

TOTE BETTING CONDITIONS

Tote Ireland Limited holds licences to operate a Totalisator at horse race meetings under the provisions of the Totalisator Act, 1929, subject to Regulations made by the Minister for Finance under that Act.

Tote Ireland hereby makes the following Conditions that shall constitute the terms of contract upon and subject to which bets may be made and accepted on the Totalisator.

For Totalisator product operated and hosted outside of Tote Ireland Limited and where Tote Ireland act as an agent in the resale of

Totalisator product please note that terms and conditions are determined by the betting rules of the jurisdiction in which the Host Tote is based.

Condition 1 - Definitions

1. Definitions In these Conditions the following terms shall have meanings hereby assigned to them.

"Tote Ireland" means Tote Ireland Limited.

"The Manager" means the officer appointed by Tote Ireland to manage the Totalisator and any officer of Tote Ireland to whom the Manager has delegated all or part of his functions under these Conditions.

"Totalisator" means a Totalisator set up by Tote Ireland under a Licence granted under the Totalisator Act, 1929 (No. 22 of 1929).

"The Regulations" means the Regulations made by the Minister for Finance in exercise of the powers conferred on him by Section 6(1) of the Totalisator Act, 1929.

"Racecourse" means an authorised racecourse at which a Totalisator is operated by Tote Ireland under the provisions of the Totalisator Act, 1929 (No. 22 of 1929).

"Registered Premises" means premises for the time being registered in the registry of Bookmakers Offices kept by the Revenue Commissioners under the Betting Act, 1931.

"Rules Governing the Races" means the rules made by the appropriate Governing Body under which racing is conducted at the relevant racecourse at the relevant time.

"Charity Races" Means races carried out at the same track, within or as part of the same racemeeting, which by their nature or entrants maybe run with turf club governance.

"Stewards" means the Stewards for the time being in charge of racing on the approved racecourse.

"Withdrawn Horse" means that a horse, which had been declared to start in a race, is withdrawn from that race by permission of the Stewards before a "Fair Start" has been effected.

"Void Race" means that a race shall be void if:

- (a) it is declared void under the rules governing racing before the "All Right", or
- (b) it is abandoned either before or after the horses have been declared to start, or
- (c) it is never run.

"Fair Start" means a fair start under the rules governing racing.

"All Right" means the time at which the Stewards authorise the appropriate signal to be given indicating that the riders in a race have weighed in to the satisfaction of the Clerk of the Scales in accordance with the rules governing the race, irrespective of whether the signal is in fact given.

"Backer" means a person who bets by means of the Totalisator.

"Bet" means the staking of money by means of the Totalisator on a specified result in one or more horse races, and the verb "to bet" shall be construed accordingly.

"Unit Stake" means the minimum amount that may be invested in any "pool" or "multiple pool" in order to claim a Dividend (should the wager be successful)

Subject to any announcement of a different Unit Stake in any particular pool which may be made by Tote Ireland, the Unit Stake on all pools shall be €1

"Partial Unit" means (where applicable) a wager amount less than the "Unit Stake" which allows a backer to invest in a pool with a smaller multiple than the unit stake, with any payouts paid to the smaller unit.

"The Dividend" in relation to a "pool" or "multiple pool" means the sum declared by the Manager to be payable for a Unit Stake on a winning bet.

"Ticket" has the meaning assigned to it by Section 7 of the Regulations.

"Winning Horse" means the horse which shall have been determined by the Stewards to be the winner of a race (or in the case of a dead heat for first place, any of the horses running the dead heat) at the "All Right".

"Placed Horse" means:

In reference to a Two Place Pool:

The horses awarded first and second places (or where two or more horses dead heat for first place, any of the horses running the dead heat, or where a horse is awarded first place and two or more horses dead heat for second place, the horse awarded first place and any of the horses running the dead heat) at the "All Right".

In reference to a Three Place Pool:

The horses awarded first, second and third places (or where three or more horses dead heat for first place, any of the horses running the dead heat, or where two horses dead heat for first place, any of the horses running the dead heat and the horse awarded third place, or where two or more horses dead heat for second place, the horses awarded first place and any of the horses running the dead heat, or where two or more horses dead heat for third place, the horses awarded first and second places and any of the horses running the dead heat) at the "All Right".

In reference to a Four Place Pool:

The horses awarded first, second, third and fourth places (or where two horses dead heat for first place, any of the horses running the dead heat and the horses awarded third and fourth place, or if three horses dead heat for first place, any of the horses running the dead heat and the horse awarded fourth place, or if four or more horses dead heat for first place, any of the horses running the dead heat, or if two horses dead heat for second place, the horse awarded first place, any of the horses running the dead heat and the horse awarded fourth place, or if three or more horses dead heat for second place, the horse awarded first place and any of the horses running the dead heat, or if two or more horses dead heat for third place, the horses awarded first and second places and any of the horses running the dead heat, or if two or more horses dead heat for fourth place, the horses

awarded first, second and third places and any of the horses running the dead heat) at the "All Right".

"Winning Combination" means in an Exacta, Trifecta, Jackpot, Pick6, Superfecta or Placepot Pool, a combination of winning horses selected in the manner required for each pool.

"Starting Price Favourite" means:

- (a) the racecard number of the horse running in a race in respect of which the shortest price was returned in the Bookmakers' Ring at the "Start" of the race concerned, or
- (b) where two or more horses are returned as "Joint" or "Co-Favourites", the horse with the numerically lowest racecard number, or
- (c) where the first Favourite is withdrawn before a "Fair Start" is effected, but too late for the Starting Price market to be reformed, the runner returned with the shortest price, or
- (d) where two or more runners are returned at this shortest price, the horse with the numerically lowest racecard number.

~~"Tote Favourite" means the racecard number of the horse running in a race upon which the greatest number of units has been staked in the Win Pool operated on that race. If an equal number of units has been staked on two or more horses in that race (and that number be greater than the number of units on any other horse in that race) then the Tote Favourite will be deemed to be the horse with the numerically lowest racecard number of such equally backed horses.~~

"Pool" means the accepting of bets on the Totalisator from a backer either:

- (a) that a specified horse will Win a race (a Win Pool) or
- (b) that a specified horse will be awarded first or second place in a specified race (a Two Place Pool) or
- (c) that a specified horse will be awarded first, second or third place in a specified race (a Three Place Pool)
- (d) that a specified horse will be awarded first, second, third or fourth place in a specified race (a Four Place Pool) or
- (e) That three specified horses will be first, second and third, in the correct order, in a specified race (a Trifecta Pool)
- (f) That two specified horses will be placed first and second in a race in correct order (an Exacta Pool), Or
- (g) that two specified horses will be placed first and second or second and first, irrespective of order, in a specified race (a Reverse Forecast Pool).

"Multiple Pool" means the accepting of bets on the Totalisator from a backer either:

(a) that four or more specified horses will Win four or more specified races; or where one or more of the specified races is, for any reason, not won, not run, declared void or is postponed to another racemeeting, the remaining races will be won by the specified horses (a Jackpot Pool), or

(b) that six specified horses will be Placed in six specified races; or where one or more of the specified races is, for any reason, not won, not run, declared void or is postponed to another racemeeting, the horses specified in the remaining races will be placed in those remaining races (a Placepot Pool), or

(e) that six specified horses will Win in six specified races; or where one or more of the specified races is, for any reason, not won, not run, declared void or is postponed to another racemeeting, the horses specified in the remaining races will be won in those remaining races (a Pick6 Pool).

All pools and multiple pools will operate subject to such of the Regulations as apply to that particular pool or

multiple pool.

"Net Pool" means the amount staked in any pool or multiple pool which is not refundable under these Conditions, less a deduction of such amount as may be determined by Tote Ireland from time to time, subject to the Regulations.

Other terms to which a specified meaning is assigned in the Totalisator Act, 1929 or the Irish Horseracing Industry Act, 1994 or the Horse and Greyhound Racing Bill, 2001 or the Regulations shall have the same meaning in these Conditions

(2) A reference in these Conditions to the refund of a bet shall be treated as a reference to the refund of a bet on presentation of the ticket and (when it is expressly stated) to the refund of the bet in full.

(3) For the purpose of these Conditions, a horse shall be deemed to have had a Fair Start unless information of its withdrawal is received by the Manager before the "All Right".

"host" totalisator is a totalisator, operating inside or outside the State, either Tote Ireland or a partner of Tote Irelands accepting bets for inclusion in his betting pools.

Condition 2

The workers on the Totalisator shall not, nor shall any of them, nor shall Tote Ireland be deemed to be stakeholders of the money paid in purchase of any ticket.

Condition 3

Except as provided in Condition 6 of these Conditions, no bets shall be accepted on credit.

Condition 4

Types of Pool Betting

1. Pools may be held on each race at a racemeeting according to the number of horses taking part at the time of a Fair Start (and for which no refunds are given) as follows:

- More than 7 runners A Win Pool, a Three Place Pool, Exacta Pool and a Trifecta.
- 5,6 or 7 runners A Win Pool, a Two Place Pool, Exacta Pool and a Trifecta.
- 3 or 4 runners A Win Pool, Exacta Pool and a Trifecta.
- 2 runners A Win Pool only.

1. There may be a Four Place Pool on handicap races with 16 or more runners.

2. There may be a Trifecta Pool on a race (or races) selected by the Manager and printed on the racecard or announced by Public Address or by notices at the racemeeting.

3. There may be a Jackpot Pool on the 3rd, 4th, 5th and 6th races or on any such race as selected by the Manager and printed on the racecard or announced by Public Address or by notices at the racemeeting.

4. There may be a Placepot Pool on the 1st, 2nd, 3rd, 4th, 5th, and 6th races or on any such race as selected by the Manager and printed on the racecard or announced by Public Address or by notices at the racemeeting.

5. There may be a Pick6 Pool on the 1st, 2nd, 3rd, 4th, 5th, and 6th races or on any such race as selected by the Manager and printed on the racecard or announced by Public Address or by notices at the racemeeting.

Notwithstanding the above, the Manager may at any time decide NOT to hold a pool or multiple pool mentioned in this Condition or to hold another such pool or multiple pool not so mentioned.

Condition 5

1. Locations - Bets shall be received, tickets issued and money paid out by officials at places on the racecourse as designated by the Manager or at a registered premises from which a Totalisator may be operated This may include sales via callcentre and online locations.

2. Rectification of Mistakes - Every backer receiving tickets or money shall, before removing the money or tickets from the view of the official, satisfy himself that the said tickets and/or money are correct. A backer shall not be entitled to have a mistake rectified after removing the tickets or money from the view of the official alleged to have made the mistake.

Condition 6

Credit Betting - A backer may make arrangements with Tote Account to place bets on the Totalisator on his behalf on credit. Tote Ireland permits Tote Account to place bets upon and subject to the Conditions laid down by Tote Ireland and to the Regulations, but it is not responsible for any act or omission of any of its officers, agents or servants.

Condition 7

Bound by Conditions - Every person from whom a bet is accepted in respect of any pool shall be deemed to have express notice of the Regulations and of these Conditions and to have agreed to be bound by them and to have agreed that in all cases of dispute the decision of the Manager shall be final and conclusive and that he shall have no rights other than those conferred on him by the Regulations and by these Conditions.

Condition 8

Void Race - Should a race be void before the "All Right", all bets will be refunded in full on presentation of tickets except where otherwise provided in these Conditions.

Condition 9 - Racecard Numbers

Racecard Numbers - Each horse starting in a race will be denoted on the Totalisator by the racecard number allotted to such horse under the rules governing racing. In the event of a printing error on the racecard, the racecard number of each horse shall be deemed to be the number officially allotted to that horse by the Clerk of the Course.

Condition 10 - Refusal of Bet

Refusal of Bet - The Manager may refuse to accept all or part of any bet without reason.

Condition 11 - False Start

False Start - In the event of a false or void start, dividends shall be declared in the usual manner on the result of the race after a Fair Start has been effected, subject to the race being decided on the same day. If the race is not run on the same day, the pools for that race will, except where otherwise provided in these Conditions, be void and all bets will be refunded. If the race is run on a subsequent day, pools will be operated as if for a new race.

Condition 12 - Damaged Tickets

Torn or Disfigured Tickets - Payment of winnings or refunds will not be made on a torn or disfigured ticket, unless and until the Manager has been satisfied that the ticket is genuine and represents the bet on which the amount is payable.

Condition 13 - Disputes

Disputes - Any disputes arising under these Conditions shall be decided by the Manager whose decision shall be final and binding.

Condition 14 - Dividends

Dividends - The dividend in any pool shall be calculated to a multiple of 10c and for that purpose any fraction of 10c shall, as Tote Ireland may think proper in respect of each such fraction, be treated as a complete 10c or be disregarded.

Condition 15

The amount to be paid out on a winning bet of an amount more than the unit stake shall be the same multiple of the dividend as the bet is of the unit stake.

Condition 16 - Withdrawn Horse

1. Horse Withdrawn: If a horse that had been declared to start in a race is withdrawn by permission of the Stewards before a Fair Start has been effected and such information be received by the Manager before the "All Right", all bets made on such a horse, other than in a multiple pool, are void and will be refunded. If such information is not received by the Manager before the "All Right" the bets stand and no refund shall be made.
2. Horses Withdrawn: (Only One Horse Remaining). If for any reason horses are withdrawn before a Fair Start is effected and there is only one horse remaining in the race, all bets in the Win, Place, Exacta and Trifecta Pools will be refunded.

Condition 17 - Tote Win Pool

1. Win Dividend - In a Win Pool the dividend will be calculated by dividing the net pool by the number of unit bets on the winning horse. If two or more horses dead heat for first place, the dividend for the win dead heat will be calculated as follows:

~~The net pool will be divided into as many equal parts as there are horses that have run the dead heat. The dividends shall then be calculated by dividing each part by the number of units on the dead heating horse to which it refers.~~

The net pool is divided by the total stakes on the winner of the race to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 cent to obtain the payable dividend declared to a €1 stake, with the following exceptions:

- (i) If the calculated dividend is greater than 90c and less than €1.10, the payable dividend will be €1.10.
- (ii) If the calculated dividend is 90c or below, the payable dividend will be €1.02.

(iii) Notwithstanding (i) and (ii) above, in the case of a dead heat for first place if the calculated dividend is 60c or below, the payable dividend will be 60c.

Holders of winning tickets are then paid in proportion to their stakes.

2. Dead Heat for Win (Winning Horse Unbacked) .If there is a dead heat for a win and no winning bet upon one or more of the horses running the dead heat, the net pool will be divided on the same principle as 17(1) between the backers of the horses on which bets were made.

3. Winning Horses Unbacked: If there is no bet on the winning horse, or in the case of a dead heat if there is no bet on any of the winning horses, all bets in the pool shall be refunded.

Condition 18 - Tote Place Pool

1. Place Dividend General - In a race in which a Place Pool is operated, the dividend will be calculated as follows:

The net pool is divided by the number of places payable on the race as defined above, i.e. 2, 3 or 4, in equal proportion. The part of the net pool allocated to each place is then divided by the total stakes on that placed horse to obtain a calculated dividend for each place. The calculated dividend is rounded down to the next 10c to obtain the payable dividend declared to a €1 stake, with the following exceptions:

(i) If the calculated dividend is greater than 70c and less than €1.10, the payable dividend will be €1.10.

(ii) If the calculated dividend is 70c or below, the payable dividend will be €1.02.

(iii) Notwithstanding (i) and (ii) above, in the case of a dead heat if the calculated dividend is 50c or below, the minimum payable dividend will be 50c.

Holders of winning tickets are then paid in proportion to their stakes.

In the event of (ii) above, i.e. if the calculated dividend falls below 70c, money will be taken from the net pool on the remaining placed horses in equal shares to ensure that the minimum calculated dividend on any placed horse is not less than 70c.

In this case the entire net pool is divided by the total stakes on that combination to obtain a calculated dividend.

The calculated dividend is then rounded down to the next 10c to obtain the payable dividend declared to a €1 stake, with the following exceptions:

(i) If the calculated dividend is greater than 70c and less than €1.10, the payable dividend will be €1.10.

(ii) If the calculated dividend is 70c or below, the payable dividend will be €1.02.

(iii) Notwithstanding (i) and (ii) above, if as a result of a dead-heat the proportion of the net pool allocated to any winning combination is reduced from one-third in the case of 6 or more runners, or reduced from the entire net pool in the case of 4 or 5 runners, should the calculated dividend be 50c or below, the minimum dividend payable on such a combination will be 50c.

Holders of winning tickets are then paid in proportion to their stakes.

~~The net pool will be equally divided into four parts in a Four Place Pool or three parts in a Three Place Pool or two parts in a Two Place Pool. Each part will be allocated to one of the placed horses and sub-divided by the number of unit bets on the horse to which it refers.~~

~~In any place pool where the above calculation results in the dividend spendings exceeding the net amount assigned to a placed horse the place dividends shall be calculated as follows.)~~

~~The amount staked on each of the placed horses will be deducted from the total amount staked in the place pool. A deduction of such amount as may be determined by Tote Ireland from time to time, subject to the Regulations, will be made from the losing bets.~~

~~The resultant figure will be equally divided into four parts in a Four Place Pool or three parts in a Three Place Pool or two parts in a Two Place Pool.~~

~~Each part will be allocated to one of the placed horses and subdivided by the number of unit bets on the horse to which it refers. The value of the unit bet will be added to the resultant figure in order to arrive at the dividend to be paid out.~~

(2) Two Place Pool: Two Horses Dead Heat for First Place. If two horses dead heat for first place in a race on which a Two Place Pool is operated, the dividend will be calculated in the same manner as if there were no dead heat.

(3) Two Place Pool: Two Horses Dead Heat for Second Place. If one horse is awarded first place and two or more horses dead heat for second place in a race on which a Two Place Pool is operated, the dividend shall be calculated as follows:

The net pool will be divided into two equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second part will be divided into as many equal parts as there are horses that have run the dead heat for second place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating second place.

(4) Two Place Pool: More Than Two Horses Dead Heat F[f]or First Place. If more than two horses dead heat for first place in a race on which a Two Place Pool is operated, the method of calculation shall be the same as in a win dead heat. See Condition 17(1).

(5) Three Place Pool: Three Horses Dead Heat for First Place. If three horses dead heat for first place or one horse is awarded first place and two horses dead heat for second place or two horses dead heat for first place and one horse is awarded third place in a race on which a Three Place Pool is operated, the dividend shall be calculated in the same manner as if there were no dead heat.

(6) Three Place Pool: More than Two Horses Dead Heat for Second Place. If one horse is awarded first place and more than two horses dead heat for second place in a race on which a Three Place Pool is operated, the dividend shall be calculated as follows:

The net pool will be divided into three equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second and third parts will be added together and resultant divided into as many equal parts as there are horses that have run the dead heat for second and third place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating horses.

(7) Three Place Pool: Two or More Horses Dead Heat for Third Place. If two or more horses dead heat for third place in a race on which a Three Place Pool is operated, the dividend shall be calculated as follows:

The net pool will be divided into three equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second part will be divided by the units staked on the second placed horse (full winner) to arrive at a dividend for second place. The third part will be divided into as many equal parts as there are horses that have run the dead heat for third place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating third place.

(8) Three Place Pool: Four or More Horses Dead Heat for First Place. If more than three horses dead heat for first place in a race on which a Three Place Pool is operated, the method of calculation shall be the same as in a win dead heat. See Condition 17(1).

(9) Four Place Pool: Four Horses Only Involved. If one horse is awarded first place and three horses dead heat for second, third and fourth places or two horses dead heat for first and second places and two horses dead heat for third and fourth places or four horses dead heat for first, second, third and fourth places or three horses dead heat for first, second and third places and one horse is awarded fourth place or one horse is awarded first place and two horses dead heat for second and third places and one horse is awarded fourth place or two horses dead heat for first and second places and two horses awarded third and fourth places or one horse is awarded first place and one horse is awarded second place and two horses dead heat for third and fourth places in a race where a Four Place Pool is operated, the dividend shall be calculated in the same manner as if there were no dead heat.

(10) Four Place Pool: Five or More Horses Dead Heat for First Place. If more than four horses dead heat for first place in a race on which a Four Place Pool is operated, the method of calculation shall be the same as in a win dead heat. See Condition 17(1).

(11) Four Place Pool: More than Three Horses Dead Heat for Second, Third and Fourth Places. If one horse is awarded first place and more than three horses dead heat for second, third and fourth places in a race on which a Four Place Pool is operated, the dividend shall be calculated as follows:

The net pool will be divided into four equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second, third and fourth parts will be added together and resultant divided into as many equal parts as there are horses that have run the dead heat for second, third and fourth place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating horses.

(12) Four Place Pool: Three or More Horses Dead Heat for Third and Fourth Places. If three or more horses dead heat for third and fourth place in a race on which a Four Place Pool is operated, the dividend shall be calculated as follows:

The net pool will be divided into four equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second part will be divided by the units staked on the second placed horse (full winner) to arrive at a dividend for second place. The third and fourth parts will be added together and resultant divided into as many equal parts as there are horses that have run the dead heat for third and fourth place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating horses.

(13) Four Place Pool: Two or More Horses Dead Heat for Fourth Place. If two or more horses dead heat for fourth place in a race on which a Four Place Pool is operated, the dividend will be calculated as follows:

The net pool will be divided into four equal parts. The first part will be divided by the units staked on the first placed horse (full winner) to arrive at a dividend for first place. The second part will be divided by the units staked on the second placed horse (full winner) to arrive at a dividend for second place. The third part will be divided by the units staked on the third placed horse (full winner) to arrive at a dividend for third place. The fourth part will be divided into as many equal parts as there are horses that have run the dead heat for fourth place and said equal parts divided by the units staked on each dead heating horse to arrive at dividends for dead heating horses.

(14) All Placed Horses Unbacked. If there is no bet on all of the placed horses in the race, all bets shall be refunded.

(15) Placed Horse(s) Unbacked. If there is no bet on one or more of the placed horses in a race, the net pool will be allocated to any placed horse or horses in the race on which the bets were made and the dividends calculated accordingly, after division if necessary.

(16) Only One Horse Placed. If only one horse is placed in a race on which a Place Pool is operated, the whole of the net pool shall be divided by the number of units on that horse and the dividend shall be calculated as though the event were a Win Pool, but the win and place dividends shall be regarded as having no relation to one another.

(17) Three Place Pool: Only Two horses Placed. If only two horses are placed in a race on which a Three Place Pool is operated, the net pool will be divided equally between the two horses and the dividend will be calculated in a manner similar to a Two Place Pool.

(18) Four Place Pool: Only Three Horses Placed. If only three horses are placed in a race on which a Four Place Pool is operated, the net pool will be divided equally between these three horses and the dividend will be calculated in a manner similar to a Three Place Pool.

(19) Four Place Pool: Only Two Horses Placed. If only two horses are placed in a race on which a Four Place Pool is operated, the net pool will be divided equally between these two horses and the dividend will be calculated in a manner similar to a Two Place Pool.

(20) Horses Withdrawn: Effect on Place Pool. In the event of a horse(s) being withdrawn, the Place Pool will be run as in Condition 4(1), except that if less than five runners, the pool shall be declared void and all bets refunded.

Condition 19 - Tote Exacta Pool

(1) Exacta - Tote Ireland may operate a multiple pool to be known as the "Exacta Pool" to enable backers to ;

select the first and second horses in correct order in a specified race.

(2) Exacta Pools - may be operated on such races as the Manager may determine.

(3) Exacta Pool Stake - The Unit Stake in an Exacta Pool shall be €1.

(4) Exacta Pool Dividend - The dividend in an Exacta Pool shall be calculated as follows:

The net pool is divided by the total stakes on the winning combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10c to obtain the payable dividend declared to a €1 stake, with the following exceptions:

- (i) If the calculated dividend is less than €1.10, the payable dividend will be €1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for either 1st or 2nd if the calculated dividend is 60c or below, the payable dividend will be 60c.

Holders of winning tickets are then paid in proportion to their stakes.

(5) Exacta Pool : Horse(s) Withdrawn - Where a horse is withdrawn before a Fair Start has been effected, every bet on a combination, which includes that horse, is void and will be refunded.

(6) Effect on Exacta Pools - If in a race on which an Exacta Pool is operated horses are withdrawn before a Fair Start is effected and less than three horses remain in the race, the pool will be void and all bets refunded.

(7) Exacta Pool - Dead Heat - When two horses dead heat for first place they will be deemed to have filled the first two places thus resulting in two winning combinations. The net pool will be divided in half; the first half shall be divided by the stakes on one winning combination, while the second half shall be divided by the stakes on the other winning combination. The same principle shall apply if three or more horse dead heat for first place or if two or more horse's dead heat for second place.

(8) Exacta Pool - Winning Combination Unbacked - If in a race on which an Exacta Pool is operated the winning combination is unbacked , the net pool will be carried forward and added, either in whole or in such parts as the Manager may determine, to the net pool in the Exacta Pool on another race at that meeting or the net pool in the Exacta Pool at such subsequent race meeting or race meetings as may be determined by the Manager in accordance with the directives of Tote Ireland and the amount of the net pool in the subsequent Exacta Pool shall be increased accordingly.

(9) Exacta Pool - Dead Heat Portion Unbacked - Where a dead heat occurs and there are no winning combinations on part of the Exacta Pool, that part of the net pool on which there are no winning combinations shall be transferred and added to the portion of the net pool on which there are winning combinations and the dividend shall be calculated accordingly.

(10) Only one finisher - In the event of only one horse being placed in a race, on which an Exacta Pool is operated, the combinations, which select this horse, shall be treated as winning combinations.

Condition 20 - Tote Multiple Pools

(1) Multiple Pools Subject to Condition 1 of these Conditions, multiple pools may be operated in respect of races designated by the Manager on the racecard published by the authority of the Clerk of the Course for the racemeeting at which they are to be operated.

(2) Multiple Pools: Withdrawn Horses Only One Horse Remaining. If for any reason horses are withdrawn from a race on which a Jackpot Pool, Pick6 or a Placepot Pool is operated and there is only one horse remaining in the race, all Jackpot, Pick6 and Placepot tickets which contain the

racecard number of a horse so withdrawn shall be deemed to contain, in lieu thereof, the racecard number of the only horse remaining in that race.

(3) Winning Combination. No multiple pool ticket will be deemed to contain a winning combination unless the Manager is satisfied that the provisions of these Conditions have been fully complied with in regard to that ticket.

(4) Multiple Pool Disputes. In the event of any dispute arising in relation to any ticket issued in a multiple pool, or in relation to the sale of any ticket thereof, or as to whether any ticket has been or is in a multiple pool or not, or otherwise in relation to or arising out of the operation of a multiple pool, the same shall be determined by the Manager and his decision thereon shall be final and binding on all parties.

Condition 21 - Tote Jackpot Pools

(1) Jackpot - Tote Ireland may operate a multiple pool to be known as the "Jackpot" to enable backers to select the winning horse in four specified races.

(2) Jackpot Unit Stake - The Unit Stake in a Jackpot Pool shall be €1.00. However, partial unit stakes are possible in 10 cent increments.

(3) Jackpot No Refunds - All monies staked in a Jackpot Pool shall be staked on an "All in Run or Not" basis, except as provided for in Conditions 21 (4) and 21 (5) of these Conditions and notwithstanding any error or omission in the said racecard or in any list of "declared" or "probable" runners published or announced at the racemeeting; or the withdrawal of any horse from a race for which it has been declared as a runner in accordance with the rules governing the races, no person who shall have staked money in a Jackpot Pool will be entitled to a refund of his stake or any part thereof for any reason whatsoever.

(4) Jackpot Pool Refunded - A backer having purchased a Jackpot ticket shall not be entitled to a refund of his stake or any part thereof except where none of the Jackpot races are run at a meeting when the pool will be declared void and all stakes shall be refunded in full.

(5) Jackpot Non-runner and/or Withdrawn Horse - Any Jackpot ticket issued which contains the racecard number of any horse in any of the Jackpot races which, subsequent to the issue of said ticket, is declared to be a Non-runner or a Withdrawn horse shall be deemed to contain, in lieu of the racecard number of such horse or horses so declared, the racecard number of the Starting Price Favourite as defined in these Conditions. ~~If no Starting Prices are returned before the "All Right" (or if no information regarding Starting Prices has been received by the Manager before the "All Right") then the ticket shall be deemed to contain the Tote Favourite as defined in these Conditions..~~

If there are no Starting Prices returned, the first runner quoted in the Racing Post betting forecast will be substituted.

When this provision of these Conditions is applied, no subsequent event shall have any effect whatsoever.

(6) Jackpot: Races Not Run - If one or more of the Jackpot races at any meeting be, for any reason, not run, not won, declared void or postponed to another racemeeting, each horse selected by a backer in the Jackpot for such race or races shall be deemed as a winning horse and the remaining race or races will be deemed to form the Jackpot Pool at that meeting.

(7) Jackpot Carry Forward - Where there are no winning combinations in the Jackpot at a meeting, the net pool will be carried forward and added, either in whole or in such parts as Tote Ireland may determine, to the net pool at such subsequent racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland and the amount of the net pool at that meeting shall be increased accordingly.

(8) Jackpot Dividend In a Jackpot Pool, the dividend will be calculated by dividing the net pool by the number of unit bets on the winning combination.

(9) Jackpot Dead Heat In the event of a dead heat for first place, all the horses dead heating will be deemed equal winning horses and correct combinations containing selections of any of the horses dead heating will be entitled to the same dividend.

(10) Jackpot - Selection of the Unnamed Favourite - Backers may choose the Unnamed Favourite as a selection in a race/leg or races/legs of the Jackpot. At the off of the relevant race(s)/leg(s) the Starting Price Favourite as defined in these conditions will be determined, and all units placed on the Unnamed favourite will transfer to the Starting Price Favourite. In any race/leg, should a backer choose the Unnamed Favourite and other selections, and one or more of the selections subsequently become the Starting Price Favourite, the backer will then have double their units on that selection.

Condition 22 - Tote Trifecta Pools

(1) Trifecta – Tote Ireland may operate a multiple pool to be known as the "Trifecta Pool" to enable backers to stake money in an attempt to forecast three specified horses to be first, second and third, in correct order in a specified race.

(2) Trifecta Pools – may be operated on such races as the manager may determine.

(3) Trifecta Unit Stake – The unit stake in a Trifecta Pool shall be €1. However, partial unit stakes are possible in 10 cent increments.

(4) Trifecta Pool Dividend – The dividend in a Trifecta Pool shall be calculated as follows:

The net pool is divided by the total stakes on the winning combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10c to obtain the payable dividend declared to a €1 stake, with the following exceptions:

- (i) If the calculated dividend is less than €1.10, the payable dividend will be €1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for either 1st or 2nd if the calculated dividend is 60c or below, the payable dividend will be 60c.

Holders of winning tickets are then paid in proportion to their stakes.

(5) Trifecta Pool: Horse(s) Withdrawn – Where a horse is withdrawn before a Fair Start has been effected, every bet on a combination, which includes that horse, is void and will be refunded.

(6) Effect on Trifecta Pools – If in a race on which a Trifecta Pool is operated horses are withdrawn before a Fair Start is effected and less than three horses remain in the race, the pool will be void and all bets refunded.

(7) Trifecta Pool – Dead Heat – In the case of a dead heat, the pool is split in as many components as there are dead heat combinations and a separate dividend is calculated per combination.

(8) Trifecta Pool – Dead heat Portion Unbacked – Where a dead heat occurs and there are no winning combinations on part of the Trifecta Pool, that part of the net pool on which there are no winning combinations shall be transferred and added to the portion of the net pool on which there are winning combinations and the dividend shall be calculated accordingly.

(9) No Refunds – All monies staked in a Trifecta Pool shall be staked on an "All in Run or Not" basis except as provided for in Conditions 22(10) and 22(11) of these Conditions and notwithstanding any error or omission in the relevant racecard or in any list of "declared" or "probable" runners published or announced at the race meeting concerned, no person who shall have staked money in a Trifecta Pool will be entitled to a refund of such stakes or any part thereof for any reason whatsoever.

(10) Trifecta Non-runner and/or Withdrawn Horse – Should any ticket issued for a Trifecta Pool contain the racecard number of a Non-runner or Withdrawn horse for the race on which the Trifecta Pool is operated, the holder of any such ticket shall have all combinations which include the horse or horses so concerned refunded in full, provided only that notification of such Non-runner or Withdrawn horses has been received by the manager before the "All Right" is given for the race.

(11) Refunds from the Trifecta Pool – The Trifecta Pool will be void and all stakes refunded where:

- a. less than three horses remain in the race at the start,
- b. the race on which the Trifecta Pool is operated is not run, not won, declared void or postponed to another meeting.

~~(12) Less Than Three Horses Finish – Where less than three horses finish in a race on which a Trifecta pool is operated, all combinations shall be deemed to be losing combinations and the net pool shall be carried forward in accordance with Condition 22(13) of these Conditions.~~

If less than 3 horses officially finish the race, the dividend will be declared on that horse with any other. If the official result is that there are no finishers, the pool will be declared void and all stakes refunded.

(13) No Winning Combination: Pool Carried Forward – Where there are no winning combinations in any Trifecta Pool at a particular race meeting, the net pool will be carried forward and added, either in whole or in such parts as Tote Ireland may determine, to the net pool in the Trifecta pool on another race at that meeting or to the net pool in the Trifecta Pool at such subsequent race meeting or race meetings as may be determined by the manager in accordance with the directives of Tote Ireland and the amount of the net pool in the subsequent Trifecta Pool shall be increased accordingly.

(14) Trifecta Part Won - Part Carried Forward - Where only part of the Trifecta Pool is won, that part of the Pool which is not won shall be carried forward and added, either in total or in such parts as Tote Ireland may determine, to the net pool at such subsequent race or racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland, and the amount of the net pool on that race shall be increased accordingly.

Condition 23 - Tote Placepot Pools

(1) Placepot Pool - Tote Ireland may operate a multiple pool, to be known as the "Placepot" on six races at selected racemeetings nominated by Tote Ireland.

(2) Placing of Horses - To qualify for a dividend in the Placepot Pool, at least one horse on which a place dividend is declared must be selected in each of the six races. If, because of insufficient runners in any of the six races, a Place Pool is not operated, then only the winning horse will be regarded as the qualifying placed horse in that particular race. See also Condition 20 (2).

(3) Placepot No Refunds - All monies staked in a Placepot Pool shall be staked on an "All In Run or Not" basis except as provided for in Conditions 23 (8) and 23 (9) of these Conditions and notwithstanding any error or omission in the relevant racecard or in any list of "declared "or "probable" runners published or announced at the racemeeting concerned, no person who shall have staked money in a Placepot Pool will be entitled to a refund of such stake or any part thereof for any reason whatsoever.

(4) Placepot Unit Stake – The Unit Stake in a Placepot shall be €1. However, partial unit stakes are possible in .10 units.

(5) Minimum Investment - The minimum investment in the Placepot Pool on track and in call centre shall be €2. The minimum investment on the Internet shall be €1. The minimum investment can be varied at the discretion of the Tote Manager

(6) Placepot Dead Heat - In the event of any dead heat, all the horses running the dead heat shall, for the purposes of determining the dividend, be regarded as being equal and accordingly all winning combinations shall be entitled to the same dividend.

(7) Dividends - In the Placepot Pool the ~~dividend shall be calculated by dividing the net pool in euro by the number of unit bets in euro on the winning combinations. The dividend shall be declared to a €1 unit stake.~~

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10c to obtain the payable dividend declared to a €1 stake. In any event, the minimum tote win dividend will be €1.10.

Holders of winning tickets are then paid in proportion to their stakes.

(8) Placepot Races Not Run - If one or more of the Placepot races at any meeting be, for any reason not run, not won, declared void or postponed to another racemeeting, each horse selected by a backer in the Placepot for such race or races shall be deemed to be a winning horse and the remaining race or races will be deemed to form the Placepot at that meeting.

(9) Placepot Non runner and/or Withdrawn Horse - Any Placepot ticket issued which contains the racecard number of any horse in any of the Placepot races which, subsequent to the issue of said ticket, is declared to be a Non-runner or a Withdrawn horse shall be deemed to contain, in lieu of the racecard number of such horse or horses so declared, the racecard number of the Starting Price Favourite as defined in these Conditions. ~~If no Starting Prices are returned before the "All Right" (or if no information regarding Starting Prices has been received by the Manager before the "All Right") then the ticket shall be deemed to contain the Tote Favourite as defined in these Conditions.~~

If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted.

When this provision of these Conditions is applied, no subsequent event shall have any effect whatsoever.

(10) Refund of Pool - A backer having invested in a Placepot Pool shall not be entitled to a refund of his stake or any part thereof except where none of the Placepot races are run at a meeting when the pool will be declared void and all stakes shall be refunded in full.

(11) Placepot Not Won - Pool Carry Forward - Where there are no winning combinations in the Placepot Pool at a meeting, the net pool will be carried forward and added, either in total or in such parts as Tote Ireland may determine, to the net pool at such subsequent racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland, and the amount of the net pool at that meeting shall be increased accordingly.

(12) Placepot Part Won - Part Carried Forward - Where only part of the Placepot Pool is won, that part of the Pool which is not won shall be carried forward and added, either in total or in such parts as Tote Ireland may determine, to the net pool at such subsequent racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland, and the amount of the net pool at that meeting shall be increased accordingly.

(11) Placepot - Selection of the Unnamed Favourite – Backers may choose the Unnamed Favourite as a selection in a race/leg or races/legs of the Placepot. At the off of the relevant race(s)/leg(s) the Starting Price Favourite as defined in these conditions will be determined, and all units placed on the Unnamed favourite will transfer to the Starting Price Favourite. In any race/leg, should a backer choose the Unnamed Favourite and other selections, and one or more of the selections subsequently become the Starting Price Favourite, the backer will then have double their units on that selection.

Condition 24 - Tote Pick6 Pools

(1) Pick6 - Tote Ireland may operate a multiple pool to be known as the " Pick6 " to enable backers to select the winning horse in six specified races.

(2) Pick6 Unit Stake - The Unit Stake in a Pick6 Pool shall be €1. However, partial unit stakes are possible in 10 cent increments.

(3) Pick6 No Refunds - All monies staked in a Pick6 Pool shall be staked on an "All in Run or Not" basis, except as provided for in Conditions 21 (4) and 21 (5) of these Conditions and notwithstanding any error or omission in the said racecard or in any list of "declared" or "probable" runners published or announced at the racemeeting; or the withdrawal of any horse from a race for which it has been declared as a runner in accordance with the rules governing the races, no person who shall have staked money in a Pick6 Pool will be entitled to a refund of his stake or any part thereof for any reason whatsoever.

(4) Pick6 Pool Refunded - A backer having purchased a Pick6 ticket shall not be entitled to a refund of his stake or any part thereof except where none of the Pick6 races are run at a meeting when the pool will be declared void and all stakes shall be refunded in full.

(5) Pick6 Non-runner and/or Withdrawn Horse - Any Pick6 ticket issued which contains the racecard number of any horse in any of the Pick6 races which, subsequent to the issue of said ticket, is declared to be a Non-runner or a Withdrawn horse shall be deemed to contain, in lieu of the racecard number of such horse or horses so declared, the racecard number of the Starting Price Favourite as defined in these Conditions. ~~If no Starting Prices are returned before the "All Right" (or if no information regarding Starting Prices has been received by the Manager before the "All Right") then the ticket shall be deemed to contain the Tote Favourite as defined in these Conditions.~~

If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted

When this provision of these Conditions is applied, no subsequent event shall have any effect whatsoever.

(6) Pick6 : Races Not Run - If one or more of the Pick6 races at any meeting be, for any reason, not run, not won, declared void or postponed to another racemeeting, each horse selected by a backer in the Pick6 for such race or races shall be deemed as a winning horse and the remaining race or races will be deemed to form the Pick6 Pool at that meeting.

(7) Pick6 Carry Forward - Where there are no winning combinations in the Pick6 at a meeting, the net pool will be carried forward and added, either in whole or in such parts as Tote Ireland may determine, to the net pool at such subsequent racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland and the amount of the net pool at that meeting shall be increased accordingly.

(8) Where there is a guarantee shortfall and there are only partial winners, the dividend will be calculated to a €1 stake on the guaranteed pool after deduction. Any partial winners will be paid the equivalent partial dividend (i.e. a 10 cent winner will receive the dividend X 0.10). Any remaining balance of sales will be carried over, The remaining balance of the guarantee will not be carried over

(9) Pick6 Dividend In a Pick6 Pool, the dividend will be calculated by dividing the net pool by the number of unit bets on the winning combination.

(10) Pick6 Dead Heat In the event of a dead heat for first place, all the horses dead heating will be deemed equal winning horses and correct combinations containing selections of any of the horses dead heating will be entitled to the same dividend.

(11) Pick6 - Selection of the Unnamed Favourite - Backers may choose the Unnamed Favourite as a selection in a race/leg or races/legs of the Pick6. At the off of the relevant race(s)/leg(s) the Starting Price Favourite as defined in these conditions will be determined, and all units placed on the Unnamed favourite will transfer to the Starting Price Favourite. In any race/leg, should a backer choose the Unnamed Favourite and other selections, and one or more of the selections subsequently become the Starting Price Favourite, the backer will then have double their units on that selection.

General Information

(1) Dividends Announcements and Paying Out After the relevant "All Right", notices will be posted or announcements made on the Public Address, giving the dividends declared by the Manager on winning bets and refunds, if any, and winnings and refunds will be paid out on presentation of tickets representing winning bets without reference to any objection that may be made subsequently.

(2) Result at "All Right" The result of any race shall be deemed to be the result as determined under the rules governing racing at the "All Right" and no subsequent event shall have any effect whatsoever. No backer of any other horse in that race, or of any combination containing any other horse in that race, shall be entitled to receive winnings or refunds on that race, notwithstanding that by a decision of the Stewards or the racing authority or otherwise the race is declared void or any horse shall be declared to be the winner or to have been placed in that particular race instead of the horses declared at the "All Right" to be the winner or to have been placed or whatever may afterwards result, any rule of law or rule of racing of any nature or kind to the contrary notwithstanding.

(3) Dividends Payable to Holder of Ticket Subject to sub paragraph (4) of this Condition, any money distributable or payable in respect of a sum staked by means of a Totalisator shall be payable to the holder of the relevant successful ticket either in the Totalisator from which that ticket was issued while the Totalisator is working on the day of issue, or at the offices of Tote Ireland during office hours on any subsequent day, not more than two months after the day of issue

(4) Lost or Stolen Tickets In case money is distributable or repayable in respect of a sum staked by means of a Totalisator and the relevant successful Totalisator ticket is presented for payment, Tote Ireland may, before making any payment on foot of the ticket, require the person presenting the ticket to satisfy them that the ticket is neither a lost nor stolen ticket and in case Tote Ireland is not so satisfied, they may refuse to make any such payment to the person.

(5) Payment of Winnings The winnings due in respect of any ticket will be paid on presentation of such tickets at any time up to half an hour after the last race at that meeting or later if the Manager so decides.

(6) Late Payment of Tickets – Winnings not paid at a race meeting will be available for collection only within a period of 13 months at any race meeting or on application to the offices of Tote Ireland.

(7) Tickets Lost or Mislaid Neither Tote Ireland nor any of its officers, agents or servants will be responsible in the event of a Totalisator ticket being lost or mislaid for any reason whatsoever.

Condition 25 - Mark Sense Cards

Mark Sense Cards - Where a backer uses a mark sense card to place a bet in any Tote Pool the backer must mark his selections by putting a vertical line through the centre of the relevant boxes. The card (which is not a Totalisator Ticket) must be handed in to a Totalisator operator or inserted in a self-service terminal before the "off" of the race or races involved in the bet. A ticket will then be issued to backer and the mark sense card will be returned to the backer. It is the responsibility of the backer to verify that the ticket issued corresponds with the selection made on the mark sense card. Mistakes can only be rectified before the start of the race or races involved in the bet.

Condition 26 - Tote Common Pooling

"Common Pooling" means Tote Ireland may enter into a contract or an arrangement with the operator of a totalisator (within the meaning of the Totalisator Act, 1929) outside the State on horseracing outside the State for either party to accept and place bets from members of the public in one jurisdiction into the totalisator of a party to the contract or arrangements in the other jurisdiction.

Bets placed with Tote Ireland under the above condition are subject to the rules of the "host" totalisator, a copy of whose rules of betting are available for inspection on the Tote's website WWW.THETOTE.COM. It is important to note that betting rules may vary in territories outside the State. Backers should make themselves aware of the potential differences prior to placing a bet

These Conditions shall come into force and be effective as from the 30th July 2014 and shall govern all Pools and Multiple Pools operated on the Totalisator after that time. All Rules or Conditions heretofore made relating to such Pools and Multiple Pools shall cease to have effect and shall be deemed to have been cancelled at that time.

Condition 27 - Tote Guarantees and specials

Tote Ireland may, from time to time announce or advertise a "guarantee" on Gross pool sizes. The Manager may at any time decide NOT to operate a guarantee on a pool or multiple pool mentioned in this Condition or another such pool or multiple pool not so mentioned should any of the following conditions arise:

- (1) That all races in the relevant pools are not run or are not to be run (applies to multiple pools)
- (2) large pools are dependent on large comingle partners playing into a pool. Should technical or other difficulties impact on the ability of key partners to play the Pool, Tote Ireland may have no option but to remove the Guarantee
- (3) Technical difficulties: should technical difficulties occur which impact on the ability of Tote Ireland to sell its pools, the Manager may decide to remove the guarantee on the relevant pool.

Condition 28 - Tote Superfecta Pools

(1) Superfecta – Tote Ireland may operate a multiple pool to be known as the "Superfecta Pool" to enable backers to stake money in an attempt to forecast four specified horses to be first, second, third and fourth in correct order in a specified race.

(2) Superfecta Pools – may be operated on such races as the manager may determine.

(3) Superfecta Unit Stake – The unit stake in a Superfecta Pool shall be €1. However, partial unit stakes are possible in 10 cent increments.

(4) Superfecta Pool Dividend – The dividend in a Superfecta Pool shall be calculated as follows:

The net pool is divided by the total stakes on the winning combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10c to obtain the payable dividend declared to a €1 stake, with the following exceptions:

- (i) If the calculated dividend is less than €1.10, the payable dividend will be €1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for either 1st or 2nd if the calculated dividend is 60c or below, the payable dividend will be 60c.

Holders of winning tickets are then paid in proportion to their stakes.

(5) Superfecta Pool: Horse(s) Withdrawn – Where a horse is withdrawn before a Fair Start has been effected, every bet on a combination, which includes that horse, is void and will be refunded.

(6) Effect on Superfecta Pools – If in a race on which a Superfecta Pool is operated horses are withdrawn before a Fair Start is effected and less than four horses remain in the race, the pool will be void and all bets refunded.

(7) Superfecta Pool – Dead Heat – In the case of a dead heat, the pool is split in as many components as there are dead heat combinations and a separate dividend is calculated per combination.

(8) Superfecta Pool – Dead heat Portion Unbacked – Where a dead heat occurs and there are no winning combinations on part of the Superfecta Pool, that part of the net pool on which there are no winning combinations shall be transferred and added to the portion of the net pool on which there are winning combinations and the dividend shall be calculated accordingly.

(9) No Refunds – All monies staked in a Superfecta Pool shall be staked on an "All in Run or Not" basis except as provided for in Conditions 28(10) and 28(11) of these Conditions and

notwithstanding any error or omission in the relevant racecard or in any list of "declared" or "probable" runners published or announced at the race meeting concerned, no person who shall have staked money in a Superfecta Pool will be entitled to a refund of such stakes or any part thereof for any reason whatsoever.

(10) Superfecta Non-runner and/or Withdrawn Horse – Should any ticket issued for a Superfecta Pool contain the racecard number of a Non-runner or Withdrawn horse for the race on which the Superfecta Pool is operated, the holder of any such ticket shall have all combinations which include the horse or horses so concerned refunded in full, provided only that notification of such Non-runner or Withdrawn horses has been received by the manager before the "All Right" is given for the race.

(11) Refunds from the Superfecta Pool – The Superfecta Pool will be void and all stakes refunded where:

- a. less than four horses remain in the race at the start,
- b. the race on which the Superfecta Pool is operated is not run, not won, declared void or postponed to another meeting.

(12) Less Than Four Horses Finish – Where less than four horses finish in a race on which a Superfecta pool is operated, all combinations shall be deemed to be losing combinations and the net pool shall be carried forward in accordance with Condition 28(13) of these Conditions.

(13) No Winning Combination: Pool Carried Forward – Where there are no winning combinations in any Superfecta Pool at a particular race meeting, the net pool will be carried forward and added, either in whole or in such parts as Tote Ireland may determine, to the net pool in the Superfecta pool on another race at that meeting or to the net pool in the Superfecta Pool at such subsequent race meeting or race meetings as may be determined by the manager in accordance with the directives of Tote Ireland and the amount of the net pool in the subsequent Superfecta Pool shall be increased accordingly.

(14) Superfecta Part Won - Part Carried Forward - Where only part of the Superfecta Pool is won, that part of the Pool which is not won may be carried forward and added, either in total or in such parts as Tote Ireland may determine, to the net pool at such subsequent race or racemeeting or racemeetings as may be determined by the Manager in accordance with the directives of Tote Ireland, and the amount of the net pool on that race shall be increased accordingly.