heat rules will apply.

(ffff) For Limited overs matches – Should the winner already be unequivocally decided even if the innings were to be played out to its natural conclusion, the market will be settled as normal despite any reduction in overs.

- (gggg) For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- (hhhh) For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void.
- (iiii) To score 10/20/30/40 Runs - Markets will be settled if the players are included in the starting eleven regardless of whether the player reaches the crease. If the player is not included in the starting eleven, all bets on these selections will be void.
- (jjjj) For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven.
- (kkkk) For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void.
- (llll) X Team to Score Runs

- i. This market is separate to Team Total Runs (see **rule 7**) and will be settled on the total runs scored by the respective team regardless of any reductions in overs.
- ii. In matches where we offer betting on the Team Total Runs for both teams then all bets placed on the second innings runs will stand regardless of the score achieved by the side batting first.

(mmmm) Player to Hit a Six - Bets on this market will stand if the player is included in the starting eleven, regardless if the player reaches the crease. Bets placed on any player not named in the starting eleven are void. For the avoidance of doubt players running six do not count for this market. Note: this is separate to player Over/Under Sixes markets.

(nnnn) To Score a Fifty

- i. This refers to individual players to score a Fifty. Bets on this market will stand if the player is in the starting eleven, regardless if the player reaches the crease. Any players not listed in the starting eleven will have all bets on them void.
- ii. For Twenty20 Big Bash Matches – Any Player named as an 'X-Factor Player' that is subbed into a match at the Halfway point of the first innings, will be deemed to have taken part in the match; and will be settled as an active participant in the final eleven, regardless of whether the Player reaches the crease.
- iii. For Twenty20 Big Bash Matches – If a Player is replaced at the Halfway point of the first innings, they will be deemed to have not been part of the final eleven – and bets will be void.

9. Cycling

- (a) Bets are settled as per the official classification listing at the time of the podium presentation. Post-podium, QuestBet does not recognise overturned decisions for betting purposes.
- (b) Outright markets are conducted on an All-In basis. No refunds will be given for non-starters. This will include any group betting where the number of competitors is 9 or more.
- (c) For competitor head-to-heads (2 cyclists) and group betting involving 3 - 8 competitors, all competitors must cross the official starting line for wagers to stand. Should any competitor not cross the official starting line, single bets will be void and stakes refunded, whilst multiple bets will be recalculated excluding that leg. Should only one cyclist complete the applicable stage or race, they will be deemed the winner. Should no cyclist in the head-to-head or group complete the applicable stage or race, then bets will be deemed void.

10. Darts

- (a) For all match related markets, for bets to stand both players must start the match and the match must reach full completion.
- (b) The Dead-Heat Rule applies to Highest Checkout markets.

- (c) Outright markets are conducted on an All-In basis. No refunds will be given for non-starters.
- (d) If a tournament is abandoned or its location is altered, all wagers will be void.
- (e) In matches where a price for a draw is offered, bets on either player to win will be losing bets should the match be drawn.
- (f) Should the full number of sets not be played in a correct score markets, all bets will be void.
- (g) Markets are settled upon podium presentation. Post Podium, overturned decisions are not recognized.

11. Elections

- (a) All-In betting applies. Coalition refers to the Liberal Party and National Party. Winning outcome is determined by the party that is sworn in. Bets will be settled at the time of swearing in.
- (b) All betting within a given election is singles only. Accumulative bets accepted in error will be settled as singles with the stake apportioned. Bets on who will win the UK General Election will be based on the party that wins the most seats. The speaker, if seeking re-election, will not count. Where other speciality bets are advertised, rules will be displayed on the market.
- (c) US Election: Bets will be settled on the outcome of the 59th United States Presidential Election, bets will stand if election date is postponed or the result is delayed from 3 November 2020 (US time). If an election date is delayed or postponed all bets will carry forward to the rescheduled date when votes are counted and the election result is determined.
- (d) Bets on who will win the United States' Presidential Election will be determined by the candidate winning 270+ electoral college votes. In the event of a tie, or that no candidate receives the requisite 270 electoral votes to become President, the results will be settled on a vote of the United States' House of Representatives as per the 12th Amendment of the Constitution. Faithless electors will not count.

12. Field Hockey

- (a) All wagers on individual matches are based on the result at the end of scheduled normal time. This includes any injury or stoppage time added but excludes extra time and a penalty stroke shootout.
- (b) The match must run to the completion of normal time for bets to stand. The exception will be Totals betting, which will be considered official for betting purposes once the nominated total has been exceeded, regardless of whether a match is suspended prematurely.
- (c) On markets labelled to win the tournament or to qualify for the next round of a competition, extra time and penalty stroke shoot out will count for betting purposes.
- (d) If a match is suspended or postponed then bets remain valid, providing the event is played within 48 hours at the same venue.
- (e) Where the venue of any match is changed, all single bets will be void and stakes refunded. Affected multiple bets (parlays) will be recalculated excluding that leg.

13. Golf

- (a) All markets will be settled on result as posted by official tour site on the day, at the completion of the event.
- (b) Any subsequent disqualification or amendment of result will be ignored for settlement purposes.
- (c) Should a tournament be shortened, or otherwise affected due to weather conditions the trophy presentation will govern settlement, including tournament groups, matches, place only, top 10 and all other 72-hole markets provided at least 36 holes of the event have been completed.
- (d) Should 36 holes not be completed then all bets on that event will be void except markets that have already been decided i.e. 'first round 3-balls.'
- (e) Should there be no further play after a bet is struck that bet will be void.

(f) In the event of a postponed event all bets stand.

(g) Future/Outright betting

- i. Bets are placed on an All-In basis. No refunds will be given for non-starters.
- ii. When more than one player shares the same lowest score in a tournament and there is no play-off, win and place bets are settled by the normal dead heat rules.
- iii. In the event of a play-off the result of the play-off will determine the winner of the tournament only. Even if three or more contestants take part such a play-off has the sole purpose of deciding the winner of the tournament and the relative finishing positions of unsuccessful contestants is not affected.
- iv. For each way bets dead heat rules apply. For example, if each-way terms quoted for a tournament are for the first 4 places, the 3 players tying for third place will be deemed to have dead-heated for third, fourth and fifth place with 1/3 stake lost and 2/3 stake settled at full place odds for each way bets on those players.
- v. In a DEAD HEAT the stake money on a selection is divided by the number of runners involved in the dead heat. The full odds are then paid to the divided stake with the remainder of the stake money being lost.
- vi. If a revised tournament outright betting includes players who have completed their round and the tournament winner is presented with the trophy after the rest of the field have completed that round, bets placed on those players will be deemed void, provided another round is not fully completed.

(h) Tournament Head to Heads (2 players) and Groups of between 3 and 8 players

- i. All players in the market must tee off and complete the round/tournament for bets to stand. Playoffs are excluded for betting purposes.
- ii. The winner is the player who plays the most holes (excluding playoffs). If players have played an equal number of holes, then payouts are based on the best score. Holes played in a round that is subsequently abandoned, or for any reason does not count towards the result of a tournament, do not count. The Dead-Heat Rule applies unless a tie price has been offered.

(i) Single Round Betting including 2 and 3 balls and groups

- i. All players must tee off for wagers to stand.
- ii. The Dead-Heat Rule applies unless a tie or draw option has been offered in the market. Playoffs are excluded unless otherwise stated.
- iii. The winner is the player who plays the most holes (excluding playoffs). If both players play the same number of holes, the winner will be the player who shoots the best score for the round. Where a round is shortened (due to adverse weather conditions or otherwise), single bets will be void and stakes refunded. Affected multiples will be recalculated excluding that leg.
- iv. For betting on the leader after a specified number of holes, that specified number of holes must be completed by all players for bets to stand.
- v. For 9 Hole/18 Hole Doubles, all players must complete the round for bets to stand.

(j) Make or Miss the Cut Betting

- i. For wagers to stand, the named player must play every hole up until the cut is made.
- ii. A player will be deemed to have made the cut, if the player is eligible to play in the round after the cut is made, even if the player chooses not to play on. If a player is not eligible to play on after the cut has been made (regardless of whether the rules have been altered during the tournament) then that player will be deemed to have missed the cut.

(k) Finishing positions

- i. Finishing position is decided by result posted by the governing body of that tournament (i.e. PGA Tour, European Tour.) Example of finishing position: if a player finishes in a tie for a position e.g. tied 10th he is deemed to have finished 10th.
- ii. If a player is disqualified, retires injured or withdraws they will be deemed to have finished last.
- iii. Should 36 holes not be completed then all bets on this market will be void.
- iv. Players must complete 3 holes or more for bets to stand.
- v. Big X v The Field - If any of the players quoted as part of the Big "X" are non runners, bets will be void on this market.
- vi. Total Majors won/ To win a Major - Player must play all four majors for bets to stand.
- vii. Team Matchplay Events (i.e. Ryder Cup) - If the original structure/format of an event changes after the tournament starts, we reserve the right to void bets on any market that are affected by this change.

14. GAA Sports

(a) Hurling

- i. Unless otherwise quoted, injury time counts but extra time does not count.
- ii. Match Betting, Handicap Betting & Total Goal markets are resulted at the end of normal time. Extra time is not included.
- iii. Should matches be postponed, bets will be refunded if match has not started within 48 hours of original start time.

(b) Gaelic Football

- i. Should matches be postponed, bets will be refunded if match has not started within 48 hours of original start time.
- ii. Match Betting, Handicap Betting & Total Goal markets are resulted at the end of normal time. Extra time is not included.
- iii. First Goal scorer bets are void if the selected player has not taken the field before the first goal is scored. Own goals do not count.
- iv. Last Goal scorer bets will stand should the selected player have taken part in the match. Own goals do not count.

15. Handball

- (a) All wagers on individual matches are based on the result at the end of scheduled normal time. This excludes extra time and any shootout.
- (b) The match must run to the completion of normal time for bets to stand. The exception will be Totals betting, which will be considered official for betting purposes once the nominated total has been exceeded, regardless of whether a match is suspended prematurely.
- (c) On markets labelled to win the tournament or to qualify for the next round of a competition, extra time and any shootout will count for betting purposes.
- (d) If a game is postponed and rescheduled to occur again within 48 hours of the original start time, all wagers stand. If the rescheduled time is more than 48 hours after the original start time, all single wagers are void and wagers refunded, while affected multiples are recalculated excluding that leg.

16. Ice Hockey

(a) North America Competitions

- i. All settlements are based on results and statistics provided by the relevant league's governing body - www.nhl.com
- ii. Overtime (including any subsequent shootout), counts for all markets unless stated otherwise. The exception is the normal time markets, which will be resulted according to the result at the end of the third period (normal time).
- iii. In the case of a shootout being required to decide the outcome of a match, only one goal will be awarded to the winning team.
- iv. When the draw option is included, pay-outs are based on the score at the end of normal time (extra time, i.e. an extension of normal time, not included.) In handicap and totals betting, extra time is included.
- v. Games are official after 55 minutes of play. If a game is abandoned or postponed to another date, single wagers are void and refunded, whilst affected multiple wagers will be recalculated excluding that leg.
- vi. When the game total is a 'flat' number (eg. 5.0), and if the total score lands on that number, all wagers are void and wagers will be refunded, and any multi-bets will be recalculated excluding that event or leg.
- vii. All Game Total Over/Under betting includes overtime (Penalty Shoot outs included.) Penalty shoot outs equate to a value of 1.
- viii. Money line: At least 15 minutes of official time must elapse in the third period for bets to have action.
- ix. 60 minute markets - Are settled on 60 minutes of play. Overtime and shootout goals are not included.
- x. 65 minute markets - Are inclusive of all overtime and shootout goals where applicable, and the one goal rule applies to these markets.
- xi. First goalscorer: In the event of an abandoned game bets stand on scores that have taken place already. Overtime counts for these markets. First goalscorers are all-in, others may be requested.
- xii. Game totals/period totals/team totals/odds and evens: The full game total result is the combined goals for both teams inclusive of overtime and shootouts. At least 15 minutes of official time must elapse in the third period for bets to have action unless the total is already over. In the event of the totals goals being the exact quote where no exact price is offered, all stakes are refunded. Period goals only apply to that specific period and the entire period must be played. Dead heat rules where applicable. For third period lines, overtime does not count. Home/Away total goals markets include overtime for settlement purposes.
- xiii. Proposition markets: Overtime counts for all proposition markets, except for those that are based on specific periods of play. At least 15 minutes of official time must elapse in the third period for bets to have action.
- xiv. Puck line: A puck line is a bet where a handicap is given to a selection. The result used for settling is the match result adjusted for the handicap line available at the time the bet is struck. Overtime is included.
- xv. Player(s) proposition: The respective player(s) must start for bets to have action. Overtime counts for all proposition markets, except for those that are based on specific periods of play. At least 15 minutes of official time must elapse in the third period for bets to have action.
- xvi. Team to Score xth Goal - The winner will be the team to score the specified goal number first. This market does not include Overtime or Shootouts.
- xvii. Double Result - Settled on the score of the game at the end of the 1st and 3rd Periods.
- xviii. Race to xth Goal - The winner will be the team to achieve the number of specified goals first. For live betting a "No Goal" option will be offered should neither team reach the target, pre-match bets will be pushed.
- xix. Number of Goals/Total Goals Odd/Even - Includes overtime for settlement purposes.
- xx. All Outright markets include playoffs and are all-in betting where applicable

(b) European & International Competitions

- i. The settlement of the markets for each match is based on the results provided by the organising federation. In the event of a match not taking place, bets of this match are deemed void.
- ii. Overtime (including any subsequent shootout) will only count for two-way match betting.
- iii. All other markets will be settled according to the result at the end of the regular time (60 minutes).
- iv. Should a match be abandoned all markets will be voided unless the outcome has been unequivocally decided.
- v. Pick the Score: betting is based on the score at the end of normal time (i.e. any extra time is not included.)
- vi. In case of a match being postponed it will be voided unless it takes place within 48 hours of the initial scheduled starting time. Affected multi-bets will be recalculated excluding that event or leg.
- vii. In 'Grand Slam Betting', all the day's games set down for decision must reach their official conclusion, or wagers are void and wagers will be refunded. Affected multi-bets will be recalculated excluding that event or leg. The exception being that if the total is exceeded without all games being played to their official conclusion then wagers will stand.
- viii. Medal Events: Including but not limited to Summer/Winter Games, Championship Events, and Commonwealth championship events.
- ix. Podium/Dias positions determine the standing for the settlement of wagers.
- x. Post Podium/Dias, overturned decisions will not be recognised for betting purposes.
- xi. Period Markets - Settled on the exact score of the specified period. For settlement purposes the 3rd period does not include any overtime played. Dead heat rules apply to the Highest Scoring Period market.
- xii. Double Result - Settled on the score of the game at the end of the 1st and 3rd periods.
- xiii. Race to xth Goal – The winner will be the team to achieve the number of specified goals first. Should neither team reach the target, pre-match bets will be pushed. Does not include Overtime or Shootout.

17. Motor Racing

- (a) All race bets are settled on the official race organisers classification at the time of the podium presentation, with subsequent disqualifications disregarded.
- (b) Formula 1/ Indy Car
- (c) All F1 race bets are settled on the official FIA classification at the time of the podium presentation, with subsequent disqualifications disregarded.
- (d) IndyCar results settled on official results from Indycar.com. Subsequent disqualifications will be disregarded.
- (e) All drivers who complete 90% of the race laps are deemed as classified finishers in line with the official FIA classification. However, all drivers are given a ranking, and for the purpose of match and positional betting this ranking shall apply.
- (f) All qualifying wagers are action once a driver starts qualifying. Drivers must start qualifying for action on qualifying wagers. Subsequent penalties or demotions will not affect the grading of wagers.
- (g) The start of the race is deemed to be the signal to start the warm up lap. All drivers are in play from this point on.
- (h) For race match betting the driver who finishes in the highest position is deemed the winner, both drivers must start the race in order for the wager to be considered "action". In the event of both drivers failing to complete the race, the driver completing more laps will be deemed the winner. If both drivers have completed the same number of laps, wagers will be graded as no action. Subsequent penalties or demotions will not affect the grading of wagers.
- (i) Bets on the Formula One Championship and Constructors Championship will be settled in line with the official FIA results immediately following the podium presentation of the final race

of the season, with subsequent disqualifications disregarded. The drivers' and constructors' championship titles are awarded to the driver and constructor who score the most points over the course of the season. In the case of a dead heat for a championship place then the driver or constructor with the higher number of superior race results will be awarded the place.

- (j) F1 Qualifying consists of three sessions whereby the six slowest drivers from each of the first two sessions will drop out leaving the remaining drivers to compete in the third session for the top places on the grid. Qualifying betting will be settled as the fastest lap posted during this third qualifying session. If for some reason Q3 does not take place then we will settle bets if the grid is formed based on times from Q1 or Q2. All bets will be void if the grid is formed based on any other criteria. With respect to all bets on qualifying, either outright or match betting, the official times as recorded by the FIA will apply for the settlement of bets. Any subsequent penalties or demotions imposed shall be disregarded.
- (k) From the formation of any race market, bets are non-driver no bet. Any bets on drivers who fail to take part in the race for any reason other than non-qualification shall be deemed void. We reserve the right to deduct the equivalent Tattersalls' Rule 4 (c) to reflect returning stakes on non-drivers.
- (l) First driver to retire is a bet on which driver will be the first to retire from the race. Bets are in play when the signal to start the warm up lap is made. Bet settlement will be determined by which lap number a driver retires on. Should more than one driver retire on the same lap then Dead-Heat rules apply.
- (m) First Car to retire is a bet on which car will be the first to retire from the race. Bets are in play when the signal to start the warm up lap is made. Bet settlement will be determined by which lap number a car retires on. Should more than one car retire on the same lap then Dead-Heat rules apply.
- (n) One lap wonders is a bet on how many drivers will retire from the race before they complete one lap proper of the race (not the warm up lap.) The bet begins with the signal to start the warm up lap. Warm up lap retirees are included as 1st lap retirements.
- (o) Dual Forecast. Both drivers must finish in the first two in the race. Any other finishing position or retirement then the bet is a loser. Based on the result at the time of the podium presentation. Subsequent disqualifications do not affect bets. If a driver is not in position to start the formation lap bets involving that driver are void.
- (p) Leader after the first lap. For settlement purposes the winner is deemed to be the driver leading the race as they cross the start/finish line after one classified race lap (warm-up lap not included.) In the event of one lap not being fully completed all bets will be void. If the race starts under the safety car all bets will be void.
- (q) Will there be a safety car period during the race? A Safety Car Period is defined as the need for the Safety Car to run in front of the leading car during a specified race. Should the race start under the Safety Car, then all bets concerning the Safety Car market will be settled as Yes. If the race finishes under safety car conditions but the safety car has not had time to get to the front of the leading car this market will be settled as Yes. Virtual Safety Car (VSC) periods do not count.
- (r) Group Betting The winner is the driver achieving the highest placing at the time of the podium presentation. If all drivers in the group fail to be classified then the driver completing the most laps will be deemed the winner. If all drivers in the group fail to be classified and two or more drivers retired on the same lap then dead-heat rules apply. Drivers are grouped together for betting purposes only. Non-runner no-bet deductions in line with Rule 4 (Deductions) may apply. Bets will be settled on the official FIA result at the time of the podium presentation.
- (s) V8 Supercars / NASCAR
 - i. Outright betting: Any drivers who fail to qualify for the race will be deemed as non-runners. The race must be run within 48 hours of the scheduled off time for bets to stand. The official V8's/NASCAR winner of the race will be settled as the winner for betting purposes, this includes all races which are halted prematurely.

- ii. Driver Head to heads: All match ups will be settled as per the official result. If one driver fails to complete the race, the other driver will be deemed the winner. Where both drivers fail to complete the race, the number of laps completed will determine the winner. If both drivers fail to complete on the same lap, the official placings as assigned by the controlling authority will determine the result. Both drivers must start the race for bets to stand. In the event of a replacement driver all bets are void.
 - iii. V8s race qualification. The market will be settled on the fastest times according to www.v8supercars.com.au. If qualification leads to a (top ten) shootout, then the winner of the shootout will be deemed the winner of the qualification market with any subsequent disqualifications/penalties disregarded.
- (s) WRC - All race bets are settled on the official WRC classification at the time of the podium presentation, with subsequent disqualifications disregarded.
- (t) Moto GP/ World Superbikes / British Superbikes
- i. All race bets are settled on the official classification as defined by the official race organisers and will not be affected by any subsequent demotions or enquiries.
 - ii. All qualifying wagers are action once a rider starts qualifying. Riders must start qualifying for action on qualifying wagers. Subsequent penalties or demotions will not affect the grading of wagers.
 - iii. Qualifying head to head bets. Both riders must start and at least one of them complete the qualifying race for bets to stand.
 - iv. Race head to head bets. Both riders must start for bets to stand. In the event of both riders failing to complete the race, the rider completing more laps will be deemed the winner. If both riders have completed the same number of wagers will be graded as no action. Subsequent penalties or demotions will not affect the grading of wagers.
 - v. Group Betting. The winner is the rider achieving the highest placing at the time of the podium presentation. If all riders in the group fail to be classified, then the rider completing the most laps will be deemed the winner. If all riders in the group fail to be classified and two or more riders retired on the same lap, then dead-heat rules apply. Riders are grouped together for betting purposes only. Non-runner no-bet deductions in line with Rule 4 (Deductions) may apply. Bets will be settled on the official race organisers result at the time of the podium presentation.

18. MMA

- (a) Prices are offered for each fighter to win the fight and in the event of a draw all bets will be void and stakes returned, this includes a fight which ends in a 'majority draw.' Bets will be settled on the official result announced in the ring. Subsequent appeals/amendments do not affect settlement (unless the amendment was made due to human error when announcing the result.)
- (b) In the event of a 'no contest' being declared all bets will be made void.
- (c) Should a contest be postponed, bets will stand for 48 hours, inclusive of the original date for the contest.
- (d) Method of Victory/How fight will End: For the purposes of this market a KO includes the following:
 - i. Referee stoppage while fighter is standing
 - ii. Referee stoppage while fighter is on the canvas
 - iii. Stoppage by doctor
 - iv. Stoppage by corner
 - v. Fighter retires due to injury
- (e) Submission: For the purposes of this market a submission includes the following:

- i. Referee stoppage due to tap out
 - ii. Referee stoppage due to technical submission
 - iii. Fighter verbal submission (includes verbal submission due to strikes)
- (f) In the event of a draw, disqualification or no contest the market will be void.
- i. Round Betting/What Round Will Fight End:
 - ii. If a fighter withdraws in the period between rounds the fight is deemed to have ended in the previous round for the purpose of "Round Betting" settlement
 - iii. Should the scheduled number of rounds be changed before the fight all "Round Betting" bets will be made void
 - iv. Bets are deemed losers in both markets if the fight ends in a decision
 - v. Total Rounds: For the purposes of settlement where a half round is stated then 2 minutes 30 seconds of the respective round will define the 'half' to determine under or over.
 - vi. Fight of the Night/Performance of the Night: Dead Heat rules will apply if three or more of the named fighters are awarded Performance of the Night or if two or more of the named fights are awarded Fight of the Night.
 - vii. Quickest Fight of the Night: This market is settled on the official times from www.ufc.com and the winner is settled as whichever fight finishes in the least amount of time. Dead Heat rules apply if two fights finish after the same amount of time.
 - viii. Most Significant Strikes: Most significant strikes refer to all strikes at distance and power strikes in the clinch and on the ground. Results for the Most Significant strikes is determined and officially calculated by www.fightmetric.com. In the event of a draw all bets will be void and stakes returned.
 - ix. Most Takedowns: The Most Takedowns is determined by the fighter with most number of takedowns per fight. Results for the Most Takedowns is officially calculated by www.fightmetric.com.
 - x. Points Handicap: Any fighter who wins before the fight goes its scheduled distance is declared the winner. If the fight goes to a decision, then the cumulative scored of all three judges will be used to determine the winner. If the fight is a no contest, the market will be void.
 - xi. Round & Method Combo: The winning selection will be determined based on what Round the Fight ends and the Method of Victory. Bets will be deemed losers if the fight ends in a decision.

19. Netball

- (a) Match Winner, Line and Totals are based on the official final score. Extra time (which can be played when scores are level at the end of normal time and each subsequent extra time period) is included, unless otherwise specified.
- (b) Margin betting and Half Time/Normal Time (HT/NT) Doubles are resulted at the end of normal time. Extra time is not included.
- (c) The match must run to the completion of normal time for bets to stand. The exception will be Totals betting which will be considered official for betting purposes, once the nominated total has been exceeded, regardless of whether a match is suspended prematurely.
- (d) In Handicap, Line and Totals betting where the number is a flat (whole) number, if the result lands on that flat number, all wagers are void and refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.
- (e) For First Half and First Quarter betting, the nominated period of play must be completed for bets to stand.
- (f) Second Half wagers relate solely to the score in the second half and include any extra time played. (Scores start from 0-0 at half time). Matches must run to the completion of normal time for bets to stand.
- (g) Individual Team Totals and Odd or Event Total Match Points include over time, if required.

- (h) Player Match Ups include extra time if required, the Dead-Heat Rule will apply.
- (i) Individual player total match points include extra time if required, named player must take court for bets to stand.
- (j) Match Winner & Total Double and Super Line & Total Double both include extra time if required.

20. Novelty events

- (a) Novelty events are considered a class of events that do not fall within the scope currently declared betting events and fall within any of the following categories:
 - i. entertainment;
 - ii. current affairs;
 - iii. weather;
 - iv. music;
 - v. Hollywood and celebrity;
 - vi. pageant; and
 - vii. sports novelties.
- (b) Wagers on these 'Special' markets are available as single wagers only, unless otherwise stated on the site.
- (c) Specific rules and conditions relating to each market will be displayed on site as these markets become available.
- (d) Any bet inadvertently accepted after the betting has closed or where the event was resolved or at a stage where the Account Holder could have any indication of the outcome will be voided.
- (e) Should a contestant be eliminated from a show, removed by producers or leave of their own accord, they will be settled as a loser. Should that same contestant be re-admitted later, this will be treated as a new contestant and previous bets will not stand.
- (f) Elimination/Eviction markets apply only to official eliminations/evictions. Any contestant leaving of their own accord or removed by producers will not be treated as the next eliminated/evictee for betting purposes. QuestBet reserves the right to void all bets placed on an elimination/eviction market should the initial line up for elimination/eviction be changed.
- (g) QuestBet reserves the right to add others to any market at any time.
- (h) QuestBet is not responsible for the way in which producers conduct their shows. Any late changes to methods of elimination/eviction, addition or subtraction of contestants or any other factors affecting the market are beyond our control.
- (i) Any disputes concerning any entertainment market will be referred to producers for clarification; their decision will be treated as final.
- (j) QuestBet reserves the right to suspend any market at any time.
- (k) For the purposes of our markets, QuestBet will define an elimination/eviction as the permanent exclusion from the show of a contestant or contestants. Therefore, fake eliminations/evictions will not be considered as winners. Therefore, any bets placed on a stipulated elimination/eviction (e.g. first/next) will run until a person is seen to egress the show with no immediate prospect of return.
- (l) QuestBet reserves the right to apply a dead heat reduction on any event where more winners are declared than were originally specified.
- (m) In the event of the series been cancelled before an official winner is declared, bets will be settled as a dead heat between the contestants that have not been eliminated. Outright bets on contestants already eliminated will be treated as losing selections.
- (n) TV shows: Bets on TV shows will be void if the show is not broadcast in the calendar year originally scheduled for broadcast.
- (o) Awards ceremonies: All bets on an awards ceremony will be void if the awards ceremony is declared cancelled by organisers or not held in the original scheduled calendar year.

- (p) Weather: Time will be displayed as local time. Settled via Bureau of Meteorology (BoM) weather station on specified Australian date. Results may be delayed due to BoM reporting. Dead heat rules apply. BoM Weather stations are as follows:

- i. Sydney – 066062
- ii. Melbourne – 086338
- iii. Brisbane – 040913
- iv. Adelaide – 023000
- v. Canberra – 070351
- vi. Hobart – 094029
- vii. Darwin – 014015
- viii. Perth - 009225

21. Rugby League

- (a) All bets on NRL and Super League matches will be settled on the official declared result including any extra time. Unless otherwise stated,
- (b) All other Rugby League bets are settled on 80 minutes' play, unless otherwise stated.
- (c) All markets other than excluding 'Will There Be Extra Time?', 'Highest Scoring Half' and 'Half with Most Tries' will be settled at the completion of any extra time.
- (d) Where a match is incomplete or postponed and resumed or played within 48 hrs of the original scheduled date all wagers stand. All bets placed on games played outside 48hrs of the scheduled start time will be void. Once the 48 hrs have expired all single wagers are void and wagers will be refunded. Affected Multibets will be recalculated excluding that event or leg.
- (e) If a game is abandoned bets are void with the exception of first try scorer bets which will stand if a try has been scored prior to abandonment (last try scorer bets are void.) Bets are void for special markets such as total number of points, number of tries etc on abandoned matches unless the respective number equals or exceeds our maximum quote at the time of abandonment, i.e. if we quote 35 points or more in the match and this number has been attained at the time of abandonment - bets on this market stand. This only applies when the number is equal to or greater than our maximum quote.
- (f) In the event of a venue change, if the game moves to the opposition's home ground, interstate, or internationally then bets are void. If the match moves to a neutral ground in the same state as was originally scheduled, bets stand.
- (g) If the result of a match after extra time is a draw, then the Dead Heat Rule will apply to all bets where a result has not occurred. All winning margin bets, including Margin (1-12), will be deemed unsuccessful bets as neither team has won the match.
- (h) Premiership/Minor Premiership/Make Grand Final: All In Betting. Any Team which has Points Deducted due to breaches of rules and regulations will be deemed a starter for resulting purposes. Any loss of Premierships after the completion of the Grand Final will be deemed null and void and all bets will stand.
- (i) Top 4/Top 8: For betting purposes Any Team which has Points Deducted due to breaches of rules and regulations will be Deemed A Starter for resulting purpose i.e. All In Any decision made by the NRL regarding penalties is final.
- (j) Least Wins / Wooden Spoon: paid on the team which has the least wins for the season. A draw is considered as half a win. In the event of more than one team having the same number of wins the position will be determined by the worst 'For and Against'. Points deducted because of breaches of rules and regulations are excluded for resulting purposes. All In. Win Only.
- (k) Miss 4/Miss 8: For betting purposes Any Team which has Points Deducted due to breaches of rules and regulations will be 'Deemed A Starter.' If at the time a breach is announced, the loss of points means only one eventuality can occur (ie Miss the 8 must occur) then all bets on that competitor are void and monies refunded. All decisions made by the NRL are final.
- (l) Handicap/Line and Totals: Betting where the value selected is a whole number (e.g. 6.0), and the result lands on that number, then all wagers related to that line number will be refunded,

and any such bet will be deemed an excluded leg for the purpose of any applicable MultiBet, which will be recalculated excluding that leg. The same rules apply for State of Origin and any other Rugby League match where extra time is played.

- (m) First / Last Scoring Play & First Points: If the match remains scoreless after normal and any extra time, then single wagers are void and wagers will be refunded. Affected MultiBets will be recalculated excluding that event or leg.
- (n) First/Last Tryscorer Betting: All wagers are refunded on players not in the official starting 17. In the event of a Penalty Try being the first / last try scored we pay on the Penalty Try option if offered. If the Penalty Try option is NOT offered, the player who would have scored the Try if not for foul play, will be deemed to have scored the try for resulting purposes.
- (o) First 2nd Half Try Scorer: If the player is included in his team's match day 17 man squad, all bets will stand regardless of whether the player is on the field for the first 2nd half try or not.
- (p) Most Tries Head to Head: options both players must be in starting 13 for bets to stand. If no try is scored or level on tries 'tie' wins.
- (q) Time of Try: Payouts are based on the official NRL (or relevant league) clock or website.
- (r) Statistics/Supercoach Markets: Bets on tackles or metres based markets on players not in starting 13 will be VOID. For group betting on tackles and metres markets, if one or more players from the group is not in the starting 13, bets will be VOID. All statistical based bets will be paid within 48 hours of the last game of that round in accordance with official statistics from NRL.com. Supercoach markets will be paid at completion of round in accordance with the Daily Telegraph results.

22. Rugby Union

- (a) Premiership/Minor Premiership/Make Grand Final : All In Betting. Any Team which has Points Deducted due to breaches of rules and regulations will be deemed a starter for resulting purposes. Any loss of Premierships after the completion of the Grand Final will be deemed null and void and all bets will stand.
- (b) Top4/Top8 : For betting purposes Any Team which has Points Deducted due to breaches of rules and regulations will be Deemed A Starter for resulting purpose i.e. All In Any decision made by the NRL regarding penalties is final.
- (c) Wins (Wooden Spoon) is paid on the team which has the least wins for the season including byes. In the event of more than one team having the same number of wins the position will be determined by for and against. Points deducted because of breaches of rules and regulations are included for resulting purposes. In leagues where 'golden point' is not applicable Wooden Spoon will be settled on the team with the least number of wins. Where a situation arises that a team with least wins does not finish last then the result will be settled on the official table. All In. Win Only.
- (d) Miss 4/Miss 8 : For betting purposes Any Team which has Points Deducted due to breaches of rules and regulations will be 'Deemed A Starter.' If at the time a breach is announced, the loss of points means only one eventuality can occur (ie Miss the 8 must occur) then all bets on that competitor are void and monies refunded. All decisions made by the NRL are final.
- (e) Outright markets which states 'regular season' are deemed to mean the official standings of teams after all matches of the predetermined season are played and before any playoff matches have commenced.
- (f) All markets are settled at the end of normal time except for Head to Head; Line; to Win in Extra Time; or any other market that is expressly stated as being resulted at the end of any Extra Time. To win in Extra Time: If there is no winner following extra time dead heat rules will apply to bets on this market.
- (g) Where a match is incomplete, abandoned or postponed and resumed or played within 48 hrs of the original scheduled date, all wagers stand. Once the 48 hrs have expired all single wagers are void and wagers will be refunded. Affected MultiBets will be recalculated excluding that event or leg. If a game is abandoned before the completion of the match (i.e. 80 minutes) bets will be void unless an official result is declared by those teams' governing body in which case that official result will govern match and handicap settlement. All other markets will be void unless their result is already decided. Bets are void for special markets

such as total number of points, number of tries etc on abandoned matches unless the respective number equals or exceeds our maximum quote at the time of abandonment, (i.e. if we quote 35 points or more in the match and this number has been attained at the time of abandonment - bets on this market stand). This only applies when the number is equal to or greater than our maximum quote. Bets on last try scorer / team to score last / team to score last try / last scoring play will all be void in the event of abandonment.

- (h) Where the draw option is offered, the wager is decided on the result at the end of normal time (i.e. extra time - an extension of normal time -not included.) Where the draw option is not offered, the Dead Heat Rule applies. In handicap and totals betting, where the line or total is a whole number, if the score lands on the line or total all wagers are void and wagers will be refunded, unless a handicap draw option is offered. Affected MultiBets will be recalculated excluding that event or leg.
- (i) If the venue is changed from the one advertised all bets on that match are void.
- (j) For 'First and Last Scoring Plays' and First Points markets, if the match remains scoreless after normal and any extra time, then single wagers are void and wagers will be refunded. Affected MultiBets will be recalculated excluding that event or leg.
- (k) First/last try scorer betting: All wagers are refunded on players not in the official starting 22 or 23 (depending on the competition).
- (l) First/Last Tryscorer: In the event of a Penalty Try being the first / last try scored we pay on the Penalty Try option if offered. If the Penalty Try option is not offered we pay on the next try scorer for first first try or preceding try scorer for last try. For 'xth Tryscorer' betting if the Penalty Try option is not offered we pay on the next try scorer (i.e if the first try scored in a match is a penalty try and the second try is scored by Paul Smith, then Paul Smith will be deemed the winner for both the first and second tries). If there is no try scored after the penalty try then this market will be void for both markets.
- (m) First 2nd Half Tryscorer: Substitutes will be void if the first 2nd half try is scored before they come on.
- (n) First Tryscorer Insurebet: If the player fails to score the first try but does score a try in the match then the bet stake is returned. If a substitute is not on the field before the first try is scored then that player will be void.
- (o) For 'Most Tries' Head to Head options both players must be in starting 22/23 for bets to stand. If no try is scored or level on tries 'tie' wins.
- (p) For Time of First Try betting, payouts are determined by the official website.
- (q) For all Rugby 7s events all bets are settled on the result at the end of any extra time except for Winning margin markets and 3-way Match Betting, which will be settled at the end of regular time. Double Result will be settled after extra time.
- (r) Position to Score First Try: In the event of a Penalty Try being the first try scored we pay on the position of the next try scorer for the position of the first try. For 'Position to score xth Try' betting in the event of a Penalty Try, we pay on the position to score the next try (i.e if the first try scored in a match is a penalty try and the second try is scored by a 'forward', then a 'forward' will be deemed the winner for both the first and second tries.) If there is no try scored after the penalty try then this market will be void for both markets.
- (s) Tryscorer Matchbets / Kicker Matchbets / To Score the Most Points: Both players must be in the starting 15 for bets to stand. If there is no 'Tie' or 'Draw' Selection offered and the result is a tie then all bets will be void.
- (t) Best Kicking Percentage / Kicker Matchbets / To Score the Most Points: Bets will be void if both players do not attempt at least 1 placed kick at goal.
- (u) Player Total Points / Perfect Kicking record: Bets will be void if a player does not attempt at least 1 placed kick at goal.
- (v) Top Tryscorer / Top Team Tryscorer / Top Points Scorer: Dead Heat rules apply.
- (w) Regular Season Team Matchbets: Dead Heat rules apply.

23. Snooker

- (a) Outright markets are offered on a Non-runner no bet basis. Ante-Post bets on any player who takes part in a qualifying tournament but fails to qualify for the main tournament will be classed as losers.
- (b) In the event of a match starting but not being completed the player progressing to the next round or being officially awarded the victory will be deemed the winner for settlement purposes.
- (c) Where revised match betting is offered (between sessions), 1 frame of the following session must be completed for bets to stand.
- (d) In handicap betting, the handicap will only be allotted to one player/team, and then the result will be determined.
- (e) Tournament highest break: Only one break per player will count towards settlement of this market (e.g. Player A scores 141 and 140 in the tournament only the 141 will count towards settlement.)
- (f) In the event of a player being awarded a frame due to non-appearance of opposing player, to win 1st frame, to win xth frame and all related markets to that frame will be settled as void. Frame betting, handicap betting, total frames, race to three frames & 1st 4 & 6 frames outright/correct score will be settled as normal.
- (g) Next four frames outright and correct score, Next Session outright/correct score.
- (h) If Four Frames/Next Session are not completed due to the match result having been determined before this point, then bets will be deemed void unless already determined as a losing bet. If all frames are not completed due to time constraints, bets will be settled when play resumes and settlement point is reached.
- (i) Foul in Xth Frame: If a foul is committed in a frame and is then followed by a re-rack, the foul will count for settlement purposes
- (j) Stage of Elimination: Player must play one shot in the tournament for bets to stand
- (k) Official match sheets will be used for settlement purposes.

24. Soccer

- (a) Wagers are determined on the result at the end of normal time. Normal time includes any stoppage time added by the referee. Extra time and any penalty shootout will not count in determining the final result of any match where a draw price is quoted. The only exceptions are for matches that are scheduled for a lesser duration (e.g. 60, 70 or 80) as agreed by the laws of the competition in which they are competing or agreed by both sides prior to kick-off. In such cases, all bets will be settled at the end of the agreed game length which includes time added on by the referee for stoppages. In circumstances where over 90% of the scheduled match time has been completed and the referee ends the match before the allotted time has elapsed then we will use that result for the settlement of all bets placed on the game. For matches where abandonment occurs before 90% of the match has been completed then all markets are void unless their result has already been decided before match was abandoned. If the abandoned match is continued from the point of abandonment and completed before the end of the next calendar day then all bets on the match will stand. If the abandoned match is started again from kick-off at the start of the first half and completed before the end of the next calendar day then all pre-match bets on the original fixture will stand and all in-play bets on the original fixture will be voided unless the result was already decided before the original abandonment. Where a bet is accepted on a match where no prices are on offer then that selection will be treated as a non-runner, but the remainder of any accumulative bet will stand provided there are not fewer than the stipulated minimum number of matches in the bet. Settlement will be at the price prevailing at the time the bet was placed and confirmed.
- (b) Dates and kick-off times of matches shown on our website are for guidance purposes only. Bets will be accepted up until the advertised kick-off time.
- (c) If a multi is reduced by non-runners the bet will stand irrespective of the minimum requirements laid down in these rules.
- (d) Bets which do not meet the minimum requirements, except as provided elsewhere in these rules, will be void.

- (e) QuestBet reserves the right to void or stand any bet inadvertently accepted after the betting has closed or where the event was resolved or at a stage where the Account Holder could have any indication of the outcome.
- (f) For the purpose of deciding results on handicap betting, a number of goals (or half goals) is added to, or subtracted from, the total goals scored by the away team. Settlement of any handicap betting will be at the special odds shown alongside the match(es), using the actual score in the match adjusted for the handicap.
- (g) In certain circumstances, QuestBet may offer odds for a team to progress to the next round or to win a competition outright. In these instances no draw price will be quoted and replays, extra time and penalty shootout will count in determining settlement of the bet.
- (h) Exotic Markets including, but not limited to, Correct Score, Half Time/Full Time Doubles, First Goalscorer and Teams to Score will all be resulted at the end of normal time.
- (i) Time of Bets Bets on time of the first/last goal, time of first corner, time of first booking and interval bets will be settled as the time shown by the major UK TV station broadcasting the match. For time of first corner market, the time that the corner is taken will count.
- (j) For time of first booking market, the time that the player is shown the card will count.
- (k) In the event of a dispute, the decision of Opta Index will be final.
- (l) If the match is not covered by British TV or by Opta, the verdict of the majority of the following websites will be final:

- www.soccerbase.com
- www.soccernet.com
- www.soccerbot.com
- www.flashscore.com
- www.futbol24.com
- www.livescore.co.uk
- www.soccerway.com

- (m) Ante-post Bets : For ante-post bets, divisional play-offs do not count for the purposes of divisional each-way betting, ie. bets are settled on final league placings before play-offs. Any subsequent demotions/points deductions after the last game of the season on the basis of 'all-in play or.' Abandoned, postponed, venue changed or unplayed matches.
- (n) Unplayed or postponed matches that are not completed before the end of the next calendar day (local time in the country the match is being played) after the official kick-off time will be treated as a non-runner for settling purposes. If the venue of a match is other than is indicated on our website, the bet will stand provided the match has not been switched to the opponent's ground, in which case the match will be declared void.
- (o) When an abandoned match reduces the Account Holder's bet to below the permitted minimum for a list the bet will stand, with the void match treated as non-runners for settling purposes. This ruling does not apply to bets involving first goalscorer which will stand provided a goal has been scored prior to abandonment. Bets on last goalscorer will be void in the event of abandonment.
- (p) First/Last goalscorer: Own goals do not count for settlement of first/last goalscorer bets. Bets taken on first/last goalscorer will be void if that player does not take part in the game or if he comes on after the first goal is scored. Every effort is made to quote first/last player to score odds for all possible players. However, odds for other players are available on request and will count as winners if they score the first/last goal even if they are not named in our lists.
- (q) Bets on last goalscorer will be void if that player does not take part in the game or does not come on as a substitute. In the event of a dispute over the award of a goal for first/last goalscorer or scorer special purposes, settlement will be in accordance with the result given by Opta Index within 48 hours of the final whistle. Any subsequent changes to the result will be ignored for settlement purposes
- (r) Each-way first goalscorer betting: Each-way bets will be settled on first goal, second goal, third goal, fourth goal and fifth goal only. Players who do not score until after the fifth goal has been scored will be treated as losing selections. If less than five goals are scored in any given match QuestBet will settle bets on those goals that are scored. If no goals are scored,

all each-way bets will be regarded as losing bets. If a player enters the field of play after the first goal is scored, both the win and place part of the bet will be voided unless the first goal is an own goal in which case bets will stand. If a player is sent off or substituted before the first goal is scored, bets on that selection are deemed as losers. If a player scores the first goal of the match, both his win and place part are winners. If a player scores the second, third, fourth or fifth goal, only his place part is a winner. A player cannot be placed twice i.e. if he scores the second and third goal, only the second goal is deemed a winner.

- (s) Each-way bets on no goalscorer, last goalscorer, first team goalscorers and scorecasts are not accepted. If any such bets are taken in error then the full stake will be invested as a win only bet. Place-only betting is not accepted. Extra time does not count. Own goals do not count. In cases where an own goal is one of the first five goals then the sixth goal will be settled as a winner on the place part of the each-way bet. If two of the first five goals are own goals then the sixth and seventh goals will be settled as winners on the place part of the each-way bet, etc. In all other cases QuestBet football rules apply.
- (t) Anytime goalscorer: A player will be considered to be a runner and bets will stand should the player play any part in the match. Goals scored in normal time only count for this market. Goals scored in extra time or in a penalty shoot-out do not count. Own goals do not count.
- (u) Live Betting goalscorer betting: Own goals do not count for first/second or subsequent goalscorer. If any goal is an own goal, the result of the following goalscorer market will count for the settlement of the original one - e.g. second goal of the game is an own goal. The scorer of the third goal will be settled as the winner for both the second goalscorer and third goalscorer markets.
- (v) Man of the Match: For Premier League games live on Sky Sports the market will be settled based on who Sky give the award to during their live broadcast. If no award is made during the live broadcast the result will be settled on the player who is listed as the man of the match in the match report on skysports.com. If the result on skysports.com is different from the result of the Sky live broadcast then the markets will be settled on the result from the live broadcast. For live Premier League games on BT Sports Man of the match bets will also be settled in accordance to who the broadcaster names during the programme. In the case of BT games, if no player is named during the programme then all bets will be voided. The player must be specifically named as the man of the match and not just simply referred to as the man of the match by one of the pundits. For matches in other competitions that are broadcast live on Sky Sports as well another channel, preference for settlement will be given to Sky Sports unless Paddy Power have specifically outlined in the naming of the market that the result will be settled on the official tournament or sponsor award. Any player who takes the field for any part of a match will be considered as a runner for settlement purposes. Only players not in the squad or unused substitutes will be considered non-runners.
- (w) Number of corners / Number of goals / Bookings: These are known as special spreads. Bets on special spreads are only accepted on games for which we advertise them. Bets on number of goals include own goals. Bookings of managers, coaches or players who are yet to participate in the game (ie. substitutes) do not count. In the event of an abandoned match all bets on special spreads will be void unless the maximum quote has been obtained. For example, should an Account Holder back 12 or more corners in a match and that match is abandoned when 13 corners have already been taken then that bet is a winner with all other bets on corners losers. Bets on 'number of corners' refers to corners taken and not corners awarded.
- (x) Half time result: Bets on half-time result are settled on the result of a match at half-time including all injury and stoppage time.
- (y) Card index: Bets on 'card index' are settled as follows: Yellow card = 10 points; Red card = 25 points. If a player is shown a yellow card and subsequently sent off this counts as 35 points. Maximum booking points a single player can receive in one match is 35 points. Bookings will only count for players taking part in the match. Bookings of managers, coaches or off the field of play will not count. Any bookings made during half-time will count, however bookings made after the final whistle do not count. Restrictions apply as to what special spread selections can be combined with in accumulative bets. For first booking if more than one player being booked in the same incident the first player to be shown a card by the match referee shall be deemed the winner. Both yellow and red cards count for this market. Booking

times will be settled on the match time when the yellow or red card is shown and not when the foul or offence took place. Card Index Match Bet refers to which teams gets the most Card Index points during the match.

- (z) Live Trebles: Yellow Card = 10 points. Red Card = 25 points. Normal Card Index rules apply. Please note that not all possible outcomes are listed here so it is possible that all quoted selections in this market will be losers.
- (aa) Corner Markets: Bets on number of corners refers to number of corners taken and not corners awarded. For time of corner markets, the time that the corner is actually taken will count and not the time it was awarded. For "Odd or Even" corner markets, 0 is counted as an even number. Multi Corners refers to number of 1st half corners multiplied by number of 2nd half corners. Team Multi Corners refers to number of 1st half team corners multiplied by number of 2nd half team corners. Markets for "Race to X Corners" will be settled on whatever team reaches "X" corners first. E.g. Race to 3 Corners will be settled on the first team to take 3 corners in the match
- (bb) Player to be Booked: For bets on 'player to be booked.' Players will be considered to be a runner and bets will stand should he play any part in the match. Only bookings in normal time (90 mins play) count. Any bookings made during half time will count; however, bookings made after the final whistle do not count. Bookings of players yet to participate in the game (ie. substitutes) do not count
- (cc) Scorecasts: First player to score/correct score doubles are now available on selected matches. To win you must successfully forecast both the player who will score the first goal in a selected match and also the correct score after 90 minutes play. If a player is selected who comes on after the first goal has been scored or does not take part in the match, the bet will be settled as a correct score single. In the event of a match being abandoned, bets will be void unless a goal has been scored prior to abandonment, when bets will be settled as singles on the selected first goalscorer at the appropriate odds. In the eventuality of all goals in the match being own goals, all bets will be settled as correct score singles at the correct score odds only.
- (dd) Double Chance: A double chance bet allows you to cover two of the three possible outcomes in a football match with one bet. Home team and draw - Your bet is a winner if the home team wins or draws the match. Away team and draw - Your bet is a winner if the away team wins or draws the match. Home team and away team - Your bet is a winner if the home team or the away team wins the match. Normal 90 minute betting rules apply.
- (ee) Goal Minutes: The goal minutes market is the total of the time in minutes of each goal scored. A goal scored at 23mins 25seconds will be settled as the 24th minute. All injury time goals will be counted as either 45 for injury time at the end of the first half or 90 for injury time at the end of the second half. This bet is 90 minutes only - extra time and penalties do not count. For team goal minutes, own goals count for the team that are awarded the goal.
- (ff) Wincast: Player to score/match result doubles To win you must successfully forecast both a player to score in a selected match and also the match result after normal time. If a player is selected who takes no part in the match then all bets will be void regardless of the match result. In the event of a match being abandoned, all bets will be void.
- (gg) Corner Markets: Bets on number of corners refers to number of corners taken and not corners awarded. For time of corner markets, the time that the corner is actually taken will count and not the time it was awarded. For "Odd or Even" corner markets, 0 is counted as an even number. Multi Corners refers to number of 1st half corners multiplied by number of 2nd half corners. Team Multi Corners refers to number of 1st half team corners multiplied by number of 2nd half team corners. Markets for "Race to X Corners" will be settled on whatever team reaches "X" corners first. E.g. Race to 3 Corners will be settled on the first team to take 3 corners in the match.
- (hh) Asian handicaps: An Asian handicap is a market where a handicap is applied to the match in order to make the prices more equal. The favourite in a match will have a negative handicap represented with a (-) symbol and will have to win by more goals than the handicap in order to be a winner. The outsider in the match will receive a positive handicap represented with a (+) symbol which will be added to the final score. The handicap will be added to one side only. Half-time Asian handicap markets will be settled on the half-time result. There are three types of Asian handicap:

- (ii) Whole ball handicap (e.g. Team A -0, Team A -1.0, Team A -2.0.) The handicap is applied to the final result of the match and the team with the most goals after the handicap has been applied will be the winner. If the number of goals for each team are level after the handicap has been applied, it will result in a push with the stake being returned. Example: Team A -2.0, Team B +2.0 If Team A win by three or more goals then all bets on Team A will be winners and bets on Team B will be losers. If Team A win by exactly two goals then all bets on the market will be pushed and the bet stake returned on both sides . If Team A win by exactly one goal, the match ends in a draw or Team B win the match then all bets on Team B will be winners and bets on Team A will be losers.
- (jj) Half ball handicaps (e.g. Team A -0.5, Team A -1.5, Team A -2.5) The handicap is applied to the final result of the match and the team with the most goals after the handicap has been applied will be the winner. Example: Team A -1.5, Team B +1.5 If Team A win by two or more goals then all bets on Team A will be winners and bets on Team B will be losers. If Team A win by exactly one goal, the match ends in a draw or Team B win the match then all bets on Team B will be winners and bets on Team A will be losers.
- (kk) Split ball handicaps (e.g. Team A -0 & -0.5, Team A -0.5 & -1.0, Team A -1.0 & -1.5) A split ball handicap is where the level of favouritism is between a half ball and a whole ball. In this case, your stake is being split equally between the whole ball and half ball handicaps. Example: Team A -1.0 & -1.5, Team B +1.0 & +1.5 If you place a AUD\$100 bet on Team A -1.0 & -1.5 then your bet is split into two AUD\$50 bets. The first bet is on the Whole Ball Handicap (Team A -1.0) and the second bet is on the Half Ball Handicap (Team A -1.5) If Team A win by two or more goals then all bets on Team A will be winners and bets on Team B will be losers. If Team A Win by exactly one goal then the stake on Team A -1.0 will be refunded and the stake on Team A -1.5 will be a loser. The stake on Team B +1.0 will be refunded and the stake on Team B +1.5 will be a winner. If the match ends in a draw or Team B win the match then all bets on Team B will be winners and bets on Team A will be losers.
- (ll) Alternative Handicap (e.g. Team A - 2, Handicap Draw -2, Team B +2) The handicap is applied to the final result of the match and the team with the most goals after the handicap has been applied will be the winner. Handicap draw is also an option in the alternative handicap markets meaning if the game is a draw after the handicap is applied, then this is the winning selection. Example: Team A -2, Handicap Draw -2, Team B +2. If Team A wins by exactly 2 goals, then Handicap Draw is the winning selection as after the handicap is applied the match has ended in a draw.

25. Surfing

- (a) For Outright betting and Group betting where there are more than 9 competitors, betting is offered on an All-In basis. No refunds will be given for non-starters, or for any competitors who retire or are disqualified mid-tournament. The Dead-Heat Rule will apply for group betting where competitors are knocked out at the same stage of the competition.
- (b) For Group betting where there are 8 competitors or less, all competitors must commence the first heat that they are due to contest. If there are any non-runners, single wagers will be void and bets refunded. Affected multiples will be recalculated excluding that leg. The Dead-Heat Rule will apply where competitors are knocked out at the same stage of the tournament.
- (c) For head to head and 3-Board betting, all competitors must start the heat.
- (d) Wagers are paid on podium placing. QuestBet does not recognise overturned decisions for betting purposes.
- (e) All wagers stand regardless of postponement or change of venue.

26. Swimming

- (a) Betting on the winner of an event is offered on an All-In basis. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meet.
- (b) Payouts will be based on podium placing. QuestBet does not recognise overturned decisions for betting purposes.
- (c) For head-to-head matchups, both competitors must start the event.

27. Tennis

(a) Pre-Match Betting

- i. All tennis bets will be settled in accordance with the official website for each tournament or tournaments governing body (eg www.wtatennis.com, www.itftennis.com).
- ii. In the event of a match starting but not being completed then all markets will be void except in the case of 3 and 4.
- iii. In the event of a retirement prior to the completion of the first set, all bets on completed service games & points will stand. All other markets including match betting will be void. In the event of a retirement after the completion of the first set, for match betting purposes, the player or pairing progressing to the next round (or winning the tournament in the case of a final) will be deemed the winner. All bets on completed service games & points will stand. All bets on other markets which have reached an unconditional conclusion whereby if the match was completed in its entirety, the outcome of the relevant bet would have been guaranteed, will remain settled accordingly. For Example: If an Account Holder places a bet on Player A to win the match 2-0 in the set betting market, Player A loses the 1st set & a retirement occurs during the 2nd set, this bet will be deemed a loser as it is not possible for Player A to win the match 2-0. All bets on Player A to win 2-1, Player B to win 2-0 or 2-1 will be void.
- iv. In the event of a tennis match not taking place or if a player is given a walkover, bets on this match are deemed void.
- v. In the event of a change in the number of sets to be played, match bets, first set market bets will stand, all other markets will be void.
- vi. In the event of a change of venue or from outside to indoor court and vice versa, all bets will stand, if there is a change of surface (from hard/carpet/clay/grass to a different type of surface) all bets will be void.
- vii. Total Games/Handicap games related markets - For the purposes of such markets a tie-break is counted as one game. In the event of forfeited points or games, these will count for final settlement.
- viii. In the event of retirement, disqualification or change of surface during a match, all total games/handicap games related bets will be void.
- ix. In some competitions, matches that reach one set all are decided by a Champions tie-break. If a match is decided by a Champions tie-break then the Champions tie-break will be considered to be the 3rd set. Set Betting will be settled as 2-1 to the winner of the Champions tie-break. Any bets taken in error for the Correct Score or Number of Games in the 3rd set will be void. For the purpose of bets taken relating to Total Games or game handicaps for the match, the Champions Tie-Break will be considered as one game.
- x. Non-runners: Stakes will be refunded on players or teams withdrawn prior to the start of an event.
- xi. In the event of a tournament format (e.g. round robin), where a player winning a match does not necessarily mean that they progress to the next round, the player declared the official winner of the match by the relevant tournament governing body will be settled as a winner should a retirement occur after the completion of the first set.

(b) Live-Betting

- i. In the event of a match starting but not being completed then all markets will be void except in the case of a player or pairing retires or is disqualified in any match, the player or pairing progressing to the next round (or winning the tournament in the case of a final) will be deemed the winner. However, if the first set has not been completed then all bets will be void.

- ii. In the event of a tennis match not taking place or if a player is given a walkover, bets on this match are deemed void.
- iii. In the case of retirements/disqualifications, all bets on completed sets and service games stand.
- iv. Games/Alternative Games/Exact Games Won Margin: Market is resulted on the absolute difference in total games won by player A and total games won by player B.

28. Volleyball / Beach Volleyball

- (a) Should a match be abandoned all markets will be voided unless the outcome has been unequivocally decided.
- (b) If a match is cancelled or postponed to a different date, bets on this match are deemed void.
- (c) The settlement of the markets for each match is based on the results provided by the organizing federation.
- (d) If a Golden Set is played it will not count.

29. Olympics / Commonwealth Games

- (a) All wagers are settled as per result at medal/podium ceremony. In the event of a disqualification, the medal/podium ceremony will count as the final result and determine settlement of bets. For the Olympic Games all events will be settled on the official IOC results at the time of the medal/podium ceremony only.
- (b) Unless otherwise stated in the market or the Specific Rules below; all bets will be settled according to the Rules for the relevant sport and/or the relevant Sports Betting Rules.
- (c) The Dead Heat Rule applies to all markets.
- (d) In the event of a match not taking place, bets of this match are deemed void.
- (e) All basketball bets will be settled according to the European Basketball Rules
- (f) All Rugby 7s bets will be settled according to the rules listed under Rugby Union.
- (g) Ice Hockey match betting will be settled based on the result at the end of 60 minutes. In the event of a two-way match betting / to qualify market being offered then this will be settled on whichever team progresses. All other markets will be settled at the end of regular time.

30. Winter Sports

- (a) These rules apply to, but not limited to, Alpine Skiing, Biathlon, Bobsleigh, Cross Country Skiing, Freestyle Skiing, Luge, Nordic Combined, Skating, Skeleton, Ski Jumping and Snowboarding.
- (b) Unless otherwise stated, betting is on an 'all in' basis for outright markets.
- (c) Bets are settled on the official results published by the International Ski Federation (FIS), the International Biathlon Union, the Official Olympic Committee, World Curling Federation, and European Curling Federation.
- (d) Unless Otherwise Stated within the sports rules (or on the market) Olympics results/settlement will be based on medals/podium position.
- (e) Dead Heat Rules will be applied should two or more participants finish in first place.
- (f) In the event of a disqualification, the medals/ podium ceremony will count as the final result and determine settlement of bets.
- (g) If an event is postponed, bets will stand as long as the event takes place within 48 hours of the initial scheduled time. If the event is cancelled or takes place after this period, bets will be voided.
- (h) Head-to-Head Betting: Both competitors must start and at least one must finish the race for the bets to stand.
- (i) Curling: At least one end will need to be completed for bets to stand. If at conclusion of the 10th end the match finishes in a tie, any additional ends will count for all markets.
- (j) Bobsleigh: Bets will be settled on the winning driver and Nationality combination. Any win bets placed on the winning nationality, but a losing driver will be deemed losers.

31. Yacht Racing / Sailing

- (a) Outright markets (including Handicap betting) are conducted on an All-In basis. No refunds will be given for non-starters. This will include any Group betting where the number of competitors is 9 or more.
- (b) Yachting and Sailing bets are settled as per podium placing. Post-podium, QuestBet does not recognise overturned decisions for betting purposes.
- (c) For Group betting and race matchups where there are between 2 and 8 competitors, all competitors must start for bets to stand. If there are any non-starters, all single bets will be void and stakes refunded, whilst affected multiples will be recalculated excluding that leg.

32. E-Sports

- (a) Where the e-Sports match involves Maps, e-Sports matches can be played best of 1, 2, 3 or 5 Maps depending on the e-Sport and tournament with the winner of the match (match betting) winning more Maps. A draw will occur if each team win an equal number of Maps.
- (b) Official Results: All e-Sports bets will be settled in accordance with the official results of the match/tournament/race (as applicable) (following any extension of normal time where required unless otherwise specified) as declared by the official organiser, administrator or governing body as officially published on the website for the applicable organiser, administrator or governing body. All decisions of relevant e-Sports officials stand.
- (c) Maximum Payout: The maximum payout per Account Holder per day on all e-Sports markets is AUD\$25,000.
- (d) Errors: QuestBet makes every effort to ensure that no errors are made in listing e-Sports player and team names. All bets will stand where it is reasonably practicable that the misspelled player/team name refers to the correct player/team.
- (e) Map Changes: In the event of a change in the number of Maps (for those e-Sports involving Maps) to be played, all bets will be void except for match bets (provided that an official result is declared) and first Map bets.
- (f) Retirement & Disqualifications: If an e-Sports race, tournament, match or Map is not completed due to retirements or disqualifications, all bets will be void except those bets on completed e-Sports matches (as applicable) or Maps which will stand. All bets will stand on a completed e-Sports race, tournament or match where there has been any retirements or disqualifications. All bets will stand on a retired or disqualified player except where the e-Sports race, tournament, match or Map is not completed.
- (g) Abandonment, Postponement & Cancellation:
 - i. If an e-Sports race, tournament or match is postponed, all bets will stand if the e-Sports race, tournament or match commences within 48 hours of the initial scheduled time. If the e-Sports race, tournament or match is cancelled or commences after this period, all bets will be void.
 - ii. If an e-Sports race, tournament or match does not take place or is cancelled, all bets on this race, tournament or match will be void.
 - iii. If an e-Sports race, tournament or match is abandoned or not completed, all bets will be voided unless the outcome has been unequivocally decided.
- (h) QuestBet may, in its absolute discretion, void any bets placed after the earlier of the official start time of the e-Sports race, tournament or (as published on the relevant official website) or the actual start time if started early. This Rule does not apply to live betting.
- (i) Player or Team Changes:
 - i. If a player of an individual e-Sport (ie not a team event) withdraws prior to the start of their first race or match, all bets on that player will be void.
 - ii. If there is a replacement player or 'stand in' for any team in a e-Sport race, tournament or match, all bets will stand.

- (j) Team Changes: If an e-Sport team name changes (usually, but not limited to, sponsorship changes) but the roster or team Account Holders remain the same (subject to rule 9.2 above), all bets will stand.
- (k) Connectivity:
 - i. If a race, match or Map is officially determined to be a draw due to a connectivity or technical issue (or similar reason), all live bets on the respective race, match or map will be void.
 - ii. If a race, match or Map is stopped and restarted from the beginning with the approval of the relevant administrator or official due to connectivity or technical issues which are not player related, then all undecided markets will be void.
- (l) If a race, match or Map is replayed, all live betting on the original race, match or Map will be voided.
- (m) Market Specific Rules:
 - i. Handicap Betting: A handicap in e-Sports can be Maps or other counting measures related to the match:
 - ii. Map Handicap refers to the handicap between Maps in an event; and
 - iii. Counter-Strike matches handicap markets refer to the handicap of Rounds played.
 - iv. Tournament Match Betting: In a match involving only two teams/players, both teams/players must start the match in the tournament for bets to stand. If both players progress to the same round of the tournament, all bets will be void.
 - v. First Kill/Blood Market: Bets will be settled based on the Team that is able to achieve the first kill in the respective Map.
 - vi. First Tower/Inhibitor: Bets will be settled based on which team destroys the first tower/Inhibitor in the relevant Map.
 - vii. First Barracks: Bets will be settled based on which team destroys the first barrack in the relevant Map.
 - viii. First Dragon: Bets will be settled based on which team kills the first dragon in the relevant Map. If no Dragon is killed in the relevant Map, this market will be voided and all bets cancelled.
 - ix. First Baron: Bets will be settled based on which team kills the first baron in the relevant Map. If no Baron is killed in the relevant Map, this market will be voided and all bets cancelled.
 - x. 2-Way Most Kills: Bets will be settled based on which team records the most kills in the relevant Map. If teams are tied on the same number of kills then this market will be voided and all bets cancelled.
 - xi. Dota 2 First Aegis Market – Bets will be settled based on which team picks up the 1st Aegis of the respective Map. If the Aegis is not picked up at all in a Map, this market will be voided and all bets cancelled.