

# RULES

FITZDARES  
BESPOKE BOOKMAKER

Our Rules for  
Settling Your Bets

FITZDARES  
BESPOKE BOOKMAKER  
1-4 Warwick Street, London W1B 5LT

# GENERAL RULES

## Introduction

The following rules explain how Fitzdares will settle your bets. Rules relating to individual sports always take precedence over general rules. If you require clarification on any of these rules, please ask before placing a bet.

## Results

Official results will be used for the settlement of bets, as passed by the Press Association ("PA"). If no result is passed by the PA, the result passed by the national press agency of the country where the event takes place will be used.

## Void Bets

Wherever the term "void" is referred to in our rules, the selection concerned will be treated as follows: in single bets, the stake will be returned; in multiple or accumulator bets void selections will be treated as non-runners, with stakes running on to the remaining selections in the bet.

## Dead Heats

The term "dead heat" describes two participants tying for first and second place. If a dead heat is declared, half the stake is applied to the selection at full odds and the other half is lost. In the event of a multiple dead heat, the stake is divided accordingly; for example, in a 3-way dead heat, a third of the stake is applied to the selection at full odds and the other two thirds are lost.

## Ante-Post

Ante-post bets are those placed at quoted prices on named selections taking part in an event before it has begun. Each-way terms are available on ante-post events as quoted

at the time. Should an ante-post selection fail to participate in the event, the bet will be settled as a loser. However, the following are exceptions to this rule:

- If the event is abandoned
- If the event is declared void
- If the venue is altered
- If specific terms such as "with a run" were offered at the time the bet was placed and the selection was subsequently withdrawn
- In the case of horse racing and greyhound racing, if the conditions of the race entry are changed prior to the horses or greyhounds coming under starter's orders
- In the case of horse racing, if a horse is balloted out or eliminated

In all the above cases, ante-post singles would be made void. Other than these terms, ante-post bets are accepted on the basis of all in, run or not, entered or not and therefore an ante-post bet on an eventual non-runner is a loser.

## Related Contingencies

When the same selection is taken to win more than one event, the only bets available at the current odds are singles. Special prices apply to all bets on the same selection to win more than one event; for example a particular horse to win both the 2000 Guineas and the Derby. If a multiple bet is taken in error on the same selection to win more than one event, it will be settled at the special price if one were available. If no special price were available, then the bet will revert to two singles, with the stake divided equally.

When betting opportunities are offered from the same event, these cannot be combined in multiple bets if the outcome is related; for example, England to win the World Cup and an English player to be the top goalscorer in the competition. The only exception to this is where special prices are made available, such as scorecasts in football. If a multiple bet of this type has been accepted in error it will be settled at the special price if one were available. If no special price were available, then the bet will revert to two singles at the original prices, with the stake divided equally.

## Other Markets

Fitzdares will endeavour to offer any special bets upon clients' request. Clarification of the rules pertaining to such wagers will be given at the time the bet is struck.

### Maximum Payouts

The maximum daily payouts on any bet, or bets, including ante-post, are as detailed below unless otherwise stated:

- Horse racing from the UK or Ireland covered in full by SIS or terrestrial television\* £1,000,000
- Horse racing outside the UK or Ireland or not covered in full by SIS or terrestrial television\* £50,000
- Football £500,000
- Sports £250,000
- Greyhound racing £100,000
- Special/Novelty bets £25,000

\* "Terrestrial television" means the following UK channels: BBC1, BBC2, ITV, Channel 4, five.

There is no limit on maximum payouts when betting into Tote pools.

The maximum payout limits apply to individual events. These limits apply even if the prices confirmed on the bet suggest a higher payout. The limits refer to the total return on the bet, including the original stake. If a multiple bet has been placed which involves events with different maximum payout limits, the lowest limit will apply.

All maximums stated within these rules apply to any one customer, or group of customers acting together, backing the same combination of selection(s) even if it is done in a series of bets, at a range of prices, over a number of days and using different betting accounts. Should Fitzdares have reason to believe that a number of bets have been placed in this way the total payment of all those bets combined will be limited to one single maximum payout.

Fitzdares may choose to waive maximum payouts at its discretion.

## GENERAL RACING RULES

### Win and Each-Way Singles

Win single bets are available on all horse and greyhound races. You may choose to take an early price, if available, an SIS show price or the starting price ("SP").

For races with only 2 runners, or where non-runners reduce a race to 2 runners, all bets are settled at SP, even if a price has previously been taken.

Each-way bets (win and place) are offered for the majority of sporting events. However, for all horse and greyhound races (early price, show price and SP) the each-way terms available are affected by the type of race and the number of runners taking part. These terms are as follows:

Race Type	Nº Runners	Place Odds	Nº Places
All races	4 or less	Win only	Win only
All races	5 - 7	1/4	1,2
Non-Handicaps	8 +	1/5	1,2,3
Handicaps	8 - 12	1/5	1,2,3
Handicaps	13 - 15	1/4	1,2,3
Handicaps	16 +	1/4	1,2,3,4

"Handicaps" includes all handicap and nursery races. In other cases, including horse racing ante-post, greyhound racing, football and sports betting events, each-way terms may vary and are available on request.

Win and place components of each-way multiple bets are settled separately (that is, win-to-win and place-to-place).

### Forecast Betting

A "straight forecast" is a bet in which 2 selections are named to finish 1st and 2nd in the correct order in a specified event. It consists of one bet.

A "reverse forecast" is a bet in which 2 selections are named to finish 1st and 2nd in any order in a specified event. It consists of 2 bets.

A "combination forecast" is a bet in which 3 or more

selections are named in a specified event, with any of these to finish 1st and 2nd. It consists of 6 bets.

Straight, reverse and combination forecasts are available on both horse racing and greyhound racing provided 3 or more entries run in any one race.

Forecast bets are settled in accordance with the industry computer straight forecast returns ("CSF"). If a straight forecast is accepted for a race where no returns are declared, it will be settled as void.

If a non-runner is selected in a forecast bet, the bet will be void. If a non-runner is selected in a combination forecast, all bets featuring the non-runner will be void.

Unnamed favourites are not permitted to be included in forecast bets.

## Tricast Betting

A "tricast" is a bet in which selections are named to finish 1st, 2nd, and 3rd in the correct order in a specified event. All tricast bets are settled in accordance with the appropriate industry computer returns except where stated below.

Horse racing tricast bets are accepted on all handicap and nursery races provided 8 or more horses are declared to run and 6 or more actually run.

Greyhound tricast bets are accepted on all races provided 5 or more greyhounds run.

If a tricast bet is accepted where fewer than 4 runners take part in the race, it will be settled as a computer straight forecast on the selections nominated to finish 1st and 2nd, with the selection nominated to finish 3rd ignored.

If there is no tricast declared on a selected event then the bet will be settled as a combination computer straight forecast (that is, covering 1st and 2nd places in any order) with the total stake proportioned accordingly.

If a non-runner is selected, the tricast will be settled as a computer straight forecast on the remaining 2 selections. If 2 non-runners are selected in a tricast, the bet will be void. If fewer than 3 runners finish the race a tricast return is declared based on the runners that do finish with the field.

Unnamed favourites cannot be included in tricast bets.

## HORSE RACING

All bets will be settled in accordance with the official rules of racing in the country where the race takes place.

### First Past the Post/Amended Result

Fitzdares pays "double result" on all single and multiple bets on UK and Irish horse racing. This means paying out on the "first past the post" winner, and on any amendment resulting from a steward's enquiry or objection made before the "weighed in."

Double result does not apply to placed horses that are subsequently demoted from the places, for any reason, before the "weighed in."

In the event of an amended result based on disqualification for one of the following reasons, we will not pay out on the "first past the post" result:

- A horse has taken the wrong course
- A horse has not carried the correct weight
- A jockey has failed to weigh in

In these cases, the official result will apply to all bets.

Double result does not apply to forecasts, tricasts, ante-post betting, special bets or match bets. If a result is amended after the "weighed in" the amendment will be ignored for settlement purposes.

Double result does not include paying out on judge's errors that are subsequently corrected before "weighed in."

### Walkovers/Void Races

All bets on races declared a walkover or declared "void" will be void, win or lose.

### SIS Show Prices

Show prices are relayed directly from the racecourse. The current SIS show price may be taken on a bet provided there are 3 or more runners. If a horse is withdrawn from a race, no further show prices will be available until a new

market has been formed. If show prices are not provided, starting price (“SP”) betting is available.

### Withdrawals/Non-Runners

In all horse races where a runner is withdrawn or declared a non-runner, stakes on that selection will be refunded, unless the bet was placed ante-post, in which case it will be settled as a loser. Bets on the remaining runners in that race prior to the withdrawal may be subject to a deduction. This deduction is based on Tattersalls Rule 4(c) and relates to the non-runner’s price at the time of withdrawal. A new market may then be formed for subsequent bets.

Bets on horses in subsequent markets that then have one or more horses withdrawn may have a deduction calculated on the prices applicable to that market at the time of the withdrawal. In the event that there is insufficient time to form a new market on the race, SP bets may also be subject to a deduction based on Tattersalls Rule 4(c). For early price bets, Tattersalls Rule 4(c) deductions will be based on the market price of the withdrawn horse at the time of withdrawal.

### Abandoned/Postponed Races or Meetings

Bets will be void if a race is abandoned or declared void. If a race or meeting is postponed to another day and overnight declarations stand (meaning that the race is not reopened), then all bets stand, and if the overnight declarations do not stand, all bets will be void.

### Horse Racing Specials

Fitzdares will endeavour to offer any special bets upon request. These may include match bets, winning distances or jockey and trainer specials. Clarification of the rules pertaining to such wagers will be given at the time the bet is struck.

### Tattersalls Rule 4(c)

Price at time of withdrawal and amount deducted in the £ from winnings:

<i>Between</i>	<i>And</i>	<i>Deduction</i>
–	1/9	90p
2/17	2/11	85p
1/5	1/4	80p
2/7	3/10	75p
1/3	2/5	70p
4/9	8/15	65p
4/7	8/13	60p
4/6	4/5	55p
5/6	Evens	50p
11/10	6/5	45p
5/4	6/4	40p
13/8	7/4	35p
15/8	9/4	30p
5/2	3/1	25p
10/3	4/1	20p
9/2	11/2	15p
6/1	9/1	10p
10/1	14/1	5p

In the event of there being 2 or more withdrawals in one event, the total deduction will not exceed 90p.

### International Racing

Bets are accepted on selected international races. Clients may choose between placing a bet at an early price, taking the pari-mutuel (“PMU”) dividend where one is returned, or on selected races, taking the “industry” price or “industry” SP.

In some jurisdictions, horses in the same ownership are “coupled” for win betting purposes on the pari-mutuel. This means that they are treated as one entity for betting purposes, and any PMU win bets on one of them will automatically include the other(s).

Bets will be settled at the declared dividend, which may reflect coupling. If you are unsure whether a horse is coupled or not, please ask before placing a bet.

## US Racing

Bets are accepted on selected US racing, and are settled in accordance with the rules of US racing and the relevant racing authority. Bets will be settled to PMU dividends, declared to a \$2 stake, based on the official result.

## TOTE BETTING

All totejackpot and totescoop6 bets are placed into the live tote pools. Fitzdares requires any such bets to be placed not later than 15 minutes before the 1st race that forms a leg of the bet.

In the event of a bet being accepted but not reaching the pool, stakes will be refunded regardless of the result and neither totepool nor Fitzdares will be liable for any loss of winnings that would have been due had the bet reached the pool.

### Totewin/Toteplace

Totewin bets operate on all races. Toteplace bets operate on races that have 5 or more runners. You may choose a horse to win or just to be placed. More than one win and/or place selection can be made in each race. The number of places in a race varies with the number of runners, in line with general each-way betting.

The minimum bet for a totewin or toteplace is £2. In races of fewer than 5 runners or where a toteplace pool is not operated, place bets are void.

### Totejackpot/Toteplacepot/Totequadpot

Totejackpot bets take place daily at one selected meet-

ing (except Saturday - see totescoop6). The aim is to select the winners of all 6 totejackpot races at the totejackpot meeting. The totejackpot races are always races 1 - 6 unless otherwise stated.

Toteplacepot bets take place daily at every British race meeting. The aim is to select a placed horse in all 6 toteplacepot races at your selected meeting. The toteplacepot races are always races 1 - 6 unless otherwise stated.

Totequadpot bets take place daily at every British race meeting. The aim is to select a placed horse in the 4 totequadpot races at your selected meeting. The totequadpot races are always races 3 - 6 unless otherwise stated.

Totejackpot bets must be placed not later than 15 minutes before the off time of the first leg. Toteplacepot bets must be placed before the first race. Totequadpot bets must be placed before the third race. All dividends are declared after the last race.

Single line entries are accepted with a minimum stake of £1, rising thereafter in multiples of 50p. Permutation entries are accepted with a minimum stake of 50p per line, rising thereafter in multiples of 50p providing a minimum total of £2 is staked.

Horses can be selected by racecard number, horse name or unnamed favourite. Should the racecard number of an overnight declared runner be allocated to a reserve horse, the reserve horse(s) will be renumbered sequentially in line with totepool on course rules. Should a totejackpot race become a walkover or a specified race is not run or is declared void, the pool(s) will operate on the remaining totejackpot races. In this event total stakes on permutation entries are applied in full to the remaining races. Where a selection becomes a non-runner it will be replaced by the starting price favourite. Where there are joint favourites, the joint favourite with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders and too late for a new favourite to be made, the horse returned at the next shortest price will be taken. Where 2 or more horses are returned at the next shortest price, the one with the lowest racecard number will be taken. If no starting price is returned the first actual run-

ner quoted in the Racing Post betting forecast will be taken. Should the Racing Post not publish a betting forecast, settlement will be made in line with totepool on course rules. In the event of a totejackpot pool being cancelled bets for the pool concerned will be void.

## Totescoop 6

A totescoop6 bet is available each week across 6 Saturday races, referred to as legs, designated by totepool.

The lowest level of selection is one line of 6 horses, one in each leg, which costs the minimum unit stake of £2. However, any number of horses in each leg can be selected to make a permutation with each line costing £2.

Totescoop6 bets must be placed not later than 15 minutes before the off time of the first leg.

Each £2 unit stake goes into a central pool where it is divided into a win fund, a place fund and a bonus fund in the ratio of 7:4:3 respectively.

The win fund dividend is won by all players who have selected all 6 winning horses and each player is then eligible to register, via the bonus race hotline, to qualify and play for the bonus fund the following Saturday.

The place fund dividend is paid to all players who have selected a horse placed in each of the 6 legs.

The bonus fund dividend is won by any player who, having registered to qualify, selects the winner of the totepool nominated bonus fund race on the following Saturday.

Selections for each of the totescoop6 legs must be indicated by their racecard number, horse name or the unnamed favourite. Should the racecard number of an overnight declared runner be allocated to a reserve horse, the reserve horse(s) will be renumbered sequentially in line with totepool on course rules.

Should a selection be omitted or become a non-runner, the starting price favourite will be substituted. Where there are joint favourites, the joint favourite with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders and too late for a new favourite to be made, the horse returned at the

next shortest price will be taken. Where 2 or more horses are returned at the next shortest price, the one with the lowest racecard number will be taken. If no starting price is returned the first actual runner quoted in the Racing Post betting forecast will be taken. Should the Racing Post not publish a betting forecast, settlement will be made in line with totepool on course rules.

To win a dividend from the win fund, the winning horse in each of the day's designated totescoop6 legs must be correctly selected. If there is no outright winner of the win fund, the respective portion of the pool will be rolled over to the next totescoop6 win fund as decided by totepool. Win fund winners having correctly selected each of the 6 winners of the totescoop6 legs qualify to compete in the bonus fund provided they register with the totescoop6 bonus race hotline within the required deadline.

To win a dividend from the place fund, a horse on which a toteplace dividend would normally be declared must be selected in each of the day's nominated totescoop6 legs. Where due to insufficient runners no place pool is operated on a totescoop6 leg, the horse winning that leg must be selected. If there is no outright winner of the place fund, the respective portion of the pool will be rolled over to the next totescoop6 place fund as decided by the totepool.

To win a dividend from the bonus fund the winning horse of the bonus race nominated by totepool must be correctly selected.

Those eligible to compete for the bonus fund must call the bonus race hotline (0800 028 4418) to register as a bonus race qualifier before 6pm on the Thursday prior to Saturday's nominated bonus race. Failure to register will result in the claimant being unable to compete in the bonus fund. Qualifiers who register to play for the bonus fund may be asked to agree to full media publicity. Qualifiers who agree to media publicity may be requested by totepool to appear at a racecourse or other venue in which case totepool will arrange and pay for reasonable transport and accommodation costs. If there are no registered qualifiers for the bonus fund or no registered qualifier selects the winner of the bonus race, the bonus fund will be rolled over to

future totescop6 bonus fund(s) as decided by totepool. The nominated bonus race will be announced by 12.30pm on the Friday prior to the bonus race and registered qualifiers must call the bonus race hotline (0800 028 4418) again, between 12.30pm and 6pm that Friday or on Saturday between 9am and one hour before the advertised off time of the bonus race to place their bet selection (or selections if they have more than one winning line). It is the responsibility of registered qualifiers to register their selections on the bonus race hotline (0800 028 4418). In the event of a selection not being received before the required time, the starting price favourite, in accordance with the selection rules above, will be allocated. Should a bonus race bet selection become a non-runner, registered qualifiers will have the option up to 30 minutes prior to the advertised off time of the bonus race to make a new selection. Should no new selection be received or should a selection become a non-runner fewer than 30 minutes before the advertised off time of the bonus race, then the starting price favourite, in accordance with the selection rules above, will be allocated. In the event of the nominated bonus race not taking place or being declared void for any reason, totepool reserves the right to nominate an alternative race on the same or a future day as the bonus race. In the event of a totescop6 leg being declared void, the scoop6 will operate on the remaining legs. Should totescop6 be decided on less than 6 legs the bonus fund will not operate and that day's bonus fund (excluding any carry-over, which will be rolled over to future bonus fund(s)) will be divided equally between the win fund and place fund.

## Totetrifecta

Totetrifecta bets require the selection of the 1st, 2nd and 3rd in the correct order in a race of 8 or more runners nominated daily by totepool. Totetrifecta bets are accepted up to the off time of the race concerned. Entries are accepted with a minimum unit stake of £2, rising thereafter in multiples of 10p. Permutation entries are accepted with a minimum unit stake of 10p rising thereafter in multiples of 10p provided a minimum of £2 is staked. Returns will be paid in accordance

with the official dividend.

A straight totetrifecta bet requires the selection of the 1st, 2nd and 3rd horses in the correct order. Unnamed selections (for example, the favourite) are not accepted in totetrifecta bets. Totetrifecta bets where the field is reduced to fewer than 5 runners before coming under starter's orders will be void. Totetrifecta bets that include a non-runner will be void.

A combination totetrifecta bet requires the selection of the 1st, 2nd and 3rd horse in any order in a totetrifecta race. Any number of horses from 3 upwards may be selected. Within the combination any individual totetrifecta bet containing a non-runner will be void but the others will stand.

A banker totetrifecta bet requires the selection of the winner of a totetrifecta race and allows multiple selections for horses to finish 2nd and 3rd. Within the banker permutations any individual totetrifecta bet containing a non-runner will be void but the others will stand.

## Toteexacta

Toteexacta bets operate on all races of 3 or more runners and require the selection of the 1st and 2nd in the correct order. Entries are accepted with a minimum unit stake of £2, rising thereafter in multiples of 10p. Permutation entries are accepted with a minimum unit stake of 10p, rising thereafter in multiples of 10p provided a minimum of £2 is staked. Unnamed selections (for example, the favourite) are not accepted in toteexacta bets. A bet containing a non-runner will be void.

A straight toteexacta bet requires the selection of the 1st and 2nd horses in the correct order.

A combination toteexacta bet requires the selection of the 1st and 2nd horses in any order. Any number of horses from 2 upwards may be selected. However, a combination toteexacta with 2 selections only is commonly known as a reverse toteexacta. Within the combination any individual toteexacta bet containing a non-runner will be void but the others will stand.

A banker toteexacta bet requires the selection of the

winner and allows multiple selections, any of which may finish 2nd. Within the banker permutations any individual toteexacta bet containing a non-runner will be void but the others will stand.

## Toteswinger

Toteswinger bets are accepted in races of 6 or more runners nominated by totepool. The aim of the bet is to select 2 horses to finish in the first 3 places

Unnamed selections, (for example, the favourite) are not accepted in toteswinger bets. Bets that include a non-runner or a non-toteswinger race or where the field is reduced to less than 4 runners will be void and stakes refunded.

Should the actual number of runners be reduced to only 4 or 5, a dividend will only be paid on the 1st and 2nd placed horses. Returns will be paid in accordance with the official dividend.

# GREYHOUND RACING

## Prices

Show prices are relayed directly from the greyhound stadium. The current SIS show price may be taken on a bet provided there are 3 or more runners. If a greyhound is withdrawn from a race, no further show prices will be available until a new market has been formed. If show prices are not provided, starting price ("SP") betting is available.

## Withdrawals

If a greyhound is withdrawn from a race, bets placed prior to the withdrawal at early or show prices will be settled at SP.

## Re-Run Greyhound Races

Bets placed on a void race, which is later re-run, will be settled as follows: All single bets including forecasts and tricasts will stand. All selections in void races within multiple bets will stand for the re-run. In the event that the race is not re-run, all selections in that race will be treated as non-runners within multiple bets.

Bets taken at prices on a void race will revert to SP for the re-run.

## Reserve Greyhounds

There are two options when placing bets on greyhound racing: bet by trap number or by dog name. If betting by trap number, then bets will be settled on the trap regardless of whether or not a reserve is running. If betting by dog name and the dog is a non-runner, bets will be void.

# FOOTBALL

## 90 Minutes Play

All football bets will be settled on 90 minutes play, including any time added by the referee in respect of injuries and other stoppages. Extra-time, silver/golden goals and penalty shoot-outs do not count.

Occasionally matches are scheduled to last fewer less than 90 minutes and under these circumstances bets will be settled over the stated time of play; for example, under-16 Internationals are scheduled for 80 minutes play and will be settled on the 80 minute result.

## Abandoned Matches

Should a match be abandoned prior to the completion of 90 minutes play, bets will be void except for those markets that have been unconditionally determined, for example first goalscorer betting when a goal has been scored.

## Postponed Matches

In the event of a match being postponed, all bets will be void unless, in the case of a midweek match, it is played before the following Saturday, or in the case of a weekend match, it is played before the following Monday.

## Rearranged Matches

If a match venue is changed, all bets on that match will be void. If a match date is rescheduled for the purpose of live television coverage all bets on that match will stand.

## Ante-Post Bets

For ante-post bets, divisional play-offs do not count for the purposes of divisional each-way betting. Bets are settled on the final league positions.

## Correct Score Betting

Bets on the correct score of a match will be settled on the score at the end of normal time. This includes any goals scored during injury time added on by the referee, but not during extra-time.

## Double Result (Half-Time/Full-Time Betting)

Bets are settled on the result of the match at both half-time and full-time. For example, Chelsea/Liverpool would be a winner should Chelsea be leading at half-time and Liverpool go on to win the match.

Bets will be void if the match is abandoned prior to the completion of 90 minutes play.

## Goalscorer Bets

First goalscorer bets are accepted on selected matches. Stakes are refunded on any player who takes no part in the match or who comes on as a substitute after the first goal has been scored. Own goals do not count for first goalscorer purposes and are ignored.

Last goalscorer bets are accepted on selected matches. All players taking part in a match are deemed to have played for the purposes of settling bets on last goalscorer, irrespective of whether they are on the pitch when the last goal is scored.

Anytime goalscorer bets are accepted on selected matches. All players taking part in a match are deemed to have played for the purposes of settling bets on anytime goalscorer.

The same applies to any special bets on the number of goals an individual player will score, including bets on a player to score a hat-trick.

If a match is abandoned before the first goal is scored, all bets are void. This includes no goalscorer bets as these are offered on the basis of 90 minutes being played in the match.

If there is a dispute concerning who scored the goals in a match, bets will be settled according to the official result

passed by the Press Association ("PA"). If the result of the goalscorer is unclear, Fitzdares reserves the right to withhold all payments for one working day following the match to allow for clarification by the PA. Any amendment made by the PA after this period will be ignored for settlement purposes.

## Scorecasts

### (First Goalscorer and Correct Score)

Special prices are offered for predicting both the player who will score the first goal in a selected match and also the correct score after 90 minutes play.

If a selected player joins the match after the first goal has been scored or does not take part in the match, scorecast bets will revert to a single on the correct score. The scorecast o-o and no goalscorer is settled as a correct score single.

For first goalscorer purposes, own goals do not count. If the first goal is an own goal the scorecast will be settled on the next goalscorer and correct score of the match. If the correct score is 1-0 and the goal is an own goal, scorecast bets are settled as a correct score single.

If a match is abandoned prior to the completion of 90 minutes and a goal has been scored, scorecast bets are settled as first goalscorer singles. If no goal has been scored, all bets are void.

## Goal Line

Bets are settled on whether there are more or less total goals scored in a particular match than the number stated. Bets can be placed either over or under the goal line. If the total number of goals equals the goal line, stakes are refunded. All goal line bets relate to 90 minutes play and do not include extra-time.

## Asian Handicap

An Asian handicap is a handicap that is applied to the match in order to make the prices more equal.

The handicap line varies from scratch, (o, also called "level ball") up to any number of goals in order to balance the odds and give each of the two teams a relatively similar chance. The handicap line increases from scratch in "quarter goals." The favourite in a match will have a negative handicap and will have to win by more goals than the handicap in order to be a winner. The outsider in the match will receive a positive handicap which will be added to the final score.

If the handicap is a whole or half goal or "ball", the handicap is applied to the final result of the match and the team with the most goals after the handicap has been applied will be the winner. If the number of goals for each team is level after the handicap has been applied, it will result in a push with the stakes being returned.

A split ball handicap is where the level of favouritism is between a half ball and a whole ball. In this instance, the stake is being split equally between the whole ball and half ball handicaps, and each half of the bet will be settled accordingly.

## Traditional Handicap Betting

Unlike Asian handicap betting, traditional handicaps may include a price for the tie. In the event of the handicap failing to produce a winner, the tie will be the correct result and bets on the individual teams will be settled as losers. If you are in any doubt as to which type of handicap you are betting on, please confirm with a broker at the time the bet is placed.

## OTHER SPORTS

The following are general rules relating to all other sports. Rules listed under the heading of the individual sport take precedence over general rules.

Rules on sports other than those detailed below are available on request. If you require clarification on rules, please ask before placing a bet.

### Results

Bets are settled on the official result passed by the Press Association ("PA"), immediately after the event has finished. If the PA amends its decision after this period, all bets will stand on their original result. If the result is not immediately available from the PA, the result published by the official governing body immediately after the event has finished will be used for settlement purposes. Any subsequent corrections or amendments to this result will not apply for settlement purposes.

### Non-Runners

Sports bets are accepted "all in compete or not" and if a player or team is withdrawn before they have taken part in the event in any way, the bet will be settled as a loser, unless stated otherwise in the individual rules for that sport contained within this rulebook.

If the event is advertised "non-runner no bet" or "NRNB" then stakes will be refunded on a player or team withdrawn prior to the start of an event. If you have placed a winning bet on a sporting event when a different player or team is withdrawn, we may apply the equivalent to a Tattersalls rule 4(c) to any winnings, based on the price of the selection withdrawn.

If a player or team has taken any part in the sporting event once it has officially started and then fails to complete for whatever reason, all bets will be settled as losers.

### Knockout Competitions

Tournament betting will be settled on the player or team that wins the trophy. Bets in knockout competitions will be settled on the competitor who qualifies for the next round.

### Venue Changes

If the venue for an event is changed after bets have been placed, all bets on that match or event will be void.

### Abandoned Matches

If a match is abandoned before full-time, bets on the match outcome will be void, unless an official result is declared. Full-time is determined by the rules of the specific sport.

Bets on all markets which have been unconditionally determined will stand. For example, in Rugby Union, first try scorer bets will be settled if a try has been scored.

### Match Betting

Bets based on one selection or more beating another according to specific conditions are accepted as singles and upwards, as long as the bets are not related. If a selection in the match bet does not take part the bet will be void. If the selections finish level and are not separated by the rules of the sport, dead heat rules will apply.

## AMERICAN FOOTBALL

Singles and upwards are accepted on all NFL and NCAA college football matches. Bets are settled on the official result, including overtime, as declared by the relevant governing body. Overtime counts for all bets except half-time/full-time.

In the event of abandonment before the end of a match (including during overtime) all bets will be void, unless 55 minutes of play has taken place or an official result is "called by the NFL." Bets on all markets which have been unconditionally determined will stand. For example, first touchdown bets will be settled if a touchdown has been scored.

If a match is postponed and rescheduled to take place within 48 hours of the original start time, all bets will stand. If the match does not take place within 48 hours all bets will be void.

### Handicap Betting/Points Spread

Handicap betting includes any overtime that is played. Where a handicap or "spread" is offered on a match, a price for the tie is not usually offered. Where no price for the tie is offered, a handicap tie will result in a push and stakes will be returned. This does not affect any other wagers placed on the match.

### Total Points Line

There is no price for the tie on over/under points line betting. In the event of the total points, including any overtime played, matching the over/under points line, all bets will result in a push and stakes will be returned.

### Individual Player Bets

Individual player bets, for example first touchdown scorer, will stand if a player is "suited up" and ready to play. For player match-up bets, all the quoted players must compete in at least one down for bets to have action.

### Futures

NFL regular season wins and match-ups are based on teams completing all 16 regular season matches, and for CFL all 18 regular season matches, unless the remaining matches during the course of the season do not affect the result.

AFC and NFC Conference winners are determined by the teams progressing to the Superbowl. NFL Divisional winners are determined by matches won during the regular season (NFL tie break rules apply) based on teams completing all 16 matches. NFL and NCAAF regular season wins and match-ups are based on teams completing the minimum number of matches specified.

## BASEBALL

All baseball betting is offered on the basis of both listed pitchers starting the match. Both named pitchers must start the match and throw at least one pitch for bets to stand. If either named pitcher fails to start the match for any reason, bets on that match will be void and the stakes will be refunded.

### Match Betting/Money Line

The result of a match is official after 5 innings of play, or 4.5 innings if the home team is leading. If a match is called or suspended, the winner is determined by the score after the last full inning unless the home team scores to tie, or takes the lead in the bottom half of the inning, in which case the winner is determined by the score at the time the match is called. Monies will be refunded if the home team ties the match and it is then suspended. Events will not carry over to the following day unless otherwise specified.

### Total Runs

Matches must go 9 innings (8.5 if the home team is

ahead) for bets on total runs (over/under) to have action. If a match is called or suspended in extra innings, the score will be determined after the last full inning unless the home team scores to tie, or takes the lead in the bottom half of the inning, in which case the score is determined at the time the match is called. Wagers on total runs will be refunded if a pitcher change occurs prior to both listed pitchers throwing at least one pitch.

## Handicap Betting/Run Line

Rules for run line and alternate run line wagers are the same as those for total runs.

### Futures

Teams must complete at least 160 regular season matches for regular season wins/match-up bets to have action unless the remaining matches during the course of the season do not affect the result.

Series bets are void if the statutory number of matches (according to the respective governing organisations) are not completed or changed.

## BASKETBALL

Bets will be settled according to the official result, as declared by the basketball governing body, at the end of the match. Overtime counts in all outright, handicap, match and points betting. Any subsequent amendments to the official result will be ignored for settlement purposes.

At least 43 minutes of play must elapse for NBA match bets to have action, and at least 35 minutes of play must elapse for NCAAAB matches to have action. If the match is abandoned for any reason before 43 minutes play is completed (35 minutes for NCAAAB), then all bets will be void except for those markets which have been unconditionally determined. If an official result is declared then all bets will stand.

## Futures

Teams must complete at least 80 regular matches for regular season wins/match-ups and divisional and conference winner bets to have action. NBA tie break rules apply. The team that progresses to the NBA Championship will be deemed the winner of the conference.

Series bets are void if the statutory number of matches (according to the respective governing organisations) are not completed or changed.

## BOXING

### Outright Betting

A fight is deemed to have started at the sound of the bell. All bets will be settled according to the official result declared by the official governing body immediately after the end of the fight. Any subsequent appeals or amendments to the result will not be taken into account. A knockout includes a technical knockout and a disqualification.

If a bout is postponed and rescheduled to take place within 48 hours of the original start time, all bets on that bout will stand. If the bout does not take place within 48 hours of the original scheduled start time all bets will be void. If one of the contestants is replaced by a substitute, bets on the original bout will be void.

### Round Betting

If a fight is stopped before the full number of rounds has been completed, or if a boxer is disqualified and a points decision is awarded, bets will be settled on the round in which the fight was stopped. If a boxer fails to come out for the next round, bets will be settled on his opponent having won the bout in the previous round.

## Win On Points

Bets on a fighter to “win on points” will only be settled as winners if the full number of rounds has been completed. A points decision made earlier in the fight for any reason will be considered a loser.

## Total Rounds

If a half round is stated for over/under round betting, then 90 seconds of the respective round will define the “half” for settlement purposes.

# CRICKET

## Outright Match Betting

Bets will be settled on the official result. If a match is officially declared a “no result,” all bets on that match will be void. If a match is affected by external factors (such as bad weather), bets will be settled on the official competition rule, including matches affected by the Duckworth-Lewis method.

All bets relating to one innings will be void if fewer than 20 overs (10 overs in the case of twenty20 matches) are completed because of external factors (such as bad weather). This applies unless a team is all out, or wins the match in fewer than half of the planned overs.

## One Day Matches

If no price is quoted for a tie or draw and the official competition rules do not produce a winner, bets on the outright result will be settled as void. For matches in knockout tournaments, the team progressing to the next round will be deemed the winner; for example via a bowl-out, run rate calculation or the toss of a coin. Bets on innings runs will be void if 80% of the scheduled number of overs of the innings

are not played due to external factors (such as bad weather), unless settlement of the bet is already determined. Extras count as runs in the innings.

## Test Matches

In the event of a tied test match, dead heat rules will apply and all bets on the draw will be deemed losers. If a side forfeits its first innings in a Test match, all bets relating specifically to the first innings will be void (for example, bets on the top batsman). If a match is abandoned due to outside interference, all bets on that match will be void. If a match is postponed and rescheduled to take place within 48 hours of the original start time, all bets on that match will stand. If the match does not take place within 48 hours of the original scheduled start time all bets will be void.

## Series Betting

If a Series is postponed for any reason before the scheduled number of matches have taken place, then the team that is ahead at the time will be deemed the winner for settlement purposes. This rule also applies for the settlement of top series batsman and top series bowler bets.

If the designated number of matches is not completed, bets on the series correct score will be settled as void. A tied match will be ignored and neither side deemed to have gained a victory. Series top batsman and top bowler bets will stand, even if the player takes no part in the series.

## Top Batsman – Individual Matches

Top batsman bets for a particular match apply to the first innings only. If a batsman retires and does not resume his innings, his score will stand. Bets placed on any player not in the starting 11 will be void. Bets placed on a player in the starting 11 stand, whether they bat or not. If 2 players tie as top batsman, dead heat rules apply. Top batsman bets will be void if fewer than 20 overs (10 overs in the case of twenty20 matches) are completed because of external factors

(such as bad weather). This applies unless a team is all out, or wins the match in fewer than half of the planned overs.

## Top Bowler – Individual Matches

Top bowler bets for a particular match apply to the first innings only. Bets stand regardless of the number of overs bowled.

## Number of Runs per Innings

Bets on the number of runs per innings will be settled on the total number of runs scored by a team in the course of an innings. If an innings lasts fewer than 60 overs in a test match, or less than 80% of the scheduled overs in a one day or twenty20 match due to external factors (such as bad weather) then bets on the number of runs scored in that innings will be void unless settlement of the bet has been determined. If the natural length of an innings is fewer than these stipulations (for example, if a team is all out, declares or reaches its target) then bets on the number of runs scored in that innings will stand. Extras count as runs in the innings.

## Number of Runs per Batsman

Bets on the number of runs per batsman will be settled on the total number of runs scored by a named batsman in the course of an innings. Only runs attributed to the named batsman count. Extras that occur whilst that batsman is batting do not count as runs accrued by that batsman.

The final result of a batsman that retires hurt will be the number of runs scored, before and after the injury. If the batsman does not return then his runs scored before the injury count as the final result.

## Player Match Betting

Both players must be in the starting 11 for bets to stand on player head to head betting. All other factors, includ-

ing retirements due to injury are ignored for settlement purposes.

## Session Runs

The total number of runs scored in the selected session determines the result of this market. A minimum of 20 overs must be bowled in the session for bets to stand.

## Next Wicket Betting

Bets are accepted on the method of the next dismissal and who will be the next batsman to be dismissed. In the event of there being no further dismissals in the course of the innings, all bets will be void. A batsman retiring hurt is not deemed to have been dismissed and bets will carry over to the next partnership. Bets on a batsman to be the next dismissal are void if that batsman retires hurt. In the event of no further dismissals occurring, as a result of declaration or the end of an innings, all bets will be void.

Bets on the score at the fall of the next wicket will be settled on the total runs scored by a team at the fall of the next wicket. If either batsman retires hurt or ill then the bet is settled on the total at the fall of the next wicket. If a team declares or reaches their target then the total amassed will be the result of the market.

## Player to Score 50/100

Players must take to the crease for bets to stand. If a batsman remains not out then the match must have reached a natural conclusion for bets to stand.

## DARTS

If a player fails to start a tournament or match, all bets on that player or individual match will be void.

### Match Betting

If one player withdraws or is disqualified and the match has already started, the player progressing to the next round will be considered the winner.

### Correct Set Betting

If a player is awarded the match prior to the full number of sets being completed, all correct set bets on that match will be void.

### Handicap Betting

Handicap bets are based on the number of legs or sets a player wins in a given match. For example, a player receiving 2.5 sets on the handicap and losing 5-3 would be the winner on the handicap. If a player is awarded the match prior to the full number of sets being completed, all handicap bets on that match will be void.

## GOLF

### Tournament Outright Betting

All tournament bets are settled on the player winning the trophy. If a tournament is reduced from the scheduled number of holes, outright bets placed after the final completed round will be settled as void. Any bets placed before the final completed round will be settled on the result published by the official governing body immediately after the competition is finished. Any subsequent corrections or

amendments to this result will not apply for settlement purposes.

In tournaments affected by bad weather, bets will be settled on the official result regardless of the number of rounds played. If the tournament is abandoned, any bets placed after the last completed round will be void.

If a price for a tie is not available, dead heat rules will apply. For example, an each-way bet where the terms quoted for the tournament are for the first 5 places, 4 players tying for 3rd place will be treated as having dead heated for 3rd, 4th, 5th and 6th place. Each-way bets on those players will be settled with 1/4 stake lost and 3/4 stake settled at full place odds.

If a player is withdrawn before the start of a tournament all bets on that player will be void. If a player has already teed off, they are considered to have taken part in the tournament and all bets will be settled as losers.

### Tournament Match and Group Betting

Tournament, match and group betting will be settled on the player achieving the highest placing at the end of the tournament, including play-off holes if played. This will apply even if both or all players miss the cut.

If one of the players in a tournament group does not tee off in the tournament, then any bets placed on that specific player will be void. If you have placed a winning bet on other players in that group, the equivalent to a Tattersalls' rule 4(c) may be applied to any winnings, based on the price of the player withdrawn.

If one player is disqualified or withdraws prior to the completion of 2 rounds, their opponent is considered the winner, even if they fail to make the cut. If both players make the cut and a player is disqualified or withdraws during the 3rd or 4th rounds, the other player is considered the winner for settlement purposes. If the other player in the match bet has already missed the cut, the player who has been disqualified or withdrawn, but makes the cut will be the winner. If both players are disqualified then the match bet is void.

## Two, Three and Four Balls

Bets stand once the players have teed off on their first hole. If a player does not tee off then bets on the 2, 3 or 4-ball they were due to take part in are void. If a round is abandoned, bets on that round are void.

In some events, such as 2-balls, prices may be quoted for the tie. Whenever a price for the tie is not quoted and the players finish level, dead heat rules will apply.

## Handicap Betting

If a player fails to complete the entire scheduled holes of a tournament, then bets on that player will be settled as losers. Only the scheduled 72 holes count. Play-off holes do not count. If the tournament is shortened to less than 72 holes then all bets on the handicap betting market are void. Only the players listed on the handicap list count for betting purposes. Dead heat rules apply.

## Order of Merit

Bets will be settled on the overall winner following the last relevant tournament and will not be affected by any subsequent enquiries, disqualifications or alterations.

## ICE HOCKEY

All markets include overtime and shootouts unless otherwise specified. In the event of a match being decided by a penalty shootout, one goal will be added to the winning team's score, and the match total. For the market "3rd period goals" overtime goals will be included but not shootouts. All matches must start on the scheduled date for bets to have action. At least 55 minutes of play must elapse for bets to have action, unless the result of a bet has already been determined.

## Puck Line

Where odds for handicap betting are advertised, the result used for settling is the match result adjusted for the handicap line at the time the bet was struck. Where scores are level after accounting for the handicap, a push will result and stakes on both teams are returned, unless a draw price was offered.

## Futures

Teams must complete at least 80 regular season matches for regular season points/match-ups bets to have action unless the remaining matches during the course of the season do not affect the result.

Series bets are void if the statutory number of matches (according to the respective governing organisations) are not completed or are changed.

## MOTOR RACING

The warm-up lap signals the start of a motor race. If a driver is not on the grid for the warm-up lap, unless he is ready to start from the pit lane, bets will be settled as void. Individual race betting is settled on the result of the podium presentation, regardless of any subsequent disqualification.

## Tournament Championship Betting

Markets are settled based on the drivers' and constructors' points tally immediately after the podium presentation at the final race of the season. Subsequent enquiries which then take place will not affect the result.

## Qualifying Betting

Markets on the qualifying performance will be settled according to the positions and times set during the

final qualifying session. For the purposes of the qualifying markets, any subsequent adjustments of grid positions will be ignored.

### Match Betting

In head to head match betting, if one of the drivers does not finish the race, the other driver is considered the winner. If both drivers complete the same number of laps but do not finish the race, all bets are void. If neither driver finishes the race, then the driver who completed the most laps is the winner.

### Group Betting

If one or more of the drivers do not finish the race in a group bet, the winner will be the driver who has completed the most laps or finished first out of the group.

## RUGBY LEAGUE & RUGBY UNION

### Match Betting & Handicap Betting

Singles are accepted on all matches unless otherwise stated. All rugby bets are settled on 80 minutes play, which includes any injury time added on by the referee.

Where odds for both outright and handicap betting are available, all bets will be settled on the outright price unless you have specifically requested handicap at the time the bet was placed.

If only handicap betting is available all bets will be settled on the advertised handicap price and conditions. When a price for the tie is offered alongside handicap betting, bets on individual teams will be settled as losers in the event of a handicap tie occurring. All winning margin/correct score betting is from scratch.

### Abandoned Matches

If a match is abandoned before 80 minutes are played, all bets on that match are void, except for those markets that have been unconditionally determined. First try scorer bets will stand if a try has been scored at the time the match is abandoned.

If a match is postponed and rescheduled to take place within 48 hours of the original start time, all bets will stand.

### First Tryscorer Betting

First try scorer bets are accepted on selected matches. Stakes are refunded on any player who takes no part in the match or who comes on as substitute after the first try has been scored.

Last try scorer bets are also accepted on selected matches. All players taking part in a match are deemed to have played for the purposes of settling bets on last try scorer, irrespective of whether they are on the pitch at the time the last try is scored.

If a match is abandoned before the first try is scored, all bets are void. This includes no try scorer bets as these are offered on the basis of 80 minutes being played in the match.

### Divisional and Title Betting

The finishing position of teams at the end of the scheduled season will determine the placings. This includes point deductions the league may apply before the end of the season. End of season play-offs and penalties incurred by clubs after the end of the season will not count.

Additional markets may be available on grand final winners following end of season play offs, but unless specifically requested, all bets will be settled on the final regular season standings.

# SNOOKER

If a player fails to start a tournament or match, all bets on that player or individual match will be void.

## Match Betting

If one player withdraws or is disqualified and the match has already started, the player progressing to the next round will be considered the winner.

## Correct Frame Betting

If the full number of frames in a match are not completed, correct frame bets will be void.

## Handicap betting

Handicap bets are based on the number of frames a player wins in a given match. For example, a player receiving 3.5 frames on the handicap and losing 5-2 would be the winner on the handicap. If a player is awarded the match prior to the full number of frames being completed, all handicap bets on that match will be void.

# TENNIS

A tennis match is deemed to have started with the first serve of the match.

## Tournament Betting

All tournament bets are settled on the player winning the trophy. Any subsequent alterations or disqualifications are ignored for settlement purposes. Once a player has started playing in a tournament, bets will stand on that player for outright tournament betting purposes. If they then withdraw for any reason, outright bets will be settled as losers.

## Match Betting

If one player withdraws or is disqualified and the match has already started, the player progressing to the next round will be considered the winner. If the match has not yet started, all bets will be void.

In the event of a change to playing surface, venue or change from indoor court to outdoor and vice versa, all bets will stand.

## Correct Set Betting

The full number of sets required to win the match must be completed for correct set bets to stand. If a player is awarded the match prior to the full number of sets being completed, all correct set betting on the match will be void.

## Total Games

Bets are accepted on whether the total number of games in a match will be over or under a particular number. If a player is awarded the match prior to the full number of sets being completed, all total games bets on the match will be void, unless the stated number of games have already been played and thus the outcome of the bet already determined.

## Handicap Betting

Handicap bets are based on the number of games each player wins in a given match. For example a player given a 4.5 game start on the handicap and losing 6-4, 6-4 would be the winner for handicap betting purposes.

If a player is awarded the match prior to the full number of sets being completed, all handicap bets on the match will be void.

# TERMS & CONDITIONS

Your account, and the contract made when you place a bet, is with Fitzdares Limited, a limited company registered in England and Wales and licensed and regulated by the Gambling Commission to provide facilities for betting. Fitzdares offers a betting service (“the Service”) by telephone, text and e-mail. These Terms and Conditions outline the ways we will manage your account, and the ways in which we ask you to conduct yourself in your dealings with us.

These Terms and Conditions are legally binding. References to “We”, “Us”, “Our” and similar expressions shall include Fitzdares and its affiliates. These Terms and Conditions are to be entered into between Us and the client (“You”).

If Fitzdares makes any changes to these Terms and Conditions, We will notify you of such changes by an update on our website. Following such notification, your continued use of the Service will be deemed to be your acceptance of any changes to the Terms and Conditions. Any betting contract made prior to the time of the amendment and notification of the amended Terms and Conditions will be subject to the pre-existing Terms and Conditions. These Terms and Conditions were last updated in December 2009.

## Fair and Open Gambling

Fitzdares believes in fair and open transactions. This rulebook contains detailed explanations of how we settle your bets. If you require clarification on any of these rules, please ask one of our brokers. Unless stipulated otherwise, all bets will be settled in accordance with these rules, and on results as passed by the Press Association.

## Restrictions on Use

You must not open, or seek to open, an account with Fitzdares if:

- (a) you are under 18 years of age;
- (b) you are located in a jurisdiction where opening an account with us or using the Service is unlawful or

- contrary to any applicable regulation. It is your responsibility to ensure that this is not the case; or
- (c) you are not acting as principal and are acting on behalf of someone else.

## Your Representations

By opening an account with Fitzdares and by using the Service, you confirm to Fitzdares that at all times you:

- (a) are located in a jurisdiction in which it is lawful to open an account with Fitzdares and to use the Service;
- (b) are aged 18 years or above;
- (c) are able to enter into a legally binding agreement and you are the person whose details are provided in connection with the opening of the account;
- (d) understand that you may lose money by using the Service and you accept full responsibility for that loss;
- (e) are acting as principal and are not acting on behalf of someone else;
- (g) in the case of debit card accounts, are the authorised holder of the debit card which you use to fund your account with Fitzdares; and
- (h) your personal bank details and other relevant financial information are accurate and up-to-date.

## Client Confidentiality

Fitzdares pledges to protect your confidence by not disclosing any of your personal information or details of your transactions with us to any third party, be it a client, members of the press or another organisation, unless you have specifically requested or agreed that we may do so, unless one of the following exceptions applies:

Under the terms of our licence, and in accordance with the Gambling Act 2005, we are obliged to provide the Gambling Commission with any information that we suspect may relate to the commission of an offence under the Act or that might lead the Gambling Commission to consider making an order to void a bet.

Under the Gambling Act 2005, we must also provide to the relevant sport governing body any information we suspect may lead to the Gambling Commission considering making an order to void a bet or which may relate to a breach of a rule applied by that sport governing body.

Under the Proceeds of Crime Act 2002, Fitzdares is obliged to report to the Serious Organised Crime Agency any instance in which we suspect that client funds may be of criminal origin and any otherwise apparently suspicious financial activity. Any such disclosure to the Serious Organised Crime Agency is confidential and clients will not be informed. We may also pass on your personal details if required by law to do so under any money laundering or data protection legislation.

All telephone calls are recorded, for staff training purposes and to ensure the speedy resolution of any complaints and disputes. These calls remain strictly private and confidential. By using the Service, you consent to such recording of telephone calls for the above purposes.

## Data Protection

Under the Data Protection Act 1998, we have a number of obligations to our customers with regard to the management of their personal information. This policy sets out the way in which we will deal with the information that you provide to allow us to manage your relationship with us.

We may use your personal information together with other information for the purposes of:

1. processing your bets
2. setting up and managing your account
3. complying with our regulatory duties
4. building up personal profiles

## Information Storage

We will take all reasonable steps to ensure that your information is kept secure and protected. To help us make credit decisions about you, to prevent fraud, to check your

age and identity and to prevent money laundering, we may use third parties including credit reference agencies who will record any searches on your file. We may also make enquiries of, and disclose details of how you conduct your account to, such agencies, security organisations and any other relevant third parties for fraud and money laundering prevention.

## Bet Acceptance

A contract is not formed between us until a bet has been confirmed to you by your broker. Clients should remain on the line until a bet has been confirmed. Should a call be disconnected, or there is any doubt as to whether or not a bet was struck, it is the responsibility of the client to call back immediately and confirm that the bet stands.

In the case of bets sent by text or e-mail, a contract is not formed between us until you have received a confirmation. Confirmation will be delivered by the same medium through which the bet was placed. If you are in any doubt as to whether or not a bet was struck, it is your responsibility to telephone us immediately and confirm that the bet stands.

Fitzdares reserves the right to refuse the whole or part of any bet without offering an explanation. We do not accept any responsibility for a bet not being accepted by us for any reason. We reserve the right to close your account at any time and for any reason.

You should be aware that certain 'live' feeds, be they on TV, radio or the internet, are subject to delays. This means that you may be following an event slightly behind or ahead of other people.

## Provision of Credit

Fitzdares reserves the right to perform credit checks on clients requesting an account. When opening a credit account, we will agree both the amount of credit and the period over which it is to be extended ("Credit Period").

Immediately following the expiry of any Credit Period (typically this will be either monthly or fortnightly), Fit-

zdares shall provide to you a statement setting out the sum of credit which has been provided to you in that Credit Period, less any winnings owed to you. At the end of each period, any winnings will be paid to you, and any losses must be paid to us within 10 business days of your receipt of the above statement.

Any credit supplied to you further to this Agreement shall only be for the purposes of your making bets with Fitzdares. If you wish to extend your credit limit, you must specifically request to do so and a decision will be taken on whether this application can be granted. If an extension to credit is approved, it cannot be implemented on your account for a period of twenty four hours. Under the Gambling Act 2005, we are not permitted to allow clients to exceed their credit limit, and this limit includes any ante-post stakes for which you may not yet have been charged.

You warrant and represent to Fitzdares that:

(a) you are a skilled and experienced in placing bets similar to those which may be placed and settled through Fitzdares and have not excluded yourself from betting at any gaming establishment of any sort within the last 5 years;

(b) have access to readily realisable funds equivalent to the credit limit applicable to this credit agreement and our provision of credit to you; and

(c) there is no matter currently in existence which to your knowledge is likely to adversely affect your ability to repay any credit sum lent to you under this credit agreement.

You agree to indemnify Fitzdares of a pound (£) for pound (£) basis in respect of all losses, claims, costs and expenses arising directly or indirectly from your breach of this Credit Agreement.

The Gambling Act 2005 makes gambling debts enforceable by law. Should we offer you credit and you default on any monies owed, we will write to you requesting payment by a given date. Should we not receive payment by this date, or we do not enter into an agreement for the repayment of the debt, we will issue civil proceedings against you in the courts for the recovery of the monies owed plus any interest

applicable, and all of our legal costs associated with this course of action.

Should you become uncomfortable with having a credit account, or wish to lower your limit, please let us know immediately. We reserve the right to withdraw credit at any time without giving a reason.

## Protection of Customer Funds

An amount equal to or in excess of the sum of all positive client balances is maintained in a ring-fenced escrow account at all times. Reconciliations to this account are made daily.

This means that in the event of insolvency, all client funds are protected, irrespective of whether they were deposited with us or were the returns from bets placed on credit.

## Security

Upon opening an account with Fitzdares you will be provided with a designated telephone number to call when placing a bet. This number corresponds to your account number, allowing us to identify you. We then require you to identify yourself by name during each call to prevent unauthorised use of your account.

You have the option of adding a password to your account should you so wish. You should request this when first calling after opening an account. Any such password must be kept private and secure by you at all times as failure to do so could lead to unauthorized activities on your account.

If another party has accessed your account and we are not immediately informed by you by telephone, all bets placed by that other party will be voided and stakes returned, win or lose.

If any of your personal bank account details or other relevant financial information changes, you agree to inform us immediately, as failure to do so may result in transactions being declined by your financial institution. We will not accept any liability or responsibility for transactions which

are declined as a result of incorrect details where you have failed to make us aware of any changes or correct details. Should your debit or credit card be lost or stolen, you agree to notify us immediately by telephone.

## Complaints and Disputes

Should you have a complaint regarding any aspect of your account, your transactions or your dealings with Fitzdares, please let us know immediately, in writing or by telephone. Complaints should be addressed to the Head of Trading, c/o Fitzdares Limited.

We will confirm to you who will investigate the complaint, and how long you can expect to wait before a decision is reached. A copy of our complaints procedure will be sent to you upon your request and in the event that you submit a complaint to us. We will take account of all relevant information, including recorded calls, and suggest a resolution to your complaint. Should we be unable to resolve the complaint to your satisfaction, and should that complaint relate to the outcome of your gambling transaction, we will classify your complaint as a dispute, and pass the matter to an independent third party.

For disputes relating to the settlement of bets or the terms of a bet, we will refer the matter to the Independent Betting Adjudication Service (“IBAS”), who adjudicate on disputed bets. A full copy of the IBAS terms and conditions for the settlement of disputes is available on request.

For disputes relating to the handling of your account, the offering of credit or the conduct of our business under the Gambling Act 2005, we will refer the matter to the Gambling Commission.

## Protection of Vulnerable Persons

It is an offence under the 2005 Gambling Act for persons under the age of 18 to gamble in the United Kingdom.

When you open an account with Fitzdares, we ask you to confirm your age and date of birth. We may at any time use an external identity verification agency to confirm your age,

or we may ask you to provide additional forms of identification before accepting your bets if we are concerned that you may be less than 18 years of age.

If age verification has not been satisfactorily completed within 72 hours of you applying to register to gamble and depositing money with us, this will lead us to suspend your account until documents which Fitzdares considers are satisfactory to prove your age have been received by us.

In the event that it is proven that you are under the age of 18, any stakes made by you will be returned to you and no winnings will be paid out.

## Responsible Gambling

Fitzdares believes in people gambling responsibly and within their means. All members of staff attend Gamcare training to ensure they are aware of the issues relating to responsible gambling. In addition, Fitzdares makes an annual contribution to the Responsibility in Gambling Trust, which helps fund work to tackle problem gambling in the UK.

Fitzdares can help you gamble responsibly by setting agreed limits on your betting, or offering you the option of self-exclusion.

We can also provide you with information relating to responsible gambling and how to manage your gambling. For more information or advice, visit [www.gambleaware.co.uk](http://www.gambleaware.co.uk) or call Gamcare confidentially on 0845 6000 133.

## Self-Exclusion

Fitzdares offers all clients the opportunity to exclude themselves from gambling with the company for a period of six months or more. You can request full details of how to self-exclude, in complete confidence, at any time, by telephoning your designated number or by writing to the Head of Trading, c/o Fitzdares Limited.

Once you have entered into a self-exclusion agreement with us, all funds held in your account will be returned to you and we will take all reasonable steps to ensure that no

marketing material is sent to you during your period of self-exclusion and until such time as you inform us that you wish to be sent such marketing material.

Should you wish to recommence using the Service after your period of self-exclusion has expired, we will re-open your account no sooner than 24 hours after receiving telephone confirmation from you.

We will adhere to any self-exclusion agreement made with our clients and will encourage such clients to consider self-excluding from gambling with other operators, but we cannot oblige our clients to do so.

## Our Liability

Fitzdares is not liable for any loss or damage that you may suffer due to any act of God, power cut, trade or labour disputes, failure or omission of any government or authority, obstruction or failure of telecommunication services or any other delay or failure caused by a third party. In such an event, we reserve the right to cancel or suspend the Service without incurring any liability.

Save in respect of claims for death or personal injury arising from Fitzdares' negligence:

- (a) Fitzdares' liability to you for any matter arising out of or in connection with your use of the Service will be limited to the aggregate of the amount in your account and any winnings due to you in accordance with these Terms and Conditions; and
- (b) Fitzdares will not be liable for any indirect or consequential loss (including without limitation, loss of profit, loss of goodwill and loss of contract).

All representations, warranties and terms (express or implied) not set out in these Terms and Conditions are, to the fullest extent permitted by law, excluded and Fitzdares shall, to the fullest extent permitted by law, have no liability to you in respect of the same. You agree to indemnify Fitzdares in respect of any liability, damages, costs or claims (save to the extent the same arise out of or in connection

with Fitzdares' breach of contract or negligence) which it may suffer arising out of or in connection with your use of the Service or otherwise arising out of or in connection with our services. Your statutory rights as a consumer (if any) are not affected by these Terms and Conditions.

In particular, and subject always to the remainder of the terms in this "Our Liability" section of these Terms and Conditions, Fitzdares shall not be held liable or responsible for any consequences that occur through your use of the Service where the circumstances that caused such consequences were beyond our reasonable control, including any loss or damage that has arisen through the Service, including delays or interruptions in operation or transmission of the Service, loss or corruption of data, communication or lines failure, any person's misuse of the www.fitzdares.com website or any error or omission in content.

Fitzdares is not liable for any failure to perform by a third party to this agreement. In particular, Fitzdares reserves the right to declare null and void any bets that the Company may not be able to settle because of non-performance by a third party.

## General

These Terms and Conditions including Our Rules for Settling Your Bets in this rulebook constitute to the fullest extent permitted by law the whole of the agreement between you and Fitzdares with regard to the use of the Service.

Nothing in these terms shall exclude or limit liability for fraud or fraudulent misrepresentation.

If any part of these Terms and Conditions is found by a court of competent jurisdiction or other competent authority to be invalid, unlawful or unenforceable then any such part will be severed from the remainder of these Terms and Conditions, which will continue to be valid and enforceable to the fullest extent permitted by law.

The Contracts (Rights of Third Parties) Act 1999 shall not apply to these Terms and Conditions. No failure or delay by a party to exercise any of its rights under these Terms and Conditions shall operate as a waiver thereof and no single or

partial exercise of any such right shall prevent any other or further exercise of that or any other right.

## Governing Law and Disputes

These Terms and Conditions shall be governed by and construed in accordance with the laws of England and Wales. You irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to resolve any dispute or claim of whatever nature arising out of or relating to your use of the Service, and that the laws of England shall govern any such dispute or claim. However, we retain the right to bring legal proceedings in any jurisdiction where we believe that infringement of our intellectual property rights or breach of these Terms and Conditions is taking place or originating. You are responsible for compliance with any applicable laws and regulations of the jurisdiction from which you access [www.fitzdares.com](http://www.fitzdares.com) or use the Service.

Management reserve the right to change, amend or add to these rules as they see fit by giving no further notice than posting the current rules on the Fitzdares website.

