

**SENECA GAMING CORPORATION SPORTS WAGERING HOUSE RULES**

**September 3, 2024**

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## A. Conditions of agreement

### 1. Introduction

- 1) As used in these House Rules, “Seneca Gaming Corporation” includes the operators of the sports wagering operations located at Seneca Niagara Casino, Seneca Buffalo Creek Casino, and Seneca Allegany Casino. These House Rules govern the use of the Seneca Gaming Corporation sports wagering operations. When placing a bet with Seneca Gaming Corporation, the patron is therefore agreeing that the patron has read, understood and will be adhering to these House Rules.
- 2) The use of Seneca Gaming Corporation’s sports wagering facilities is subject to: (a) applicable provisions of the New York State-Seneca Nation of Indians Class III Gaming Compact; (b) Approved Sports Betting Wagers of the New York State Gaming Commission; and (c) the regulatory authority of the Seneca Gaming Authority. In the event of a conflict between these House Rules and any of these three, these authorities will control.
- 3) Any dispute relating in any way to the use of this Seneca Gaming Corporation’s sports wagering operations may be emailed to [SGCSportsBetting@senecacasinos.com](mailto:SGCSportsBetting@senecacasinos.com). Should the dispute not be resolved to the patron’s satisfaction, the patron has the right to appeal to the Seneca Gaming Authority, contact information as follows:

Seneca Gaming Authority  
345 Third St. Suite 404  
Niagara Falls, NY 14303  
(716) 299-1246

- 4) Seneca Gaming Corporation reserves the right to make changes to the site, betting limits, payout limits and offerings.
- 5) Seneca Gaming Corporation may update, amend, edit and supplement these House Rules at any time, subject to any necessary regulatory approval.
- 6) Any reference in these House Rules to words/objects that appear in singular also applies to plural. References to gender are non-binding and to be treated for information purposes only.

- 7) Wagers may only be placed in a Seneca Gaming Corporation sports wagering lounge in the form of cash or validated wagering tickets of value. Accepting telephone or electronic wagers is strictly prohibited.
- 8) All wagers will be evidenced by a ticket. Once a wager is accepted by both parties, tickets will not be altered or voided except at the discretion of Seneca Gaming Corporation and the bettor is responsible for ensuring accuracy of the ticket prior to leaving the counter or kiosk. No winning wager will be paid without the customer copy of the ticket except as deemed necessary by the Seneca Gaming Corporation.
- 9) Seneca Gaming Corporation is not responsible for misprinted, lost, stolen, mutilated and/or damaged, forged or altered tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, payment will be made as soon as possible. For all lost, stolen or unreadable tickets where the rightful owner cannot be immediately determined, the waiting period for honored claims will be 365 calendar days from the time of the event, after which they will be void. All determinations concerning the owner of lost or stolen tickets shall lie in the absolute discretion of Seneca Gaming Corporation and shall be final.
- 10) Winning tickets expire after 365 calendar days from the time of the event.
- 11) The time on the tickets is Eastern Standard Time.
- 12) Pre-match wagers are accepted up to the start of the game. If a pre-match wager is inadvertently accepted after the start of the event the wager will be treated as “no action” (this excludes live in-game wagering).
- 13) If Seneca Gaming Corporation has reason to believe that a bet is placed after the outcome of an event is known, it reserves the right to void the bet, win or lose.
- 14) Except as noted below, all events must be held within 36 hours of the scheduled date to be considered “action”.
- 15) Wagers may be accepted at other than posted odds and the customer is responsible for checking the ticket prior to leaving the counter or kiosk.
- 16) All wagers will be deemed to have been accepted from the person placing the wager only, and not on behalf of any third party.

- 17) Wagering is prohibited by any person under the age of 21 or under voluntary or involuntary exclusion.
- 18) Use of any technological or communications device (other than provided by Seneca Gaming Corporation) for placing wagers or providing information for placing wagers is strictly prohibited.
- 19) By participating in sports wagering activities at Seneca Gaming Corporation's facilities, patrons will be deemed to have agreed to these House Rules.

## **2. Definitions**

- 1) "Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar, which may or may not be apparent to Seneca Gaming Corporation and/or the bettor at the relevant time which has caused or resulted in bets being offered and/or accepted.

Examples of errors include, but are not limited to:

- As a result of failure of established risk management controls.
- As a result of inappropriate manipulation of offers or settlement procedures as well as any fraudulent activity.
- Incorrect payouts.
- Cyber attacks.
- Bets accepted;  
During technical problems that would otherwise not have been accepted; at odds/prices that have been increased, improved or enhanced from the odds/prices that would have otherwise been offered.
- On events/offers that have already been decided or concluded, or in relation to which Seneca Gaming Corporation had suspended betting.
- On events/offers after the event/match/offer has started (except for live betting bet types).
- On markets/events containing participants that are not part of the event.
- Otherwise than in accordance with the applicable laws.
- At odds that are materially different from those available in the general betting industry at the time the bet was accepted, whereby Seneca Gaming Corporation will use a majority of betting industry operators, to determine whether odds offered were "materially different".

- At odds which reflect an incorrect score, standing or ranking situation, including where incorrect odds are offered, as a result of any errors or omissions made in respect of the announcing, publishing, or reporting of a score, standing or ranking situation.
  - At incorrect odds where it is clear that the actual chances of the event occurring at the time the bet was accepted were materially different, or
  - That the bet has been placed by someone other than the bettor (including where someone has gained access to the bettor's account) or where the bettor is victim of fraudulent activity.
- 2) "Influence Betting" is an act, prohibited by Seneca Gaming Corporation, where a patron, or parties acting in association with a patron, can influence the outcome of a match or an event directly or indirectly.
- 3) "Syndicate Betting" is an act, prohibited by Seneca Gaming Corporation, where patrons act together to place a series of bets on the same event or competition. Where there is evidence of patrons acting together in this manner, Seneca Gaming Corporation reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations.

### **3. Bet Acceptance**

- 1) A bet is not valid until it is validated and shows in the patron's bet history. In cases of uncertainty about the validity of a bet, the patron is requested to check the open (pending) bets, or contact Seneca Gaming Corporation.
- 2) Unless accepted in Error, once accepted, a bet will remain valid and cannot be withdrawn. It is the responsibility of the patron to ensure details of the bets placed are correct. Under no circumstance will Seneca Gaming Corporation accept any responsibility for any mistakes (perceived and actual), deriving from either Errors as defined in (*Section A, Para. 2*), or any other reason, such as but not limited to, incorrect listing of the odds/betting objects.
- 3) Each bet constitutes a legally binding betting contract between the bettor and Seneca Gaming Corporation. The formation of such betting contract requires the following phases:
- i. The advertisement of a betting market.
  - ii. The request to place a bet or wager on the betting market by the bettor.

- iii. The acceptance and confirmation of the bet or wager by Seneca Gaming Corporation.
- 4) Seneca Gaming Corporation may refuse to accept any bets or wagers at any time and for any reason including in order to:
  - a) Preserve the viability of the offered market (for example, without limitation, in relation to events where there is an extraordinary or unbalanced number of bets on the same market).
  - b) Protect the bettor (e.g., without limitation, in relation to the event in which the bettor displays pathological behavior and refuses to self-exclude).
  - c) Protect other users (e.g., without limitation, in connection with the event in which the bettor has a betting pattern that could adversely affect the regular betting activity of other users).
  - d) To protect Seneca Gaming Corporation (for example, without limitation, in the event that the bettor exhibits money laundering, collusive or fraudulent behavior, we suspect that the better is using a third party's account, is allowing a third party to use the account, or is using automated means, bots, software or similar means, or engaging in arbitrage).
- 5) Seneca Gaming Corporation, depending on the level of risk, instead of refusing a bet or a wager, may accept the bet request placed by the bettor up to a certain amount thereof.

#### **4. Betting and Payout Limitations**

- 1) Seneca Gaming Corporation reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one patron. This limit may be lower depending on the specific sport, league and type of bet offer. **In no event will the net payout exceed \$200,000 per ticket.**
- 2) All bet selections are subject to pre-imposed limits set solely at Seneca Gaming Corporation's discretion. Should this limit be reached, the patron may request that the limit be exceeded by making such requests in person at the Sports Wagering Lounge. Seneca Gaming Corporation reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation.
- 3) Seneca Gaming Corporation reserves the right to decline, solely at its own discretion, all or part of any bet requested. This includes the possibility that a "System Bet" as defined in *Section B, Para. 4)* is not accepted in full, either in terms of stakes or combinations included in said "System bet".

- 4) Seneca Gaming Corporation reserves the right to withhold payment and/or to declare bets void on an event (or series of events), if there is sufficient evidence that any of the following has occurred:
  - a. the integrity of the event has been called into question;
  - b. the price(s) or pool has been manipulated;
  - c. Match-rigging has taken place, or the match is under investigation for such.

Evidence of the above may be based on the size, volume or pattern of bets placed with Seneca Gaming Corporation across any or all of its betting channels, as well as information received from other betting providers or officially recognized organizations.

- 5) All odds offered are subject to variation. Such fluctuation is determined solely at Seneca Gaming Corporation's discretion. Bets are accepted only at the odds available in the betting grid at the time the bet was accepted by Seneca Gaming Corporation, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
- 6) All payout calculations when settling bets will be done based on Decimal odds, irrespective of any other format displayed/chosen at time of bet placement.
- 7) The minimum wager that may be placed and accepted at any sports wagering kiosk will be \$1. The maximum wager that may be accepted by any kiosk will be in accordance with Compact Appendix B, Section 97(c)(2)b. (no automated ticket machine may issue a ticket with a potential payout of more than \$10,000). The minimum wager that may be accepted at any sports wagering window will be \$10 (except that Seneca Buffalo Creek Casino management reserves the right to increase the minimum to \$20 upon posting of a notice to customers thirty [30] minutes prior). The maximum wager that may be accepted at any sports wagering window will be the maximum amount that will result in a payout not in excess of \$1,000,000 (one million dollars) on single ticket.

## **5. Cancellation (Voiding) of Bets**

- 1) A bet can be declared void, under the circumstances described in clause 3 below, and will be refunded to the patron in that event.



- 2) A bet made as an accumulative bet (Parlay) shall remain valid even if a match or an event which is part of the accumulative bet (parlay) is declared void.
- 3) Seneca Gaming Corporation reserves the right, at its own discretion and with approval of the Seneca Gaming Authority, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:
  - a. Bets have been offered, placed and/or accepted due to an Error;
  - b. Influence Betting;
  - c. Syndicate Betting;
  - d. A result has been affected by criminal actions - directly or indirectly;
  - e. A public announcement has occurred in relation to the bet which significantly alters the odds.
- 4) A bet made as an accumulative bet (parlay) shall never include two or more offers the outcomes of which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although Seneca Gaming Corporation takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, Seneca Gaming Corporation reserves the right, solely at its own discretion, to declare void all parts of the accumulative bet which include the correlated outcomes.
- 5) Bets can be voided regardless of whether the event has been settled or not.
- 6) Furthermore, all bets placed (and/or accepted) in the following circumstances will be declared void:
  - a. Pre-match betting
    - (i) Betting effected after the event has started;
    - (ii) Betting effected after a related event was underway and where conditions could have been altered in a direct and indisputable way.
  - b. Livebetting
    - (i) Betting effected at incorrect price due to delayed or failing 'Live' coverage;
    - (ii) Betting effected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening (e.g. bets placed on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);
    - (iii) Betting effected on odds which represented a different score than the actual.

## **6. Disclaimer and Priority**

- 1) These rules are applicable to all transactions with Seneca Gaming Corporation's Sports Book and may be supplemented with other Rules. In the event of ambiguity, priority should be considered in the following order:
  - a. Rules and conditions published in conjunction with an offer and/or campaign;
  - b. Should these be inconclusive, reference will be made to the General Sports Book Rules, unless Sport-Specific Rules declare otherwise.
- 2) In cases where it deems that these Rules are inconclusive, Seneca Gaming Corporation reserves the right, according to its own discretion, to settle offers on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.

## **7. Prohibited Bettors and Wagering**

1) "*Prohibited sports pool participant*" means any person whose participation may undermine the integrity of wagering on a sports event or the conduct of such sports event itself, or any person who is prohibited for other good cause, including, without limitation:

- a. any individual placing a wager as an agent or proxy;
- b. any athlete whose performance may be used to determine, in whole or in part, the outcome of such wagering;
- c. any person who is an athlete, player, coach, referee or other game official, physician, trainer, team employee or governing body employee, in any sports event overseen by such person's sports governing body;
- d. any person with access to material, non-public confidential information about a sports event that is the subject of such wagering;
- e. a person identified to Seneca Gaming Authority or New York State Gaming Commission by a sports governing body that Seneca Gaming Authority agrees is a person who should be a prohibited sports pool participant; or
- f. any person who holds a position of authority or influence sufficient to exert influence over the participants in a sports event that is the subject of a wager, if such person is not otherwise described by this subdivision.

(1) *Prohibited persons.* Seneca Gaming Corporation shall not knowingly accept any wager from any prohibited sports pool participant. No prohibited sports pool participant is permitted to make such a wager at any Seneca Gaming Corporation Gaming Facility or collect winnings from any such wager, which wager shall be deemed void. Any person who is a direct or indirect legal or beneficial owner of ten (10) percent or greater of a sports

governing body or any of such body's member teams shall not place or accept wagers on a sports event in which any member team of such sports governing body participates.

*Proxy wagering and collection prohibited.* No Seneca Gaming Corporation Gaming Facility shall make payment on a winning wager to a person who Seneca Gaming Corporation knows or reasonably should know is collecting the payment on behalf of another for monetary consideration or in violation of local, state or Federal law. No Seneca Gaming Corporation Gaming Facility shall make payment on a winning wager to a person who Seneca Gaming Corporation knows or reasonably should know is engaging in such activity for profit or as a business enterprise. A Seneca Gaming Corporation Gaming Facility may withhold payment of a winning wager if a customer refuses to supply identification or any other required documentation.

## **8. Employees of Sports Governing Bodies**

- 1) Employees of sports governing bodies who are not "prohibited persons" are defined above must nonetheless register with the Seneca Gaming Authority prior to placing sports wagers. Seneca Gaming Authority may be contacted at:

345 Third St. Suite 404  
Niagara Falls, NY 14303  
(716) 299-1246

## **B. General Betting Rules**

### **1. Common Terms of Reference**

- 1) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing association. For example, in football, full time is stipulated to be 90 minutes including injury time, and in ice hockey it is stipulated as the 3 x 20 minute periods. Should the governing association decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event. Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.
- 2) "Livebetting" is where it is possible to bet during an ongoing match or event. Seneca Gaming Corporation does not acknowledge or accept any liability whatsoever if it not possible to place a bet or the live score update is not correct. At all times it is the patron's responsibility to be aware of the match and the events surrounding it such as the current score, its progression and how much time remains before the match is completed. Seneca Gaming Corporation does not accept any liability for changes to the Livebetting schedule or interruption of the Livebetting service.
- 3) The "Participant" is an object constituting part of an event. In "Head-to-Head" and "Triple-Head" the Participant only refers to objects that are subject to the "Head-to-Head" or "Triple-Head" event in question.
- 4) The deadline (cut-off time) shown on the website is to be treated for information purposes only. Seneca Gaming Corporation reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.
- 5) Statistics or editorial text published at the Seneca Gaming Corporation sites are to be considered as added information but Seneca Gaming Corporation does not acknowledge or accept any liability whatsoever if the information is not correct. At

all times it is the patron's responsibility to be aware about circumstances relating to an event.

- 6) Theoretical return in fixed odds betting to the player is given by the odds from all possible outcomes in the offer. The theoretical payback to a player on a bet offer with 3 outcomes a, b and c can be calculated as follows.

Theoretical % =  $1 / (1 / \text{"odds outcome a"} + 1 / \text{"odds outcome b"} + 1 / \text{"odds outcome c"}) \times 100$

## 2. Bet Types

- 1) "Game" (aka Moneyline) is where it is possible to bet on the (partial or definite) outcome of a game or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, Seneca Gaming Corporation might display an offer in the so-called "American" format (i.e., Away Team @ Home Team), where the host team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization.
- 2) "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a match or event.
- 3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a pre-defined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.
- 4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a pre-defined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1,3,5 etc.; "Even" is 0,2,4 etc.
- 5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organized event, or else, as virtually defined by Seneca Gaming Corporation.

- 6) "Half time/Full time" is where it is possible to bet on the result in half time and the final outcome of the match. E.g. if at Half time the score is 1-0 and the match ends 1-1, the winning outcome is 1/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than two halves).
- 7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than three periods).
- 8) "Draw No Bet" is where it is possible to bet on either "1" or "2" as defined in *Section B, Para. 2 I*). It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Should the specific match contain no winner (E.g. match ends as a draw), or the particular occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0) the stakes will be refunded.
- 9) "Handicap" is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the team chosen wins the match by exactly 3 goals difference (3-0,4-1, 5-2, etc.). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants.

Unless otherwise stated all handicaps listed on Seneca Gaming Corporation's site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is however customary that for certain handicap bet offers in specific sports, only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the patron's Bet History with the score at the time of bet placement. There are 3 different "handicap betting" formats:

2-way Handicap: Team A (-1.5) vs Team B (+1.5)

Example:

- Team A is given a -1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (i.e. 2 goals or more).
- Team B is given a +1.5 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (i.e. lose with a 1 goal margin).

3-way Handicap: Team A (-2) Draw (Exactly 2) Team B (+2)

Example:

- Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (i.e. 3 goals or more).
- Draw would be the victorious outcome should the match end up with exactly the listed margin (i.e. match ends with results such as 2-0, 3-1 and 4-2).
- Team B is given a 2 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (i.e. lose with only a 1 goal margin).

Asian Handicap: Team A (-1.75) vs Team B (+1.75)

Example:

- Team A is given a -1.75 goal handicap in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (i.e. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a “tie”. Should the match produce any other outcome, including a Team A victory with only 1 goal of margin, the whole stake would be lost.
- Team B is given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0. For the bet to be fully paid out at the listed

odds, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than any of their listed advantages (i.e. lose with only a 1 goal margin). In the eventuality that Team B loses with exactly a 2 goal margin, the bet will be considered as partially lost with a refund on the -2.0 part of the bet and a loss on the -1.5 part of the bet. Should the match produce any other outcome which results in a defeat of Team B with a margin of 3 or more goals, the whole stake would be lost.

- 10) "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in *Section B, Para. 2 1*).
- 11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the settlement will be based as per the definition in *Section B, Para. 5 14*).
- 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules as well as *Section B, Para. 5 11*).
- 13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

### **3. Betting Props**

- 1) Fantasy/Virtual "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a pre-defined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:



- a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
- b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of *Section B, Para. 5)* will not be taken into consideration.
- d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
  - (i) the applicable Sport-specific rules as listed in *Section C*,
  - (ii) Result Settlement rules as listed in *Section B, Para. 5)*.

Bets will be settled as void should it still be impossible to determine a winning outcome.

- 2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.
- 4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets will be voided if the match is played in any other format but the one stipulated in the offer.
- 5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match.
- 6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant reaching the earliest the particular tally of points/goals/events. If the

offer lists a timeframe (or any other period restriction) it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless otherwise stated.

- 7) Bets on "Winner of Point X / Scorer of Goal X" and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed event not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless otherwise stated.
- 8) Bets referring to the happening of a particular occurrence in a pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.
- 9) "Team to score first and win" refer to the listed team scoring the first goal in the match and going on to win the match. Should there be no goals in the match all bets will be settled as void.
- 10) Any reference to "clean sheet" indicates that the listed team must not concede any goal during the match.
- 11) "Team to win from behind" refers to the listed team winning the match after having been at least 1 goal down at any point in the match.
- 12) Any reference for a team to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals than its opponent during all the stipulated halves/periods of the match.
- 13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.
- 14) Settlement of bets on offers such as "Man of the Match", "Most Valuable Player" etc. will be based on the competition's organizers' decision, unless otherwise stated.
- 15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be

settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.

- 16) Bets on events which feature a selection of episodes that could happen in a match (E.g. "What will happen first to the player? with options "Score a goal, Get a Yellow/Red Card, Be Substituted) will be settled as void should none of the listed events/outcomes occur.
- 17) Settlement of Transfer bets will also take into account players signed by the club on loan deals.
- 18) Bets referring to Managerial changes refer to the individual in the Head Coach/Manager role (as applicable) who steps down/is removed from the position for any reason. Bets are valid even in cases where a joint responsible (if any) leaves their position and will be settled accordingly. In case that no more changes are happening between the time the bet is placed and the last league fixture (excluding play-offs, play-outs, post season, etc.) the bets placed after the last Managerial change (if any) will be void, unless a suitable option has been offered for betting.
- 19) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.
- 20) Settlement of offers referring to which team/participant will be the first to achieve a particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished. Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.
- 21) From time to time Seneca Gaming Corporation might decide to publish offerings referring either to the single performance of a participant/team; or offerings which combine the potential outcomes of 2 or more teams/participants (ex. Enhanced multiples), at higher odds than those normally available. Seneca Gaming Corporation reserves the right to withdraw such offers, edit the respective odds and effect any further changes Seneca Gaming Corporation might deem necessary at its sole discretion.

Settlement of these offers will be based on the following criteria:

1. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
2. All relative events must be completed within the same day/session (as applicable) as listed in conjunction with the offer. Should this not be the case, stakes placed on the offer will be fully refunded except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
3. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of *Section B, Para. 5)* will not be taken into consideration.
4. All connotations related to the bet must be fully and unquestionably complied with for the bet to be deemed as winning, regardless of any possible conflict with the Sport-Specific rules or with any potential interpretation based on previous or current presentation of offers related to events in that particular sport and the way these are normally presented in Seneca Gaming Corporation's Sports Books. Bets will be settled as void should it still be impossible to determine a winning outcome.

While all necessary precaution has been taken by Seneca Gaming Corporation to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that at any given point in time these do not present an enhanced value comparable to related bet offers currently present on site.

22) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL game between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.

23) Bets referring to "Rest of the game" or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed

timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.

24) Bets on specific timeframes/intervals (example: Game result between 60:00-89:59), will consider only outcomes and occurrences accumulated during the specified timeframe/interval. Settlement will not take into account any other points/goals/events tallied from other parts of the event/game outside the specified timeframe/interval, including stoppage/injury time, unless specified.

#### **4. System Bets**

- 1) In Pre-match betting, it is possible to combine up to sixteen (16) different offers on a single ticket. Based on these twelve offers, patrons can choose their own number of singles, doubles, trebles, etc.
- 2) In Live betting it is possible to combine up to sixteen (16) different offers on a single ticket as an accumulator bet. All selected matches/offers in an accumulator must be included in the coupon and no other multiple options (Example: singles, doubles, etc.) which exclude 1 or more matches/offers are available.
- 3) Seneca Gaming Corporation reserves the right to limit the amount of combinations due to what is known as outcome dependency, as defined in *Section A, Para. 5 4)* and also other factors, solely at its own discretion.
- 4) It is possible to include one or several matches as 'bankers' which means that the selected matches/events will be included in all tickets.
- 5) A 'Trixie' is a combination, which includes one treble and three doubles from a selection of three matches.
- 6) A 'Patent' is a combination, which includes one treble, three doubles and three singles from a selection of three matches.
- 7) A 'Yankee' is a combination, which includes one fourfold, four trebles and six doubles from a selection of four matches.
- 8) A 'Canadian' (also known as 'Super Yankee') is a combination, which includes one fivefold, five fourfolds, ten trebles and ten doubles from a selection of five matches.

- 9) A 'Heinz' is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty trebles and fifteen doubles from a selection of six matches.
- 10) A 'Super Heinz' is a combination, which includes one sevenfold, seven sixfolds, twenty-one fivefolds, thirty-five fourfolds, thirty-five trebles and twenty-one doubles from a selection of seven matches.
- 11) A 'Goliath' is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six trebles and twenty-eight doubles from a selection of eight matches.
- 12) For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the patron's bet history to the nearest decimal number. The payout will however be effected based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

## **5. Result Settlement**

- 1) When settling results Seneca Gaming Corporation will do its utmost to attain itself to information obtained first hand (during or exactly after the event has been concluded), through TV transmissions, streaming (web-based and through other sources) as well as official sites. Should this information be omitted from first hand viewing and/or official sources and/or there is an obvious Error in the information included in the sources above, the settlement of the bet offer will be based on other public sources.
- 2) Settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalizations, protests, sub judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily. For bets referring to competitions which span over more than 1 round/stage (e.g., Season Bets), only amendments effecting bets which settlement has not been decided yet will be taken into consideration. Such measures must be announced by the governing association before the last scheduled round/stage will be considered. Any changes effected after this date, or else referring to bets which have already been settled based on events happening during the event/competition will not be considered.
- 3) Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards

the settlement of the bet. As a general rule, and unless the offer specifies otherwise, Seneca Gaming Corporation will settle offers based on the exact time that the flow of play was interrupted/resumed (as applicable) by the occurrence in question (e.g. ball went out of play for a throw-in/goal kick or crosses the line for a goal), or play is interrupted by the referee, whichever is earliest. Occurrences are only considered awarded, if the subsequent related action is performed i.e. (Offside must result in a free kick, corners must be taken, and Goal kicks must be taken). Should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.

- 4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision will be declared void.
- 5) In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.
- 6) In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial game which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the game is continued
- 7) Any event which does not start within 12 hours from the kick-off time as last issued by the governing association will be declared void. This includes cases like games which are postponed due to bad weather, crowd trouble or similar scenarios. Exception to this are cases of events whose starting times had not been officially defined yet by the governing association at time of bet placement, or those which are moved due to scheduling conflicts/TV broadcasts but are to be played within the same game day (where applicable). In such cases bets will remain valid granted that the listed event is the next official commitment from that particular tournament/league/competition scheduled for all participants in the offer.
- 8) In cases of events which have not been completed before their natural conclusion, and a result is issued through a decision by the association not more than 12 hours from the event's start, Seneca Gaming Corporation will use the issued decision as the official result for offers related to the event's outcome, such as Game, Draw No Bet and Double Chance granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. All offers referring to the tallying of particular occurrences (example: Total

Goals, Handicaps, etc.) will be declared void except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

- 9) All bet offers related to uncompleted matches/events where the official governing body is not previously acknowledged (e.g. Club Friendlies) will be declared as void unless at least 90% of the stipulated Regular/Full time is played, see in *Section B, Para 1 I*). Should the match/event be abandoned after 90% has been completed, the settlement will be based on the current score at the time when the match/event was stopped.
- 10) Settlement of bet offers, such as, but not limited to, shots, shots on target, ball possession, assists, rebounds, etc. will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Seneca Gaming Corporation will not acknowledge any complaints which derive from a personal interpretation of such terms.
- 11) Wagers placed on participants/teams who take no part in an event, will be declared void.  
However applicable qualifying stages or similar, are to be considered part of the main event, and any participation within, is considered as validating the wager and will not be voided. Seneca Gaming Corporation reserves the right, to apply Tattersalls Rule 4, as explained in Section B, Para 6, on any competition and this will be stated in correlation to the bet offer and/or the relevant Sport-specific rule.
- 12) No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the patron has the possibility to ask for a price on a non-listed participant/outcome. Seneca Gaming Corporation reserves the right, at its own discretion, to decline such requests.
- 13) In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition, the disqualification will be considered to have taken place at the time of the participant's removal from the event. No alterations will be made to previous results, regardless of any modifications due to said actions.
- 14) If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated by dividing the stake by the number of participants sharing those certain positions and are settled



accordingly. The payout will always be at least equal to the stake, except in cases of "Head to Heads", see *Section B, Para. 2 5)* and *Section B, Para. 5 19)*.

- 15) In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
- 16) In "Group Betting" (aka "Best of X"), at least one participant from the selection list must successfully complete the event for bets to stand. Should that not be the case, and the governing association does not follow specific tie-breaking criteria, the bets will be declared void.
- 17) In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.
- 18) In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 19) In a "Head to Head" between three participants and more than one winning outcome, the odds will be divided by the outcomes sharing the winning position, irrespective whether the net outcome is lower than the patron's stake.
- 20) If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid.
- 21) Unless specifically stated, whenever the organising association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the so-called Regular Season in order to determine the classification, league winners, promotion/relegation, etc., Seneca Gaming Corporation will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.
- 22) Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.

- 23) Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season.
- 24) Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues (E.g. Most Penalty Minutes in League X - Team Y vs Team Z), or a cumulative league performance (E.g. Team to receive Most Yellow Cards in League X) will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season, unless otherwise specified.
- 25) In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part in at least 50% of the stipulated matches (excluding eventual Play-offs/Play-outs/Post-season); (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player.
- 26) In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant.
- 27) During specific events Seneca Gaming Corporation might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.
- 28) Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.

- 29) Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.
- 30) Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.
- 31) A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 36 hours of its supposed start time.
- 32) Should an event be moved from its originally announced venue and/or have its playing surface changed, this will not be treated as a cause for the offers to be voided unless (i) the Sport-specific rules dictate such, and/or the new location in which the event takes place is the habitual "home" pitch of either participant involved in the game, except as dictated below. As a general principle, Seneca Gaming Corporation will refer to the Home team (host) and the Away team (visitor) in accordance with the definition issued by the governing association for that particular game/competition. Bets on games played on so-called "Neutral pitches" will remain valid regardless of whether such information has been detailed in the bet offer and/or the positioning of the teams on the betting board/display. In those cases where there is a discrepancy between the positioning of the teams/participants on the official website and their placement on the betting board/display, and such discrepancy causes a significant effect on the odds of the game/competition Seneca Gaming Corporation will void the affected bets. Such eventuality is contemplated only in cases where the discrepancy has a material and visible effect on the odds. For example, in cases of swapped Home and Away teams in an Ice Hockey game Seneca Gaming Corporation will void the bets. Nevertheless, Seneca Gaming Corporation will consider valid bets placed on events where the so-called home-field advantage is not considered and in cases of neutral venues. Examples of such cases include but are not limited to tennis tournaments, MMA fights, singles competitions in general, or specific events such as the final/late stages of team competitions being held in pre-established venues, like the Superbowl, the NCAA Final 4 or the Italian Football Cup Final even if the location can be deemed as a potential customary "home" pitch for either of the teams involved. In such cases, said events will be considered as being played in neutral venues and all bets stand regardless of the positioning of the teams/participants on the official website and their placement on the betting board/display.

- 33) Information referring to gender of the teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.
- 34) While all necessary precautions are taken by Seneca Gaming Corporation to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.
- 35) In case of bets where there is reference to timeframes, they should be interpreted in the following way: “within the first 30 minutes” will include anything happening until 0 hours 29 minutes and 59 seconds; “between 10 to 20 minutes” will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
- 36) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (e.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.
- 37) Seneca Gaming Corporation acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, Seneca Gaming Corporation reserves the right to adjust and settle accordingly.
- 38) Any reference to goals scored by specific players will not count if they are defined as ‘own goals’ (scored in their own goals) unless otherwise stated.
- 39) Any reference to confederation, nationality or similar will be subject to the definition by the governing association.
- 40) Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.

- 41) Offers related to a total amount of occurrences/events scored/tallied by a particular player, in a single team performance in a specific competition (such as Total Goals Scored by Player X for Team Y) will only take into account total amount of occurrences/events scored/tallied by the particular player while playing for that team in that particular competition. Should any of the following occurrences happen to the listed player, the bets will be considered void: (i) does not take part in at least 50% of the competition's stipulated matches (excluding eventual Play-offs/Play-outs/Post-season); (ii) does not take part in at least another match after the bet has been placed.
- 42) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (e.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterruptedly between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals.

## 6. Tattersalls Rule 4

- 1) In the event of non-Participant, the odds on the remaining Participants are reduced in accordance with the so-called Tattersalls Rule 4.

*a. Win Betting:*

- Current odds of the withdrawn Participant/Deductions in percentage of net gain

1.30 and lower	75%
1.31 to 1.40	70%
1.41 to 1.53	65%
1.54 to 1.62	60%
1.63 to 1.80	55%
1.81 to 1.95	50%
1.96 to 2.20	45%
2.21 to 2.50	40%
2.51 to 2.75	35%
2.76 to 3.25	30%
3.26 to 4.00	25%

4.01 to 5.00		20%
5.01 to 6.50		15%
6.51 to 10.00	10%	
10.01 to 15.00		5%
15.01 and higher		No deductions made

*b. Place Betting:*

- Current odds of the withdrawn Participant/Deductions in percentage of net gain

1.06 and lower		55%
1.07 to 1.14		45%
1.15 to 1.25		40%
1.26 to 1.52		30%
1.53 to 1.85		25%
1.86 to 2.40		20%
2.41 to 3.15		15%
3.16 to 4.00		10%
4.01 to 5.00		5%
5.01 and higher		No deductions made

- 2) In the event of two or more non-Participants, the total reduction shall not exceed 75%. The deduction in this case will be based on the aggregate odds of the withdrawn Participants.

## C. Sports Betting Rules & Limits

### 1. Football

- 1) Unless otherwise stated, all bets on Football are determined on the basis of the result after the so called extra (over) time.
- 2) All offers will be declared void unless 55 minutes of play have been completed except for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

- 3) "Head to Head" and "Over/Under" bets involving one or more players' performance in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand.
- 4) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NFL.com, or the official website of the competition (as applicable).
- 5) Unless otherwise specified, a typical NFL week/round schedule is considered as running from Thursday to the following Wednesday, as per local stadium time. Any events/offers not completed within the aforementioned timeframe will be settled as void, except for those offers the outcomes of which has already been decided and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. Bets referring to events which have been rescheduled within the same week/round will remain valid as much as said events are played within timeframe above.
- 6) Matchday/Weekly props is where it is possible to bet on the performances and outcomes of a pre-defined selection of teams and/or individual players' occurrences happening in a collection of matches/events on a specified week/round/day/match day (example: Total Points Scored in matches from a specific Conference, Highest/Lowest Scoring team, Player Yardage markets etc.). All applicable matches/events (including any rescheduling to be played within the aforementioned timeframe), must be completed and validated for the specified week/round/day/matchday for bets to stand except for those the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. In addition, offers referring to the performance of specified players require that all the specified players are active participants at any point of the applicable match for bets to stand.
- 7) All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
- 8) Offers referring to individual player performances in a single match (example: Total Passing Yards Thrown by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will throw most Passing Yards), require all listed individuals to participate in at least one more play in the match, after bet acceptance for the bets to stand.

- 9) Offers referring to individual player performances' (example: Total Passing Yards by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most Touchdowns during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 10) Bets on Double Result (i.e. predicting the outcome at Half Time combined with the result at the end of the 4<sup>th</sup> Quarter) will not take into account any outcomes deriving from Overtime.
- 11) First/Next Offensive Play markets are settled based on the first/next offensive play from scrimmage (as applicable), excluding Penalties. Should a kick-off be returned for a touchdown, bets will be settled with the outcome of the following kick-off. For settlement purposes, incomplete/intercepted passes, Quarter Back sacks or fumbles will be considered as "Pass Play". Fumbles on exchanges to the Running Back will be considered as "Run Play".
- 12) Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack yardage lost.
- 13) Offers referring to any team scoring a specified successive number of times unanswered will consider scorings tallied during eventual Overtime but excludes any PATs (points after Touchdowns or 2 point conversions).
- 14) "Team to call first Timeout" offers will not take into consideration for settlement purposes any timeouts lost through any other means such as failed challenges, coaches challenges and/or injuries.
- 15) Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.
- 16) Bets referring to the outcome of a particular drive will be settled as void in case of an incomplete drive. In cases where Team A has the ball and fumbles with the ball being recovered by Team B who successively fumbles it back to Team A, the outcome will be settled as a "Turnover". Turnover on Downs (failed 4th Down attempt), will also be considered as a "Turnover". Should it happen that a punt is fumbled by the receiving team and recovered by the kicking team, bets will be settled as "Punt".



- 17) Offers on whether a 1<sup>st</sup> Down will be made during the current drive will be settled as “YES” should a new set of “Downs” be achieved either by Run, Pass (including cases where a Touchdown is scored as a result) or an Automatic 1<sup>st</sup> Down Penalty. “Safety” or “Field Goal” (irrespective whether the Field Goal being scored or not), will settle the offer as “NO”. Any Down replayed due to non-automatic penalties will not be considered for settlement purposes unless committed with 5 yards or less to go.
- 18) Settlement on which team will gain most Passing/Rushing yards will be based on the gross number of yards thrown/run, including any negative yarding for rushing.
- 19) Offers referring to tackles made, will be settled according to tackles made on regular defensive plays only. This will be determined by the final defensive statistics in the official gamebook.

## **2. Baseball**

- 1) Unless otherwise stated, bets on Baseball are determined on the basis of the result after any eventual extra innings, and regardless of the amount of extra innings played, as declared by the respective organizing body. In case of a draw after the eventual extra innings, match bets will be settled as void.
- 2) A bet is declared void on a cancelled or postponed match which has not started, or in the case of a result not having been issued within twelve hours of the scheduled start time.
- 3) In the case of a shortened match, “Match” bets (a/k/a Moneyline) will be settled, as per the rules of the respective governing body.
- 4) "Handicap", "Over/Under", "Odd/Even" and all other markets, including player performance markets, but except Moneyline, require all scheduled innings to be completed, or at least 8.5 innings to be completed if the home team is in advantage, for bets to stand. This applies to all offers except those the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events. These will be settled according to the decided outcome.
- 5) With the exception of those offers, where the start/participation of the listed pitcher(s) is specifically required for the market to be deemed valid, (example: Listed Pitcher Moneyline), whoever is chosen to be the starting pitcher of either team has no relevance on how offers are settled.

- 6) Live Betting offers referring to individual player performances' in a single match (example: Total Hits by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will have most Hits), require all listed individuals to participate in at least one more play in the match, after bet acceptance for bets to stand.  
All Pre-Match markets involving hitters, require for the player to be listed as in the starting line-up, and to have at least one plate appearance. Those involving pitchers, require the Player to throw at least one pitch, for bets to stand. Offers referring to one or more players' performance in a given match, require that all listed players are included in the starting lineup, for bets to stand.
- 7) For settlement purposes "First Half" bets are deemed to be referring to the outcomes deriving from the first 5 innings. All 5 innings must be completed for bets to stand except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. For games played under a scheduled, shortened format, the first half innings will be shortened accordingly, for example, "first half" bets in a 7 innings game refer to outcomes deriving from the first 4 innings.
- 8) "Head to Head" and "Over/Under" bets involving one or more players' performance in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand.
- 9) All bets referring to aggregated Tournament Totals (such as Runs, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Innings).
- 10) "Match" bets (aka Moneyline) require a minimum of 5 full innings to be played or at least 4.5 innings in case the team batting second is leading at that particular point.
- 11) Bets on the outcome of a particular period (example Inning X) or occurrences achieved during a time-limited period require the specified period to be completed with the exception of those offers the outcome of which is already determined before any interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly.

- 12) Unless specifically stated or implied in the offer characteristics, settlement of Season bets and Tournament or Playoff Totals will be based as per the classifications, definitions and tie-breaking rules as per MLB.com, or the official website of the competition (as applicable). Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Innings).  
“Head to Head” and “Over/Under” bets involving one or more players’ performance in the tournament are considered valid given that all listed players take part in the tournament at some stage for bets to stand.
- 13) Series winner results are settled according to which team wins most matches in the series of matches (including any doubleheaders) playing within the listed timeframe. Bets void if teams win the same number of matches. All scheduled matches must be completed as per the rules of the governing body for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 14) All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
- 15) Offers referring to individual player performances in a single match (example: Total Hits by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will have most Hits), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 16) Offers referring to individual player performances over a particular period (example: Total Runs Scored Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Runs during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.

### **3. Basketball**

- 1) All ‘match’ bets on Basketball are determined on the basis of the final result, including potential overtime, unless stated otherwise.  
Bets referring to the match outcome (aka “Moneyline”) from ties which are decided over two or more match-ups will have the “Including Overtime” offer voided in case

the match ends in a draw and no further play is done in that particular match.  
(Remaining markets (Totals, Handicaps etc.) will be settled normally, based on the result at the end of play.)

- 2) In multiple legged ties, all points collected during any overtime period will count for the final settlement of that particular match.
- 3) "Head to Head" and "Over/Under" bets involving one or more players' performance in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage for bets to stand.
- 4) All bets referring to aggregated Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Over Time).
- 5) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NBA.com, or the official website of the competition (as applicable).
- 6) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will win most rebounds during the Regular Season), require that all listed individuals must be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
- 7) Offers referring to individual player performances over a particular period (example: Total Points Scored by Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Points during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.
- 8) Bets on Double Result (i.e. predicting the outcome at Half Time combined with the result at the end of the 4<sup>th</sup> Quarter) will not take into account any outcomes deriving from Overtime.

**For 3 x 3 basketball:**

- 9) "Over/Under" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences, which should have been needed to bring the offer to the natural conclusion, will be added as necessary depending on the format of the match. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the tennis-section for reference.

#### **4. Boxing**

- 1) All offers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- 2) For settlement purposes, in case the match is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round. For all the "To go the Distance" offers, to be settled as yes, the official scheduled number of rounds, must be fully completed. In the event of a technical decision, before the end of the scheduled number of rounds, all bets will be settled as a win by decision.
- 3) Offers on fights declared as a "No Contest" or "Technical draw" (prior to the completion of 4 full rounds) will be settled as void, except for those offers the outcome of which have been decided prior to the decision, and which could not possibly be changed regardless of future events, will be settled according to the decided outcome.
- 4) If for any reason, the number of rounds in a fight is changed, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Method of Victory" and "To go the distance" will be declared void.
- 5) For settlement purposes, betting on rounds or groups of rounds refers to a fighter to win by KO (Knockout), TKO (Technical Knockout), or disqualification during that round or group of rounds. If for any reason, a points decision is awarded before the full number of scheduled rounds is completed (Technical Decision), offers such as "Alternate Round Betting", "Alternate Group of rounds", "Over/under", and "To go the distance" will be declared void, unless the outcome is already determined.

- 6) For a match to be declared as having been decided by "points", (e.g. the different definition of "decision"), all scheduled rounds must be completed. All other decisions (e.g. KO, TKO, withdrawal, submission, disqualification, failure to answer the bell, clash of heads, low blow, etc.) will be settled as if the boxer has won the fight without the need of a decision, aka "before the bell".
- 7) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example a bet on Over 4.5 Total Rounds in a Boxing fight will be settled as Over once a minute and a half in the 5th Round has passed.

## **5. Fighting**

- 1) Terms and conditions stated for Boxing apply where applicable.
- 2) A fight will only be considered as having gone "the distance" only if a points/judges' decision is awarded after the full duration of all scheduled rounds has been completed.

If a judges or referees' decision is awarded, before the full number of scheduled rounds are completed (Technical Decision or No Contest) offers such as "Alternate Round Betting", "Alternate Group of rounds", "Over/under", and "To go the distance" will be declared void, unless the outcome is already determined. For settlement purposes, betting on rounds or groups of rounds is for a fighter to win by KO, TKO, disqualification or submission during that round/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".

## **6. Soccer**

- 1) First Goalscorer – The bet refers to a specific player being the scorer of the first goal either during a particular timeframe of the event (e.g. "First goal in the match" or "First goal in the 2nd Half"), or else being the first scorer for his team (e.g. "First Goalscorer – Team X"). Stakes will be refunded on players who do not take part in the match or else come on the field of play after the goal to which the bet refers to has been scored. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the next player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no further goals, as applicable) is/are

scored which are not own goals and fulfill the remaining bet offer parameters, all bets will be considered lost.

- 2) Last Goalscorer – The bet refers to a specific player being the scorer of the last goal either during a particular timeframe of the event (e.g. “Last goal in the match” or “Last goal in the 1st Half”), or else being the last scorer for his team (e.g. “Last Goalscorer – Team X”). Stakes will be refunded only on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the previous player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no previous goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost.
- 3) "Scorecast" and “Matchcast” are bet offers where it is possible to bet simultaneously on a particular occurrence (e.g. First Goalscorer) combined with another from the same, or related event (e.g. Correct Score in the match, or match outcome). Should the bet refer to First or Last Goal Scorer, terms and conditions as stated in *Section C, Para. 6 1)* and *Section C, Para. 6 2)* will apply, where applicable. Stakes will be refunded on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer.
- 4) Unless otherwise specified, or indicated in conjunction with the bet offer, all other goal-related bets will require the listed player(s) to play from the start of the match to be valid. Own goals will never count as a goal scored for any selected player.
- 5) On all bets related to yellow/red cards, booking points, etc., only cards shown to players which at that moment are on the pitch are valid for settlement purposes. Cards, disciplinary actions, suspensions, imposed on any other individual which at the moment of the sanction is not, or should not, be actively playing on the pitch, as well as disciplinary measures taken after the game has officially ended, are disregarded.
- 6) All disciplinary-related bets referring to individual(s) (e.g. yellow card, red card, number of fouls), will require the listed player(s) to play from the start of the match to be valid.
- 7) "Booking Points" are calculated according to the following rules: Yellow card = 10 points, Red card = 25 points. Maximum points for one player are 35.

- 8) "Head to Head" and "Over/Under" bets involving the performance of one or more players in the match are considered valid given that all listed players start the match for bets to stand.
- 9) "Head to Head" and "Over/Under" bets involving the performance of one or more players in the event/tournament are considered valid given that all listed players take part in the event/tournament at some stage for bets to stand.
- 10) All bets referring to aggregated Tournament Totals (such as Goals, Corners, Cards, Penalties, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 11) Unless specifically stated, all bets referring to a particular team winning a number/selection of trophies in the same season will be based on the particular team's performance within the following competitions: the domestic league, the apparent equivalent of the respective FA Cup and League Cup as well as the Champions League or Europa League. Other trophies (e.g. domestic and European Super Cup, World Club Cup) do not count.
- 12) The "Domestic Double" is to be considered as the team's victory in the apparent equivalent of the respective domestic league and FA Cup.
- 13) For settlement purposes, bets referring to the number of cards shown by the referee will be counted as follows:
  - Yellow card = 1
  - Red card = 2
  - One yellow and a red = 3
  - Two yellow cards and a red = 3

The maximum cards for one player is 3 cards. Only cards shown to players currently eligible as per *Section C Para. 6 5)* will be taken into consideration.

- 14) Bets on whether a particular player(s) will manage to score from certain areas of the pitch (e.g. from outside the 'penalty box') will be settled based on the position of the ball at the time the shot was struck by the player, irrelevant of any further deflections which the ball trajectory might incur following the initial shot. For the sake of clarity, it is to be understood that the lines delineating the 'penalty box' are to be considered as an integral part of such area of the pitch. Thus, should a shot be struck with the ball



hovering above, or touching, even partially, said lines, the shot will not be considered as having been effected from outside the box.

- 15) Bets on whether a particular player(s) will manage to hit the cross bar, goal post or any other part of the frame delineating the goal area will only be settled as having accomplished such feat if the shot does not result directly in a goal being awarded exactly after the ball hits a part of the goal frame. Settlement will only take into consideration shots aimed at the goal frame defended by the opponents of the listed player(s) team. Should a player have a shot which hits the post their team defends this will not be considered as having accomplished such feat.
- 16) During certain events Seneca Gaming Corporation might decide to offer for betting a reduced selection of participants (e.g. Any unlisted Team X player) or else a single participant as a representation of the whole squad (e.g. "Any Team X player"). In both cases for settlement purposes, all unlisted squad members are to be deemed as starters (and settled as such), including substitutes regardless whether they take part in the match or not.
- 17) Bets on the performance of players starting the match on the bench will be settled as void if the player is either listed in the starting XI or does not take part in the match at all.
- 18) On offers such as Next Goalscorer, Next Carded player, Next Assist and Man of the Match, stakes will be refunded should the chosen player not take part in the match at all. Results for this offer will include any outcomes obtained during eventual Extra Time but not during Penalty Shoot-outs.
- 19) Bets on "Next Assist" for a particular goal will be settled as void should the governing association declare the specified goal as having been unassisted, the specified goal is an own goal and/or no more goals are scored in the match. Results for this offer will include any goals scored during eventual Extra Time but not during Penalty Shoot-outs.
- 20) Bets referring to penalty kicks conversion and/or outcome will be settled according to the outcome occurred on the field of play as per the rules governing that specific scenario and in cases of penalty shoot-outs will remain valid regardless of the format employed by the governing association during the shoot-out. Bets stand in case the penalty is ordered to be re-taken and will be settled with the outcome achieved from the re-taken penalty.

As a general principle, settlement will be based on the concept that unless the penalty kick results in a goal being awarded (and settled accordingly), the first person/object/location (as applicable) which the ball initially touches after being kicked will be considered as the winning outcome, disregarding any other persons/objects the ball hits in its subsequent trajectory following any previous deflection, if any. The following examples are being issued as a general guideline on settlement:

"Goal" would be the winning outcome in case of the following scored penalties scenarios:

- Any penalty kick which ends up as a goal without it being deflected;
- Goalkeeper touches the penalty kick but ball ends up as goal;
- Penalty kick touches the woodwork before ending up in goal.

"Save" would be the winning outcome in case of the following missed penalties scenarios:

- Goalkeeper deflects the penalty kick to outside the goal frame;
- Goalkeeper deflects the penalty kick onto the post/crossbar.

"Woodwork" would be the winning outcome in case of the following missed penalties scenarios:

- 1) Penalty kick hits the woodwork before it is touched/saved by the goalkeeper;
- 2) Penalty kick hits the woodwork and ball goes outside the goal frame.

"Any other Miss" would be the winning outcome in case of any penalty kick which without any deflection either by the goalkeeper or by the woodwork ends up outside the goal frame:

Exception to the above scenarios would be in in case of penalty shoot-outs, should the ball hit the woodwork, bounce on the goalkeeper and end in goal, such penalty will be considered as having been scored while should said situation occur during any other part of the match which is not a penalty shoot-out, the penalty taker would be considered as having missed to score and "hitting the woodwork" will be considered as the winning outcome.

- 21) Any decision taken by the Video Assistant Referee (VAR) which conflicts with the original decision sanctioned by the officials on the pitch (including non-decisions like allowing play to continue before reviewing the video), thus altering the understood state of the match at the time of bet placement, will result in all bets placed in the timeframe between the actual occurrence of the original incident and the referee's final decision on the incident being deemed as void, unless the odds offered on the

specific bet offer are unaffected by the use of VAR or have already been accounted for in the odds offered at the time of bet acceptance. Settlement on all other unrelated bet-offers, including those determined by any play between the time of the original incident and the decision following the VAR review, which are not influenced/alterd by the VAR decision will stand.

For resulting purposes VAR reviews are to be considered as having happened at the time of the original incident for which the VAR would be eventually used even if play has not been immediately interrupted. Seneca Gaming Corporation reserves the right, in accordance with *Section A, Para. 6 2)* to reverse any previously settled offers where the settlement becomes inaccurate following the final referee decision, providing said decision is taken and communicated before the conclusion of the match and/or timeframe listed.

In order to avoid any doubts, Seneca Gaming Corporation will consider the VAR as having been used if it is understood from the referee's gestures (ex.hand gestures, stopping the match to review the incident themselves), and/or the VAR usage is confirmed by the match report issued by the official organization. In cases where it is unclear whether the VAR has been used due to missing TV coverage and/or conflicting reports, Seneca Gaming Corporation will settle the bets based on the information acquired from feed providers and generally reputable online sources on the basis of equity.

22) For settlement purposes, markets referring to team to be shown the next Card (booking) and/or “Total Cards” will always consider a Red Card as 2 instances of a card being shown and will be settled accordingly. The following examples are being listed as a guideline:

- First card shown in a match is a straight Red Card. The team to which the card is awarded will be settled as the winning selection for the offers: Cards #1 and #2;
- First card shown in a match is a Yellow Card followed by a straight Red Card to the same player without a second yellow card being shown. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3;
- First card shown in a match is a Yellow Card followed by a second Yellow Card with the subsequent Red Card to the same player. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3.

- 23) Markets referring to which specific player will be the next to be booked/receive a card are to be understood and settled as per the order of the instance in which each single player gets booked/sent off by the referee. The card color shown by the referee will not be given any consideration in the settlement of this offer and the decisive criteria will always be the order in which the single player is considered to have gone into the referee's book. For settlement purposes it is possible for a single player to be listed twice as the "Next Carded player" as much as both bookings occur during different interruptions of play. Should 2 or more players be booked during the same interruption of play, bets on this offer will be settled as void.
- 24) Any reference to "Free Kicks" both when presented as a single outcome, as well as an occurrence will also take into consideration instances awarded for offsides and any other violation except those sanctioned with a penalty.
- 25) For selected events, and without prejudice to *Section A, Para. 5 4*), Seneca Gaming Corporation will allow users to place bets combining outcomes and occurrences from the same event (aka intra-event combinations), either through pre-established combinations present in its Sportsbook or through the BetBuilder functionality. Unless otherwise stated, either in conjunction with the bet offer or in the Sport-specific rules, settlement will be based as per the rules governing the particular sport the bet refers to. All listed occurrences must be fully accomplished for the bet to be considered as winning and any ties will be considered as a LOST outcome, unless otherwise stated within the offer (Example: A bet on Team X to win and have more than 8 corners will be considered as LOST should the listed team win and have exactly 8 corners). Should any part of an intra-event combination be settled as "VOID" in accordance with the respective Sport-Specific rules (Example: the intra-event combination included a bet on Player X to score but the listed player did not start the game when the Sport-Specific rules required them to), the related selections emanating from the same event will also be settled with odds 1.00. In cases of abandoned events, all pending bets will be settled as void with the exception of those the outcome of which has already been decided and no further play could produce a different outcome.

## **7. Golf**

- 1) All bets will be deemed as valid as much as the Tournament, or the relative round to which the bet refers to, is played within the same year, irrespective of any time delays, unless other arrangements have been agreed to.
- 2) All bets referring to Tournament Performance (Winner, Place, Group Betting, Top Nationality, Individual Final Position, etc.) will be deemed valid as long as 36 holes

have been completed by the eligible players, and an official result has been declared by the organisation.

- 3) Bet offers already decided are considered as valid bets even though 36 holes are not played and/or an official result has not been issued by the organization.
- 4) Any result deriving from officially-sanctioned playoffs will count towards the settlement of the offers.
- 5) Bets on players who start the tournament but withdraw voluntarily or are disqualified will be settled as losing bets, unless the result of the offer which the bet refers to is already determined.
- 6) All Win/Place bets referring to the Competition Winner and Top Nationality Markets placed after 00:00CET (Central European Time) of the Monday of the week of the tournament on participants who do not compete at all will be refunded. All other Win/Place bets will be deemed valid.
- 7) In outright bets which include a limited selection of participants, such as Top Nationality, Group Betting, etc., Seneca Gaming Corporation reserves the right to apply Tattersalls Rule 4 on any non-starter. Dead Heat rules will apply except for cases where a play-off has determined a better finishing position.
- 8) All "Head to Head" bet offers require all participants to start in the event/round to which the bet refers to.
- 9) In "Head to Head" bets featuring only two players, stakes will be refunded if both participants share the same finishing position and no draw option has been offered. In "Head to Head" bets featuring three players, should two or more participants share the same finishing position, stakes will be divided in accordance with *Section B, Para. 5 19*).
- 10) Settlement of "Head to Head" bet offers involving the performance of two or more players (e.g. Best Finishing Position in the tournament) will be based upon the best finishing position/lowest score (as applicable) achieved in the relative event/round which the bet refers to.
- 11) Any reference to Make/Miss the "Cut" requires an official cut/exclusion effected by the organizers for bets to stand. In the case of tournaments where players are eliminated during more than one phase, settlement will be based on a whether the player has qualified or not following the first "Cut" made.

- 12) Disqualification/withdrawals by a player before the "Cut" is made, will result in the player being considered as having missed the "Cut". Disqualification/withdrawals subsequent to the "Cut" being made will be irrelevant towards the original settlement of the "Make the Cut" offers.
- 13) In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the "Cut" the player with the lowest score at the "Cut" will be considered as the winner. Should both players fail to make the "Cut" with the same score then the bet will be void. A player disqualified after the "Cut" has been made is deemed to have beaten a player who has failed to make the "Cut".
- 14) Any reference to "Majors" will be based on the tournaments for that particular season to which the PGA attributes said definition, irrespective of any venue, date, or any other changes.
- 15) Season Bets; Player to win on a stipulated tour schedule in a stipulated calendar year. Player must play a minimum of 10 events on that Tour for bets to stand, otherwise they will be void.  
Individual events only will count, team events do not count.  
To finish Top 5, 10, 20 in individual or ALL majors in a stipulated calendar year.  
Dead Heat Rules will apply for tied positions.

## **8. Hockey**

- 1) . Team/match markets which do not refer to a specific timeframe (ex. Period 1, Regular Time, etc.) will also include the outcomes emanating from any eventual Overtime and Shootouts, to decide the outcome. Any team winning during Overtime/Shootouts will only be credited as having scored one goal, regardless of the number of goals scored during the eventual prolongations.
- 2) "Head to Head" and "Over/Under" bets involving the performance of one or more players in the match/event/tournament are considered valid given that all listed players take part in the match/event/tournament at some stage.
- 3) Settlement of player related bets in a specific match will be based on the result after the end of the 3rd period (Regular Time), unless otherwise stated.

- 4) For the purpose of settlement, “Over/Under” bets referring to Total Goals Scored in the match including any eventual goals scored in Overtime and Penalty Shootouts, will be settled by counting as only “1” the goals scored by either team during the prolongations. The following examples can be used for consideration:
  - Example 1 - Over/Under (Regular Time): Match ends 2-2 at the end of the 3rd period. Total Goals will be settled as 2-2 (4 goals in total).
  - Example 2 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period and Team A scores in OT. Total Goals will be settled as 3-2 (5 goals in total).
  - Example 3 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period. OT ends 0-0 while during the Penalty Shootout Team A scores 1 and Team B scores 2. Total Goals will be settled as 2-3 (5 goals in total).
- 5) Unless specifically stated or implied within the offer, all bets on Ice Hockey are determined on the basis of the result at the end of Regular Time (i.e. end of 3<sup>rd</sup> Period).
- 6) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NHL.com, or the official website of the competition (as applicable).
- 7) All offers referring to player performances remain valid regardless of eventual player trades during any point in the season.
- 8) Offers referring to individual player performances in a single match (example: Total Goals Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Goals), require all listed individuals to be an active participant (spends time on the Ice, if not mentioned by the appropriate body, we will settle based on being in the lineup) in the applicable match for bets to stand.
- 9) Offers referring to individual player performances over a particular period (example: Total Goals Scored by Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Goals during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.

## **9. Auto Racing**

- 1) This section is valid for all sports related to Motor Racing, such as: Formula One, Indy Car and Nascar.
- 2) Bets are settled according to the publication of live timing and classification as shown on TV at the time of podium presentations, or at the end of the session/race/event (as applicable). Should the information required for the settling of the offer be missing/not shown and/or incomplete, the first official information on the official site will be deemed binding, regardless of subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the session/race which the bet refers to.
- 3) Events being shortened due to weather conditions or other situations but are deemed official by the governing association will be settled accordingly, regardless of any changes which said associations might make due to the incompleteness of the race.
- 4) Should an event/race/session/lap/heat be restarted from the beginning, bets will stand and will be settled according to the result issued after the restart, except for those bets the outcome of which has already been determined.
- 5) For settlement purposes, a driver who has taken part in an officially-sanctioned practice or qualification session is considered to have taken part in the event, regardless of his/her eventual participation in the actual race.
- 6) In "Head to Head" bets all listed participants must take part in the session to which the bet refers to for bets to stand, irrespective of whether a driver manages to get an official time.
- 7) In "Outright" or "Place" bets, no refunds will apply on those participants who do not take part for any reason, for the session/event/championship to which the offer refers to.
- 8) Settlement for any offer with reference to "Race completion" will be based on official regulations as issued by the governing association.
- 9) A "Head to Head" bet where both drivers/riders fail to complete the race is determined on the basis of the most laps completed. In case the participants fail to complete the race and are recorded for the same number of laps, the bet is declared void, except in cases of Rally where at least one of the listed participants must complete the event, otherwise the bets will be declared void.



- 10) Time penalties inflicted by the governing Association during the qualifying session(s) will count. Other grid demotions/promotions are disregarded.
- 11) A Race is considered to have started when the warm-up lap starts (where applicable), thus all drivers/riders taking part in the warm-up lap are deemed to have started. In case of a participant whose start is delayed, or starts the race from the pit lane, the participant is also deemed to have taken part.
- 12) Settlement of seasonal markets will take into account the classification issued exactly after the completion of the last race of the season including any decisions taken by the organizing association during the season, given that said decision is issued before the last race of the season. Any decision (even on appeal) taken after the end of the last stipulated race is deemed as irrelevant.
- 13) All bets which make reference to teams' performances will stand regardless of any driver changes.
- 14) Bets will stand regardless of any schedule/location/circuit changes as far as the race/event is held within the same year/season, irrespective of any time delays, calendar order, etc., except for those bets placed after 00:00CET (Central European Time) of the Monday of the week for which the race/event is scheduled which will be refunded should the race/event/session that the offer refers to not be held within 7 days of the scheduled date at the time the bet was placed.
- 15) Bets referring to specific teams' performance during the race require the initially stipulated number of vehicles from each team to start the race for bets to stand, otherwise they will be declared void (e.g. in Formula 1, two cars from each team should start the race).
- 16) Settlement of bets referring to the inclusion of the "Safety Car" will not take into account those occurrences in which the actual race starts behind the "Safety Car".
- 17) Settlement of offers on the first driver/car to retire will be based on the actual lap in which the driver is considered to have withdrawn from the race. Thus if two or more drivers retire during the same lap bets will be settled in accordance with *Section B, Para. 5 14*).
- 18) Bets on the First/Next Driver to retire during the race will include only the outcomes deriving after the official start of the race. Any retirements/withdrawals previous to

the actual start of the GP (including those during the warm-up lap) will not be considered for settlement purposes.

## **10. Rugby League**

- 1) Unless otherwise stated, settlement of bets on Rugby League is determined on the basis of the result after the so called extra (over) time or Golden Point Rule, as applicable.
- 2) “Margin Betting” and “Half/Time Full Time” offers are settled with the outcome at the end of the 80 minutes play.
- 3) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the patron's stake.
- 4) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in the game day 17 stand regardless of the player’s participation (or lack thereof) in the match. Stakes on players not included in game day 17 will be refunded.
- 5) Unless otherwise specified, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
- 6) Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.
- 7) All bets stand, regardless of change of venue.

## **11. Rugby Union**

- 1) Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 80 minutes play).

- 2) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the patron's stake.
- 3) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in game day 22 stand regardless of the player’s participation (or lack thereof) in the match. Stakes on players not included in game day 22 will be refunded.
- 4) Unless otherwise specified, all other bets involving the performance of one or more players will require the listed participant(s) to play from the start of the match to be valid.
- 5) Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra) time, unless otherwise stated.
- 6) All bets stand, regardless of change of venue.

## **12. Tennis**

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes (either before or during the match), in conditions (indoor/outdoor) and/or surface types, unless other arrangements have been agreed.
- 2) “Match” bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- 3) “Over/Under” and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been

needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. The following examples can be used for consideration:

- Example 1 - Over/Under: A retirement occurs in a match scheduled for three sets with the score 7-6, 4-4. The offers: "Total Games Set 2 – 9.5" (or any lines lower than that amount) & "Total Games Played in the Match – 22.5" (or any lines lower than that amount) will be settled with "Over" bets as winning and "Under" bets as losing. Bets on lines higher than that will be settled as void.
  - Example 2 - Handicap: A retirement occurs at the start of the 3<sup>rd</sup> set in a match scheduled for 5 sets with the score at 1-1. Bets on +2.5/-2.5 Sets will be settled as winners and losers respectively. Offers on any lines lower than that amount will be settled as void.
- 4) All "Correct Score" (namely Set Betting and Game Betting), "Odd/Even", and those offers which refer to the winner of a particular period in the match (example "Which player will win the first set?" and "Set 2 – Game 6: Winner" require the relevant part of the match to be completed.
  - 5) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
  - 6) In a Doubles match, all bets will be declared void if any of the stated players are being replaced.
  - 7) Bets on doubles matches in the Round Robin stages of the Davis Cup Finals, Billie Jean King Cup Finals and ATP Cup will always stand, even if the score in the tie is 2-0. For all other Davis Cup, ATP Cup and Billie Jean King Cup ties, the doubles matches will be void, if the tie has already been decided.
  - 8) Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap", "Set Betting" and "Total Sets". All other types of offers will be settled as void, with the exception of offers the outcome of which is already determined. Should a match be played in a format/number of sets different than that presumed at time the market was published, Seneca Gaming Corporation will void the applicable markets pertaining to X, Y, Z unless the necessary number of occurrences has already been achieved regardless of the change in format/number of sets.

- 9) Bets on season related performances (e.g. “number of Grand Slam titles won” or “to finish top 20 yes/no” will be void if the player does not play at least 5 ranking point awarding events during the season.
- 10) Any reference to "Grand Slams" will be based on the tournaments for that particular season to which the ITF attributes said definition, irrespective of any venue, date, or any other changes.
- 11) Unless explicitly stated, all bets on Davis Cup matches will be voided in case it is decided that the match is played in any other format than “Best of 5 Sets”, (e.g. Best of 3 Sets).
- 12) Offers relative to the Davis Cup are offered with the explicit assumption that the particular match-up will form part of the so-called “rubbers” for the next available Singles session, which usually consists of two Singles matches per session. All bets will be cancelled on matches which are intended for the first or second rubber (usually Friday Singles matches) which had the listed participants changed, regardless of the fact that the same encounter could actually happen during other match-ups of the same tie/round.
- 13) Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap", "Set Betting" and "Total Sets". All other types of offers will be settled as void, with the exception of offers the outcome of which is already determined.
- 14) In cases where a "Match Tie-Break" is used by the organizing committee/federation as the deciding factor in determining the outcome of the match, said "Match Tie-Break" will only count as 1 "Game" as applicable. (Example: A match with the following scores: 6-4 (Set 1), 2-6 (Set 2) and 10-8 (Match tie-break) will be resulted in Participant/Team A winning 9 Games (6+2+1) while Participant/Team B will be considered as won 10 (4+6+0).

### **13. Volleyball**

- 1) Any points tallied during the so called “Golden Set” will not count for the settlement of the offers relating to that particular match, with the exception of any bets referring to tournament progression and Tournament Totals.
- 2) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will

score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.

3) “Over/Under” and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the tennis-section for reference.

4) All “Correct Score” offers, “Odd/Even”, and those offers which refer to the winner of particular period/timeframe in the match (example “Which team will win the 1st set?” and “Set 2 – Race to 15 points” require the relevant part of the match to be completed.

5) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

6) Offers referring to individual player performances' (example: Total Points Scored by Player X during the World Championship) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

## 14. Beach Volleyball

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, conditions, etc.
- 2) “Match” bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The team progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.

- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the Tennis section for reference.
- 4) "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the Tennis section for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Team to win the first set") require the relevant part of the match to be completed.

## 15. Cycling (Track & Road)

- 1) Settlement of offers will be based upon the rider/team achieving the highest position at the end of the stage/event.
- 2) The decisive factor in settling bets will be the highest placing in the specified event as listed by the official organisation at the time of the podium presentation, disregarding subsequent disqualifications, changes to the official result, etc.
- 3) All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/stage are considered valid given that all listed riders start the relative event/stage and at least one completes the said event/stage.
- 4) Bets referring to the outcome upon completion of the event require that the specified event is considered as completed in full and its result is declared, otherwise bets will be declared void, unless the result is already determined. In

case the full number of stages for an event is not totally completed, or if the organizers decide to remove the result of certain stages from the computation of the official result, then the bets will be deemed valid granted that the number of the excluded stages does not exceed 25% of the pre-established number of stages (excluding prologue) at the beginning of the competition.

- 5) All bets will be deemed as valid provided that the event or the relative stage to which the bet refers to, is played within the same year, unless other arrangements have been agreed to.
- 6) Bets on performances in a particular stage stand regardless of any route modifications which the organizers might deem fit to consider and apply during the stage. Exception to this is the case where a stage which has particular characteristics (E.g.: a Mountains stage) is changed by the organizers, before the stage starts, into a stage which has other predominant characteristics (E.g.: Time Trial or low-lying stage). In such case bets which have been placed before the announcement of the change in stage concept will be declared void.
- 7) Unless otherwise specified, in a team/rider performance bet offer in a specific event (such as Total Stage wins by Team/Rider X in Tour Y) or "Head to Head" bet offers involving two riders/teams performances in specific events, occurrences happening in events which are given any of the following denominations will not count towards the settlement: Prologue, Team Time Trial.

## 16. Lacrosse

- 1) A two point goal counts as two goals.
- 2) "Total Goals" Refers to the Sum of the Final Score.
- 3) For player props, "Total Goals Scored by the Player" = Points - Assists.
- 4) No refunds on odds to win.