

REGULATIONS FOR THE HORSE RACING BETTING OFFER PROPOSED ON THE INTERNET

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Article 1 - Legal framework

1.1. These rules apply to players who play online at the online horse racing betting offer of Hillside (New Media Malta) plc (hereinafter bet365) authorized by license issued to bet365 by the National Gaming Authority in accordance with the provisions of Law No. 2010-476 of May 12, 2010, as amended, relating to the opening up to competition and regulation of the online gambling sector.

1.2. The "General Terms and Conditions" accepted by the player when opening his account and at each modification apply to players placing their bets online on the website www.bet365.fr and from applications, accessible from different media such as computers, mobile terminals and/or tablets...

1.3. In accordance with Articles L320-7 and L320-8 of the Internal Security Code, minors, even emancipated ones, may not take part in games of chance or gambling.

The owner, directors, officers and staff of bet365 may not personally, directly or through an intermediary, place bets on bets offered by bet365.

Article 2 - Game Description

2.1. Definitions

2.1.1. The horse race or the regularly organised French and foreign horse race meeting appearing on a list established under the conditions provided for by decree no. 2010 – 498 of 17 May 2010 and its successive amendments are the events which serve as a basis for one or more horse racing bets.

2.1.2. The horse racing betting offer means all the provisions of these regulations allowing the obtaining of a gain based on the accuracy of one or more horse racing bets relating to the result at the arrival of the event serving as a basis for betting.

2.1.3 Pari-mutuel betting is a method of betting in which all the players' stakes are pooled together before the event takes place and then redistributed to the winners in proportion to their stakes and according to the rules applicable to the type of bet made, after deduction of a levy proportional to the stakes and any refunded bets. The probable relationships are therefore variable. They are expressed in multiples of the stake (eg: 2 means a ratio of 2 times the stake). For certain foreign races, the pooling of these stakes is carried out by the racecourse. In this case, certain types of bets may follow specific rules described in sub-article 2.5 of these regulations.

2.1.4 A "Rapport" is the gross amount, including the initial stake, paid to the player once the result of a race is known. The payouts displayed on the site are for a stake of 1 Euro. Reports are always expressed after deduction of the operator's margin charge. The operator can increase the calculated ratios in particular if they are less than 1. Ratios are rounded down to the first decimal place.

2.1.5 The winnings paid to the player correspond to the ratio minus the stake.

2.1.6 A non-starting horse is a horse that is entered in the program as being due to take part in the event and ultimately does not take part for various reasons.

2.1.7. Computer sealing

Computer sealing is the method by which the integrity of computer data can be proven through a "seal" (sometimes called a "digital fingerprint") that allows any modification to be detected.

2.2. The different horse racing betting options offered by bet365

2.2.1. The "Win" or Place bet

The "Win" bet is payable when the selected horse is declared the winner of the race. bet365 may offer the "Win" bet for all races, provided that at least two horses take part in the race.

The "Place" bet is payable when the selected horse is declared first or second (when the race had at least four, but not more than seven runners at the opening of betting) or is declared first, second or third (when the race had at least eight runners at the opening of betting).

2.2.2 The "2nd" bet

The "2nd (S2)" bet is payable when the selected horse is declared second in the race. bet365 may offer the 2nd bet if at least 3 horses are declared runners at the time betting opens.

2.2.3 The "4th" bet

The "4th (S4)" bet is payable when the selected horse is declared fourth in the race. bet365 may offer the 4th bet if at least 8 horses are declared runners at the time betting opens.

2.2.4 The "Exacta" bet

The "Exacta (C2o)" bet is payable when the two selected horses are respectively declared first and second in the race.

bet365 may offer the "Exacta" bet for races with at least three runners.

2.2.5 The "Quinella" bet

The "Quinella (C2)" bet is payable when the two selected horses are declared first and second in the race, the exact order of finish being irrelevant.

bet365 offers the "Quinella" bet for races with at least eight runners.

2.2.6 The “Swinger” bet

bet365 offers the “Swinger (C2/3)” bet for races with at least eight starters.

If only two horses reach the finish line in a race, only one prize is paid under the “Swinger”.

2.2.7 The “2 of 4” bet

The bet "2 of 4 (C2/4)" is payable when the two selected horses are declared first, second, third or fourth, the exact order of arrival being irrelevant.

bet365 offers the “2 of 4” bet in all races with at least 10 starters.

2.2.8 The “Trio” bet

The bet “Trio (T3)” is payable when the three selected horses are declared first, second and third in the race, the exact order of finish not being important.

bet365 offers the “Trio” bet in all races with at least 8 starters.

2.2.9 The “Trifecta” bet

The “Trifecta (T3o)” bet is payable when the three selected horses are declared first, second and third in the race, in the exact order of arrival.

bet365 offers the “Trifecta” bet in selected races with at least four starters.

2.2.10 The “Superfecta” bet

The "Superfecta (Q4)" bet is payable when the four selected horses are declared first, second, third and fourth in the race, the exact order of finish being irrelevant.

bet365 may offer the 'Superfecta' bet for races with at least ten starters.

2.2.11 The “Superfecta Order” bet

The “Superfecta Order (Q4o)” bet is payable when the four selected horses are declared first, second, third and fourth in the race, in the exact order of arrival.

The “Superfecta Order” can be proposed in all races with five to eleven starters.

Only combinations comprising the first four in the race in the exact order of arrival are eligible for payment of a report.

The “Superfecta Order” bet can be offered every day on one or more races selected by bet365.

2.2.12 The “Pentafecta” bet

The “Pentafecta (P5)” bet is payable when the five selected horses are declared first, second, third, fourth and fifth in the race, the exact order of finish being irrelevant.

The “Pentafecta” can be offered in all races with at least 10 starters.

2.3 Method of calculating ratios in the event of a Dead Heat finish (Ex aequo):

In the case of several horses classified first, the amount of all the stakes on the various payable horses is first withdrawn from the pool to be shared.

The remainder thus obtained, which is called the profit to be distributed, is divided into as many equal parts as there are horses classified first.

Each of these shares is in turn shared in proportion to the number of bets on each of these horses.

The quotients thus obtained, increased by the betting unit, constitute the gross dividends for each of the horses classified first.

In case of “dead heat” arrival:

“Win” bets placed on all horses classified in first place are entitled to payment of a “Win” dividend.

“2nd” bets placed on all horses classified in second place are entitled to payment of a “2nd” dividend.

“4th” bets placed on all horses classified in fourth place are entitled to payment of a “4th” dividend.

“Place” bets placed on all horses classified in the first two or three places (depending on the number of starters - see above) are entitled to payment of a “Place” dividend.

“Quinella”, “Swinger”, “Exacta”, “Trio”, “Trifecta”, “Superfecta”, “Superfecta Order”, “Pentafecta” and “2 of 4” bets involving horses classified respectively in the first two, three, four and five places (depending on the type of bet and the number of starters - see above) are entitled to the payment of a dividend.

In the event of a tie for last place, combinations including both ties will not be considered winning under any circumstances.

3.1. Game taking

To validate and confirm a bet on the horse racing betting offer, the player must be authenticated on the website or applications.

3.1.1. The player can place a bet no later than the start of the race.

The player acknowledges the horse racing betting offer. bet365 makes every effort to ensure that the information services and data displayed on the bet365 website or betting applications are accurate, but errors may still occur. It is the player's responsibility to consult official sources of information before placing their bet.

He chooses:

- the race(s) or horse racing meeting(s) on which he wishes to bet,
- the betting formula,
- the horse(s) constituting his/her prediction on the chosen betting formula
- its basic bet

The player's different choices are entered into a basket, which summarizes all the elements of his game. The player has the option to modify his selection before confirming his game.

3.1.2 The player must check his or her bet before confirming it by validating it.

The player has the possibility to check the status of his bets by consulting his bet history in his player account.

This screen is presented for information purposes to the player and cannot be used as proof of play. Only computer records sealed by bet365 are authentic.

In the event that the player's bet has not been recorded for any reason, the amount initially debited will be refunded to the player from his available funds.

3.2. Bet

3.2.1. The player selects the amount of his bet

3.2.2. The minimum and maximum stake amounts set by bet365 vary depending on the bet type and are presented to the player when placing their bet.

3.2.3. In accordance with the provisions of the “General Conditions”, the total amount of a game taken is limited to the amount of funds available in the player account.

Article 4 - Determination and promulgation of results

4.1. The announcement of results is the act by which bet365 notes the results of the horse races supporting the bets it organizes and in light of which it determines the winnings of the winners.

4.2. Bets are settled based on the official result of the race as confirmed by the organizing race company at the racecourse after the race. This result indicates the order of the horses at the finish and the numbers of the horses that did not take part in the race as well as any horses that were disqualified.

From this confirmation, the result of the race is final with regard to the execution of bets even if, subsequently, certain horses were to be downgraded in accordance with the provisions applicable to the race concerned.

4.3 If the result of the horse race announced by bet365 is not consistent with the result obtained on the racecourse and confirmed by the organizer of the horse race, this result will be modified. Consequently, bet365 reserves the right to debit players who have been wrongly paid for the amount of their available funds in accordance with the terms and conditions set out in the “General Conditions”. Players whose bet was wrongly considered a loser will be credited with their winnings after the result has been corrected.

Article 5 - Degradation and cancellation and refund of bet

5.1 For certain betting formulas, the player's bet will be downgraded or cancelled in the following cases:

- The “Win” bet
 - o “Win” bets may be cancelled and refunded by bet365 as soon as the race has less than two horses at the start or no finishers.
 - o In case of non-starter the bet is cancelled and refunded.
- The “Place” bet
 - o “Place” bets may be cancelled and refunded by bet365 if the race has fewer than four horses at the start or no finishers.
 - o In case of non-starter the bet is cancelled and refunded.
- The “2nd” bet
 - o “2nd” bets may be cancelled and refunded by bet365 if the race has fewer than three horses at the start or one finisher.
 - o In case of non-starter the bet is cancelled and refunded
 - o In the event of a tie for first place, “2nd” bets are refunded
- The “4th” bet:
 - o “4th” bets may be cancelled and refunded by bet365 if the race has fewer than five horses at the start or three finishers.
 - o In the event of a non-starter, the bet is cancelled and refunded.
 - o In the event of a tie for third place, “4th” bets are refunded.
- The “Exacta” bet:
 - o bet365 will carry over the stake of the “Exacta” bet to the mass of the “Win” bet (under the title of the horse remaining starter) if one of the selected horses is a non-starter.

- o In the event of a win, the ratio is then that of the “Win” game.

If during a race, fewer than two horses reach the finish, all "Exacta" bets are reimbursed.

- The “Quinella” bet:

- o If one of the selected horses is a non-runner, bet365 will carry over the stakes to the betting pool “Win”, for the horse that remained a starter. In case of winning the ratio is that of the game "Win".

- o If during a race, fewer than two horses reach the finish, all bets "Quinella" are refunded.

- o bet365 reserves the right to cancel all bets registered on the bet type "Quinella" in the event that the number of starters at the start of the race is less than six.

- The “Swinger” bet:

- o If one of the selected horses is a non-runner, bet365 will carry over the stakes to the betting pool. “Place”, for the horse that remained a starter. In case of winning the ratio is that of the game "Place".

- o If during a race, fewer than two horses reach the finish, all “Swinger” bets are reimbursed.

- o If only two horses reach the finish line in a race, only one prize is paid as the "Swinger".

- o bet365 reserves the right to cancel all bets registered on the bet type "Swinger" in the event that the number of starters at the start of the race is less than six.

- o The “Swinger” bet wins when the two selected horses are among the first three horses classified at the official finish of the race, regardless of the order of arrival.

- The “2 of 4” bet:

- o If the combination selected by the player includes a non-runner, the bet is canceled and refunded.

- o If fewer than two horses make up the finish of the race in question, “2 of 4” bets are reimbursed.

- o bet365 reserves the right to void all bets placed on the “2 of 4” bet type in the event that the number of starters at the start of the race is seven or less.

- The “Trio” bet

- o If one or more horses selected by a player are declared non-runners, bet365 downgrades the combinations to “Quinella” bet (one non-runner selected) or to “Win” (two non-starters selected). In case of winning, the ratio is that of the bet “Quinella” or “Win”.

- o If in a race, fewer than three horses reach the finish, all "Trio" bets are reimbursed.

- o bet365 reserves the right to void all bets placed on the “Trio” bet type in the event that the number of starters at the start of the race is less than six.

- The “Trifecta” bet

- o If in a race one or more horses selected in the bet by the player are declared non-runners, bet365 cancels and refunds the combinations including non-runners.

- o In the event that fewer than four horses actually start, bet365 may cancel and refund all “Trifecta” bets placed on this event.

- o If in a race less than three horses reach the finish, all "Trifecta" bets are reimbursed.

- The “Superfecta” bet

- o If one of the horses selected by a player is a non-runner, bet365 will transfer the stakes of their “Superfecta” bet to the “Trio” bet pool, for the horses that remain runners. In case of winning, the ratio is that of the “Trio” bet.

o bet365 may cancel and refund "Superfecta" bets if the race starts with fewer than eight horses
o If in a race, fewer than four horses reach the finish, all "Superfecta" bets are reimbursed.

- The "Superfecta Order" bet

o If a horse is a non-runner, the combinations including the non-runner are degraded to "Trifecta", combinations including two or more non-starting horses are cancelled and refunded.
o All "Superfecta Order" bets are cancelled and refunded if the race has fewer than four horses at the official finish.
o bet365 reserves the right to void all bets placed on the bet type "Superfecta Order" in the event that the number of starters at the start of the race is fewer than five.
o In the event of non-start of two or more horses among the selections of the same bet, the latter will be refunded

- The "Pentafecta" bet

o bet365 may void the 'Pentafecta' bet if the race has fewer than eight horses at the start.
o If one of the selected horses is a non-runner, bet365 will carry over the stakes to the betting pool. "Superfecta", as one of the horses that remained in the running. In case of winning, the ratio is that of the "Superfecta" game.
o If two of the selected horses are non-runners, bet365 transfers the stakes to the "Trio" bet pool, for the horses that remain runners. In case of winning, the ratio is that of the "Trio" game.
o If three of the selected horses are non-runners, bet365 transfers the stakes to the "Quinella" bet pool, for the horses that remain runners. In the event of a win, the ratio is that of the "Quinella" game.
o If four of the selected horses are non-runners, bet365 rolls the stakes over to the pool of "Win" bet, for the horses that remained runners. In case of gain the ratio is that of the game "Win".
o If five of the selected horses are non-runners, the "Pentafecta" bets registered on the race are canceled and refunded.
o If in a race, fewer than five horses reach the finish, all "Pentafecta" bets are reimbursed.
o If no bettor finds the correct combination of "Pentafecta", the bets are carried over as jackpot on the main "Pentafecta" the next day.

- For all bet365 bets, bets will be void and refunded if there is no stake winning, with the exception of the "Pentafecta" formula.

5.2 If a race is definitively cancelled, all bets consisting of the prediction of an event linked to the finish of that single race are cancelled and refunded.

5.3 In the event of a race being postponed for more than one hour and/or a substantial change in race conditions, in accordance with the decisions of the racing companies, bet365 may permanently cancel bets on that race.

5.4 Any bet whose result is already known is void.

5.5 bet365 may cancel any bet that is offered, placed and/or accepted in whole or in part due to an error.

5.6 bet365 cancels in part or in full any bets placed after the start of the relevant event.

5.7 Bets can only be placed during the bet validation period set by bet365. Otherwise, bet365 will cancel the bets in question.

5.8 In the event of fraud or suspected fraud, in accordance with the adage "fraud corrupts everything", bet365 reserves the right to cancel all or part of the bets concerned. If bets are banned by the National Gaming Authority, bet365 will cancel the bets, predictions and/or stakes in question.

5.9 Cancelling a bet involves reimbursing the player for the stake corresponding to the canceled bet.

Article 6 - Minimum, maximum bet and gambling restrictions

6.1 The minimum and maximum stake per type of bet, race, event, is set by bet365 for all players. The player is informed of this when placing his bet.

6.2 In the event of fraud or suspicion of fraud, gambling may be interrupted or refused.

6.3 By virtue of its obligations in the fight against fraud and money laundering, monitoring the conditions of use of its services and guaranteeing the integrity of gaming operations and in order to guarantee fair use of the service in accordance with the provisions of these regulations, each player's gaming possibilities may be restricted for a limited period.

6.4 The player also agrees to respect all bet365 regulations that he accepted when creating his account, as well as any subsequent modifications, and not to behave abusively or make insulting, threatening, abusive or other inappropriate remarks against customer service or bet365, its employees, directors, shareholders and partners. Such behavior or non-compliance with the rules may result in the suspension or partial or total blocking of the player's account or any other measures that bet365 deems appropriate in each situation.

6.5 Financial risk incurred by the player, gambling behavior and gambling restrictions
As part of the fight against excessive and pathological gambling, the player is reminded that he has, in accordance with the provisions of the General Conditions, a tool for evaluating his gambling practices as well as a self-assessment questionnaire of his gambling habits.
In this same context, bet365 may be required to limit the possibilities of gambling if it considers that the financial risk incurred by the player may be linked and/or his gambling behavior may be similar to excessive or pathological gambling behavior. In this case, bet365 will inform the player.

Article 7 - Recording games on the central computer site

The recording and electronic sealing by bet365 of online gambling decisions are substantial conditions for the formation of the contract between the player and bet365. In the event of a dispute between the player and bet365 concerning a discrepancy between the information mentioned on the screen of the player who placed a bet online and that recorded and sealed electronically by bet365, only the latter information shall be deemed authentic, without depriving the player of the right to use any means of proof to demonstrate that said recordings have been subject to a malfunction within the bet365 computer system.

The information mentioned on the player's screen or that appearing on a screenshot taken on paper is purely informative and cannot prevail over the provisions of these regulations.

Article 8 - Payment of winnings

8.1 Terms of payment of winnings or reimbursement of stakes

Winnings are paid in accordance with the provisions of the "General Conditions".

Winnings are paid out and stakes are refunded by bets as the reports of the corresponding horse racing events are published.

8.2 From the publication of the reports, the winnings are credited to the player's available funds.

Article 9 - Personal data

9.1 All processing and methods of processing the player's personal data are described in the General Conditions and in the bet365 Privacy Policy available on its sites and applications.

9.2. In accordance with the legal and regulatory provisions applicable to personal data, the player has the right to limit the processing of his data, the right to object, access, portability, rectification and deletion of his data. The player can exercise his rights by simple written request by filling out the dedicated form in the Help Center of our sites and applications.

9.3. In accordance with Article 85 of the Data Protection Act, the player has the option of leaving specific instructions on the management of his personal data after his death. This allows him to designate a trusted person of his choice who will have the possibility, for example, to access personal data concerning the player, to close his player account, etc. If the player wishes to exercise this right, he can make the request via the same contact form as the one referred to above.

To obtain more information on personal data and their rights, the player can also consult the website of the National Commission for Information Technology and Civil Liberties.

Article 10 - Conflict of interest

If the existence of a conflict of interest relating to a horse race and the jockeys and trainers of this horse race, as defined in Article 32 of Law No. 2010-476, is brought to the attention of bet365, the latter reserves the right to take any appropriate measures.

Article 11 - Adherence to the regulations

Participation in the game implies acceptance of these rules, as well as the "General Conditions".

Article 12 - Publication, amendments to the regulations

12.1. These rules will be published on www.bet365.fr.

12.2. These regulations may be subject to modifications by simple publication of the modified regulations on www.bet365.fr.