

SINGAPORE POOLS (PRIVATE) LIMITED

THE TOTALISATOR SCHEME

**RULES AND REGULATIONS GOVERNING
THE CONDUCT OF TOTALISATOR BETTING**

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PART I

INTRODUCTION

1 This Scheme may be cited as the Totalisator Scheme. Copies of this Scheme will be available for inspection on request at all premises where totalisator betting in respect of a race meeting is conducted.

PART II

OBJECT

2 The object of this Scheme is to provide for the establishment and operation of totalisators in respect of a race meeting by Singapore Pools (Private) Limited, as the appointed agent of the Tote Board (Singapore Totalisator Board).

PART III

DEFINITIONS

3 For the purpose of this Scheme the following terms shall have the meanings assigned to them respectively.

3.1 "1st, 2nd, 3rd, 4th horse" means the horse(s) placed first, second, third or fourth respectively by authority of the stewards when the "all clear" signal is exhibited.

3.2 "all clear signal" means the signal authorised by the stewards to indicate that no more alterations shall be made to the result of the race for the purpose of dividing the pools and the calculation of dividend payments.

3.3 "banker betting" means the system of betting where an investor requires various permutations of horses to be placed into selected bet combinations and where each of those combinations includes a horse or horses nominated as the banker or the bankers.

3.4 "bet" means where an investor selects the minimum number of horses required to qualify for a dividend under the Rules and Regulations.

3.5 "betting location" means all betting areas in the Club's premises in the racecourse, in SPPL's off-course betting locations, and other betting locations.

- 3.6 “betting terminal” means equipment which is capable of issuing and/or processing totalisator or other betting tickets.
- 3.7 “betting ticket” means the certificate or voucher issued to an investor, overprinted by a betting terminal and denoting, by words and/or letters and/or numbers, the bet type and the relevant details of the bet and other information as determined by SPPL from time to time.
- 3.8 “Board” means the Tote Board (Singapore Totalisator Board).
- 3.9 “box betting” means the method of betting where the investor bets on all the permutations of the horses selected.
- 3.10 “bracket” means a starter number which includes 2 or more starters in a race.
- 3.11 “bracketed starter” means each of the 2 or more starters included in a bracket.
- 3.12 “Club” means the Singapore Turf Club, a proprietary club of the Singapore Totalisator Board, with its registered address at 1 Turf Club Avenue, Singapore 738038
- 3.13 “commingled pools of investments” means the pools of investments arrived at by combining the pools of investments collected within Singapore with pools of investments collected outside Singapore by any overseas totalisators.
- 3.14 “commission” means the amount to be deducted as commission from the totalisator pools operated by SPPL in accordance with the Singapore Totalisator Board Act (Chapter 305A).
- 3.15 “Computer Pick” and “Lucky Pick” are synonymous, whereby a bet for a bet type is randomly generated by the computer for the investor.
- 3.16 “computer record” means the record or records produced by the computer(s) utilised or recognised by SPPL for recording and listing data relating to betting or any related transactions.
- 3.17 “declared starter” means a horse declared by the stewards to start in a race in accordance with the Rules of Racing.
- 3.18 “disfigured ticket” means any betting ticket which has either been torn, damaged or otherwise defaced in such a way that, in the sole opinion of SPPL, it is difficult or impossible to verify the information recorded thereon.

- 3.19 “dividend” means the amount declared to be paid for the winning selection or combination in respect of each unit bet in accordance with the Rules and Regulations as they apply to each form of betting.
- 3.20 “even number” means a number that is exactly divisible by 2.
- 3.21 “favourites” refer to the ranking of all the horses in a particular race in terms of the total amount of money staked on each of them in valid bets in the Win pool as recorded by the totalisator at the close of betting or (in the event that the totalisator is unable, for any reason whatsoever, to record bets) as may be declared by the stewards. The horse with the highest amount of money staked on it shall be ranked “the favourite” or “1st favourite” and the horse with the next highest amount of money staked on it shall be ranked “the 2nd favourite” and so on. In the event that two or more horses have an equal amount of money staked on them in the Win pool at the close of betting, then between those horses, the horse with a number in the official race programme which is lower than that of the other horse or horses will be deemed to have a larger total amount of money staked on it in valid bets in the Win pool at the close of betting and the horse with a number in the official race programme which is higher than that of the other horse or horses will be deemed to have a smaller total amount of money staked on it in valid bets in the Win pool at the close of betting.
- 3.22 “field betting” means the method of betting where an investor requires –
- (a) for a bet on one race: the inclusion into a combination with one or more of the declared starters and whether singly or in permutation (as required for the bet type) all other or the remaining declared starters (as required for the bet type) for that race;
 - (b) for a bet involving multiple legs: a bet in which in any one or more of the legs the investor requires the inclusion into a combination with one or more of the declared starters in a leg and whether singly or in permutation (as required for the bet type) all other or the remaining declared starters (as required for the bet type) in that leg.
- 3.23 “flexibet” or “partial unit bet” means that fraction of a unit bet and minimum amount which SPPL announces it will accept with respect to certain bet types when the bets are placed.
- 3.24 “government tax” means any tax or duty which has to be paid, deducted or withheld in respect of any relevant transaction under this Scheme including the duty under the Betting and Sweepstake Duties Act (Chapter 22) and the tax payable under the Goods and Services Tax Act (Chapter 117A) or similar taxes under any other Act of Parliament, except that, in the case of betting on a totalisator in connection with any horse race, the term shall not include the amount of duty charged under the Betting

and Sweepstake Duties Act in respect of such betting, and in accordance with the Singapore Totalisator Board Act (Chapter 305A).

- 3.25 “horse No.” means the number carried by the horse in a race which is allocated by the racing authority under whose rules of racing the race is to be run.
- 3.26 “investor” means any person who places or purports to place a bet pursuant to the Rules and Regulations.
- 3.27 “jackpot” means the money from one pool, where all the winning combinations are unbacked, is to be carried forward to the next pool and is to be aggregated to the net pool of the next pool, and shall include any money that SPPL may declare from time to time to be added to, and form part of, any net pool.
- 3.28 “leg” means each nominated race in those forms of betting where selections are required in more than one race. Each nominated race is termed a “leg”. The first of the nominated races to be run is the “1st leg”. The second of the nominated races to be run is the “2nd leg”, and so on, depending on the number of races incorporated in a particular bet type.
- 3.29 “Lucky Pick” and “Computer Pick” are synonymous, whereby a bet for a bet type is randomly generated by the computer for the investor.
- 3.30 “multiple betting” means the system of betting where an investor requires various permutations of horses to be placed into selected bet combinations.
- 3.31 “net pool” means a pool less the government tax and commission deduction plus any jackpot brought forward as applicable in accordance with the Rules and Regulations as they apply to each form of betting.
- 3.32 “odd number” means a number that is not exactly divisible by 2.
- 3.33 “off-course betting” means the conduct of betting at locations other than the racecourse, and that which are in premises operated by SPPL and its retailers.
- 3.34 “official record” and “official bet record” are synonymous and mean records kept by SPPL, whether in electronic form or otherwise, concerning betting or other related transactions.
- 3.35 “on-course betting” means the conduct of betting at the racecourse. On-course betting may take place in respect of on-course pools or off-course pools as SPPL thinks fit.

- 3.36 “overseas race” means a race run under the rules of racing of an overseas racing authority upon which SPPL has announced that it will operate one or more betting pools.
- 3.37 “overseas totalisator” means an entity or authority from outside Singapore which operates totalisator betting on overseas races.
- 3.38 “partial unit bet” or “flexibet” means that fraction of a unit bet and minimum amount which SPPL announces it will accept with respect to certain bet types when the bets are placed.
- 3.39 “placed horses” means, in respect of each type of betting, the horses occupying the places which qualify for a dividend or dividends in accordance with the Rules and Regulations.
- 3.40 “pool” means, in respect of each type of betting, the total dollar value of the bets made by investors for each such type of betting.
- 3.41 “Regulations” means the regulations herein contained, as amended from time to time by SPPL.
- 3.42 “retailer” means an individual, or a group of individuals, or a business concern, authorised by SPPL to accept bets and facilitate payment of dividends and the refund of bets on its behalf.
- 3.43 “Rules” means the rules herein contained, as amended from time to time by SPPL.
- 3.44 “Rules of Racing” means those rules now and hereafter made or adopted by the Club or overseas turf clubs for the conduct and control of racing and any amendments thereto.
- 3.45 “saddle cloth number” has the same meaning as “horse No.”.
- 3.46 “scratching” means a horse declared as a non-starter in a race by order of the Club or overseas turf club.
- 3.47 “SPPL” means Singapore Pools (Private) Limited, a private company limited by shares with its registered address at 210 Middle Road, 01-01 Singapore Pools Building, Singapore 188994, as the appointed agent of the Tote Board for the conduct of totalisator betting in Singapore.
- 3.48 “staff” means permanent, temporary and casual employees and includes an employee of any independent contractor having contractual arrangements with SPPL or the Board.

- 3.49 “starter” means each horse, including each bracketed starter, which is not subsequently declared by the stewards to be a non-starter in accordance with the Rules of Racing.
- 3.50 “starter number” means the number allocated by the Club or overseas turf club to each starter in each race, to the exclusion of any number allocated by the racing authority under whose rules of racing the race is to be run.
- 3.51 “stewards” means the stewards of the meeting as defined by the Rules of Racing.
- 3.52 “system betting” means the method of betting where the investor selects one or more horses for each of the places for bets which require the selection of two or more placed horses.
- 3.53 “unit bet”, in respect of each bet type, means the minimum amount fixed by SPPL as the amount on which dividends will be calculated.
- 3.54 “valid bet” means each bet which has been processed in accordance with the Rules and Regulations and which, in the absolute discretion of SPPL, has been included in the pool(s) to which the bet relates.
- 3.55 “void race” means –
- (a) if a race is declared void as defined in the Rules of Racing;
 - (b) if a race is abandoned either before or after the horses have been declared to start;
 - (c) if a race is never run; or
 - (d) if no horses are placed by the judge in accordance with the Rules of Racing,
- in any of which events the relevant pool shall be dealt with in the manner laid down in the Rules and Regulations for races declared void.
- 3.56 “void ticket” means any betting ticket or any individual bet on a betting ticket not completed in accordance with the Rules and Regulations and declared void.
- 3.57 “winning ticket” means any betting ticket which qualifies for a dividend in accordance with the Rules and Regulations. In the Rules where an investor is required to produce a “winning ticket”, the use of such phrase shall require the investor to produce the appropriate betting ticket.

3.58 “withdrawal” means a horse declared a non-starter in a race by order of the stewards in accordance with the Rules of Racing.

PART IV

RULES

- 4 These Rules are the betting rules.
- 4.1 SPPL will provide facilities for the acceptance of bets and the payment of dividends but the extent of such facilities shall be at the discretion of SPPL and such facilities may be modified from time to time without notice.
- 4.2 The times for the sale of bets, the payment of dividends and the refund of bets shall be at the discretion of SPPL and SPPL may, in its discretion, shorten or extend the time for sale of bets, payment of dividends or refund of bets.
- 4.3 No person under the age of 18 years shall –
- (a) be permitted to bet;
 - (b) seek to receive payment of dividends or refunds of any kind whatsoever; or
 - (c) enter any part or parts of the premises owned by the Board or used by SPPL for betting during betting business hours unless in relation to matters not connected with betting and on business authorised either specifically or generally by the Board or SPPL. Any person on the premises owned by the Board or used by SPPL may be required to produce to any employee of the Board or SPPL such proof of age as such employee shall request.
- 4.4 If, in the opinion of the Board or SPPL, it shall be established that an investor is under the age of 18 years, such investor's bet may be declared void and any dividends to which such investor would otherwise have been entitled pursuant to the Rules and Regulations may be forfeited and may be applied in such manner as the Board or SPPL shall in its discretion determine.
- 4.5 The persons in charge of each of SPPL's betting locations shall have authority to refuse to accept a bet from any person tendering a bet without being under obligation to ascribe a reason for such refusal.
- 4.6 All persons entering SPPL's betting locations are deemed to make themselves bound by these Rules and waive any rights or recourse at law which they may have for any injury or other action, howsoever arising, consequential upon the refusal to accept a bet.

- 4.7 The types of betting to be conducted by SPPL shall be at the discretion of SPPL. Nothing in these Rules shall be deemed to compel SPPL to have facilities available at any betting location for any one or more of the types of betting in respect wherefor provision is made in the Rules and Regulations and notwithstanding that such facilities are available at another betting location.
- 4.8 The number of bets for a particular type of betting which an investor may make for any one pool may be restricted in such manner as SPPL may in its discretion think fit.
- 4.9 Each declared starter in a race will be denoted by a number corresponding to the number of such horse on the official race programme (however named) issued by the Club or overseas turf club or, should the necessity arise, by a substitute number at the discretion of the Club or overseas turf club.
- 4.10 If a false start is signalled before betting on the race has been closed, the betting may remain open. If betting has been closed prior to the false start being signalled, any or all betting on the race may be reopened for selling after notice of the false start is received. In either event, the dividends may be declared in the usual manner on the horses officially placed after the race has been run.
- 4.11 Subject to these Rules, off-course bets in respect of pools operated on-course will be aggregated with on-course bets, thus forming one combined on-course/off-course pool. In such cases where common pools are operated, only one set of dividends will be declared and these will be payable to investors with winning bets, both on-course and off-course.
- 4.12 SPPL may, however, operate off-course pools of a type different or on races different from an on-course pool in which case off-course bets will not be aggregated with any on-course bets and in these circumstances independent off-course dividend(s) will be declared. SPPL may further operate separate on-course pools whether of the same type as off-course pools or of a different type in which case off-course bets will not be aggregated with any on-course bets. SPPL may operate totalisator betting on racing in overseas races.
- 4.13 If a race is declared void by the stewards and is ordered to be rerun under the Rules of Racing, all bets received on the void race shall be dealt in accordance with the Rules and Regulations for each bet type. The rerun race shall be deemed as a new race. SPPL shall have the discretion to decide which pool(s), if any, shall operate for the rerun race.
- 4.14 SPPL may decide, from time to time, the format of a betting ticket and shall direct which form of betting ticket shall be used for any particular bet.
- 4.15 The printing by the betting terminal shall be evidence of a completed betting ticket being eligible to participate in a pool. It is the responsibility of the investor to

ensure that the data printed on the betting ticket are in accordance with his instructions.

- 4.16 Should SPPL in its discretion decide that a search is necessary to locate the official record of a claimant's betting ticket to demonstrate to the investor that the record is a true copy, it may levy a charge of \$100 as a search fee.
- 4.17 Any employee of SPPL or its retailer(s) who renders assistance to any investor shall not thereby assume for themselves personally or on behalf of SPPL or its retailer(s) any liability arising out of any actual or alleged failure by the employee to comply with the requirements of the investor. SPPL or its retailer(s) shall not be liable to any investor for the negligent or wilful acts of any of its retailer's employees who provided such assistance.
- 4.18 SPPL may determine, from time to time, the unit bet, flexibet or partial unit bet for each bet type.
- 4.19 No dividend will be paid or refund made unless a valid betting ticket is produced. No claim in respect of lost ticket will be entertained. If the bet has been placed and no betting ticket is issued, payment of dividend or refund will be made or rejected according to the computer record.
- 4.20 If, subsequent to declaration of dividends, an irregularity becomes apparent in respect of an official record or computer record, such may also be declared void.
- 4.21 SPPL may declare dividends in respect of the types of betting in operation for the race or races in question. Such dividends will be exhibited to the public at the places designated for that purpose or announced by SPPL in such manner as it sees fit.
- 4.22 If there is more than one dead-heat in one or more places for which the payment of dividends has not been specifically provided in the Regulations in Part V, the winning combinations and payment of dividends shall be determined in accordance with the applicable principles for determining the winning combinations and payment of dividends in a dead-heat as set out in the Regulations and the dividends declared by SPPL shall be binding on all investors.
- 4.23 For the purposes of ascertaining and payment of dividends pursuant to the Rules and Regulations, the race result after the "all clear signal" has been given shall be the final result notwithstanding that as a result of any subsequent inquiry or action howsoever, such declared results may be altered.
- 4.24 Dividends will be declared on the unit bet. Dividends on bets of higher value than the unit bet shall be in the same multiple of the dividend declared on the unit bet as the higher value of bet is of the unit bet. A flexibet or partial unit bet on the winning combination shall be paid such proportion of the dividend on the unit bet as the flexibet or partial unit bet is of the unit bet.

- 4.25 If the total number of correct bets in the pool is less than a unit, the winning flexibets or partial unit bets shall be paid dividends in such proportion of the net pool as the flexibets or partial unit bets are of the same unit bet. The unpaid balance of the net pool shall be carried forward to the next pool unless otherwise determined by SPPL.
- 4.26 All claims for dividends or refunds must be made at SPPL's designated office, or such other places which may be nominated by SPPL from time to time, within 180 calendar days, including holidays, after the day on which the relevant race was run. Dividends or refunds not collected within the 180-day period shall be forfeited.
- 4.27 Dividends or refunds may also be paid at the discretion of SPPL on such date and at such location as SPPL may determine.
- 4.28 SPPL may, in its discretion, make such enquiries as it considers necessary or is requested to undertake with a view to being satisfied that claims made for dividends or refunds constitute valid claims and nothing in the Rules and Regulations set forth shall impose any obligation upon SPPL to make payment of the dividends or refunds within any specific time except where is expressly provided herein to the contrary.
- 4.29 Where a dividend is declared and, whether before or after all investors have been paid the declared dividend an error or miscalculation is discovered whereby the dividend is changed, SPPL is empowered to declare a revised dividend and any holders of winning tickets who have not previously encashed their tickets shall thereafter be paid such revised dividend notwithstanding the payment to other investors of a dividend as previously declared. The power to revise the dividend may be exercised by SPPL so often, in regard to each dividend, as an error or miscalculation is discovered.
- 4.30 SPPL may declare a minimum guaranteed net pool amount for a particular pool. Subject to this Rule, if the net pool is less than the minimum guaranteed net pool amount, SPPL shall increase the net pool to the minimum guaranteed net pool amount before the net pool is divided in accordance with the Rules and Regulations for the bet type to which the net pool applies (referred to in this Rule as the particular bet type). If one or more races are void, or if there are insufficient starters or insufficient finishers in any leg, under the Rules and Regulations for the particular bet type, or if one or more races are cancelled, the net pool, if less than the minimum guaranteed net pool amount, shall not be increased to the minimum guaranteed net pool amount and shall be dealt with in accordance with the Rules and Regulations for the particular bet type.
- 4.31 SPPL may declare such money to be added to any net pool and such money declared shall form part of the net pool subject to any Rule that may stipulate otherwise. Without prejudice to the generality of the foregoing, in the event of one or more of the winning combinations being unbacked, the net pool plus such money so declared shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

- 4.32 The Board and SPPL shall not become involved in or become party to any dispute in relation to the ownership of a betting ticket.
- 4.33 The Board and SPPL shall not be concerned with any manuscript endorsements made on a betting ticket. The Board and SPPL shall not be concerned to see that the dividend on a betting ticket is properly divided amongst the alleged participants. The sole obligation of SPPL shall be to make payment to the person presenting the betting ticket and SPPL shall not be obliged to accede to any request by the holder to pay in any manner other than that which is provided for in the Rules and Regulations.
- 4.34 In the event of a dispute arising with regard to the validity of any matter under the Rules and Regulations, the decision of SPPL shall be final and binding.
- 4.35 SPPL and its retailer(s) shall be open to receive investments on such days and at such hours as SPPL may determine.
- 4.36 Notwithstanding clause 4.35 above, all investments must be made not later than such time as may be fixed by SPPL from time to time before the start of that particular race or the first leg race.
- 4.37 Details of investments at all betting locations will be transmitted and added to the relevant pools before the start of each race unless special circumstances require otherwise or as provided in clause 4.38 below.
- 4.38 When all or part of the investments received at any betting location cannot be transmitted, recorded or added to the relevant pools because of unforeseen circumstances, SPPL may, in its discretion, accept any such investments as qualifying for such dividend as may be determined by SPPL.
- 4.39 SPPL shall take all steps reasonably available to ensure simplicity of procedure and accuracy of transmission and may, from time to time, make changes in the methods of transmission.
- 4.40 SPPL shall determine from time to time the amount for each unit of investment in respect of each type of investment and dividends shall be declared in respect of a unit of investment. The amount for each unit of investment shall be published.
- 4.41 Subject to the provisions of this Scheme, dividends shall be paid to the investors who have invested on the winning combination.
- 4.42 Except as provided under clause 4.38 above, dividends shall be calculated from the total investments of each pool registered on SPPL's official record. Pools from investment on each bet type shall be calculated separately.

- 4.43 From the total of each pool shall be deducted the amount of government tax and the commission.
- 4.44 The amount of dividend payable in respect of an investment shall be calculated in accordance with the Rules and Regulations. SPPL may, however, from time to time and at its discretion declare a minimum dividend in respect of an investment.
- 4.45 SPPL shall determine whether dividends shall be declared in multiples of \$1, or in fractions of a dollar, on all or certain types of investment.
- 4.46 SPPL may, from time to time, announce the minimum number of declared starters necessary for the conduct of each type of investment.
- 4.47 All dividends shall be paid in Singapore currency and in such form of payment as SPPL may, in its discretion, decide.
- 4.48 The time for making payment of dividends shall be in accordance with the Rules.
- 4.49 SPPL shall be entitled to refuse to accept an investment from any person without being under any obligation whatsoever to assign a reason for such refusal and SPPL shall not be liable for any loss or damage howsoever arising or consequential upon the refusal to accept an investment.
- 4.50 SPPL shall have the sole discretion to decide which pools shall operate on which races and has the power to amend any such decisions as and when it sees fit.
- 4.51 Refund of investments shall be made in accordance with the Rules and Regulations.
- 4.52 The Club and SPPL reserve the right to refuse any person admission to premises operated by SPPL and/or the Club without assigning any reason and SPPL and the Club shall have the right to require any person to leave premises operated by SPPL and/or the Club on refunding the amount of such person's admission charge, if any.
- 4.53 The Board, the Club and SPPL shall not in any event whatsoever be liable for any injury, loss or damage sustained or incurred by any person whilst on the Club's, SPPL's or its retailers' premises whether such injury, loss or damage be caused by the negligence of the Board, the Club, or SPPL or their employees or the retailers or their employees or otherwise.
- 4.54 No person shall be entitled to ask or demand that any ticket be taken back or exchanged after he has received the ticket and left the counter without objection.

- 4.55 In the event of the stewards permitting or authorising the withdrawal of a horse from a race up to the time of starting (or if in their opinion a horse in such race has been prevented from starting by the mechanical failure of the starting stalls or the starter failing to place a horse in its stall) the money bet on that horse shall be refunded, except when it is otherwise provided in the Rules and Regulations.
- 4.56 When the “all clear” has been signalled, the pool shall be divided and the dividends paid to the investors with bets on the winning and placed horses as placed by the judge or judges and no subsequent objection or breach of the Rules of Racing or any irregularity whatsoever discovered subsequently shall disturb the original settlement and no investors shall have any claim whatsoever against SPPL, the stewards, the Club or the management committee of the Club in respect of such subsequent objection or breach of the Rules of Racing or any irregularity whatsoever discovered subsequently.
- 4.57 In the event of “objection” being signalled, the pool shall not be divided until such objection shall have been decided.
- 4.58 In the event of any horse being scratched and replaced by an “emergency acceptor” carrying the same saddle cloth number, all bets will stand and there will be no refund.
- 4.59 Disfigured tickets shall not be paid.
- 4.60 SPPL may, in its discretion, provide the following facilities for betting:
- (a) Banker betting;
 - (b) Box betting;
 - (c) Field betting;
 - (d) Lucky Pick or Computer Pick;
 - (e) System betting.
- 4.61 All disputes shall be decided in the first instance by SPPL. All appeals from such decisions shall lie to the executive management of SPPL whose decision shall be final.
- 4.62 SPPL may operate and provide facilities for an investor to place bets on the totalisator through a betting account maintained with SPPL or its appointed retailer(s).

4.63 Except as otherwise expressly provided in this Scheme, SPPL may prescribe such terms and conditions as it considers fit for the operation of any betting account. SPPL may amend these terms and conditions from time to time, and the amended terms and conditions shall, if so specified, apply to all existing account holders.

4.64 SPPL reserves the right to –

(a) refuse any application to open a betting account;

(b) refuse any bet or investment made through the betting account; or

(c) suspend or terminate any betting account,

without having to provide any reason therefor or be liable for any loss that may result, directly or indirectly, from such refusal, suspension or termination.

4.65 No interest shall be paid on credit balances in the betting accounts.

4.66 Holders of betting accounts are deemed to be fully aware of the balance in their account at all times. SPPL shall refuse to process any bet if there is insufficient credit in the betting account to meet such bets.

4.67 SPPL and/or its retailer(s) shall not provide loans, credit or any other form of financial assistance to all investors including account holders to enable them to bet.

4.68 When SPPL operates totalisator betting on overseas races with only pools of investments collected within Singapore, it shall pay dividends based on the official race results first received by SPPL from the overseas racing authority. Such official race results are final and conclusive, and thereafter customers shall not have any claim whatsoever against SPPL.

4.69 Dividends paid pursuant to rule 4.68 shall be in accordance with these Rules.

PART IVA

RULES APPLICABLE TO COMMINGLED POOLS OF INVESTMENTS

4A.1 SPPL shall be allowed to operate totalisator betting with commingled pools of investments. SPPL may transmit pools of investments collected within Singapore to an overseas totalisator and/or receive pools of investments collected by an overseas totalisator for the purposes of forming the commingled pools of investments.

- 4A.2 The rules in Part IVA apply only when SPPL operates totalisator betting with commingled pools of investments. The other Parts of these Rules continue to apply. In the event of any inconsistency between any rules in Part IVA and any other Rules, the rules in Part IVA shall prevail.
- 4A.3 When SPPL operates totalisator betting on overseas races with commingled pools of investment in which SPPL has transmitted pools of investments to an overseas totalisator (the "Overseas Totalisator") for the purpose of commingling, it shall only be obliged to pay out dividends as determined by the Overseas Totalisator, in accordance with the rules of the Overseas Totalisator or otherwise, and conveyed to SPPL. Such dividends determined by the Overseas Totalisator shall be final and conclusive, and investors shall not have any other claim whatsoever against SPPL.
- 4A.3a When SPPL operates totalisator betting on overseas races with commingled pools of investment in which the SPPL has received pools of investments collected by a third party overseas totalisator (the "Transmitting Totalisator") for the purpose of commingling with the investments collected in Singapore, and the said commingled pools of investment are not transmitted to an Overseas Totalisator, SPPL shall only be obliged to pay out dividends in accordance with these Rules. Such dividends determined by SPPL shall be final and conclusive, and investors (including investors in the Transmitting Totalisator and/or the Overseas Totalisator) shall not have any claim whatsoever against SPPL.
- 4A.4 Dividends paid by SPPL pursuant to rule 4A.3 and 4A.3a shall be in Singapore dollars, and rounded up or rounded down in the absolute discretion of SPPL.
- 4A.5 When SPPL operates totalisator betting on overseas races with commingled pools of investments, SPPL may in its absolute discretion de-couple the pools of investments if, for any reason whatsoever, SPPL is unable to transmit the pools of investments collected within Singapore to the Overseas Totalisator and/or SPPL is unable to receive the transmission of pools of investments collected by the Transmitting Totalisator.
- 4A.6 In the event of any de-coupling by SPPL pursuant to rule 4A.5, no refunds shall be made and SPPL shall pay out dividends in accordance with these Rules on the pools of investments collected within Singapore. SPPL shall not be liable to the investors both within Singapore and overseas and/or any Overseas Totalisator or Transmitting Totalisator for any losses that may result from the said de-coupling.
- 4A.7 When SPPL operates totalisator betting on overseas races with commingled pools of investments, SPPL may invest into the pools of investments collected in Singapore for the purpose of rounding up the said pools to the nearest whole foreign currency denomination for transmission to the Overseas Totalisator.

4A.8 When SPPL operates totalisator betting on overseas races with commingled pools of investments, dividends or refunds may be paid at the discretion of SPPL on such date and at such location as SPPL may determine.

4A.9 When SPPL operates totalisator betting with commingled pools of investments on a race in Singapore, SPPL shall pay dividends in accordance with these Rules.

PART V

REGULATIONS

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5 Win Betting Regulations

- 5.1 "Win" means the type of betting where the investor has to select the 1st horse in the race. The winning selection is the selection of the 1st horse.
- 5.2 From the total of the Win pool, after deduction of the amount of government tax and the commission, the net pool will be divided by the number of unit bets on the winning selection.
- 5.3 In the event of there being less than 4 starters, there will be no Win pool.
- 5.4 In the event of a withdrawal(s), such bets on the withdrawn selection(s) will be refunded.
- 5.5 In the event of a dead-heat, dividends shall be paid on the horses which have run the dead-heat. In such cases, the net pool shall be divided into as many equal parts as there are horses which are backed running the dead-heat, and each such part shall be divided by the respective number of unit bets on each of such horses.
- 5.6 In the event of any winning horse(s) being unbacked, the net pool will be shared by the number of unit bets on the 2nd horse(s) and, if unbacked, shared by the unit bets on 3rd horse(s) and, if also unbacked, all bets will be refunded.
- 5.7 If there is no finisher, all bets will be refunded.
- 5.8 Should the race be declared void, all bets will be refunded.

6 Place Betting Regulations

- 6.1 "Place" means the type of betting where the investor has to select any horse in a race to finish 1st, 2nd or 3rd, in the case of a race with 7 or more declared starters, or to finish 1st or 2nd, in the case of a race with 4, 5 or 6 declared starters. With 7 or more starters, the winning selection is the selection of the 1st, 2nd or 3rd horse. In the case of 4, 5 or 6 starters, the winning selection is the selection of the 1st or 2nd horse.
- 6.2 From the total of the Place pool, after the deduction of the amount of government tax and the commission, the net pool shall be divided into as many equal parts as there are winning selections and each such part shall be divided by the respective number of unit bets on each winning selection.
- 6.3 In the event of there being less than 4 starters, there will be no Place pool.

6.4 In the event of a withdrawal(s), such bets which include the withdrawn selection will be refunded.

6.5 In the event of a dead-heat for any place which is a winning selection, the net pool will be divided first by the number of winning selections and further sub-divided into as many equal parts as there are horses which have been backed running the dead-heat for a winning selection. Each such part shall be divided by the respective number of unit bets on each of such horses. For Place betting, the allocation of the net pool will be according to the following table:

| 2 Place Betting | 1st | 2nd | 3rd |
|---|------------|------------|------------|
| Dead-heat 1 st (2 horses) | 1/2 each | nil | nil |
| Dead-heat 1 st (3 horses) | 1/3 each | nil | nil |
| Dead-heat 2 nd (2 horses) | 1/2 | 1/4 each | nil |
| Dead-heat 2 nd (3 horses) | 1/2 | 1/6 each | nil |
| 3 Place Betting | 1st | 2nd | 3rd |
| Dead-heat 1 st (2 horses) | 1/3 each | N/A | 1/3 |
| Dead-heat 1 st (3 horses) | 1/3 each | nil | nil |
| Dead-heat 2 nd (2 horses) | 1/3 | 1/3 each | N/A |
| Dead-heat 2 nd (3 horses) | 1/3 | 2/9 each | N/A |
| Dead-heat 3 rd (2 horses) | 1/3 | 1/3 | 1/6 each |
| Dead-heat 3 rd (3 horses) | 1/3 | 1/3 | 1/9 each |

- 6.6 In the event of any placed horse(s) being unbacked, the remaining placed horse(s) will share the net pool. If no placed horses are backed, all bets will be refunded.
- 6.7 If there are 2 finishers, all bets on the 1st and 2nd horses will be paid. If there is 1 finisher, all bets on the 1st horse will be paid. If there are no finishers, all bets will be refunded.
- 6.8 Should the race be declared void, all bets will be refunded.

7 Evens and Odds Betting Regulations

- 7.1 “Evens and Odds” means the type of betting where the investor has to select the parity of the saddle cloth number of the horse that wins a race. The “parity” of a saddle cloth number indicates whether it is an even number or an odd number.
- 7.2 From the total of the Evens and Odds pool, after deduction of the amount of government tax and the commission, the net pool will be divided by the number of unit bets on the winning selection.
- 7.3 In the event of there being less than 4 starters, there will be no Evens and Odds pool.
- 7.4 In the event of there being 4 or more starters but only one of which has a saddle cloth number being an even number or odd number, there will be no Evens and Odds pool.
- 7.5 In the event of any withdrawal or scratching, or both, bets will not be refunded unless resulting from such withdrawal or scratching, or both, the event referred to in clause 7.3 or 7.4 occurs.
- 7.6 In the event of a dead-heat for first place between 2 or more horses which have saddle cloth numbers all being even numbers or all being odd numbers, pay to bets on even numbers or odd numbers, respectively.
- 7.7 In the event of a dead-heat for first place between a horse or horses which have saddle cloth numbers being even numbers and a horse or horses which have saddle cloth numbers being odd numbers, refund all Evens and Odds bets.
- 7.8 In the event that only horses which have saddle cloth numbers being even numbers are backed, or only horses which have saddle cloth numbers being odd numbers are backed, all Evens and Odds bets will be refunded.
- 7.9 In the event there is no finisher, all Evens and Odds bets will be refunded.

7.10 In the event the race is declared void, all Evens and Odds bets will be refunded.

8 Forecast Betting Regulations

8.1 "Forecast" means the type of betting where the investor has to select the 1st and 2nd placed horses in a race. The winning combination is the selection of 1st and 2nd horses placed in any finishing order.

8.2 In the event of there being less than 4 starters, there will be no Forecast pool.

8.3 In the event of withdrawal(s), such bets which include the withdrawn selection in the combination will be refunded.

8.4 In the event of a dead-heat for any of the first two places in the race, the various winning combinations will be derived as follows:

8.4.1 In the event of a dead-heat for 1st place, say, horses No. 8 and No. 10, the winning combination will be:

horses No. 8 and 10.

8.4.2 In the event of a triple dead-heat for 1st place, say, horses No. 4, 8 and 10, the winning combinations will be:

horses No. 4 and 8

horses No. 4 and 10

horses No. 8 and 10.

8.4.3 In the event of a dead-heat for 2nd place, say, horse No. 8 is placed 1st and horses No. 4 and 10 running the dead-heat for 2nd place, the winning combinations will be:

horses No. 4 and 8

horses No. 8 and 10.

8.4.4 In the event of a triple dead-heat for 2nd place, say, horse No. 8 is placed 1st and horses No. 4, 9 and 10 running triple dead-heat for 2nd place, the winning combinations will be:

horses No. 4 and 8

horses No. 8 and 9

horses No. 8 and 10.

8.5 From the total of the Forecast pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which have been backed and each of such parts by the number of unit bets on each of such winning combinations.

8.6 In the event of the winning combination being unbacked, the pool shall be divided as follows: pay selections of 1st and 3rd or, if unbacked, pay selections of 2nd and 3rd or, if also unbacked, all bets will be refunded.

8.7 In the event of a dead-heat for 1st place between 2 horses and the winning combinations have not been backed, pay the combinations which have been backed of one of the horses running such a dead-heat and the 3rd placed horse or horses if it is also a dead-heat or, if also unbacked, all bets will be refunded.

8.8 In the event of a triple dead-heat for 1st place, all bets will be refunded if all the winning combinations have not been backed.

8.9 In the event of a dead-heat for 2nd place between two or more horses and all the combinations of the winner and one of the 2nd horses are not backed, pay the combinations which are backed of two horses running the dead-heat for 2nd place and, if also unbacked, all bets will be refunded.

8.10 For insufficient finishers, the following shall apply:

8.10.1 If there is 1 finisher, pay all bets which include the finisher, or, if unbacked, refund all bets.

8.10.2 If there are no finishers, all bets will be refunded.

8.11 Should the race be declared void, all bets will be refunded.

9 Place Forecast Betting Regulations

- 9.1 "Place Forecast" means the type of betting where the investor has to select any 2 of the 3 horses placed 1st, 2nd or 3rd in the race in any finishing order. The winning combination is the selection of any 2 of the 3 horses placed 1st, 2nd or 3rd in any finishing order.
- 9.2 If there are less than 7 starters, there will be no Place Forecast pool.
- 9.3 If there is any withdrawal, such bets which include the withdrawn selection will be refunded.
- 9.4 From the total of the Place Forecast pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which are backed and each such part shall be divided by the respective number of unit bets on each of such winning combinations.
- 9.5 Dead-Heats

If there is a dead-heat, the net pool will be allocated to the winning combinations in the following manner:

9.5.1 Dead-heat 1st

| <u>Winning Combinations</u> | <u>2 horse dead-heat</u> | <u>3 horse dead-heat</u> |
|-----------------------------|--------------------------|--------------------------|
| 1st and 1st | 1/3 | 1/3 each |
| 1st and 3rd | 1/3 each | Nil. |

9.5.2 Dead-heat 2nd

| <u>Winning Combinations</u> | <u>2 horse dead-heat</u> | <u>3 horse dead-heat</u> |
|-----------------------------|--------------------------|--------------------------|
| 1st and 2nd | 1/3 each | 1/6 each |
| 2nd and 2nd | 1/3 | 1/6 each. |

9.5.3 Dead-heat 3rd

| <u>Winning Combinations</u> | <u>2 horse dead-heat</u> | <u>3 horse dead-heat</u> |
|-----------------------------|--------------------------|--------------------------|
| 1st and 2nd | 1/3 each | 1/3 |
| 1st and 3rd | 2/15 each | 2/27 each |
| 2nd and 3rd | 2/15 each | 2/27 each |
| 3rd and 3rd | 2/15 each | 2/27 each. |

9.6 If a winning combination is unbacked, the winning combinations which are backed will share the net pool.

9.7 If all winning combinations are unbacked, all bets will be refunded.

9.8 If there are insufficient finishers, the following shall apply:

9.8.1 If there are 2 finishers, pay all bets selecting the finishers as 1st and 2nd.

9.8.2 If there is 1 finisher, pay all bets selecting the finisher as 1st.

9.8.3 If there is no finisher, all bets will be refunded.

9.9 Should the race be declared void, all bets will be refunded.

10 Tierce Betting Regulations

10.1 "Tierce" means the type of betting where the investor has to select the 1st, 2nd and 3rd horses in a race nominated by SPPL in the correct finishing order. The winning combination is the 1st, 2nd and 3rd placed horses selected in the correct finishing order.

10.2 In the event of there being less than 4 starters, there will be no Tierce pool.

10.3 In the event of a withdrawal(s), bets which include the withdrawn selection will be refunded.

10.4 Dead-Heats

10.4.1 In the event of a dead-heat for 1st place, say, horses No. 8 and No. 10, and horse No. 4 is placed 3rd, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 10 – 4

horses No. 10 – 8 – 4.

10.4.2 In the event of a dead-heat for 2nd place, say, horse No. 8 is placed 1st, and horses No. 4 and No. 10 running the dead-heat for 2nd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 10

horses No. 8 – 10 – 4.

10.4.3 In the event of a dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd, and horses No. 9 and No. 10 running the dead-heat for 3rd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9

horses No. 8 – 4 – 10.

10.5 Triple Dead-Heats

10.5.1 In the event of a triple dead-heat for 1st place, say, between horses No. 4, 8 and 10, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 4 – 8 – 10

horses No. 4 – 10 – 8

horses No. 8 – 10 – 4

horses No. 8 – 4 – 10

horses No. 10 – 4 – 8

horses No. 10 – 8 – 4.

- 10.5.2 In the event of a triple dead-heat for 2nd place, say, horse No. 8 is placed 1st and horses No. 4, 9 and 10 running the triple dead-heat for 2nd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9

horses No. 8 – 4 – 10

horses No. 8 – 9 – 4

horses No. 8 – 9 – 10

horses No. 8 – 10 – 4

horses No. 8 – 10 – 9.

- 10.5.3 In the event of a triple dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horses No. 9, 10 and 11 running the triple dead-heat for 3rd place, such of the following combinations as have been sold will be declared as the winning combinations:

horse No. 8 – 4 – 9

horse No. 8 – 4 – 10

horse No. 8 – 4 – 11.

- 10.6 From the total of the Tierce pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which are backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

- 10.7 In the event of the winning combination being unbacked, the net pool shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

10.8 In the event that there are less than 3 finishers, all bets will be refunded.

10.9 Should the race be declared void, all bets will be refunded.

11 Trio Betting Regulations

11.1 "Trio" means the type of betting where the investor has to select the 1st, 2nd and 3rd placed horses in a race nominated by SPPL in any finishing order. The winning combination is the selection of the 1st, 2nd and 3rd horses in any finishing order.

11.2 If there are less than 4 starters, there will be no Trio pool.

11.3 If there is any withdrawal, bets which include the withdrawn selection will be refunded.

11.4 Dead-Heats

11.4.1 If there is a dead-heat for 1st place, say, horses No. 10 and No. 8 run dead-heat for 1st place and horse No. 4 is 3rd, the winning combination will be:

horses No. 4 – 8 – 10.

11.4.2 If there is a dead-heat for 2nd place, say, horse No. 10 is 1st, and horses No. 8 and No. 4 run dead-heat for 2nd place, the winning combination will be:

horses No. 4 – 8 – 10.

11.4.3 If there is a dead-heat for 3rd place, say, horses No. 8 and No. 4 are 1st and 2nd respectively, and horses No. 5 and No. 10 run dead-heat for 3rd place, the winning combinations will be:

horses No. 4 – 5 – 8

horses No. 4 – 8 – 10.

11.5 Triple Dead-Heats

11.5.1 If there is a triple dead-heat for 1st place, say, between horses No. 4, No. 8 and No. 10, the winning combination will be:

horses No. 4 – 8 – 10.

- 11.5.2 If there is a triple dead-heat for 2nd place, say, horse No. 8 is 1st, and horses No. 4, No. 9 and No. 10 run triple dead-heat for 2nd place, the winning combinations will be:

horses No. 4 – 8 – 9

horses No. 4 – 8 – 10

horses No. 8 – 9 – 10.

- 11.5.3 If there is a triple dead-heat for 3rd place, say, horse No. 8 is 1st, horse No. 4 is 2nd, and horses No. 9, No. 10 and No. 11 run triple dead-heat for 3rd place, the winning combinations will be:

horses No. 4 – 8 – 9

horses No. 4 – 8 – 10

horses No. 4 – 8 – 11.

- 11.6 From the total of the Trio pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which have been backed and each such part shall be divided by the respective number of unit bets on each of such winning combinations.

- 11.7 If the winning combination is unbacked, the net pool shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

- 11.8 If there are 2 finishers, all bets selecting the 1st and 2nd horses will be paid.

- 11.9 If there is 1 finisher, all bets selecting the 1st horse will be paid.

- 11.10 If there is no finisher, all bets will be refunded.

- 11.11 Should the race be declared void, all bets will be refunded.

12 Quartet Betting Regulations

12.1 "Quartet" means the type of betting where the investor has to select any 4 horses in a race nominated by SPPL, to finish 1st, 2nd, 3rd and 4th in the correct finishing order.

12.2 In the event of there being less than 4 starters, there will be no Quartet pool.

12.3 In the event of a withdrawal(s), bets which include the withdrawn selection will be refunded.

12.4 Dead-Heats

12.4.1 In the event of a dead-heat for 1st place, say, horses No. 8 and No. 10, horse No. 4 is placed 3rd and horse No. 7 is placed 4th, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 10 – 4 – 7

horses No. 10 – 8 – 4 – 7.

12.4.2 In the event of a dead-heat for 2nd place, say, horse No. 8 is placed 1st, horses No. 4 and No. 10 running the dead-heat for 2nd place, and horse No. 7 is placed 4th, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 10 – 7

horses No. 8 – 10 – 4 – 7

12.4.3 In the event of a dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horses No. 9 and No. 10 running the dead-heat for 3rd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9 – 10

horses No. 8 – 4 – 10 – 9

12.4.4 In the event of a dead-heat for 4th place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd, horse No. 9 is placed 3rd and horses No. 10

and No. 11 running the dead-heat for 4th place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9 -- 10

horses No. 8 – 4 – 9 – 11

12.5 Triple Dead-Heats

12.5.1 In the event of a triple dead-heat for 1st place, say, between horses No. 4, 8 and 10 and horse No. 7 is placed 4th, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 4 – 8 – 10 – 7

horses No. 4 – 10 – 8 – 7

horses No. 8 – 10 – 4 – 7

horses No. 8 – 4 – 10 – 7

horses No. 10 - 4 - 8 – 7

horses No. 10 - 8 - 4 – 7.

12.5.2 In the event of a triple dead-heat for 2nd place, say, horse No. 8 is placed 1st, and horses No. 4, 9 and 10 running the triple dead-heat for 2nd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9 -- 10

horses No. 8 – 4 – 10 – 9

horses No. 8 – 9 – 4 – 10

horses No. 8 – 9 – 10 – 4

horses No. 8 – 10 – 4 – 9

horses No. 8 – 10 – 9 – 4.

- 12.5.3 In the event of a triple dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horses No. 9, 10 and 11 running the triple-dead-heat for 3rd place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9 – 10

horses No. 8 – 4 – 9 – 11

horses No. 8 – 4 – 10 – 9

horses No. 8 – 4 – 10 – 11

horses No. 8 – 4 – 11 – 9

horses No. 8 – 4 – 11 – 10.

- 12.5.4 In the event of a triple dead-heat for 4th place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horse No. 9 is placed 3rd and horses No. 10, 11 and 12 running triple dead-heat for 4th place, such of the following combinations as have been sold will be declared as the winning combinations:

horses No. 8 – 4 – 9 – 10

horses No. 8 – 4 – 9 – 11

horses No. 8 – 4 – 9 – 12.

- 12.6 From the total of the Quartet pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which are backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

- 12.7 In the event of the winning combination being unbacked, the net pool will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

12.8 In the event that there are less than 4 finishers, all bets will be refunded.

12.9 Should the race be declared void, all bets will be refunded.

13 Quadro Betting Regulations

13.1 “Quadro” means the type of betting where the investor has to select the 1st, 2nd, 3rd and 4th placed horses in a race nominated by SPPL in any finishing order. The winning combination is the selection of the 1st, 2nd, 3rd and 4th horses in any finishing order.

13.2 If there are less than 6 starters, there will be no Quadro pool.

13.3 If there is any withdrawal, bets which include the withdrawn selection will be refunded.

13.4 Dead-Heats

13.4.1 In the event of a dead-heat for 1st place, say, horses No. 8 and No. 10, horse No. 4 is placed 3rd and horse No. 7 is placed 4th, the winning combination will be:

horses No. 4 – 7 – 8 – 10.

13.4.2 In the event of a dead-heat for 2nd place, say, horse No. 8 is placed 1st, horses No. 4 and No. 10 running the dead-heat for 2nd place, and horse No. 7 is placed 4th, the winning combination will be:

horses No. 4 – 7 – 8 – 10.

13.4.3 In the event of a dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horses No. 7 and No. 10 running the dead-heat for 3rd place, the winning combination will be:

horses No. 4 – 7 – 8 – 10.

- 13.4.4 In the event of a dead-heat for 4th place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd, horse No. 7 is placed 3rd and horses No. 10 and No. 11 running the dead-heat for 4th place, the winning combinations will be:

horses No. 4 – 7 – 8 – 10

horses No. 4 – 7 – 8 – 11.

13.5 Triple Dead-Heats

- 13.5.1 In the event of a triple dead-heat for 1st place, say, between horses No. 4, 8 and 10 and horse No. 7 is placed 4th, the winning combination will be:

horses No. 4 – 7 – 8 – 10.

- 13.5.2 In the event of a triple dead-heat for 2nd place, say, horse No. 8 is placed 1st, and horses No. 4, 7 and 10 running the triple dead-heat for 2nd place, the winning combinations will be:

horses No. 4 – 7 – 8 – 10.

- 13.5.3 In the event of a triple dead-heat for 3rd place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horses No. 7, 10 and 11 running the triple-dead-heat for 3rd place, the winning combinations will be:

horses No. 4 – 7 – 8 – 10

horses No. 4 – 7 – 8 – 11

horses No. 4 – 8 – 10 – 11

- 13.5.4 In the event of a triple dead-heat for 4th place, say, horse No. 8 is placed 1st, horse No. 4 is placed 2nd and horse No. 7 is placed 3rd and horses No. 10, 11 and 12 running triple dead-heat for 4th place, the winning combinations will be:

horses No. 4 – 7 – 8 – 10

horses No. 4 – 7 – 8 – 11

horses No. 4 – 7 – 8 – 12.

- 13.6 From the total of the Quadro pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which have been backed and each such part shall be divided by the respective number of unit bets on each of such winning combinations.
- 13.7 If the winning combination is unbacked, the net pool shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.
- 13.8 If there are 3 finishers, all bets selecting the 1st, 2nd and 3rd horses will be paid.
- 13.9 If there are 2 finishers, all bets selecting the 1st and 2nd horses will be paid.
- 13.10 If there is 1 finisher, all bets selecting the 1st horse will be paid.
- 13.11 If there is no finisher, all bets will be refunded.
- 13.12 Should the race be declared void, all bets will be refunded.

14 Double Betting Regulations

- 14.1 "Double" means the type of betting where the investor has to select the 1st horse in each of two races nominated by SPPL, the first race being known as the 1st leg and the second race being known as the 2nd leg. The winning combination is the 1st horse in the 1st leg coupled with the 1st horse in the 2nd leg.
- 14.2 In the event of there being less than 4 starters in both legs, there will be no Double pool.
- 14.3 Withdrawal
- 14.3.1 In the event of a withdrawal in one or more legs, no refunds will be made and the favourite in the leg or legs in which a withdrawal occurs will be substituted for each withdrawn horse and such favourite shall be deemed to be the investor's original selection.
- 14.3.2 If an investor has originally selected more than one withdrawn horse, this substitution will be made for as many withdrawn horses as the investor has selected whereby an investor who has originally selected the favourite will be deemed to have made additional selections of the favourite in respect of each withdrawn horse.

14.4 Dead-Heat

In the event of a dead-heat for 1st place in one or both legs, the various winning combinations would be as follows:

- 14.4.1 Dead-heat in 1st place in the 1st leg, say, horses No. 4 and 8, and 1st horse in 2nd leg is horse No. 10, the winning combinations are:

horse No. 4 / horse No. 10

horse No. 8 / horse No. 10.

- 14.4.2 Dead-heat in 1st place in the 2nd leg, say, 1st horse in the 1st leg is horse No. 4 and dead-heat for 1st place in 2nd leg are horses No. 8 and 10, the winning combinations are:

horse No. 4 / horse No. 8

horse No. 4 / horse No. 10.

- 14.4.3 Dead-heat in 1st place in the 1st and 2nd legs, say, horses No. 4 and 8 for the 1st leg and horses No. 6 and 10 for the 2nd leg, the winning combinations are:

horse No. 4 / horse No. 6

horse No. 4 / horse No. 10

horse No. 8 / horse No. 6

horse No. 8 / horse No. 10.

- 14.4.4 In the event of a triple dead-heat for 1st place in the 1st leg, 2nd leg or both legs, the various winning combinations shall be derived in the same manner as above.

- 14.5 From the total of the Double pool shall be deducted government tax and the commission and the net pool shall be divided into as many equal parts as there are winning combinations which have been backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

14.6 In the event of one or more winning combinations being unbacked, the net pool shall be shared equally by those that are backed and, if all are unbacked, the net pool will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

14.7 For insufficient finishers, the following shall apply:

14.7.1 If there is no finisher in one leg, pay bets selecting the winner of the other leg.

14.7.2 If there is no finisher in both legs, all bets will be refunded.

14.8 For void races, the following shall apply:

14.8.1 If both races are void, all bets will be refunded.

14.8.2 If 1 race is void, pay 1st in the other leg.

15 Double Forecast Betting Regulations

15.1 "Double Forecast" means the type of betting where the investor has to select the 1st and 2nd horses in either order in two races nominated by SPPL. The winning combination is the selection of the 1st and 2nd horses in the 1st leg in either order and the 1st and 2nd horses in the 2nd leg in either order.

15.2 In the event of there being less than 4 starters in both legs, there will be no Double Forecast pool.

15.3 Withdrawal

15.3.1 In the event of a withdrawal in any leg of the Double Forecast, no refunds will be made and the favourite in the leg in which a withdrawal occurs will be substituted for the withdrawn horse in each bet combination unless an investor has included the favourite in his original bet combination in which event the investor's original bet combination will be deemed to have included the 2nd favourite in lieu of the withdrawn horse.

15.3.2 In the event of two withdrawals in a leg of the Double Forecast, the favourite and the 2nd favourite in the leg will be substituted for the withdrawn horses.

15.4 Dead-Heats

- 15.4.1 In the event of a dead-heat for 1st place in the 1st leg, say, horses No. 4 and 8 and horses No. 6 and 9 are 1st and 2nd respectively in the 2nd leg, the winning combination is:

horses No. 4 and 8 / horses No. 6 and 9.

- 15.4.2 In the event of a dead-heat for 2nd place in the 1st leg, say, horse No. 4 is placed 1st in the 1st leg, horses No. 8 and 10 running dead-heat for 2nd place in the 1st leg and horses No. 6 and 9 are 1st and 2nd respectively in the 2nd leg, the winning combinations are:

horses No. 4 and 8 / horses No. 6 and 9

horses No. 4 and 10 / horses No. 6 and 9.

- 15.4.3 In the event of a dead-heat for 1st place, 2nd place or both places in the 2nd leg or both legs or a triple dead-heat for 1st place, 2nd place or both places in the 1st leg, 2nd leg or both legs, the various winning combinations shall be derived in the same manner as above.

- 15.5 From the total of the Double Forecast pool shall be deducted government tax and the commission and the net pool shall be divided into as many parts as there are winning combinations which have been backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

- 15.6 In the event of one or more of the winning combinations being unbacked, the net pool shall be shared equally by those that are backed or, if unbacked, pay 1st and 2nd horses in the 1st leg coupled with 1st and 3rd horses in the 2nd leg or, if unbacked, 1st and 2nd horses in the 1st leg coupled with 2nd and 3rd horses in the 2nd leg or, if unbacked, 1st and 2nd horses in the 1st leg with the 2nd leg being ignored or, if also unbacked, the net pool will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

- 15.7 For insufficient finishers, the following shall apply:

- 15.7.1 If there is only 1 finisher in one leg, pay all bets selecting that horse coupled with the 1st and 2nd horses in either order in the other leg.

- 15.7.2 If there are no finishers in one leg, pay all bets selecting the 1st and 2nd horses in either order in the other leg.

15.7.3 If there is only 1 finisher in both legs, pay all bets selecting both the finishers.

15.7.4 If there are no finishers in both legs, all bets will be refunded.

15.8 For void races, the following shall apply:

15.8.1 If both races are void, all bets will be refunded.

15.8.2 If 1 race is void, pay 1st and 2nd in either order in the other leg.

16 Double Trio Betting Regulations

16.1 "Double Trio" means the type of betting where the investor has to select the 1st, 2nd and 3rd horses, regardless of the finishing order of the investor's selections, in each of two races nominated by SPPL. The winning combination is the selection of the 1st, 2nd and 3rd horses, regardless of their finishing order, in the 1st leg and the 1st, 2nd and 3rd horses, regardless of their finishing order, in the 2nd leg.

16.2 In the event of there being less than 4 starters in both legs, there will be no Double Trio pool.

16.3 Withdrawal

16.3.1 In the event of a withdrawal in any leg of the Double Trio, no refunds will be made and the favourite in the leg in which a withdrawal occurs will be substituted for the withdrawn horse in each bet combination unless an investor has included the favourite in his original bet combination in which event the investor's original bet combination will be deemed to have included the 2nd favourite in lieu of the withdrawn horse. If the investor's original bet combination included both the favourite and the 2nd favourite, the investor's original bet combination will be deemed to have included the 3rd favourite in lieu of the withdrawn horse.

16.3.2 In the event of two withdrawals in a leg of the Double Trio, the favourite and the 2nd favourite in the leg will be substituted for the withdrawn horses unless an investor has included the favourite or the 2nd favourite in his original bet combination in which event the investor's original bet combination will be deemed to have been the 2nd favourite and the 3rd favourite or the favourite and the 3rd favourite, as the case may be, in lieu of the withdrawn horses.

16.3.3 In the event of three withdrawals in a leg of the Double Trio, the favourite, the 2nd favourite and the 3rd favourite in the leg will be substituted for the withdrawn horses.

16.4 Dead-Heats

16.4.1 In the event of a dead-heat for 1st place in 1st leg, say, horses No. 4 and 8, horses No. 10 is 3rd in the 1st leg and horses No. 6, 9 and 2 are 1st, 2nd and 3rd respectively in the 2nd leg, the winning combination is:

horses No. 4, 8 and 10 / horses No. 2, 6 and 9.

16.4.2 In the event of a dead-heat for 2nd place in the 1st leg, say, horse No. 4 is 1st in the 1st leg, horses No. 8 and 10 running dead-heat for 2nd place in the 1st leg and horses No. 6, 9 and 2 are 1st, 2nd and 3rd respectively for the 2nd leg, the winning combination is:

horses No. 4, 8 and 10 / horses No. 2, 6 and 9.

16.4.3 In the event of a dead-heat for 3rd place in the 1st leg, say, horses No. 4 and 8 are 1st and 2nd respectively and horses No. 5 and 10 running dead-heat for 3rd place in the 1st leg, and horses No. 6, 9 and 2 are the 1st, 2nd and 3rd respectively for the 2nd leg, the winning combinations are:

horses No. 4, 5 and 8 / horses No. 2, 6 and 9

horses No. 4, 8 and 10 / horses No. 2, 6 and 9.

16.4.4 In the event of a dead-heat for 1st, 2nd or 3rd place in the 2nd leg or both legs, or a triple dead-heat for 1st, 2nd or 3rd place in the 1st leg, 2nd leg or both legs, the various winning combinations shall be derived in the same manner as above.

16.5 From the total of the Double Trio pool shall be deducted government tax and the commission and the net pool shall be divided into as many parts as there are winning combinations which have been backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

16.6 In the event of one or more of the winning combinations being unbacked, the net pool shall be divided equally by those that are backed or, if all winning combinations are unbacked, the net pool shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

16.7 For insufficient finishers, the following shall apply:

16.7.1 If there are less than three finishers in one leg, pay all bets selecting the 1st, 2nd and 3rd horses in any order in the other leg.

16.7.2 If there are less than three finishers in both legs, all bets will be refunded.

16.8 For void races, the following shall apply:

16.8.1 If both races are void, all bets will be refunded.

16.8.2 If 1 race is void, pay 1st, 2nd and 3rd horses in any order in the other leg.

17 Triple Trio Betting Regulations

17.1 "Triple Trio" means the type of betting where the investor has to select the 1st, 2nd and 3rd horses, regardless of the finishing order of the investor's selections, in each of three races nominated by SPPL. The winning combination is the selection of the 1st, 2nd and 3rd horses, regardless of their finishing order, in the 1st leg, the 2nd leg and the 3rd leg.

17.2 For insufficient starters, the following shall apply:

17.2.1 If there are less than 4 starters in all legs, there will be no Triple Trio pool.

17.2.2 If there are less than 4 starters in any leg, the jackpot allocated to the Triple Trio pool will not form part of the net pool but shall be carried forward as jackpot to the next pool unless otherwise decided by SPPL.

17.2.3 If there are less than 4 starters in two legs, pay 1st, 2nd and 3rd horses in any order in the remaining leg.

17.2.4 If there are less than 4 starters in one leg, pay 1st, 2nd and 3rd horses in any order in the other two legs.

17.3 Withdrawal

17.3.1 In the event of a withdrawal in any leg of the Triple Trio, no refunds will be made and the favourite in the leg in which a withdrawal occurs will be substituted for the withdrawn horse in each bet combination unless an investor has included the favourite in his original bet combination in which event the investor's original bet combination will

be deemed to have included the 2nd favourite in lieu of the withdrawn horse. If the investor's original bet combination included both the favourite and the 2nd favourite, the investor's original bet combination will be deemed to have included the 3rd favourite in lieu of the withdrawn horse.

17.3.2 In the event of two withdrawals in any leg of the Triple Trio, the favourite and the 2nd favourite in the leg will be substituted for the withdrawn horses unless an investor has included the favourite or the 2nd favourite in his original bet combination in which event the investor's original bet combination will be deemed to have been the 2nd favourite and the 3rd favourite or the favourite and the 3rd favourite, as the case may be, in lieu of the withdrawn horses.

17.3.3 In the event of three withdrawals in a leg of the Triple Trio, the favourite, the 2nd favourite and the 3rd favourite in the leg will be substituted for the withdrawn horses.

17.4 Dead-Heats

17.4.1 In the event of a dead-heat for 1st place in the 1st leg, say, horses No. 4 and 8, horse No. 10 is 3rd in the 1st leg, horses No. 6, 9 and 2 are 1st, 2nd and 3rd respectively in the 2nd leg, and horses No. 8, 6 and 1 are 1st, 2nd and 3rd respectively in the 3rd leg, the winning combination is:

horses No. 4, 8 and 10 / horses No. 2, 6 and 9 / horses No. 1, 6 and 8.

17.4.2 In the event of a dead-heat for 2nd place in the 1st leg, say, horse No. 4 is 1st in the 1st leg, horses No. 8 and 10 running dead-heat for 2nd place in the 1st leg, horses No. 6, 9 and 2 are 1st, 2nd and 3rd respectively in the 2nd leg and horses No. 8, 6 and 1 are 1st, 2nd and 3rd respectively in the 3rd leg, the winning combination is:

horses No. 4, 8 and 10 / horses No. 2, 6 and 9 / horses No. 1, 6 and 8.

17.4.3 In the event of a dead-heat for 3rd place in the 1st leg, say, horses No. 4 and 8 are 1st and 2nd respectively and horses No. 5 and 10 running dead-heat for 3rd place in the 1st leg, horses No. 6, 9 and 2 are 1st, 2nd and 3rd respectively in the 2nd leg and horses No. 8, 6 and 1 are 1st, 2nd and 3rd respectively in the 3rd leg, the winning combinations are:

horses No. 4, 5 and 8 / horses No. 2, 6 and 9 / horses No. 1, 6 and 8.

horses No. 4, 8 and 10 / horses No. 2, 6 and 9 / horses No. 1, 6 and 8.

- 17.4.4 In the event of a dead-heat for 1st, 2nd or 3rd place in the 2nd leg, 3rd leg or all three legs, or a triple dead-heat for 1st, 2nd or 3rd place in the 1st leg, 2nd leg, 3rd leg or all three legs, the various winning combinations shall be derived in the same manner as above.
- 17.5 From the total of the Triple Trio pool shall be deducted government tax and the commission and the net pool shall be divided into as many parts as there are winning combinations which have been backed and each such part shall be divided by the number of unit bets on each of such winning combinations.
- 17.6 In the event of one or more of the winning combinations being unbacked, the net pool shall be divided equally by those that are backed.
- 17.7 In the event that all winning combinations in clause 17.5 are unbacked, the net pool shall be carried forward as a jackpot to a pool designated by SPPL unless SPPL has decided to divide the net pool equally by those combinations that have the correct selections in any order in any two of the legs and are backed.
- 17.8 In the event that all the combinations mentioned in clause 17.7 are unbacked, the net pool shall be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.
- 17.9 For insufficient finishers, the following shall apply:
 - 17.9.1 If there are less than three finishers in all legs, all bets will be refunded.
 - 17.9.2 If there are less than three finishers in any leg, the jackpot allocated to the Triple Trio pool will not form part of the net pool but will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.
 - 17.9.3 If there are less than three finishers in two legs, pay all bets selecting the 1st, 2nd and 3rd horses in any order in the remaining leg.
 - 17.9.4 If there are less than three finishers in one leg, pay all bets selecting the 1st, 2nd and 3rd horses in any order in the other two legs.
- 17.10 For void races, the following shall apply:
 - 17.10.1 If all three races are void, all bets will be refunded.

- 17.10.2 If one or two races are void, the jackpot allocated to the Triple Trio pool will not form part of the net pool but will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.
- 17.10.3 If one race is void, pay all bets selecting the 1st, 2nd and 3rd horses in any order in the other two legs.
- 17.10.4 If two races are void, pay all bets selecting the 1st, 2nd and 3rd horses in any order in the remaining leg.

18 Six Up Betting Regulations

- 18.1 "Six Up" means the type of betting where the investor has to select the 1st or 2nd horse in each of the races, being not less than 5 nor more than 6, nominated by SPPL as being the legs to comprise a particular Six Up bet. The winning combination shall be the selection of the 1st or 2nd horse in each of the nominated races.
- 18.2 In the event of there being less than 4 starters in all legs, there will be no Six Up pool.
- 18.3 **Withdrawal**
 - 18.3.1 In the event of a withdrawal in one or more legs, no refunds will be made and the favourite in the leg or legs in which a withdrawal occurs will be substituted for each withdrawn horse and such favourite shall be deemed to be the investor's original selection.
 - 18.3.2 If an investor has originally selected more than one withdrawn horse, this substitution will be made for as many withdrawn horses as the investor has selected whereby an investor who has originally selected the favourite will be deemed to have made additional selections of the favourite in respect of each withdrawn horse.
- 18.4 **Dead-Heat**
 - 18.4.1 In the event of a dead-heat for 1st place in any leg of the Six Up, each horse involved shall be deemed to have been placed 1st and will not be deemed to have been placed 2nd.
 - 18.4.2 In the event of a dead-heat for 2nd place, each horse involved shall be deemed to have been the only horse to have been placed 2nd.

18.5 From the total of the Six Up pool shall be deducted government tax and the commission and the net pool shall be divided into as many parts as there are winning combinations which have been backed and each such part shall be divided by the number of unit bets on each of such winning combinations.

18.6 In the event that one or more of the winning combinations being unbacked, the net pool shall be shared equally by those that are backed or, if unbacked, pay 1st or 2nd in the 1st five legs or, if unbacked, pay 1st or 2nd in the 1st four legs or, if unbacked, pay 1st or 2nd in the 1st three legs or, if also unbacked, the pool will be carried forward as a jackpot to the next pool unless otherwise decided by SPPL.

18.7 For insufficient finishers, the following shall apply:

18.7.1 If there are no finishers in one or more legs, pay winners of the legs where there are finishers.

18.7.2 If there are no finishers in all legs, all bets will be refunded.

18.8 For void races the following shall apply:

18.8.1 If all races are void, all bets will be refunded.

18.8.2 If 5 races are void, pay 1st or 2nd in the remaining leg.

18.8.3 If 4 races are void, pay 1st or 2nd in the 2 remaining legs.

18.8.4 If 3 races are void, pay 1st or 2nd in the 3 remaining legs.

18.8.5 If 2 races are void, pay 1st or 2nd in the 4 remaining legs.

18.8.6 If 1 race is void, pay 1st or 2nd in the 5 remaining legs.

19 Bracketing Regulations

19.1 A unit bet on a starter number having 2 bracketed starters shall cost the same as a unit bet on a starter number having only one starter.

19.2 SPPL shall, at its discretion, determine which of the starters are to be bracketed starters and which starter number to allocate to the bracketed starters and such allocation shall be to the exclusion of any allocation by the overseas racing authority under whose rules of racing the race is being conducted.

19.3 If one or more, but not all, starters in the same bracket are withdrawn, all bets on the remaining starters shall continue to be valid to the exclusion of the withdrawn horse or horses.

19.4 Win Betting

19.4.1 If a bracketed starter wins, the starter number allocated to the bracketed starter shall be the winning selection in accordance with regulation 5.1.

19.4.2 If there is a dead-heat by a bracketed starter with one or more other starters for 1st place, the dividends shall be paid in accordance with regulation 5.5.

19.4.3 If there is a dead-heat by bracketed starters included in the same bracket, there will be one Win dividend which will be payable with respect to each unit bet on the starter number of the dead-heating bracketed starters.

19.4.4 If 2 bracketed starters in the same bracket run a dead-heat for 1st place with one other starter, say, horses No. 10 and No. 28 from the same bracket of starter number 10 finish in a dead-heat with horse No. 9 for 1st place, the net pool will be divided into 3 equal parts and –

(a) 2 such equal parts will be divided among the number of unit bets on the starter number of the bracketed starters; that is to say, 2 equal parts will be allocated to starter number 10 (for horses No. 10 and No. 28); and

(b) one such equal part will be divided among the number of unit bets on the starter number of the other starter running the dead-heat; that is to say, one such equal part will be allocated to horse No. 9.

19.5 Place Betting

19.5.1 If a bracketed starter runs 1st, 2nd or 3rd, the starter number allocated to that bracketed starter shall be the winning selection in accordance with regulations 6.1 and 6.2.

- 19.5.2 If 2 bracketed starters included in the same bracket finish in 1st and 2nd place, 1st and 3rd place, 2nd and 3rd place, or in a dead-heat for 1st or 2nd place, or 1st place and in a dead-heat for 2nd place with another starter, or in a dead-heat for 1st place with another starter and 3rd place, $\frac{2}{3}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters and the remaining $\frac{1}{3}$ will be divided by the number of unit bets on the other placed starter number.
- 19.5.3 If 2 bracketed starters included in the same bracket finish in a dead-heat for 3rd place, $\frac{1}{3}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters and each $\frac{1}{3}$ of the remaining $\frac{2}{3}$ divided by the respective number of unit bets on the other 2 placed starter numbers.
- 19.5.4 If 2 bracketed starters included in the same bracket run a dead-heat for 1st place with another starter, $\frac{2}{3}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters, and the remaining $\frac{1}{3}$ will be divided among the number of unit bets on the starter number of the other starter dead-heating for 1st place; that is to say, if horses No. 10 and No. 28 from the same bracket of starter number 10 and horse No. 11 dead-heat for 1st place, $\frac{2}{3}$ of the net pool will be allocated to starter number 10 and $\frac{1}{3}$ of the net pool will be allocated to horse No. 11.
- 19.5.5 If 2 bracketed starters included in the same bracket run a dead-heat for 2nd place with another starter, $\frac{4}{9}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters, and $\frac{2}{9}$ of the net pool will be divided among the number of unit bets on the starter number of the other starter dead-heating for 2nd place; that is to say, if horses No. 10 and No. 28 from the same bracket of starter number 10 and horse No. 9 dead-heat for 2nd place, $\frac{4}{9}$ of the net pool will be allocated to starter number 10 and $\frac{2}{9}$ of the net pool will be allocated to horse No. 9.
- 19.5.6 If 2 bracketed starters included in the same bracket run a dead-heat for 3rd place with one other starter, $\frac{2}{9}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters and $\frac{1}{9}$ of the net pool will be divided among the unit bets on the starter number of the other starter dead-heating for 3rd place; that is to say, if horses No. 10 and No. 28 from the same bracket of starter number 10 and horse No. 9 dead-heat for 3rd place, $\frac{2}{9}$ of the net pool will be allocated to

starter number 10 and 1/9 of the net pool will be allocated to horse No. 9.

19.5.7 If any one of the 2 bracketed starters included in a bracket runs for 1st or 2nd place and the other bracketed starter runs a dead-heat for 3rd place with another starter, $\frac{1}{2}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the bracketed starters, $\frac{1}{3}$ of the net pool will be divided among the unit bets on the starter number finishing in 1st or 2nd place, as the case may be, and $\frac{1}{6}$ of the net pool will be divided among the unit bets on the other starter number finishing in 3rd place.

19.5.8 If any one of the 2 bracketed starters included in a bracket runs for 1st place and the other bracketed starter finishes in a triple dead-heat with 2 other starters for 2nd place, $\frac{5}{9}$ of the net pool referred to in regulation 6.5 will be divided among the number of unit bets on the starter number of the 2 bracketed starters, and each of $\frac{2}{9}$ of the net pool will be divided among the respective number of unit bets on the 2 other starter numbers finishing in the triple dead-heat for 2nd place.

19.5.9 If any one of the 2 bracketed starters included in a bracket runs 1st or 2nd and the other bracketed starter finishes in a triple dead-heat for 3rd place with 2 other starters, $\frac{4}{9}$ of the net pool referred to in regulation 6.5 will be divided among the unit bets on the starter number of the 2 bracketed starters, $\frac{1}{3}$ of the net pool will be divided among the unit bets on the starter number finishing in 1st or 2nd place, as the case may be, and each of $\frac{1}{9}$ of the net pool will be divided among the respective unit bets on the 2 other starters finishing in the triple dead-heat for 3rd place.

19.6 Forecast Betting

19.6.1 If 2 bracketed starters included in the same bracket finish in 1st and 2nd place or dead-heat for 1st place, the selection of that starter number with any other starter number shall be the winning

selection; that is to say, if horses No. 10 and No. 28 from the same bracket of starter number 10 are placed 1st and 2nd or run a dead-heat for 1st place, the selection of starter number 10 and any other starter number in the field will be the winning combination.

- 19.6.2 If 2 bracketed starters included in the same bracket finish dead-heat for 2nd place, the selection of the starter number that finished 1st and the starter number of the 2 bracketed starters will be the winning selection; that is to say, if horse No. 11 finishes in 1st place and horses No. 10 and No. 28 from the same bracket of starter number 10 run a dead-heat for 2nd place, the net pool referred to in regulation 8.5 will be divided among the unit bets on starter number 10 and starter number 11.
- 19.6.3 If any one of the 2 bracketed starters included in a bracket finishes in 1st place and the other bracketed starter finishes in a dead-heat with one other starter for 2nd place, $\frac{1}{2}$ of the net pool referred to in regulation 8.5 will be divided among the unit bets on the selection of the starter number of the bracketed starters and any other starter number and the other $\frac{1}{2}$ of the net pool will be divided among the unit bets on the selection of the starter number of the bracketed starter and the other starter number running a dead-heat for 2nd place; that is to say, if horse No. 10 from the bracket of starter number 10 finishes in 1st place and horse No. 28 from the same bracket and horse No. 9 dead-heat for 2nd place, $\frac{1}{2}$ of the net pool will be divided among the unit bets on starter number 10 and any other starter number in the field (including starter number 9) and the other $\frac{1}{2}$ of the net pool will be divided among the unit bets on the selection of starter number 10 and starter number 9.
- 19.6.4 If 2 bracketed starters included in the same bracket and another starter finish dead-heat for 1st place, $\frac{1}{3}$ of the net pool referred to in regulation 8.5 will be divided among the unit bets on the selection of the starter number of the bracketed starters and any other starter number, and $\frac{2}{3}$ of the net pool will be divided among the respective unit bets on the selection of the starter number of the bracketed starter and the other starter number dead-heating for 1st place; that is to say, if horses No. 10 and No. 28 from the bracket of starter number 10 and horse No. 9 dead-heat for 1st, $\frac{1}{3}$ of the net pool will be divided among the unit bets on the selection of starter number 10 and any other starter number in the field and $\frac{2}{3}$ of the net pool will be divided among the unit bets on the selection of starter number 10 and starter number 9.
- 19.6.5 If any one of the 2 bracketed starters included in a bracket finishes in 1st place and the other starter in that bracket finishes in a dead-heat with 2 other starters for 2nd place, $\frac{1}{3}$ of the net pool referred

to in regulation 8.5 will be divided among unit bets on the selection of the starter number of the bracketed starter placed 1st and any other starter number, and each of 1/3 of the remaining 2/3 of the net pool will be divided among unit bets on each of the selection of the starter number placed 1st and one of the starter number of the starters finishing in a dead-heat for 2nd place; that is to say, if horse No. 28 from the bracket of starter number 10 is placed 1st and horse No. 10 included in the same bracket of starter number 10 and horses No. 9 and No. 11 dead-heat for 2nd place, 1/3 of the net pool will be divided among the unit bets on the selection of starter number 10 and any other starter number in the field, 1/3 of the net pool will be divided among the unit bets on the selection of starter number 10 and starter number 9, and 1/3 of the net pool will be divided among the unit bets on the selection of starter number 10 and starter number 11.

- 19.6.6 If 2 bracketed starters included in the same bracket and another starter finish dead-heat for 2nd place, 2/3 of the net pool referred to in regulation 8.5 will be divided among the unit bets on the selection of the starter number finishing in 1st place and the starter number of the bracketed starters, and the remaining 1/3 will be divided among the unit bets on the selection of the starter number finishing in 1st place and the other starter number running a dead-heat for 2nd place; that is to say, if horse No. 11 finishes in 1st place and horses No. 10 and No. 28 from the same bracket of starter number 10 and horse No. 9 dead-heat for 2nd place, 2/3 of the net pool will be divided among the unit bets on the selection of starter number 11 and starter number 10, and 1/3 of the net pool will be divided among the unit bets on the selection of starter number 11 and starter number 9.

20 All Up Betting Regulations

- 20.1 "All Up" means that system of betting on the Win, Place, Forecast and Place Forecast pools where the investor selects a horse or horses in races of his choice and requests SPPL to reinvest any dividend entitlement or refund on subsequent races and selections in accordance with his irrevocable instruction and such predetermined formulas which SPPL may from time to time decide.
- 20.2 SPPL may limit the amount of any dividend entitlement which may be carried forward and tendered as a bet on the remaining subsequent races and any such declaration shall be binding on each investor. Any investor so affected, and whether or not with knowledge of the limitation prescribed, shall have no right to claim from SPPL any dividend in respect of any part of the dividend entitlement so included in a bet as a result of any such limitation.

20.3 For All Up betting, any dividend or refund on an All Up betting ticket will only be paid after SPPL declares the results and dividends of all the nominated races under the All Up bet.

20.4 In the event of a withdrawal in a race included in the All Up bet:

20.4.1 The bet on a withdrawal in a one-leg combination will be refunded.

20.4.2 The bet on a withdrawal in a multi-leg combination will be carried forward to the next leg.

20.5 SPPL may determine or revise the formulas for All Up betting and stipulate the number of formulas to be offered for All Up betting from time to time.

21 Roll Betting Regulations

21.1 "Roll Betting" means a form of betting in which an investor can roll his bets up to a maximum of 6 races. Unless otherwise determined by SPPL, the single unit or one unit Win bet shall be \$5. Examples are as follows:

21.1.1 If an investor selects 2 races, one horse for each race, for one unit Win bet on, say, Race 1 horse No. 5 and Race 3 horse No. 7, the cost is \$5.

21.1.2 If an investor selects 3 races, one horse for each race, for one unit Win bet on, say, Race 1 horse No. 5, Race 3 horse No. 7 and Race 4 horse No. 6, the cost is also \$5.

21.1.3 If an investor selects 6 races, one horse for each race, for one unit Win bet on, say, Race 1 horse No. 5, Race 3 horse No. 7, Race 4 horse No. 6, Race 5 horse No. 3, Race 6 horse No. 2 and Race 7 horse No. 1, the cost is still \$5.

21.2 Every dividend shall be calculated strictly in relation to the Win and Place totalisator dividends declared.

21.3 No dividends for a Win roll bet shall be paid unless the 1st leg and subsequent leg horses win their respective races. For a dividend to be paid by SPPL in Roll Betting for a Win roll bet the investor must have a one unit Win for each and every and all the races that the investor has placed a bet on and a dividend must be declared to be paid for each and every and all these races. For illustration purposes two such examples are given below;

Example One: For one unit Win bet placed on 2 races by an investor, if the 1st leg pays \$12 and the 2nd leg pays \$20 for a Win, the dividend payable to the investor is arrived at as follows:

1st leg \$12 = 2.40 units rolled to the 2nd leg (Bets are in units of \$5)

2nd leg \$20 x 2.40 units = \$48

Total Dividend Payable = \$48

Example Two: For one unit Win bet placed on 6 races by an investor and assuming the investor has successfully rolled his bets up to 6 races, if the 1st leg pays \$34, 2nd leg pays \$28, 3rd leg pays \$10, 4th leg pays \$11, 5th leg pays \$13 and the 6th leg pays \$39 for a Win, the dividend payable to the investor is arrived at as follows:

1st leg \$34 = 6.80 units rolled to the 2nd leg (Bets are in units of \$5)

2nd leg \$28 x 6.80 units = \$190 = 38 units rolled to the 3rd leg

3rd leg \$10 x 38 units = \$380 = 76 units rolled to the 4th leg

4th leg \$11 x 76 units = \$836 = 167.20 units rolled to the 5th leg

5th leg \$13 x 167.20 units = \$2,173 = 434.60 units rolled to the 6th leg

6th leg \$39 x 434.60 units = \$16,949

Total Dividend Payable

= \$16,949

21.4 In the event of an investor investing in more than one unit per bet, the dividend multiplied by the number of units divided by 5 will give the number of units to be rolled to the 2nd leg, up to two decimal places, e.g. for two Win units, if the 1st leg pays \$54 and the 2nd leg pays \$28 for a Win, the dividend payable is arrived at as follows:

1st leg \$54 x 2 units = \$108 = 21.60 units to be rolled to the 2nd leg (Bets are in units of \$5)

2nd leg \$28 x 21.60 units = \$604

Total Dividend Payable = \$604.

- 21.5 Similarly, no dividend for a Place roll bet shall be paid unless the 1st leg and the subsequent leg horses run a Place in their respective races.
- 21.6 Refunds, if any, declared at the sole discretion of SPPL for any scratchings, horses withdrawn, races abandoned or declared void will be dealt with as follows:
- 21.6.1 If a refund is declared, on the 1st leg horse under the circumstances described in this clause 21.6 above, all bets on the 1st leg horse will be rolled on to the subsequent leg horses for which a refund has not been declared upon.
- 21.6.2 If an investor rolls his bet up to 6 races and if his 1st leg horse wins but there is a refund declared on any of the subsequent leg horse(s) under the circumstances described in this clause 21.6 above, the dividends payable on his 1st and any leg horse(s) will be rolled on to the subsequent leg horses for which a refund has not been declared upon.
- 21.6.3 If the 1st leg horse selected should win the race and there are refunds declared on all subsequent leg horses under the circumstances described in this clause 21.6 above, the Roll betting Win bet on the 1st leg shall be paid the dividend declared for the Win bet in that leg.
- 21.7 The same rules as set out in Rule 21.6 above (including Rules 21.6.1, 21.6.2 and 21.6.3), with the necessary modifications, shall apply for Place roll bets.

22 Dividend Calculation Illustration

| <i>Pool</i> | <i>Dividend Qualification</i> | <i>Withdrawals</i> | <i>Minimum Starters Before Termination of Pool</i> | <i>Dead-Heat</i> | <i>Unbacked</i> | <i>Insufficient Finishers</i> | <i>Void Races</i> |
|----------------|---|----------------------------------|--|---|---|--|--------------------------------|
| WIN | 1st in a race of 4 or more declared starters. | Refund. | Less than 4. | Share net pool among horses in dead-heat for 1st place. | Pay 2nd or, if unbacked, pay 3rd or, if also unbacked, refund. | If no finisher, refund. | Refund. |
| PLACE | 1st, 2nd or 3rd in a race of 7 or more starters. 1st or 2nd in a race of 4, 5 or 6 starters. | Refund. | Less than 4. | Share net pool among horses in dead-heat for Place but where additional horses are eligible for dividend, share the pool equally after deduction of allocation for horses placed ahead. | Share pool among placed horses backed. If no placed horses are backed, refund. | 2 finishers – pay 1st and 2nd. 1 finisher – pay 1st, then refund. | Refund. |
| EVENS AND ODDS | Parity (even or odd) of saddle cloth number of 1st in a race correctly backed. | If less than 4 starters, refund. | Less than 4. | Dead-heat for first place between a horse or horses which have saddle cloth numbers being even numbers and a horse or horses which have saddle cloth numbers being odd numbers, refund all Evens and Odds bets. Dead-heat for 1st place between 2 or more horses which have saddle cloth numbers being even numbers, pay to bets on even numbers. Dead-heat for 1st place between 2 or more horses which have saddle cloth numbers being odd numbers, pay to bets on odd numbers. | If unbacked, refund. | If no finisher, refund. | If race declared void, refund. |

| Pool | Dividend Qualification | Withdrawals | Minimum Starters Before Termination of Pool | Dead-Heat | Unbacked | Insufficient Finishers | Void Races |
|----------------|---|---|--|---|--|---|---|
| FORECAST | 1st and 2nd in either order in a race. | Refund. | Less than 4. | Share net pool among winning combinations. | Pay 1st and 3rd or, if unbacked, pay 2nd and 3rd or, if also unbacked, refund. | 1 finisher: Pay all bets which include the finisher or, if unbacked, refund. If no finisher, refund. | Refund. |
| PLACE FORECAST | 1st and 2nd or 1st and 3rd or 2nd and 3rd in either order in a race of 7 or more declared starters. | Refund. | Less than 7. | Share net pool among winning combinations but where additional winning combinations are eligible for dividend, share the net pool proportionally. | Share pool among winning combinations backed. If all winning combinations are unbacked, refund. | 2 finishers – pay 1st and 2nd. 1 finisher – pay 1st, then refund. | Refund. |
| TIERCE | 1st, 2nd and 3rd in correct order. | Refund affected combinations; other investments stand. | Less than 4. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to next pool. | If less than 3 finishers, refund. | Refund. |
| TRIO | 1st, 2nd or 3rd in any order in a race of 4 or more declared starters. | Refund affected combinations; other investments stand. | Less than 4. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to the next pool. | 2 finishers – pay 1st and 2nd. 1 finisher – pay 1st, then refund. | Refund. |
| QUARTET | 1st, 2nd, 3rd and 4th in correct order. | Refund affected combinations; other investments stand. | Less than 4. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to the next pool. | If less than 4 finishers, refund. | Refund. |
| QUADRO | 1st, 2nd, 3rd and 4th in any order in a race of 6 or more declared starters. | Refund affected combinations; other investments stand. | Less than 6. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to the next pool. | 3 finishers – pay 1st, 2nd and 3rd. 2 finishers – pay 1st and 2nd. 1 finisher – pay 1st, then refund. | Refund. |
| DOUBLE | 1st in both legs. | Substitute favourite for each withdrawn horse notwithstanding prior selection of favourite. | Less than 4 starters in both legs. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to the next pool. | If no finisher in a leg, pay winner of other leg. If no finisher in both legs, refund. | Both races void, refund. 1 race void, pay as a Win bet on 1 leg. |

| Pool | Dividend Qualification | Withdrawals | Minimum Starters Before Termination of Pool | Dead-Heat | Unbacked | Insufficient Finishers | Void Races |
|-----------------|---|---|--|--|--|--|--|
| DOUBLE FORECAST | 1st and 2nd in any order in both legs. | Substitute favourite or 2nd favourite if favourite is already a selection. | Less than 4 starters in both legs. | Share net pool among winning combinations. | Pay 1st and 2nd with 1st and 3rd, then 1st and 2nd with 2nd and 3rd, then 1st and 2nd with any selection or, if unbacked, jackpot the net pool to the next pool. | If 1 finisher in a leg, pay 1st with winning combination in other leg. If no finisher in 1 leg, pay winning combination in other leg. If 1 finisher in both legs, pay 1st and 1st. If no finisher in both legs, refund. | Both races void, refund. 1 race void, pay as a Forecast bet on 1 leg. |
| DOUBLE TRIO | 1st, 2nd and 3rd in any order in both legs. | One withdrawal - substitute the favourite, or 2nd favourite if the favourite is already a selection, or 3rd favourite if both 1st and 2nd favourites are already the selections. Two withdrawals - substitute the favourite and 2nd favourite, or 2nd favourite and 3rd favourite, or the favourite and 3rd favourite, as the case may be, if the favourite or 2nd favourite is already a selection. Three withdrawals - substitute the favourite, 2nd favourite and 3rd favourite. | Less than 4 starters in both legs. | Share net pool among winning combinations. | If unbacked, jackpot the net pool to the next pool. | If less than 3 finishers in one leg, pay bets selecting the 1st, 2nd and 3rd horses in any order in the other leg. If less than 3 finishers in both legs, refund all bets. | Both races void, refund. 1 leg void, pay 1st, 2nd and 3rd horses in any order in the other leg. |

| Pool | Dividend Qualification | Withdrawals | Minimum Starters Before Termination of Pool | Dead-Heat | Unbacked | Insufficient Finishers | Void Races | | | | | | | | | | | | | | |
|--|--|--|---|--|--|---|---|-------------------------|--|--|--|-------------------|-----|---|----------------------|---|----------------------|---|----------------------|---|----------------------|
| TRIPLE TRIO | 1st, 2nd and 3rd in any order in three legs. | <p>One withdrawal - substitute the favourite, or 2nd favourite if the favourite is already a selection, or 3rd favourite if both 1st and 2nd favourites are already the selections.</p> <p>Two withdrawals - substitute the favourite and 2nd favourite, or 2nd favourite and 3rd favourite, or the favourite and 3rd favourite, as the case may be, if the favourite or 2nd favourite is already a selection.</p> <p>Three withdrawals - substitute the favourite, 2nd favourite and 3rd favourite.</p> | <p>If there are less than 4 starters in any leg, the jackpot allocated will not form part of the net pool.</p> <p>If less than 4 starters in one leg, pay bets selecting the 1st, 2nd and 3rd horses in any order in the other two legs.</p> <p>If less than 4 starters in two legs, pay bets selecting the 1st, 2nd and 3rd horses in any order in the remaining leg.</p> <p>Less than 4 starters in all legs, terminate the pool.</p> | Share net pool among winning combinations. | <p>If one or more of the winning combinations are unbacked, the net pool shall be divided equally by those that are backed.</p> <p>If all winning combinations are unbacked, jackpot the net pool to the next pool unless SPPL decides to divide the net pool equally by those winning combinations in any two legs that are backed.</p> | <p>If less than 3 finishers in any leg, the jackpot allocated will not form part of the net pool.</p> <p>If less than 3 finishers in one leg, pay bets selecting the 1st, 2nd and 3rd horses in any order in the other two legs.</p> <p>If less than 3 finishers in two legs, pay bets selecting the 1st, 2nd and 3rd horses in any order in the remaining leg.</p> <p>If less than 3 finishers in all legs, refund all bets.</p> | <p>If 1 or 2 races are void, the jackpot allocated will not form part of the net pool.</p> <p>If 1 race void, pay 1st, 2nd and 3rd horses in any order in the other two legs.</p> <p>If 2 races void, pay 1st, 2nd and 3rd horses in any order in the remaining leg.</p> <p>If the 3 races void, refund all bets.</p> | | | | | | | | | | | | | | |
| SIX UP | 1st or 2nd in each of the legs nominated to comprise the Six Up. | Substitute favourite for each withdrawn horse. | Less than 4 starters in all legs. | Consider any horse dead –heating for 1st or 2nd place as forming part of winning combinations but do not subdivide the pool. | Pay 1st or 2nd in 1st 5 legs or, if unbacked, pay 1st or 2nd in 1st 4 legs or, if unbacked, pay 1st or 2nd in 1st 3 legs or, if unbacked, jackpot the net pool to the next pool. | <p>If no finisher in a leg, pay winners of legs where there are finishers.</p> <p>If no finisher in all legs, refund.</p> | <table border="1"> <tr> <td colspan="2">All races void, refund.</td> </tr> <tr> <td colspan="2">5 races void, pay 1st or 2nd in remaining leg.</td> </tr> <tr> <td>No. of Races Void</td> <td>Pay</td> </tr> <tr> <td>4</td> <td>1st or 2nd in 2 legs</td> </tr> <tr> <td>3</td> <td>1st or 2nd in 3 legs</td> </tr> <tr> <td>2</td> <td>1st or 2nd in 4 legs</td> </tr> <tr> <td>1</td> <td>1st or 2nd in 5 legs</td> </tr> </table> | All races void, refund. | | 5 races void, pay 1st or 2nd in remaining leg. | | No. of Races Void | Pay | 4 | 1st or 2nd in 2 legs | 3 | 1st or 2nd in 3 legs | 2 | 1st or 2nd in 4 legs | 1 | 1st or 2nd in 5 legs |
| All races void, refund. | | | | | | | | | | | | | | | | | | | | | |
| 5 races void, pay 1st or 2nd in remaining leg. | | | | | | | | | | | | | | | | | | | | | |
| No. of Races Void | Pay | | | | | | | | | | | | | | | | | | | | |
| 4 | 1st or 2nd in 2 legs | | | | | | | | | | | | | | | | | | | | |
| 3 | 1st or 2nd in 3 legs | | | | | | | | | | | | | | | | | | | | |
| 2 | 1st or 2nd in 4 legs | | | | | | | | | | | | | | | | | | | | |
| 1 | 1st or 2nd in 5 legs | | | | | | | | | | | | | | | | | | | | |