RULES FOR BETTING IN OUR SHOPS

All transactions and bets placed with Ladbrokes are covered by these Rules (the "Rules") and the Sports Rules accessible at https://help.ladbrokes.com/en/retail/termsandconditions (the "Website"). This poster contains Rules relating to in shop betting. All transactions and bets are placed with the following companies in the following territories:

- in the Republic of Ireland – Ladbroke (Ireland) Limited
- in Northern Ireland – North West Bookmakers Limited

We are entitled to share the information we hold on you - which includes personal data and betting history - with the regulator, sports' governing bodies and other bodies, including the police, in order to investigate fraud, money laundering or sports integrity issues and to comply with our regulatory duties.

We advise all our customers to ensure they fully understand the Rules prior to placing a bet with us. The most up to date version of the Rules can be obtained on our Website, or by contacting our Customer Support Department.

Changes to the Rules
We reserve the right to make changes to the Rules at any time. We will make reasonable efforts to ensure that any significant changes to the Rules will be notified to you either by notices posted in our shops or via a notice on our Website. However, it remains your responsibility to check the Rules from time to time to ensure that you agree with them, and your placing of a bet will be deemed to be acceptance of any changes we may make.

Minimum Age
You must be at least 18 years of age to enter a betting shop, regardless of whether or not you then choose to gamble. In our shops we operate a Think 21 policy and those customers who appear to be under the age of 21 will be asked to produce photographic confirmation of their age. Failure to do so will result in staff refusing entry. We accept 'PASS' accredited identity cards (such as CitizenCard), photocard driving licences, passports, military ID cards and biometric residence permits. Ladbrokes carries out age verification checks across all our betting channels and we reserve the right to ask for proof of age from any customer or anyone on our premises at any time.

Warranties
By placing a bet with us you warrant that you:

- Are at least 18 years of age
- Are legally capable of entering into binding contracts
- Have not excluded yourself from gambling and we have not excluded you from gambling or entering our shops.

It is a condition of our acceptance of bets from you that, and by offering to place a bet with us you warrant that:

- You are not prohibited from entering into the bet by any term of your contract of employment or any rule of a sports' governing body which applies to you
- You are not aware of any circumstances which would make the placing of the bet a breach of a rule on betting applied by a sports' governing body
- Where the bet is placed on the outcome of a race, competition or other event or process or on the likelihood of anything occurring or not occurring, you do not know the outcome of the event

In the event we discover you are under 18 your stake will be returned to you (via your parent or guardian) and we shall not be obliged to pay any winnings which might otherwise have been payable in respect of the bet. In the event of any of the other warranties above proving to be false your stake will be forfeit and we shall not be obliged to pay any winnings which might otherwise have been payable in respect of the bet. We may also report the matter to the police and the appropriate regulatory authority.

Conduct
Whilst in our shop you warrant that you will not engage in any conduct which is, or is likely to be considered to be, defamatory, abusive, obscene, unlawful, of a racist, sexist or other discriminatory nature, or which could cause offence. You must not use any abusive or aggressive language, swear, threaten or harass or abuse any other person in the shop, or behave in such a manner towards any of our employees. We reserve the right to eject you from our shop premises in the event that you engage in any such conduct.

Our Representations to You
We will endeavour to provide our shop betting service using reasonable skill and care. We make no further warranty or representation, whether express or implied, in relation to our betting service. All implied warranties or conditions of satisfactory quality, fitness for purpose, completeness or accuracy are hereby excluded to the fullest extent permitted by law.

IT Failures
We cannot be held responsible for a bet not being placed for any reason, including but not limited to computer malfunctions and failure of telecommunications services or internet connections.

Security
Ladbrokes is committed to providing customers with a secure environment in which to place their bets. Therefore, as part of our security procedures we do, from time to time, screen the data supplied to us by our customers. The purpose of the screening is to protect both our customers and us against identity fraud and is carried out in strict accordance with our Privacy Policy.

Privacy Policy
We have a number of obligations to our customers with regard to the management of their personal information under the General Data Protection Regulations and Data Protection Act 2018. Our Privacy Statement sets out the way in which we deal with the information that we collect and use in order to manage our relationship with them and a copy of this may be found on our Website. See in shop posters for further information.

Safer Gambling
Ladbrokes believes in safer gambling at all times. Gambling should be an exciting pastime and we urge our customers to have fun but not bet beyond their means. For more information on our safer gambling policies and sources of help and support, please speak to a member of our shop team, pick up a leaflet in shop, or click on the 'Responsible Gambling' links on our Website. We provide customers with a range of options to assist them with safer gambling, including the facility to set time and spend limits on our gaming machines, deposit limits on multi-channel accounts, plus the option to enter into a self-exclusion agreement. If you would like more information on self-exclusion, please pick up a leaflet or speak to a member of the shop team. Please note that we will request photographic identification to process and implement a shop self-exclusion agreement. Whilst most customers enjoy gambling as a recreational activity, we recognise that for some, it can become a problem. GamCare is a registered charity that provides confidential telephone support and counselling to anyone affected by problem gambling (including family and friends). The GamCare confidential helpline is available on 0808 80 20 133 with their website at http://www.gamcare.org.uk. If you live in Ireland and need to talk to someone about problem gambling, please contact the Dunlewey Centre helpline on 0800 088 6725 (NI) and 1800 936725 (ROI).

Fraud, Withholding Payment and Our Right to Offset Liability
We reserve the right to seek criminal and contractual sanctions against you if you are involved in fraud or dishonest or criminal acts and will make such reports as necessary to the relevant authorities. You will indemnify and will be liable to pay to Ladbrokes, on demand, all costs, charges or losses sustained or incurred by Ladbrokes (including any direct, indirect or consequential losses, loss of profit and loss of reputation) arising directly or indirectly from your fraud, dishonesty or criminal act. We reserve the right to withhold payment to you and/or void any associated bet(s) where you are suspected of engaging in fraudulent, dishonest or criminal activities and, in particular, if we have evidence that the following has occurred:

- The integrity of the event (or that of any participant) has been called into question
- The price(s) or pool has been manipulated
- Match rigging has taken place
- You were under 18 years of age when you placed the bet

Evidence of the above may be based on the size, volume or pattern of bets placed with us across any or all of our betting channels. A decision given by the relevant Sports' Governing Body, Federation, Regulator, or a referral by the latter to International Law Enforcement following a review of the activity, will be conclusive.

Anti-Money Laundering Policy
Ladbrokes has responsibilities to ensure that Anti-Money Laundering & Terrorist Financing Legislation is complied with. In addition all bookmakers licensed by the UK Gambling Commission have a responsibility to ensure customers who may be affected by problem gambling are identified. It is therefore necessary at times to ask individual customers for personal information confirming their identity and source of funds. We shall be entitled at our sole discretion to refuse any bet, payment, or further business from you in the event that this information is not supplied as requested, or is otherwise in our sole opinion deemed insufficient. Please be aware that where a person is suspected of criminal activity their details may be passed on to law enforcement agencies and /or other bookmakers for the purpose of keeping crime out of gambling in accordance with Gambling Commission guidelines.

Promotional Terms and Source of Funds/Affordability checks
Ladbrokes may place restrictions on your retail transactions in order to comply with its legal and regulatory obligations. It will not be responsible should these restrictions affect your ability to complete the requirements of any promotion and/or the release of any bonus, benefit, or feature to which you may otherwise be entitled. Such restrictions also include the temporary suspension of your retail transactions due to checks related to your 'source of funds' and/or 'affordability' and will not affect receipt of that promotional benefit once these checks have been successfully completed. For promotions exclusive to 'Grid Rewards Card' customers, you must present your Rewards Card at the counter when placing your bet or submitting your entry, to qualify for the respective offer or competition.

Errors
Ladbrokes makes every effort to ensure that we do not make errors in accepting bets. However, if as a result of human error or system problems a bet is accepted at a price (which includes the odds, handicap provisions, and other Terms & Conditions or details of the bet) that is:

i. Materially different from those available in the general market at the time the bet was made;

ii. Clearly incorrect given the chance of the event occurring at the time the bet was made;

then Ladbrokes will pay winnings at the correct price. To establish the correct price Ladbrokes will consider prices available in the general market at the time the bet was made, including the prices offered by our retail competitors. Examples of circumstances where this would apply are:

i. The price is recorded as 100-1 when the price on offer in the general market is 10-1

ii. The margin or lack-of-margin is significantly stated in error

If a bet is accepted in error by Ladbrokes on an event or outcome for which no Ladbrokes prices are available the bet will be void and your stake returned.

Complaints and Disputes
If you wish to make a query or complaint, as a first step you should as soon as reasonably practicable contact the shop's Duty Manager for assistance. If you are unable to resolve your query satisfactorily with our manager you should then contact our 'Customer Care Team'. If you are still unhappy with the solution offered by us, you may refer your complaint to the Independent Betting Adjudication Service ("IBAS") for a 'binding arbitration', whose ruling shall be binding. IBAS rule on disputes about betting and gaming transactions but do not deal with service related issues. Once you have obtained a Ladbrokes Customer Care reference number for your dispute, you may contact IBAS via their website at www.ibas-uk.com or by calling 020 7347 5883. If, notwithstanding the above, you issue Court proceedings, Ladbrokes reserves the right to apply to stay those proceedings pending determination by IBAS. The query, complaint or dispute is confidential. However, you are allowed to discuss it with your advisers (including lawyers, financial advisers, health professionals and insurers on terms which preserve confidentiality), with any relevant regulatory body (including the Gambling Commission) as is required to enforce the outcome; with IBAS; and if required by law or regulation.

Miscellaneous Provisions
If any of the Rules are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms and conditions which will continue to be valid to the fullest extent permitted by law. No failure or delay by us in exercising any right under the Rules shall operate as a waiver of this right. Similarly, any single or partial exercise of any right shall not preclude any further exercise of any of these rights or the exercise of any other right. Nothing in the Rules shall be construed as creating any agency, partnership or any other form of joint enterprise between you and us. You may not assign, transfer, charge or otherwise deal in your rights and/or obligations under the Rules without our prior written consent. We are entitled to assign, transfer, charge or otherwise deal in our rights under the Rules as we see fit. Unless expressly stated, nothing in the Rules shall create or confer any rights or any other benefits whether pursuant to the Contracts (Rights of Third Parties) Act 1999 or otherwise in favour of any person other than you and us. The Rules shall be governed by and interpreted in accordance with the laws of England and Wales and you irrevocably submit to the exclusive jurisdiction of the courts of England and Wales. The Rules represent the entire agreement between us in relation to the subject matter of the Rules and supersede any prior agreement, understanding or arrangement between us, whether oral or in writing. You agree that you shall have no remedy in respect of any misrepresentation which has not become a term of the Rules save that your agreement shall not apply in respect of any fraudulent or negligent misrepresentation whether or not such term has become a term of the Rules.

Acceptance of Bets in Shops
Bets are placed with Ladbrokes by writing instructions on a betting slip or completing a Quick slip. A Quick slip is like that used by the National Lottery; it does not require you to indicate your stake, selections and bet type by marking a horizontal tick in the appropriate box. We reserve the right to refuse to accept the whole, or any part of any bet offered to us. A bet will be struck in our EPoS (Electronic Point of Sale) system and a contract will be established between us when your betting slip has been paid for and we have provided you with a valid betting receipt. Each valid betting receipt has a unique bet ID number printed on it, the date/time of acceptance, plus an image of your bet (or printed details of your bet in case of Quick slip). For your bet to be valid, the bet ID number and image or printed bet details must be registered on our EPoS system. No bet is valid until we have provided you with a receipt showing that the bet has been accepted by us. You acknowledge that by placing a bet you are not relying on any statement of any Ladbrokes employee regarding the subject matter of the bet. You acknowledge that there is a risk of losing money when gambling in our shops and by placing a bet, you accept full responsibility for any such loss. You should check your receipt to verify that your bet instructions, stake paid, and any odds (where applicable) have been correctly recorded before leaving the shop. It is your sole responsibility to ensure that your receipt reflects the bet you intended to place and we make no liability to you for any bet(s) have been incorrectly recorded. This includes where a selection may have been incorrectly captured or omitted by our system during the acceptance process. If the details on the original betting slip are incorrect or the image unclear, the bet will be made void and you will be asked to complete a new slip before the chosen event commences. Where you regularly place a particular type of bet, but inadvertently omit the instructions, we reserve the right to refer to your previous betting history in order to settle a bet where circumstances permit. Should a shop experience a till malfunction we will revert to the use of a two-part betting slip (emergency slip). You will be required to complete your bet instruction and hand the slip along with payment to a member of staff for processing. The shop will retain the top copy for settlement purposes, returning the bottom copy to you. On production of a winning receipt, this will be matched with our top copy prior to payment being made. In the event of any discrepancy between slip copies, the top part of the slip as retained by the shop, will govern settlement. When our emergency slip procedure is in operation, bets will only be accepted until the advertised off time of any event. Any bets accepted in error after this time will be declared void with stakes returned.

Late Bets - Bets can only be placed on the outcome of a future event or race. If Ladbrokes mistakenly accepts a bet for an event or race that has already started then the bet will be void and your stake returned, except in the circumstances outlined below. If a bet is taken after the start of an event it will still be valid if it is placed before the automatic "no more bets time" recorded by our system 'feed'.

For horse races the following "no more bets times" will apply after the start depending on the race distance: 6 Furlongs 200 yards and under - 7 seconds; 6 Furlongs 201 yards up to 1 mile - 12 seconds; Over 1 mile up to 1 mile & 7 furlongs - 17 seconds; Over 1 mile & 7 furlongs up to 2 miles - 22 seconds; Over 2 miles - 32 seconds

For greyhound races, the automatic "no more bets time" is set at 5 seconds after the start of the race (10 seconds for Australian greyhound races). For virtual racing/sports the automatic "no more bets time" is set at 5 seconds after the start of the event. In the case of real football matches, bets will remain valid where 'Betting in Play' on the selected market is available. Where it is not available, bets will be valid if they are placed within five minutes of kick-off, providing there has been no score in the match or no player has been sent off. If a bet has been placed on the correct score or a goalscorer bet has been awarded but not yet taken, then the bet will be void and the stake returned. For any other sports please see our Website.

Taking a Price - In order to take a price on a bet or selection our staff must mark the correct price on the betting slip prior to the bet being processed. If the price has been written on by a customer, it must be verified on the betting slip by a member of staff in order to be valid. If the price has not been verified by a member of staff, the bet will stand if the price was correct at the time the bet was placed - if the price was incorrect, the bet will stand at the correct price at the time the bet was accepted. If a price is taken on a selection it will be applied to that selection every time it appears on the slip, unless the bet instructions on the slip specifically state otherwise. If no price is indicated on the slip, the bet will be settled according to the Starting Price ("SP") where available, or, in the case of sports betting, on the valid price at the time the bet was placed. If Tote or PMU is not specifically stated at the time the bet is placed, bets will be settled at the industry SP if available. If no Industry SP is available, bets will be settled at the Ladbrokes SP. Where there is no Ladbrokes SP, bets will be settled at the standard Tote or PMU return even if this was not specifically stated. For 'coupling' to take effect, PMU must be written on the slip at time of placement.

In addition to the above there may be occasions where the 'Best Odds Guarantee' ("BOG") promotion is offered on specified races. In such instances there is a similar requirement for individual prices to be marked and/or initialled on the slip by a member of staff. Where there is a high volume of customers, members of staff may offer a customer the opportunity to have their slip marked with the letters 'BOG' which will automatically assign the latest price for each qualifying selection throughout the slip, as recorded in our system at the time of bet acceptance. Should customers agree, individual prices will not be recorded on the slip, which will be marked 'BOG' instead. Please note that the maximum unit stake for any bet accepted on this basis is 20p/20c. Any bet inadvertently accepted with a unit stake greater than this will be settled at 'Starting Price', irrespective of 'BOG' being referenced.

Paying for Bets
Payment for bets can be made as follows:

- Cash
- Ladbrokes betting vouchers
- Debit Card* **
- Bank or building society banker's draft* (if this is arranged in advance with the shop manager)

*For payment by banker's draft or debit card, please allow at least 15 minutes for staff to complete our clearance procedures. These procedures need to be completed before the bet can be accepted.

** **Where payment for a bet is made directly by Debit Card in shop, any returns must go back to the same card and cannot be withdrawn as cash.**

Minimum Stake
For most bets in our shops there is a minimum stake of 20p/20c a slip (50p/50c for football coupons). For multiple bets the minimum stake unit is 1p/1c. Bets accepted in error for less than the minimum unit stake will be settled accordingly.

Payment of Winnings
Winnings will be paid on production of a valid unpaid betting slip (receipt) at any Ladbrokes shop. You agree that you will seek to claim any winnings as soon as possible after a winning bet is settled. For security reasons large amounts of cash are not held on the premises and Ladbrokes reserves the right to pay winnings by bank transfer either in full or in part. The majority of bets can be paid out immediately, but in some cases, there may be a delay of up to three working days whilst the validity of the bet is verified. We also reserve the right at our sole discretion, to request Photo ID in order to verify a customer prior to making payment on any bet.

Lost Receipt
If a receipt is lost, the customer should return to the shop where the bet was placed with some proof of identity (e.g. Driving Licence or Passport). A Lost Receipt Form will then need to be completed. Payment will only be made once the shop records have been checked. If payment has already been made on the original receipt (e.g. because someone else has cashed it), it cannot be made again.

Maximum Payouts
Unless otherwise stipulated on the product itself (e.g. football coupon etc), the maximum daily pay out on any bet, or bets, including Ante Post, is as detailed below. The maximum payout limits apply to individual events. The limits below refer to the total return on the bet, excluding the original stake. Please familiarise yourself with these limits. If a multiple bet has been placed which involves events with different maximum pay out limits, the lowest limit will apply. All maximum pay out limits apply to any one customer, or group of customers that we believe are acting together, who have backed the same combination of selections, including where placed in a series of bets, at a range of prices, over a number of days using different betting accounts and/or across different betting channels. Should we have reason to believe that a number of bets have been placed by a particular group of customers in this way, the total payment of all those bets combined will be limited to one single maximum pay out. Ladbrokes shall not be liable for any loss of profits, loss of anticipated savings, loss of goods, or any special, indirect, consequential or pure economic loss, costs, damages, charges or expenses. Throughout these Rules, 'Full Service' refers to horse and greyhound races for which full details (shows of betting, official off times and results) are broadcast to Ladbrokes and viewable in our shops by satellite and terrestrial media.

Horse Racing	
Bets placed 'over the counter' on Class 1, 2, 3 & 4 races run in Great Britain	€/£1,000,000
Bets placed 'over the counter' on Group races, Graded races, Listed races and Premier Handicaps run in the Republic of Ireland or Northern Ireland	€/£1,000,000
Bets placed 'over the counter' on Group or Graded races run in any other country that is covered in our Full Service	€/£250,000
Bets placed 'over the counter' on all other racing covered in our Full Service	€/£100,000
Bets placed 'over the counter' on racing not covered in our Full Service, regardless of location	€/£50,000
Bets placed on a Self Service Betting Terminal (SSBT)	See separate terminal rules
All specials and derivative markets (e.g. Winning Distances, Betting Without, Top 'X' finish markets)	€/£50,000
Tote Rules (All bets settled at the 'standard' Tote dividend - see www.totepoolliveinfo.com)	
Tote bets entered into the Tote On-Course Pool	Unlimited
Tote bets not entered into the Tote On-Course Pool at all meetings covered in the Full Service	€/£25,000
Tote bets not entered into the Tote On-Course Pool at meetings not covered in the Full Service	€/£10,000
Greyhound Racing	
Tote bets entered into the Tote On-Course Pool	Unlimited
Ante Post and any race from the UK or Ireland covered in our Full Service	€/£500,000
Races not covered in our Full Service from Central Park, Crayford, Hove, Kinsley, Monmore, Newcastle, Nottingham, Pelaw Grange, Perry Barr, Romford, Sheffield, Sunderland, Swindon and Yarmouth	€/£50,000
Greyhound Specials (e.g. Trap Challenge, Winning Distance, Moneybox)	€/£25,000
Greyhound racing outside of the UK	€/£25,000
Tote bets not entered into the Tote On-Course Pool at all meetings covered in the Full Service	€/£10,000
Bets on races at tracks not covered in our Full Service, or not listed above will be deemed void.	

Football	Match Result (90 Minutes), To Qualify, Outright Winner, Cup Winner, Tournament Winner, Over/Under Total Goals, Half Time/Full Time, Match Handicaps, Correct Score, First/Last/Anytime Goalscorers, Wincast, Scorecast, MR&BTTS, BTTS	All other match markets - including but not exclusive to: Bookings, Cards, Goals, Draw No Bet, other Goalscorers etc	Other ante-post/ long term, including but not exclusive to: Finish Bottom, Top 3, Relegation, Promotion, Match Bets, Group Betting	All other markets (including all markets which are decided off the field of play e.g. Manager Markets)
Mens Full International matches, English - Premier League, Championship, League 1, League 2, FA Cup (1st round onwards); French Ligue 1, German Bundesliga, Italian Serie A, Scottish Premier League, Spanish La Liga, UEFA Champions League and UEFA Europa League (both group stage onwards).	€/£1,000,000	€/£250,000	€/£100,000	€/£10,000
English League Cup, English National League, Scottish - Championship, League 1, League 2, Scottish Cup (2nd round onwards) Scottish League Cup, Europa Conference League, Dutch Eredivise, Australian A-League, Swedish Allsvenskan, Portuguese Primeira Liga.	€/£500,000	€/£100,000	€/£50,000	€/£10,000
Spanish Segunda, Italian Serie B, German Bundesliga II, French 2nd Division, Danish Superliga, Finnish Veikkausliiga, Norwegian Adeccoligaen, Swedish Supperettan, Turkish Super League, Belgium Jupiler League, Norway Tippeligaen, Denmark Ligaen 1	€/£250,000	€/£100,000	€/£50,000	€/£10,000

- For all other Football competitions unless otherwise stated on promotional material or #Getaprice markets..... €/£100,000
- eSoccer..... €/£50,000
- Specials, Build a bet, #Yourcall #Getaprice markets on any single event listed above..... €/£25,000

Sports Betting	
Golf Majors and Ryder Cup	€/£500,000
All Other Golf, Tennis Grand Slams (Main Singles Draw), NFL, NBA, NHL and MLB	€/£250,000
ATP Tennis and Grand Slams excluding Main Singles Draw, All Hockey excluding Field Hockey, Basketball (European), Boxing, Cricket, Darts, GAA (except Club GAA), Rugby League, Rugby Union, Snooker and Formula 1	€/£100,000
Badminton, Beach Volleyball and Handball	€/£50,000
Tennis qualifiers and ITF/Challenger events, Athletics, Cycling, Club GAA and #Getaprice markets on any single event listed above	€/£25,000
Field Hockey, Bandy, Bowls, Chess, Floorball, Skiing and All Other Sports unless otherwise stated on promotional material or #Getaprice markets	€/£10,000
Non-Sports Betting	
Irish Lotto and 49's	€/£1,000,000
UK Lotto (ROI € Only)	€300,000
All Other Lotto Betting (excluding UK Lotto)	€/£250,000
Virtual Racing and Virtual Sports	€/£250,000
Politics: UK General Election and US Presidential Elections	€/£100,000
Politics: Other	€/£50,000
eSports (including eSoccer)	€/£50,000
All other non sports events, unless exceptions apply	€/£10,000

Results
All bets placed on UK and Irish horse racing will be settled on 'First Past the Post' and the official result (referred to as 'double-result'). This offer applies to all bets, win and each-way. There is no restriction on staking, and payouts are subject to the prior advertised payout limits. The exceptions where 'First Past the Post' does not apply and bets are only settled according to the official result are:
a) A selection taking the wrong course
b) A selection carrying the wrong weight or the jockey failing to weigh-in
c) Any Ante Post bet
d) A Forecast or Tricast bet
e) A void race
f) Any Tote/Pari-Mutuel bet
g) A selection given as the winner in error by the judge
h) A bet placed on a two-runner race or a special match bet
i) A bet placed in a "without the favourite" or any other special market
j) Aintree Grand National
k) A bet placed on the Favourite Points or Distance markets.
In the above instances, where 'First Past the Post' settlement has been made in advance of the official result being declared, we reserve the right to deduct or reserve any incorrectly applied funds from your Bank Account.

Horse racing bets placed on non-UK/Irish meetings are settled on the official result declared by the racecourse judge and confirmed by the 'Weighed-in' announcement. If a winner is disqualified after the official result is announced, the disqualification will not affect the settlement of bets. In the case of Greyhound racing, bets are settled on the official result announced at the conclusion of the event. If a winner is disqualified after the official result is announced, the disqualification will not affect the settlement of bets.

In the case of Football and other Sports, bets are settled on the first result published by the official source/governing body or alternatively the official website of the relevant event, immediately after the match/event is finished. Any subsequent corrections or amendments to this result will not apply for settlement purposes. In the event of a shortened season due to unforeseen circumstances, settlement of related bets will be based on the official result announced for that competition by the sports' governing body. Bets will stand on any team that does not complete all its fixtures. If the result is not immediately available from the official source/governing body or the official website of the relevant event, or there is significant evidence that the official source/governing body or official website is incorrect, we will use independent sources such as the Press Association to decide settlement. In the absence of any consistent, independent evidence or in the presence of significant conflicting evidence, bets will be settled based on our own statistics.

Prices
Price Changes - All prices are subject to change and may, on occasion, be restricted to certain stake levels. The prices offered via our other business channels, such as on the Internet, at our Call Centre or at our on-course betting facilities, may be different from those available in our shops. Prices may also vary slightly from shop to shop.

There are different types of prices available for different events, as follows:

Early Prices - Prices for certain races on the day of the event. These prices are advertised after the Final Declarations have been made for a race. They are available each day for selected races up to the first show of prices from either the live Ladbrokes traded show or the on-course market, as offered. If an Early Price is given in error on a bet after the first show has been announced, the bet will be settled using the price available from the live Ladbrokes traded show or on-course market offered at the time the bet was placed.

Board Prices (also referred to as 'Show' prices) - In horse and greyhound racing these prices are generated by the live Ladbrokes traded show or on-course market, as offered. They are available approximately 5-10 minutes before the start of each race. The current Board Price can be taken as long as there are three or more runners. If a selection is withdrawn from a race, no further Board Prices will be available until a new on-course market has been formed.

Starting Prices ("SP") - In horse and greyhound racing, where a price is not taken at the time of bet acceptance, your bet will be settled at SP. This is the final price available at the start of the race and is derived from a combination of both 'on-course' (where available) and 'off-course' betting markets. For more details on how the SP is calculated, please see www.thesprc.org.

No Official Starting Price Returns - If no on-course SP is returned, bets will be settled at the Industry (off-course) SP. In the event of neither an Industry SP, nor an on-course SP being returned, selections for a horse race where a price has not been taken will be settled at Tote returns if available. Selections for a greyhound race where a price has not been taken will be void. Bets on Unnamed Favourites will be void.

Each-Way Bets
For all real horse and greyhound races, Each-Way terms apply to the actual number of runners taking part. Unless otherwise stated the place part of Each-Way bets will be settled as per the following standard place terms:

In other cases, including Horseracing Ante Post, selected 'feature' Horseraces, Greyhound, Football and Sports betting events, Each-Way terms will be available as advertised at the time the bet was placed.

Handicaps of 16+ runners	1/4 odds first 4 places
Handicaps of 12 to 15 runners	1/4 odds first 3 places
All other races of 8+ runners	1/5 odds first 3 places
All races of 5 to 7 runners	1/4 odds first 2 place
Races with 2 to 4 runners	Settled as full stake to win

In other cases, including Horseracing Ante Post, selected 'feature' Horseraces, Greyhound, Football and Sports betting events, Each-Way terms will be available as advertised at the time the bet was placed.

Virtual Racing and Virtual Sports
For all Virtual Racing and Virtual Sports events, Each-Way terms will be available as advertised at the time the bet was placed.

Unnamed Favourites
Horses - Bets are accepted on unnamed 1st and 2nd favourites only. Bets on other unnamed favourites will be void.
Greyhounds - Bets are accepted on 1st favourites in all greyhound races and 1st and 2nd favourites in full schedule races. Any other bets on 2nd or 3rd favourites will be void.
General - All bets on Unnamed Favourites are settled at SP. If two runners are returned at the shortest price, they will be treated as 'joint 1st and 1st'. Joint 2nd runners and stakes are then divided equally when the bet is settled. Where three or more selections start as co-favourites, the stake will be divided proportionally. This also applies for bets on unnamed 2nd favourites.

If the favourite is withdrawn and no new market is formed, bets placed on the favourite will be void, except in Placepot bets when the next shortest priced horse is substituted. Should there be more than one horse at the next shortest price then the one with the lowest racecard number will apply.

Bets on the favourite are win only. If an Each-Way bet is accepted in error, the bet will be settled as single bets. SAW bets will continue until one of the selections has won; or, in the case of each-way bets, has a return. The bet will be settled strictly in the order requested, irrespective of race times. Where the instruction 'If Winner' or 'Stop at Winner' is given, a dead heat will qualify. Walkovers will be settled as void if they happen as part of a conditional bet.

Horse Racing
Rules of Racing - We accept bets on specified races staged under Jockey Club and National Hunt Rules in Great Britain and equivalent organisations abroad.

Non-Runners and Tattersalls Rule 4(c) ("Rule 4")
- If a horse is withdrawn before it comes ' under Starter's orders', or if the Starter decides that it has not taken part in the race, the selection will be treated as a non-runner
- If an Ante Post price is taken on a selection, which subsequently becomes a non-runner, the bet will be settled as a loser
- If the horse comes 'under Starter's orders' but refuses to race, the bet will be a loser
- Winnings on bets placed on the remaining horses in the race may be reduced in line with Tattersalls Rule 4 (c) scale of deductions if the selection was withdrawn after the non-runner's price in that market, at the time the bet was accepted. If two or more horses are withdrawn, winnings will not be reduced under the Rule 4 (c) scale of deductions by more than 90p in the £
- Each day we will offer Early Prices on selected horse races. These are available until the opening show prices from the racecourse. Early Prices are subject to Tattersalls Rule 4(c) scale of deductions. Should a horse be withdrawn 'not under orders' in an Early Price race, stakes on that selection will be returned. Bets on other runners in the race will be subject to a Rule 4 deduction based on the Early Price available on the withdrawn horse at the time the bet was accepted.
- If a Board price has been taken prior to a non-runner being withdrawn, or prior to a new market being formed, bets will be subject to a deduction based on Tattersalls Rule 4(c) scale of deductions and are dependent on the non-runner's price in that market, at the time the bet was accepted.
- If there is insufficient time to form a new market on the race, SP bets may also be subject to a deduction based on Tattersalls Rule 4 (c) scale of deductions.

Reduced winnings based on Tattersalls Rule 4(c) scale of deductions
Price of withdrawn horse at time of bet acceptance and amount deducted in the £/€ from winnings:

1/9 – shorter.....90p/c	2/5 – 1/3.....70p/c	20/21 – 5/6 .....50p/c	9/5 – 9/4.....30p/c	6/1 – 9/1.....10p/c
2/11 – 2/17 .....85p/c	8/15 – 4/9 .....65p/c	Evens – 6/5.....45p/c	12/5 – 3/1 .....25p/c	10/1 – 14/1.....5p/c
1/4 – 1/5 .....80p/c	8/13 – 4/7.....60p/c	5/4 – 6/4 .....40p/c	16/5 – 4/1 .....20p/c	
3/10 – 2/7 .....75p/c	4/5 – 4/6.....55p/c	8/5 – 7/4.....35p/c	9/2 – 11/2 .....15p/c	

If a Rule 4 applies to a price which falls between the Rule 4 scale listed above, then the lower deduction will always apply, e.g. if the price of the withdrawn horse at the time of bet acceptance was 23/10, then the Rule 4 deduction applied will be 25p/c.

Two Runner Races - If a race has 2 runners, all bets are accepted at Early Prices, Board Prices and SP. Forecast bets are not accepted on 2 runner races. If a forecast bet is accepted in error, or if a race is reduced to only two runners then bets will remain as a "single" on the first named selection at SP.

Abandoned/Re-scheduled Races or Meetings - If the race is abandoned or declared void, all bets will be void. If a race or meeting is re-scheduled to later in the day bets stand. If meetings or races are moved to another day, then all bets placed after the final declarations are void. The only exception to the above is the Grand National (Aintree), where bets accepted after 10am on the day the final declarations are made will stand until that race is run, so long as the overnight declarations and race venue remain unchanged.

Aggregate Winning Distance - Bets are placed on the aggregate of the winning distances from one race meeting; if the winning distance is under one length the following numerical values will apply: Nose = 0.05, Short Head = 0.1, Head = 0.2, Quarter of a length = 0.25, Neck = 0.5, Half a length = 0.5 and Three quarters of a length = 0.75. The maximum distance for any one race is: 12 lengths (flat race), 30 lengths (National Hunt race including National Hunt flat race). In the event of a walkover the following distances will apply: 12 lengths (National Hunt races including National Hunt flat races), 5 lengths (flat races). If only one horse finishes in a race then the following distances will apply: 12 lengths (flat races), 30 lengths (National Hunt race including National Hunt flat race). The distance will be the original distance recorded by the winner who was first past the post. However, if a horse has taken the wrong course it will be ignored for distance betting and the aggregate winning distance will then be calculated between the first two runners past the post who have taken the correct course. If a meeting has three or more races abandoned or declared void, then all bets will be void unless the winning over band for the market has already been established, in which case ALL bets will stand. Tricasts will be void if only one or two races are abandoned or declared void, bets will be settled with a default distance used for each abandoned or void race (5 lengths (National Hunt race including National Hunt flat race), 2 lengths (flat races)

Place Only Betting - This market is sometimes referred to as "Top 2/3/4 Finish". Place Only bets are not accepted unless specifically advertised, or unless they are Tote bets. Any other place only bets accepted in error will be void win or lose. In Each Way bets if the amount staked on the place part of the bet is greater than the win part, the excess place stake will be made void. Where Place Only betting is specifically advertised bets will be settled as follows:

- The number of places paid will be in accordance with our normal each way place terms for horse racing
- All stakes on any non-runners will be refunded, however the number of places paid will not alter as a result of any non-runners. Bets on the remaining horses in the race will be subject to a deduction. Check with staff for details. Total deductions will not exceed 95p/c in the £/€
- In the event that the number of runners is the same or less then the number of places paid, all bets will be void
- Dead-heat rules apply

Reserves – If reserves are contained within the final declaration stage for a race, Early Prices for all the declared runners will be available, including the reserves. If a declared runner is announced as a non-runner, the market will be revised. All bets struck prior to this announcement may be subject to a Rule 4 deduction, even if the non-runner was one of the reserves.

International Racing
We accept bets on horse racing from around the world in accordance with the following rules:
a) Early Prices:
Where Early Prices are offered on international horse racing then unless otherwise stated, standard place terms will apply and in the event of any non-runners a 'Rule 4' deduction may apply.
b) Show Prices and SP's:
On selected international racing Show Prices and SP's will be in operation. Where no Show Price has been taken, SP bets will be settled at the final Show Price displayed on the shop screens for the race in question.

- Bets on unnamed favourites are accepted
- Straight Forecast (SFC) in operation
- Tricast dividends will be returned in all handicap races with eight or more declared runners and for selected high profile
  non-handicap races where advertised
- Double Result does not apply
- Standard Place terms apply
- In the event of any non-runners a 'Rule 4' deduction may apply

c) Pari-Mutuel (PMU)/Tote Betting:
On selected international racing bets are accepted in accordance with local PMU/Tote rules where advertised by us. Customers must clearly write PMU/Tote on their betting slip for bets to be settled at PMU/Tote returns.

- All bets will be settled as per local rules, including in the event of the coupling of horses
- Any PMU/Tote bet taken in error on a race where we are not offering PMU/Tote betting will be considered void
- PMU/Tote bets are not accepted on unnamed favourites. If accepted in error the bet will be treated as a non-runner
- Double Result does not apply

Greyhound Racing
Acceptance of Bets – Bets are accepted on all greyhound races covered live in shop on our Full Service, and when not covered by our Full Service, on greyhound races from Central Park, Crayford, Hove, Kinsley, Monmore, Newcastle, Nottingham, Pelaw Grange, Perry Barr, Romford, Sheffield, Sunderland, Swindon and Yarmouth. Bets inadvertently accepted on races from any other Greyhound Board of Great Britain & Irish Greyhound Board (GBGB & IGB) tracks not on our Full Service or listed above will be deemed void.

Withdrawals/Reserves - If a greyhound is withdrawn from a race, no further Board Prices will be available until a new market has been formed. If an Early or Board Price is taken and a greyhound is then withdrawn, the bet will be settled at SP. If a Trap number is selected then the bet will be settled on the trap regardless of whether or not a reserve is running. However if a price is taken, this price relates to a specific greyhound and if that greyhound has become a non-runner, the bet will be void and the stake will be refunded. If a greyhound's name is selected and that selection becomes a non-runner the bet will be void and the stake will be refunded.

Re-scheduled races - If a race is re-scheduled to be run later on the same day, bets will be settled as follows:

- All single bets stand, unless a refund is requested prior to the off of the re-scheduled race
- Any selections for a re-scheduled race in a multiple bet will stand for that race
- If the race does not take place all bets will be void
- If a Board or Early price has been taken on a re-scheduled race, bets will revert to SP

Ante Post - Standard Ante Post rules apply with the following addition: Where a reserve greyhound is introduced into a competition, all bets remain 'all in run or not'. If the re-introduced greyhound goes on to win or be placed in the race, all bets stand. If a reserve is introduced into an event and is not priced, then betting without the additional runner would apply for bets taken up to the addition of the new runner.

Trap Challenge - The Trap Challenge is not affected by reserves, vacant traps, void races, meetings which are abandoned after they have started, or races where a Starting Price is not returned. If a race fin