SINGAPORE POOLS (PRIVATE) LIMITED

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SPPL HOUSE RULES

The following SPPL House Rules are laid down by Singapore Pools (Private) Limited ("Singapore Pools", "we", "us" or "our") and apply to all products offered for betting by Singapore Pools.

1. The products we provide

1.1 As the only legal lottery and sports betting operator in Singapore, our mission is to be a world-class socially responsible gaming company and to provide safe and trusted betting to counter illegal gambling. We provide the following products for betting to you:

Product	Description	Since
TOTO	Lottery to pick 6 numbers and 1 additional number out of 49 numbers	May 1968
The Singapore Sweep	7-digit sweepstakes game	February 1969
4D	4-digit lottery game	May 1986
Sports Betting	Football and motor racing	March 1999
Horse Betting	Horse Racing	January 2019

1.2 By purchasing the products, you agree to be bound by these SPPL House Rules as well as the respective Game Rules of the applicable products, which may be found in the Schedules to these SPPL House Rules.

2. Placement of bets, purchase of lottery and/or betting tickets

A. General Terms

2.1 We will provide facilities in order to allow you to place bets and purchase lottery and/or betting tickets, such as at betting outlets, self-service terminals, the Singapore Pools website and mobile app. However, what facilities we provide and the number of such facilities provided shall be in our sole and absolute discretion, and such facilities may be increased, removed or modified from time to time without notice to you.

2.2 The timings during which you are allowed to place bets, purchase lottery and/or betting tickets, and obtain refunds of bets shall be in our sole and absolute discretion, and we may shorten or extend the time for such placement of bets, purchase of lottery and/or betting tickets or refund of bets.

2.3 We are entitled to refuse to accept a bet from you (whether wholly or partially) without being obliged to provide any reason for such refusal. You hereby waive any rights or recourse which you may have for any loss, injury or other action, regardless of how such loss, injury or action might arise, that results from or is connected to our refusal to accept your bet.

2.4 We are entitled, in our sole and absolute discretion, at any time, and without providing any reason, to:

a) Amend, change or update the selections available for betting in respect of any lottery, game or betting event;

b) Declare a suspension of acceptance of bets, during which no bets for any lottery, game or betting event will be accepted by us;

c) Decline to accept a particular bet;

d) Accept only part of a bet placed by you;

e) Declare an accepted bet to be void;

f) Amend, suspend, remove or update any betting features that may be offered by us in respect of any lottery, game or betting event, including but not limited to the 'Cash Out' option which may be offered by us for Football Betting; and/or

g) Withdraw or suspend your eligibility to use any betting features that may be offered by us in respect of any lottery, game or betting event on a temporary or permanent basis, including but not limited to the 'Cash Out' option which may be offered by us for Football Betting.

2.5 For the avoidance of doubt, Singapore Pools will not at any time provide loans, credit or other form of financial assistance to you to enable you to place bets with us.

2.6 All information, statistics and/or editorial texts (e.g. scores, timings or results) from third party sources and which are displayed on the Singapore Pools website at https://www.singaporepools.com.sg (which shall include all pages within that domain) and mobile app are provided for your general information only. We do not confirm or guarantee the accuracy of such information, statistics and/or editorial

texts, and will not be responsible for any bets placed in reliance on such information, statistics and/or editorial texts.

2.7 Information about the relevant lottery, game or betting event's current state of play (e.g. whether it is cancelled or postponed) will be published on the Singapore Pools website and/or mobile app. It is your responsibility to be aware at all times of the status of the relevant lottery, game or betting event, and you are advised to verify such status before placing your bet(s).

2.8 It is your responsibility to carefully check through your bet slips before placing a bet. Singapore Pools reserves the right not to allow the cancellation of any bets that have been placed with and accepted by us. We will not be liable or responsible for any error, discrepancy or inaccuracy in your lottery or betting ticket that is not brought to our attention at the time of the issuance of the lottery or betting ticket to you. If you do not inform us of any discrepancy or inaccuracy in our lottery or betting ticket before you leave the betting counter, we shall be entitled to reject any request by you for your lottery or betting ticket to be taken back or exchanged on account of the existence of such discrepancy or inaccuracy after you have left the betting counter.

2.9 For bets placed remotely with Singapore Pools, such bets will be recorded on Singapore Pools' computer system and made available for your reference within the period of 180 calendar days from the date of your transaction. For offline bets, including bets placed using the Singapore Pools' mobile app QR code, retail customers will not be able to refer to system records.

2.10 We believe in responsible gaming and the importance of upholding social safeguards. Therefore, and in accordance with Singapore law, the applicable minimum age limit for any person to purchase a betting or lottery ticket, or to claim any prize or refund in connection with a winning betting or lottery ticket is as follows:

a) Eighteen (18) years old at our betting outlets and betting centres (other than 'Livewire' betting centres) and our authorised retailers; and

b) Twenty-one (21) years old at our 'Livewire' betting centres[1], and through our remote gambling channels.

[1] For more information on Singapore Pools' 'Livewire' betting centres, please refer to https://www.singaporepools.com.sg/en/services/Pages/live-betting-at-livewire-venues.html. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

2.11 To facilitate the enforcement by Singapore Pools of the aforesaid age restrictions, you may be requested by any employee of Singapore Pools or our authorised retailers to produce such proof of age whilst you are on the premises owned by Singapore Pools or our authorised retailers. If you fail to properly satisfy Singapore Pools that you are above the aforesaid age restrictions, your bet may be declared void and any prize which you may be entitled to shall be forfeited and applied in such manner that Singapore Pools may determine in its sole and absolute discretion.

B. General Terms applicable for Remote Betting

2.12 You are only allowed to place bets remotely with Singapore Pools using your own verified account that is opened and operated by Singapore Pools for the purpose of remote betting ("**Remote Betting Account**"), and not the account of anyone else. By placing your bets remotely with Singapore Pools, you shall be deemed to have read, understood and agreed to our Account Opening and Operating Terms and Conditions (accessible at https://www.singaporepools.com.sg/en/rules/Pages/sp-account-tnc.html), our Website Terms and Conditions (accessible at https://www.singaporepools.com.sg/en/rules/Pages/website-tnc.html) and all the applicable Game Rules (accessible at https://www.singaporepools.com.sg/en/rules/Pages/index.html).

2.13 We hereby reserve the absolute right to:

a) Refuse any application to open a Remote Betting Account with us or our authorised retailers;

b) Refuse any bets placed through such Remote Betting Account; and/or

c) Suspend or terminate any such Remote Betting Account.

2.14 Any bets placed through your Remote Betting Account shall be deemed to have been placed by you or under your instructions. We are under no obligation whatsoever to inquire or verify whether the person placing the bet through your Remote Betting Account is indeed you, although we may choose to do so in our sole and absolute discretion.

2.15 It is your responsibility to carefully check the accuracy of the particulars of your bets placed through your Remote Betting Account. We shall not be liable for any loss, damage, costs, charges, fees or expenses of any nature and regardless of how such loss, damage, costs, charges, fees or expenses arose as a result of or in connection with any failure, error or delay in the remote placement of bets with us through your Remote Betting Account for any reason whatsoever.

2.16 When making payment for your bet placed through the Remote Betting Account, Singapore Pools will attempt to deduct the amount of the stake from the funds available in your Remote Betting Account. You are deemed to be fully aware of the credit balance in your Remote Betting Account at all times, and we shall refuse to process any bet you may attempt to place if there is insufficient credit in your Remote Betting Account to meet full payment of such bet. Alternatively, you may make payment of the stake amount through the direct debit payment arrangement if you have opted for such arrangement. Your bet will be deemed to be valid and accepted by Singapore Pools only if full payment has been made for the requisite stake amount for your bet. If such full payment is not made, the bet will be invalid and rejected by Singapore Pools. In the event that there is a reversal of funds that have been debited from your Remote Betting Account to pay for your bet for any reason whatsoever by any bank or financial institution, your bet shall be deemed as void and Singapore Pools shall be entitled to a refund of any winnings paid out to you in respect of such bet.

2.17 Once your bets have been successfully placed through your Remote Betting Account, the cancellation of your bets will generally not be allowed. In the event of a postponement of the betting event, your bets shall remain valid and shall be carried over to the date the actual betting event takes place, unless otherwise stated by Singapore Pools on its official website.

2.18 For the avoidance of doubt, all bets placed remotely with Singapore Pools are subject to such maximum and minimum limits of the stake amount as we may stipulate from time to time in our sole and absolute discretion.

2.19 The details of all valid and successful betting or lottery transactions for the last 180 calendar days will be reflected in your Remote Betting Account. It is your responsibility to check your transaction history as reflected in your Remote Betting Account to ascertain whether the bet that you have placed or intended to place has been accepted or rejected by Singapore Pools.

2.20 You hereby acknowledge and agree that due to technical limitations, there may be some delay in processing and updating your betting or lottery transactions to your Remote Betting Account upon the completion of your bet placement. You also acknowledge and agree that the information obtained from the transaction history as reflected in your Remote Betting Account may not accurately represent the current state of your betting or lottery transactions, and that we are not bound by nor are we responsible for such information.

2.21 While we strive to process and update your betting or lottery transactions as accurately, securely and efficiently as we can, we cannot guarantee that this process will be totally free from error. Accordingly, you acknowledge and agree that it is your responsibility to check the details of your betting or lottery transactions made available to you by Singapore Pools, whether by way of the transaction history as

reflected in your Remote Betting Account or otherwise, for any errors, omissions or discrepancies. You must notify us of any such errors, omissions or disagreements with the details of your betting or lottery transactions once you have become aware of the same, and in any event at least sixty (60) minutes (or such other time period as we may stipulate from time to time) before the start of the particular draw(s) to which your betting and/or lottery ticket relates. If you fail to do so for whatsoever reason, even if it is because you did not have the opportunity to notify us of any such errors, omissions or disagreements, you shall be taken to have accepted that the details of your betting or lottery transactions are true and accurate in all material respects.

2.22 The information or data as recorded in Singapore Pools' computer systems on your betting or lottery transactions shall be accepted by and be binding on you.

2.23 Further, for purposes of remote betting, no person under the age of twenty-one (21) is allowed to place bets remotely through the electronic system or methods of electronic communication used by Singapore Pools to provide the products offered by us for betting.

C. Placement of bets for 4D

a) At Singapore Pools' betting outlets or authorised retailers

2.24 The placement of an offline bet for the 4D Game at the betting outlets operated by Singapore Pools or our authorised retailers follows a simple 3-step process as follows:

a) Firstly, you will need to submit your bet to Singapore Pools, our authorised retailers, or a ticket-issuing machine operated by Singapore Pools or our authorised retailers. You can do so by either submitting a completed bet slip (physical or electronic), or opting for Quick Pick (as defined in the 4D Game Rules) for over-the-counter placement of bets at the betting outlets operated by Singapore Pools or our authorised retailers;

b) Secondly, you will need to make payment of the stake; and

c) Thirdly, you will receive a lottery ticket that is valid for the particular draw that you have selected. The lottery ticket will set out the following details of your bet:

i. The 4-digit number(s) which you are betting on;

ii. The date and number of the particular draw for which your lottery ticket is valid;

iii. The stake for each selected 4-digit number, and whether the wager on each selected 4-digit number is "Big" or "Small" (as explained further in the 4D Game Rules);

iv. The details of the betting outlet at which your bet was placed; and

v. The identification number and bar code of your lottery ticket.

2.25 Detailed instructions on placing your 4D bet using bet slips at Singapore Pools' betting outlets can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-4D-bets-using-bet-slips.html , and are made available at the betting outlets operated by Singapore Pools or our authorised retailers. **These detailed instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules.** This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

b) Online via the Singapore Pools website or mobile app

2.26 To place your bet for the 4D Game through the Singapore Pools website or mobile app using your Remote Betting Account, you must follow the process set out below:

a) You will need to first log in to your Remote Betting Account via the Singapore Pools' website or mobile app.

b) A one-time password will then be sent to your registered Singapore mobile number, which you will need to key in for authentication purposes.

c) Next, you will select the Lottery section to select the relevant option(s).

d) You may then proceed to select the betting options made available by Singapore Pools for the placement of bets for the 4D Game, including the Ordinary Entry, 4D Roll Entry, System Entry and iBet Entry (as defined and explained further in the 4D Game Rules).

e) To place your bet, you will have to follow the instructions provided on the website or mobile app to select/provide the following options/details:

i. The 4-digit number(s) for the bet that you have selected by yourself;

ii. The relevant dates and number of the particular draws for which your bets are placed; and

iii. The stake for each selected 4-digit number, and whether the wager on each selected 4-digit number is "Big" or "Small".

f) Once you have placed your bet, your bet will then be processed, and you must remain on the webpage or mobile app while your bet is being processed until you receive a confirmation as to whether your bet has been accepted.

g) Singapore Pools will attempt to deduct the amount of the stake from the funds available in your Remote Betting Account to make payment for your bet.

2.27 Detailed instructions on the process of placing your 4D bet through the Singapore Pools website or mobile app can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-4D-bets-online.html . **These instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules**. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

D. Placement of bets for TOTO Game

a) At Singapore Pools' betting outlets or authorised retailers

2.28 The placement of an offline bet for the TOTO Game at the betting outlets operated by Singapore Pools or our authorised retailers follows a simple 3-step process as follows:

a) Firstly, you will need to submit your bet to Singapore Pools, our authorised retailers, or a ticket-issuing machine operated by Singapore Pools or our authorised retailers. You can do so by either submitting a completed bet slip (physical or electronic), or opting for Quick Pick[2] (as defined in the TOTO Game Rules);

b) Secondly, you will need to make payment of the stake; and

c) Thirdly, you will receive a lottery ticket that is valid for the particular draw that you have selected. The lottery ticket will set out the following details of your bet:

i. The set(s) of numbers which you are betting on;

[2] Please note that you may select the Quick Pick option on the bet slip for the TOTO Game, except for TOTO MATCH bets for which the Quick Pick option is not available on the bet slip. The Quick Pick option for TOTO MATCH bets is only available for over-the-counter bet placement at the betting outlets operated by Singapore Pools or our authorised retailers.

ii. The date and number of the particular draw for which your lottery ticket is valid;

iii. The stake which you have indicated;

iv. The details of the betting outlet at which your bet was placed; and

v. The identification number and bar code of your lottery ticket.

2.29 Detailed instructions on placing your TOTO Game bet using bet slips at Singapore Pools' betting outlets can be found on the Singapore Pools website respectively at https://www.singaporepools.com.sg/en/services/Pages/placing-toto-bets-using-bet-slips.html and https://www.singaporepools.com.sg/en/services/Pages/placing-toto-match-bets-using-bet-slips.html, and are made available at the betting outlets operated by Singapore Pools or our authorised retailers. **These detailed instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules.** This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

b) Online via the Singapore Pools website or mobile app

2.30 To place your bet for the TOTO Game[3] through the Singapore Pools website or mobile app using your Remote Betting Account, you must follow the process set out below:

a) You will need to first log in to your Remote Betting Account via the Singapore Pools' website or mobile app.

b) A one-time password will then be sent to your registered Singapore mobile number, which you will need to key in for authentication purposes.

c) Next, you will select the Lottery section to select the relevant option(s).

d) You may then proceed to select the betting options made available by Singapore Pools for the placement of bets of the TOTO Game, including the self-pick or Quick Pick (as defined in the TOTO Game Rules) option.

e) To place your online bet, you will have to follow the instructions provided on the website or mobile app to select/provide the following options/details:

[3] Please note that remote bet placement for TOTO MATCH bets is not available at the moment. TOTO MATCH bets can only be placed at the betting outlets operated by Singapore Pools or our authorised retailers in accordance with Clauses 2.28 and 2.29 of these SPPL House Rules.

i. The set(s) of number for the bet that you have selected by yourself or using the Quick Pick option; and

ii. The relevant dates and number of the particular draws for which your bets are placed.

f) Once you have placed your bet, your bet will then be processed, and you must remain on the webpage or mobile app while your bet is being processed until you receive a confirmation as to whether your bet has been accepted.

g) Singapore Pools will attempt to deduct the amount of the stake from the funds available in your Remote Betting Account to make payment for your bet.

Detailed instructions on the process of placing your TOTO bet through the Singapore Pools website or mobile app can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-toto-bets-online.html . **These instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules**. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

c) Online TOTO Subscription[4] via the Singapore Pools website or mobile app

2.31 Where you have successfully made a TOTO Subscription (as defined and explained in the TOTO Game Rules) via the Singapore Pools website or mobile app, the first bet under the TOTO Subscription will be automatically placed when sales open for the next draw of the TOTO Game. If your TOTO Subscription is made on a Tuesday, do note that your first bet will be placed for the draw on the coming Monday, and not the draw on the coming Thursday as sales would have already opened for the Thursday draw at the time your TOTO Subscription is made on Tuesday.

2.32 You may check the details of your TOTO Subscription on your Remote Betting Account.

2.33 Subject to Clause 2.34 below, you may also cancel your TOTO Subscription through the Singapore Pools website or mobile app, upon which the cancellation of the TOTO Subscription will take effect immediately. The TOTO Subscription will also be terminated with immediate effect when your Remote Betting Account has

[4] Please note that TOTO Subscription is not available for TOTO MATCH bets.

been terminated or closed in accordance with the Account Opening and Operating Terms and Conditions.

2.34 Where your Remote Betting Account has been frozen, suspended or restricted in accordance with the Account Opening and Operating Terms and Conditions, your TOTO Subscription will not be terminated but the bets under the TOTO Subscription will not be placed until such time that the freezing, suspension or restriction of your Remote Betting Account has been lifted.

2.35 The TOTO Subscription will remain in effect until such time that a cancellation request has been made by you in accordance with Clause 2.33 above, the termination or closure of your Remote Betting Account in accordance with the Account Opening and Operating Terms and Conditions, or until all the bets under the TOTO Subscription have been placed, whichever occurs first.

2.36 Singapore Pools will deduct the amount of the stake from the funds available in your account upon each placement of a bet under the TOTO Subscription. If there are insufficient funds in your account, you may make payment of the stake amount through the direct debit payment arrangement if you have opted for such arrangement.

2.37 Even if no valid bet has been placed for a particular draw of the TOTO Game under your TOTO Subscription by reason of insufficiency of funds in your account, this does not mean that the TOTO Subscription is cancelled, and Singapore Pools will continue to attempt to place bets for any subsequent draws within your TOTO Subscription.

E. Placement of bets for Horse Race Betting

a) At Singapore Pools' betting outlets, selected authorised retailers[5] and betting centres where live broadcasts of races can be viewed

2.38 The placement of an offline bet for the Horse Race Betting at betting outlets, selected authorized retailers or betting centres follows a simple 3-step process as follows:

a) Firstly, you will need to submit your bet to Singapore Pools or a ticket-issuing machine operated by us. You can do so by either submitting a completed bet slip (physical or electronic), or opting for Lucky Pick or Computer Pick on the bet slip (as defined in the Horse Race Betting Game Rules) where available;

b) Secondly, you will need to make payment of the stake; and

[5] For the selected authorised retailers which offer Horse Race betting from time to time, please refer to the webpage pertaining to the outlets offering Horse Racing on the Singapore Pools website domain.

c) Thirdly, you will receive a betting ticket that is valid for the particular bet that you have placed. The betting ticket will set out the following details of your bet:

i. Race number;

ii. Bet type(s);

iii. Details of the horse racing event (e.g. meeting (as explained in the Horse Race Betting Game Rules), meeting date etc.);

iv. Horse number(s);

v. Unit(s);

vi. Stake(s);

vii. The identification number and bar code of your betting ticket.

2.39 Detailed instructions on the process of placing your bet using bet slips at Singapore Pools' betting outlets**,** selected authorized retailers and betting centres can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-horse-racing-bets-using-bet-slips.html, and are made available at the aforesaid betting outlets, betting centres and betting areas . **These detailed instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules.** This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

b) Online via the Singapore Pools website or mobile app

2.40 To place your bet for Horse Race Betting through the Singapore Pools website or mobile app using your Remote Betting Account, you must follow the process set out below:

a) You will need to first log in to your Remote Betting Account via the Singapore Pools' website or mobile app.

b) A one-time password will then be sent to your registered Singapore mobile number, which you will need to key in for authentication purposes.

c) Next, you will select the Horse Racing section.

d) You may then proceed to select the specific race you wish to bet on.

e) After choosing the bet type, you may make your bet selections.

f) Once you have placed your bet, your bet will then be processed, and you must remain on the webpage or mobile app while your bet is being processed until you receive a confirmation as to whether your bet has been accepted.

g) Singapore Pools will attempt to deduct the amount of the stake from the funds available in your account to make payment for your bet.

2.41 Detailed instructions on the process of placing your Horse Race Betting bet through the Singapore Pools website or mobile app can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-horse-racing-bets-online.html . **These instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules**. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

F. Placement of bets for Football Betting

a) At Singapore Pools' betting outlets and authorised retailers

2.42 The placement of an offline bet for Football Betting at the betting outlets operated by Singapore Pools or with our authorised retailers follows a simple 3-step process as follows:

a) Firstly, you will need to submit your bet to Singapore Pools, our authorised retailers or a ticket-issuing machine operated by us or our authorised retailers. You can do so by either submitting a completed betting slip (physical or electronic), or instructing us, our authorised retailers, or a ticket-issuing machine operated by us or our authorised retailers as to the bet type, the sporting event, the event number, your selection and the applicable amount you are wagering for your bet (otherwise known as the stake);

b) Secondly, you will need to make payment of the stake; and

c) Thirdly, you will receive a betting ticket that is valid for the particular sporting event that you have placed. The betting ticket will set out the following details of your bet:

i. The bet type;

ii. The event on which your bet is placed;

iii. Details of the Football Event (as defined in the Football Betting Game Rules) for which your bet is placed;

iv. Your betting selection;

v. The odds at which your bet has been placed;

vi. The stake you have placed that is applicable to your bet;

vii. The prize amount ordinarily payable in the event that your betting selection is a winning selection;

viii. The details of the betting outlet at which your bet was placed; and

ix. The identification number and bar code of your betting ticket.

2.43 Detailed instructions on the process of placing your bet using bet slips at Singapore Pools' betting outlets or our authorised retailers can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-pre-match-sports-bets-using-bet-slips.html , and are made available at the betting outlets operated by Singapore Pools or our authorised retailers. **These detailed instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules.** This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

b) Online via the Singapore Pools website or mobile app

2.44 To place your bet for Football Betting through the Singapore Pools website or mobile app using your Remote Betting Account, you must follow the process set out below:

a) You will need to first log in to your Remote Betting Account via the Singapore Pools' website or mobile app.

b) A one-time password will then be sent to your registered Singapore mobile number, which you will need to key in for authentication purposes.

c) Next, you will select the Sports Betting section and then Football Betting.

d) You may then proceed to select the betting options made available by Singapore Pools for the placement of bets for Football Betting.

e) To place your online bet, you will have to follow the instructions provided on the website or mobile app to select/provide the following options/details:

i. The bet type;

ii. The relevant Football Event for which your bet is placed; and

iii. The amount of the stake.

f) By placing your bet for Football Betting through your Remote Betting Account, you accept that the odds for your betting selection could change from the time you select or enter the amount of the stake to the point when the bet is accepted by us. If the odds change from the time when you first placed your stake to the time of your confirmation of bet placement, a prompt about the change in the potential prize/payout will be issued to you.

g) Once you have placed your bet, your bet will then be processed, and you must remain on the webpage or mobile app while your bet is being processed until you receive a confirmation as to whether your bet has been accepted.

h) Singapore Pools will attempt to deduct the amount of the stake from the funds available in your Remote Betting Account to make payment for your bet.

2.45 Detailed instructions on the process of placing your Football Betting bet through the Singapore Pools website or mobile app can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-sports-bets-online.html **These instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules**. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

2.46 Any player, official or volunteer registered, employed, deployed or appointed by any entity participating in the competitions in Singapore known as the Singapore Premier League and the Singapore Cup (and any successor competitions thereof) is not allowed to place any bet in these competitions or any other competitions which their entity participates in, whether in Singapore or elsewhere. In addition, any official, staff or volunteer of the Football Association of Singapore who may be in a position to influence the outcome of a football match, whether directly or indirectly, including by way of abetting, aiding, instigating or conspiring with others is not allowed to place any bets on that football match. You acknowledge and agree that doing so may constitute criminal conduct. You hereby represent and

warrant to Singapore Pool that this Clause 2.46 is not breached by your participation in Football Betting.

G. Placement of bets for Motor Racing Betting

a) At Singapore Pools' betting outlets and authorised retailers

2.47 The placement of an offline bet for Motor Racing Betting at the betting outlets operated by Singapore Pools or with our authorised retailers follows a simple 3-step process as follows:

a) Firstly, you will need to submit your bet to Singapore Pools, our authorised retailers or a ticket-issuing machine operated by us or our authorised retailers. You can do so by either submitting a completed betting slip (physical or electronic), or instructing us, our authorised retailers, or a ticket-issuing machine operated by us or our authorised retailers as to the bet type, the sporting event, the event number, your selection and the applicable amount you are wagering for your bet (otherwise known as the stake);

b) Secondly, you will need to make payment of the stake; and

c) Thirdly, you will receive a betting ticket that is valid for the particular sporting event that you have placed. The betting ticket will set out the following details of your bet:

i. The bet type;

ii. The event on which your bet is placed;

iii. Details of the Motor Racing Event (as defined in the Motor Racing Betting Game Rules) on which your bet is placed;

iv. Your betting selection;

v. The odds at which your bet has been placed;

vi. The stake you have placed that is applicable to your bet;

vii. The prize amount ordinarily payable in the event that your betting selection is a winning selection;

viii. The details of the betting outlet at which your bet was placed; and

ix. The identification number and bar code of your betting ticket.

2.48 Detailed instructions on the process of placing your bet using bet slips at Singapore Pools' betting outlets or our authorised retailers can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-pre-match-sports-bets-using-bet-slips.html , and are made available at the betting outlets operated by Singapore Pools or our authorised retailers. **These detailed instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules.** This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

b) Online via the Singapore Pools website or mobile app

2.49 To place your bet for Motor Racing Betting through the Singapore Pools website or mobile app using your Remote Betting Account, you must follow the process set out below:

a) You will need to first log in to your Remote Betting Account via the Singapore Pools' website or mobile app.

b) A one-time password will then be sent to your registered Singapore mobile number, which you will need to key in for authentication purposes.

c) Next, you will select the Sports Betting section and then Motor Racing Betting.

d) You may then proceed to select the betting options made available by Singapore Pools for the placement of bets for Motor Racing Betting.

e) To place your online bet, you will have to follow the instructions provided on the website or mobile app to select/provide the following options/details:

i. The bet type;

ii. The relevant Motor Racing Event for which your bet is placed; and

iii. The amount of the stake.

f) By placing your bet for Motor Racing Betting through the Remote Betting Account, you accept that the odds for your betting selection could change from the time you select or enter the amount of the stake to the point when the bet is accepted by us. If the odds change from the time when you first placed your stake to the time of your confirmation of bet placement, a prompt about the change in the potential prize/payout will be issued to you.

g) Once you have placed your bet, your bet will then be processed, and you must remain on the webpage or mobile app while your bet is being processed until you receive a confirmation as to whether your bet has been accepted.

h) Singapore Pools will attempt to deduct the amount of the stake from the funds available in your Remote Betting Account to make payment for your bet.

2.50 Detailed instructions on the process of placing your bet through the Singapore Pools website or mobile app can be found on the Singapore Pools website at https://www.singaporepools.com.sg/en/services/Pages/placing-sports-bets-online.html . **These instructions shall be deemed to be incorporated into and shall constitute part of these SPPL House Rules**. This webpage address may be amended from time to time by Singapore Pools in our sole and absolute discretion, and it is your responsibility to keep yourself updated on the prevailing webpage address at which such information may be found.

3. Draws and Results

3.1 The place, date and time, and the manner in which the draws for the products offered for betting will be decided by Singapore Pools.

3.2 Each draw is denoted by a draw number, and this draw number will be printed on the lottery tickets for that draw and/or indicated on the Singapore Pools' website and mobile app respectively.

3.3 You may check the results of the relevant lottery draw, horse race or sports event by referring to the official information released on the Singapore Pools' website and mobile app.

3.4 We may declare winnings (i.e. payouts) in respect of the types of betting in operation for the horse race or sports event in question, based on the results as announced on the Singapore Pools website. Such winnings will be exhibited to the public at specific places designated for such purpose or otherwise announced by us in such manner as we deem fit.

3.5 Despite our best efforts, we cannot, and do not guarantee that faults or failures in the equipment used for draws will never occur during a draw. If any such equipment fault or failure shall occur during a draw, Singapore Pools shall have absolute discretion to determine the validity of the draw. For instance, Singapore Pools may declare that any and all numbers that have been drawn were duly and validly drawn, or declare that the draw is void and commence a new draw whether using the same

equipment or otherwise. If a draw has been declared to be void by Singapore Pools, this draw shall be treated as if it has never taken place.

3.6 For totalisator betting on overseas horse races with commingled betting pools in which Singapore Pools has transmitted pools of bets to an overseas totalisator, winnings are determined by the overseas totalisator, and you shall have no claim whatsoever against us in respect of such determination.

3.7 For totalisator betting on overseas races with commingled betting pools which Singapore Pools has de-coupled the betting pools, you shall have no claim against us for any losses that may result from such de-coupling.

3.8 Winnings paid out in respect of all Singapore Pools products shall be in Singapore dollars only, and shall be rounded up or down in our sole and absolute discretion.

4. Claim for Payment of Prizes

We strive to process your claims for payments of prizes/ payable by us in a secure and efficient manner. The following are the terms and procedures applicable to the claiming of prizes:

A. Manner of claiming payment of prizes for offline bets placed with us

4.1 Singapore Pools will decide the date and the manner in which the payment of prizes for any betting or lottery event will be made.

4.2 You are required to claim your prize within one hundred and eighty (180) calendar days from the date which Singapore Pools has announced that payment of prizes for the relevant betting or lottery event will be made through the Singapore Pools website and mobile app. Any prize not claimed within this period shall be forfeited. For the avoidance of doubt, Singapore Pools shall have no obligation whatsoever to issue a new prize cheque in replacement of any expired prize cheque.

4.3 Generally, you may claim any prize payable by Singapore Pools by presenting the winning betting or lottery ticket during normal business hours:

(a) at our registered office located at 210 Middle Road, #01-01 Singapore Pools Building, Singapore 188994; or

(b) at any of the betting outlets operated by Singapore Pools.

For lotteries and sports betting, payment of prizes may also be claimed at our authorised retailers.

4.4 The limits as to the quantum of the prizes that can be claimed at the various locations is set out below:

Location	**Quantum of prize payable**[6]
Singapore Pools' registered office	No limit for all products
Singapore Pools' betting outlets	$20,000 or less for all products
Singapore Pools' betting centres where live broadcasts of sports events, races and odds can be viewed (except Livewire betting centres)	$20,000 or less for all products
Singapore Pools' Livewire betting centres where live broadcasts of sports events, races and odds can be viewed	$20,000 or less for all products except sports betting No limit for sports betting
Singapore Pools' authorised retailers (for all products except horse race betting)	$5,000 or less for all products except horse race betting
Singapore Pools' selected authorised retailers[7] (for all products)	$5,000 or less for all products

4.5 As part of the security measures established by Singapore Pools and our authorised retailers, you may be required to produce your identity card or any other document evidencing your identity that is acceptable to Singapore Pools and/or our authorised retailers (as the case may be).

4.6 A valid lottery or betting ticket must be produced for the payment of prizes in respect of that ticket. The following conditions must be satisfied before you have a valid entitlement to the prize payable on any winning betting or lottery ticket, failing which no obligation shall arise on our part to make payment of such prize claimed by you:

a) The ticket must have been issued by Singapore Pools or our authorised retailers through the ticket-issuing machines owned by Singapore Pools;

b) The original ticket issued by Singapore Pools or our authorised retailers must be presented. Any claim for the payment of prizes based on the presentation of duplicates of the original ticket (whether photocopies, photographs or otherwise) will not be entertained.

c) All particulars of the ticket (such as the ticket number, draw number etc.) must have been recorded on the Singapore Pools' computer system prior to the close of sales for the relevant betting or lottery event. The particulars of

[6] For more information on the quantum of prize payable, please refer to the webpage pertaining to where to claim prize on the Singapore Pools website domain.
[7] For the selected authorised retailers offering horse race betting, please refer to the webpage pertaining to the outlets offering Horse Racing on the Singapore Pools website domain.

the ticket must be identical in every respect with the records on the Singapore Pools' computer system;

d) The ticket must not be torn, mutilated, defaced or disfigured in any way;

e) The ticket must not be altered or tampered with in any manner;

f) The ticket must not have been recorded as cancelled on the Singapore Pools' computer system;

g) The ticket must satisfy all the security checks established by Singapore Pools;

h) Singapore Pools must not have previously paid any prize in respect of the ticket based on identical particulars as recorded on the Singapore Pools' computer system; and

i) The ticket must not be related or connected to any breach of the rules, terms, procedures or policies established by Singapore Pools from time to time which justifies disqualification of the ticket in the opinion of Singapore Pools.

Singapore Pools shall have the ultimate say as to whether or not a ticket has satisfied all the conditions described above to be deemed as a valid ticket, and Singapore Pools' decision shall be final and conclusive and shall be binding upon you. In the event that the particulars printed on the winning betting or lottery ticket differ from the records on the Singapore Pool's computer systems, the particulars recorded in the Singapore Pool's computer systems will be deemed as the correct particulars for the purposes of the payment of prizes, and you shall be bound by the particulars recorded on the Singapore Pool's computer systems.

4.7 Any claim for the prize payable on any winning betting or lottery ticket will be rejected if:-

a) The winning betting or lottery ticket is not presented to Singapore Pools for any reason whatsoever; or

b) The winning betting or lottery ticket is an invalid ticket due to the failure to satisfy one or more of the conditions as described in Clause 4.6 above.

4.8 A bet slip used to place bets for the products offered for betting by Singapore Pools does not constitute a betting or lottery ticket, and will not be accepted by Singapore Pools for the purpose of or as the basis for any claim of prizes.

4.9 No claim in respect of any lost or stolen lottery or betting ticket will be entertained, and no replacement or duplicate ticket will be issued by us under any circumstances whatsoever. If the bet has been placed and no lottery or betting ticket was issued for whatsoever reason, payment of the prizes in respect of such bet shall be made or rejected based on our computer records of such bet.

4.10 Should Singapore Pools determine in its sole and absolute discretion that a search is necessary to locate the official record of your lottery or betting ticket, we may levy a charge of S$100 payable by you being our search fee.

4.11 It is Singapore Pools' policy to make payment of the prize only to the holder of a valid winning betting or lottery ticket, as betting and lottery tickets are bearer tickets. As such, Singapore Pools has no obligation to ascertain whether the bearer of a valid winning betting or lottery ticket is the rightful holder of the ticket, and Singapore Pools' decision to make payment of the prize to the bearer of the valid winning betting or lottery ticket shall be final and conclusive and binding on you.

4.12 Notwithstanding any provision to the contrary, the decision of Singapore Pools on the payment of the prize or otherwise shall be final, conclusive and binding on the person presenting the betting or lottery ticket for payment of the prize.

4.13 You shall provide acknowledgement of receipt of your claimed prize upon request by Singapore Pools.

B. Manner of claiming payment of prizes for remote bets placed with us

4.14 For bets that are placed through your Remote Betting Account, no action is required on your part to claim payment of the prizes won on such winning bets. The prizes payable shall be transferred, credited, or deposited directly into your Remote Betting Account in accordance with our Account Opening and Operating Terms and Conditions, which may be amended by us from time to time.

4.15 However, if the prize payable by us has not been transferred, credited or deposited into your Remote Betting Account after five (5) working days from the date of the particular betting or lottery event in respect of which the prize is won, you will need to contact Singapore Pools within one hundred and eighty (180) calendar days from the date which Singapore Pools has decided that payment of prizes for the relevant betting or lottery event will be made. Should you fail to contact us within such time period, we shall be entitled to forfeit the prize won, and our decision on this matter shall be final and conclusive and binding on you.

4.16 If any prize payment has been made by us erroneously or mistakenly to your Remote Betting Account, such prize payment shall be recoverable by us from you

at any time. In this regard, you agree to waive the defence of limitation, if applicable.

C. Other generally applicable terms and conditions

4.17 Notwithstanding any provision to the contrary, Singapore Pools will decide on the manner in which the payment of prizes for any betting or lottery event will be made (i.e. whether in cash, or by funds transfer, cheque, bank draft or otherwise), and are not obliged to entertain any requests for payment to be made in any manner.

4.18 The payment of any prize in respect of a winning betting or lottery ticket to the person presenting the winning ticket shall constitute a full and complete discharge of Singapore Pools' obligation to make payment of the prize in respect of the winning betting or lottery ticket.

4.19 Singapore Pools is entitled to deem the holder of a betting or lottery ticket as the sole legal and beneficial owner of all rights to the ticket (including the right to any prizes to be awarded in respect of such ticket). We are not obliged to recognise any other form of interest in respect of any bets placed or any betting or lottery ticket. In particular, we do not recognise any such bets or betting or lottery tickets as being held on trust for the benefit of or as an agent on behalf of some other person. Neither Singapore Pools nor the Singapore Totalisator Board shall not become involved in or be made a party to any dispute in relation to the ownership of a betting or lottery ticket.

4.20 Singapore Pools shall not pay out any prize to you where necessary to comply with any written law, regulations and/or court orders, as well as any guidelines, conditions and/or directives imposed on Singapore Pools by any competent authority, including but not limited to the Singapore Totalisator Board or the Ministry of Home Affairs.

4.21 While we strive to process all claims for the payments of prizes as accurately, securely and efficiently as we can, we cannot guarantee that this process will be totally free from error. Accordingly, you acknowledge and agree that you will not hold Singapore Pools, our officers, servants, employees and/or agents responsible for any losses, damages, lost profits or revenues (whether direct or indirect) that arise out of or are connected to the payment of prizes.

4.22 Where a revised prize is declared by Singapore Pools in respect of your winning betting or lottery ticket:

a) If your winning bet was placed through your Remote Betting Account, the revised prize or the difference between the original and the revised prize will be paid or deducted from your Remote Betting Account (as the case may be).

b) If your winning bet was placed physically through our betting outlets or through our authorised retailers, you will have to physically present yourself with your winning betting or lottery ticket in order to claim the revised prize or the difference between the original prize and the revised prize within the time specified by Singapore Pools for the payment of the revised prize as notified on the Singapore Pools website, and to accept our conditions of payment (if any). If you fail to do so, the unclaimed revised prize or difference shall be forfeited.

5. Refund of bets

5.1 Stakes paid to Singapore Pools shall not be refundable unless otherwise provided for in these SPPL House Rules or the respective Game Rules specific to the relevant products offered by us.

5.2 Singapore Pools will decide on the date and the manner in which the payment of applicable refunds for any bets will be made. You are required to claim your refunds within one hundred and eighty (180) calendar days from the date which Singapore Pools has decided that payment of refunds for the relevant betting or lottery event will be made. Any refund not claimed within this period shall be forfeited.

5.3 Refunds of bets placed remotely with Singapore Pools may be transferred, deposited or credited directly into your Remote Betting Account.

5.4 Refunds of bets placed offline may be claimed during normal business hours:

c) at our registered office located at 210 Middle Road, #01-01 Singapore Pools Building, Singapore 188994; or

d) at any of the betting outlets operated by Singapore Pools.

For lotteries and sports betting, refund of bets placed offline may also be claimed at our authorised retailers.

5.5 The limits as to the quantum of refunds that can be claimed at the various locations is set out below:

Location	Quantum of refund payable
Singapore Pools' registered office	No limit for all products
Singapore Pools' betting outlets	$20,000 or less for all products
Singapore Pools' betting centres where live broadcasts of sports events, races and odds can be viewed (except Livewire betting centres)	$20,000 or less for all products
Singapore Pools' Livewire betting centres where live broadcasts of sports events, races and odds can be viewed	$20,000 or less for all products except sports betting No limit for sports betting
Singapore Pools' authorised retailers (for all products except horse race betting)	$5,000 or less for all products except horse race betting
Singapore Pools' selected authorised retailers[8] (for all products)	$5,000 or less for all products

5.6 You must present your original physical betting or lottery ticket in order to obtain your refund. You shall provide acknowledgement of receipt of your claimed refund upon request by Singapore Pools.

5.7 You acknowledge and agree that we may carry out all necessary enquiries to ascertain if your claim for a refund is valid, and that you will co-operate with us fully and honestly on such enquiries.

5.8 Without prejudice to the generality of Clause 5.7, as part of the security measures established by Singapore Pools and our authorised retailers, you may be required to produce your identity card or any other document evidencing your identity that is acceptable to Singapore Pools and/or our authorised retailers (as the case may be) in order for your refund to be processed.

5.9 The payment of refunds by Singapore Pools to you shall constitute a complete and absolute discharge of our liability in respect of the subject matter of the refund, and shall be conditional upon us having no further liability whatsoever to you in respect thereof.

5.10 While we strive to process all claims for the payment of refunds as accurately, securely and efficiently as we can, we cannot guarantee that this process will be totally free from error. Accordingly, you acknowledge and agree that you will not hold Singapore Pools, our officers, servants, employees and/or agents responsible

[8] For the selected authorised retailers offering horse race betting, please refer to the webpage pertaining to the outlets offering Horse Racing on the Singapore Pools website domain.

for any losses, damages or lost profit, opportunity or revenue (whether direct or indirect) that arise out of or are connected to the payment of refunds.

6. Admission to premises

6.1 You must be at least twenty-one (21) years old to enter and be in our betting centres where live broadcasts of sports events, races and odds can be viewed.

6.2 Singapore Pools reserves the right to refuse any person admission to premises operated by Singapore Pools without assigning any reason whatsoever. Singapore Pools shall also have the absolute right to require any person to leave premises operated by Singapore Pools on refunding the amount of such person's admission charge (if any).

6.3 To the greatest extent permitted by law, Singapore Pools and the Singapore Totalisator Board shall not under any circumstances whatsoever be liable for any loss or damage sustained or incurred by any person whilst on Singapore Pool's or our authorised retailers' premises, whether such loss or damage is caused by the negligence of the Singapore Totalisator Board or Singapore Pools or their employees or the authorised retailers or their employees or otherwise.

7. General Provisions

7.1 You represent and warrant to Singapore Pools that by purchasing any product from Singapore Pools, you will not be placed in a position of conflict of interest, whether actual, potential or perceived.

7.2 We work constantly to improve our products and services to make them better for you. As a result, we may need to update these SPPL House Rules, the various Game Rules and the related documents on the Singapore Pools' website from time to time. The latest version of these SPPL House Rules, the various Game Rules and the related documents will be posted on the Singapore Pools' website at https://www.singaporepools.com.sg (which shall include all pages within that domain) and may also be made available at the betting outlets operated by Singapore Pools or our authorised retailers. You will be informed if changes have been made to these SPPL House Rules and the various Game Rules through notices posted on the Singapore Pools' website and mobile app and at our betting outlets. It is your responsibility to keep yourself updated on the changes made to these SPPL House Rules, the various Game Rules and the related documents. By purchasing a betting or lottery ticket, you will be deemed to have accepted the prevailing version of the SPPL House Rules and the applicable Game Rules read with the related documents.

7.3 To enhance the general accessibility of the rules in respect of the products and services offered by Singapore Pools, Singapore Pools may publish translations of

any and all such rules in other languages. However, in the event of any inconsistency between the translated versions and the English version, the English version shall be the authoritative version.

7.4 We work hard to achieve our mission of being a world-class socially responsible gaming company which provides safe and trusted betting and lottery services. However, our products and services are provided "as is", and we are unable to make any guarantees that they will be safe, secure or free from errors, disruptions, delays or imperfections. To the greatest extent permitted by law, Singapore Pools, our officers, agents or servants and our authorised retailers shall not be responsible to you for any loss, damage, costs, charges, fees or expenses of any nature and regardless of how such loss, damage, costs, charges, fees or expenses arose, including (without limitation) in the following scenarios:-

a) Where you have lost a betting or lottery ticket;

b) Where payment is made to the holder of a ticket and it is alleged that such payment is made to the wrong person;

c) Due to the conduct of the games in accordance with the applicable rules;

d) Where caused by any inability for any reason to place or cancel a bet prior to the close of betting;

e) Where caused by any revision in the odds after a bet has been placed by you;

f) Where caused by your reliance of any omission, inaccurate information or statement concerning any matter whatsoever;

g) Where caused by the operation or any failure of Singapore Pools' hardware, software, network or infrastructure;

h) Where caused by any change to the scores or results of any games subsequent to the declaration of such scores or results;

i) Where caused by any unauthorised bets placed by a person other than you, using your Remote Betting Account held with Singapore Pools; and

j) Where you have failed you to bring to Singapore Pools' attention any inaccurate betting details recorded on a betting or lottery ticket before leaving the sales counter.

7.5 Specifically, Singapore Pools makes no representation of any kind and disclaims all warranties about our computer or electronic systems, hardware or software that are used for or in connection with any product that we offer for betting or gaming. Our liability to you (if any) as a result of the non-availability of any of our products

or the operation (or any failure thereof) of such computer or electronic system, hardware or software shall be limited to a refund of the stake of your affected bet, save where such non-availability of the products or the operation (or any failure thereof) of such computer or electronic system, hardware or software is due to our gross negligence or wilful default.

7.6 In the event that bets(s) are made using funds that have been over-credited or erroneously credited into your Remote Betting Account, Singapore Pools is entitled to, without incurring any liability to you:

a) declare as void any bet(s) made using funds over-credited or erroneously credited;

b) take any steps necessary to recover the value of such void bets;

c) withhold from the Account Holder any prize payments relating to such bets; and/or

d) recover prize payments paid out by reason of such bets.

7.7 No employee of Singapore Pools or our authorised retailers rendering assistance to you shall incur any liability, whether personally or on behalf of Singapore Pools or our authorised retailers, for any failure to comply with your requirements or instructions. Singapore Pools and our authorised retailers shall not be liable to you for the negligent or wilful acts of any of their employees who provide such assistance to you.

7.8 If there are any inconsistencies between (a) the SPPL House Rules; (b) the respective Game Rules and their annexes (if any); (c) the Account Opening and Operating Terms and Conditions; and (d) our Website and Mobile App Terms and Conditions, such inconsistencies shall be resolved in the following order of priority: (a) the annexes to the applicable Game Rules (if any); (b) the applicable Game Rules; (c) the SPPL House Rules; (d) the Account Opening and Operating Terms and Conditions; and (e) the Website and Mobile App Terms and Conditions.

7.9 In the event that there are any disputes concerning the SPPL House Rules or the respective Game Rules, such disputes may be referred to Singapore Pools, whose decision on the dispute shall be final and conclusive.

7.10 All disputes about matters not specifically covered by these SPPL House Rules or the respective Game Rules specific to the relevant products offered by us shall be referred to Singapore Pools, whose decision shall be final and conclusive.

7.11 If Singapore Pools fails to enforce any of the provisions in these SPPL House Rules or of any of the various Game Rules, this shall not be considered as a waiver of our rights to do so, or an indication that the rules no longer apply in future.

7.12 The laws of the Republic of Singapore shall govern these SPPL House Rules, the various Game Rules and any dispute or claim arising out of or in connection with the same. You agree that the courts of the Republic of Singapore shall have non-exclusive jurisdiction to resolve any dispute or claim arising out of or in connection with these SPPL House Rules and/or the various Game Rules.

Issued by
Singapore Pools (Private) Limited
Dated 6 December 2025