RULES FOR BETTING IN OUR SHOPS

IMPORTANT INFORMATION

Everything contained in the Rules ("Rules" is defined and explained in section 1 below) is important and should be read by you, but we would like to draw your attention in particular to the following sections. You must read the sections themselves and not only rely on the short summaries below:

- **Minimum Age:** Underage gambling is an offence. You must be at least 18 years of age to enter our shops and to gamble, and we have the right to refuse entry or remove you from the premises if you appear to be underage and cannot prove otherwise. **Please read section 3 carefully.**
- **Your Promises to Us:** When you place a bet in our shops, you are warranting (i.e., promising) certain important things about yourself which we are entitled to rely on. **Please read section 4 carefully.**
- **Prohibited Activities, Our Right to Void Bets/Withholding Payment, and Your Obligation to Compensate Us:** If you engage in any **Prohibited Activities** (defined in section 8), we will have certain rights against you, including the right to void bets and/or withhold payments. You may also be responsible for costs that we incur as a result of your behaviour. There are also situations where we will have the right to void affected bets, such as where something affects the integrity of the event or any participant. **Please read section 8 carefully.**
- **Errors, Interruptions and Malfunctions:** If we, or any of our systems, suffers an Error, Interruption or Malfunction (defined in section 11), we have the right to void all affected transactions. This includes circumstances where the problem is not obvious to you and is only discovered by us when we check or verify the result of a transaction. **Please read section 11 carefully.**
- **Our Liability to You:** When you gamble with us, it is important that you understand what we are, and what we are not, liable for. It is also important that you understand that we will not be liable to you under the Rules, and nor do we owe you a duty of care in respect of, our compliance or non-compliance with any regulatory obligations that we may be under from time to time. Please read section 12 carefully.
- **Maximum Payout Limits:** Maximum payout limits will usually apply to bets you place with us. This means that, regardless of the amount you stake and no matter how much you appear to have 'won,' you will only be entitled to receive up to the maximum winnings limit applicable to the type of bet you have made. **Please read sections 19 and 48 carefully.**
- **Our Other Rights to Void Bets/Withhold Winnings:** We have described above some of the situations where we may void bets or withhold winnings as a result of your behaviour, or if there is an Error, Interruption or Malfunction (as defined in section 11 below). In addition to these, there are other situations which may result in our voiding bets or not paying you out – these situations are specific to the type of bet you are making. **Please refer carefully to all the sections below and/or if applicable the relevant sports rules online (see section 1 below) which apply to the type of bet(s) you wish to make and ensure you have read and understood these sections and their potential effect on you before you place your bet(s). Please contact Customer Care (0800 022 3454) if you're unsure about which terms apply to your bet(s).**
- **Claiming bets:** you have 12 months from the date of the event/bet settlement to claim any winnings (see section 1 below).

1. Introduction – these Rules, and Who We Are
All transactions made and bets placed in Ladbrokes shops are covered by (and when you make/place any transaction/bet in our shops you will be legally bound by) all of the terms and conditions set out in this document and any additional sports rules relating to the particular sport you are betting on (these can be found on our website www.ladbrokes.com (the "Website") at https://help.ladbrokes.com/en/sports-help/sports-rules) (together the "Rules").
Bets placed via a shop betting terminal will be settled in accordance with these Rules except where otherwise indicated by the rules displayed on the terminal itself. Prices and promotional bonuses offered 'over the counter' in our shops may differ from those available on the betting terminal or via our Website. Similarly (and unless otherwise stated), any bonuses, promotions, special offers (or similar) available in our shops or via our Website will not apply to bets placed via the betting terminal.
Place terms for each-way betting on certain events may also differ between each of our Website, shop and betting terminal platforms but will be displayed with each event on the respective platform at the time of bet placement. Please ensure you are familiar with the respective promotional terms that apply to the platform you are using and check with shop staff before placing your bet.
All transactions made and bets placed in our shops are made/placed with Ladbrokes Betting & Gaming Limited.
Please see section 49 for more information about this company.
You have 12 months from the date of the event/bet settlement to claim any winnings. Any claims made after this date may not be accepted by us.
You must ensure that you fully understand the Rules before placing a bet with us. The most up to date version of the Rules can be obtained on our Website at https://help.ladbrokes.com/en/retail/termsandconditions. If you require any clarification of the rules, please ask the shop team or contact Customer Care on 0800 022 3454).

2. Changes to the Rules
We may make changes to the Rules at any time for various reasons including to comply with applicable laws and/or regulations and/or to keep up to date with changes to our services, the gambling services/products we offer and/or our business practices. Any significant changes to the Rules will be notified to you in advance of coming into effect by notices posted in our shops. We strongly recommend that you check the Rules from time to time to ensure that you understand and agree with them, and your placing of a bet in our shops will be deemed to be acceptance of any changes we have made to the Rules.

3. Minimum Age
Underage gambling is an offence. You must be at least 18 years of age to enter a betting shop, whether or not you choose to gamble. In our shops we operate a 'Think 25' policy which means that customers appearing to be under the age of 25 will be asked to produce photographic confirmation of their age, though we reserve the right to ask for proof of age from anyone on our premises at any time. Failure to produce the requested proof of age will result in staff refusing entry or removing the individual from the premises. We accept 'PASS' accredited identity cards (such as CitizenCard), photocard driving licences, passports and military ID cards.

4. Your Promises to Us
It is a condition of our acceptance of bets from you, and by placing a bet with us, you warrant (i.e., promise) that:
- you are at least 18 years of age;
- you are legally capable of entering into binding contracts;
- you have not excluded yourself from gambling with us and we have not excluded you from gambling or entering our shops;
- you are not prohibited from making the bet by any term of your contract of employment or any rule of a sports governing body (SGB) 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 an SGB, or a breach of any other SGB rule relating to the integrity of the event that is a subject of the bet; and
- where the bet is placed in the outcome of a race, competition or kick-off, event or process or the likelihood of anything occurring or not occurring, you do not know the outcome of such race/competition/event/process.

If we discover after you have placed a bet that you are under 18, your stake will be returned to you (via a parent or guardian) and all bets/transactions will be void. We may also make a report to the relevant regulatory or law enforcement authorities

5. Conduct
Whilst in our shop, if accepted, not engage in any conduct which is, or is likely to be considered as, 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 are entitled to remove you from our shop premises if you engage in any such conduct.

6. Privacy Notice
Our Privacy Notice explains how we deal with the personal data we collect about our customers. This is located on our Website at https://help.ladbrokes.com/en/general-information/legal-matters/privacy-policy, with a supporting poster displayed in this shop.

7. Safer Gambling
Ladbrokes believes in safer gambling at all times. Gambling should be an exciting pastime, and we urge our customers to have fun and stay in control of their betting, without spending beyond their means. A range of tools are available to assist customers with safer gambling, including the facility to set time and spend limits on our gaming machines, website deposit limits on multi-channel accounts, plus the option to enter into a self-exclusion agreement. This can be for specified Ladbrokes and Coral shops only (please ask in shop or contact Customer Care on 0800 022 3454), or via the Multi-Operator Self-Exclusion Scheme (MOSES - call 0800 294 2060). More information on our safer gambling policies, tools, sources of information and help can be obtained by speaking to a member of staff or picking up a leaflet in shop, or through our Website. We will request photographic identification to process a shop self-exclusion agreement. GamCare is a registered charity that provides free confidential support and counselling to anyone who is affected by gambling-related difficulties. The GamCare confidential helpline is available on 0808 8020 133, or their website is available at www.gamcare.org.uk. Further help and support is also provided at www.gambleaware.org.

8. Prohibited Activities, Voiding Bets/Withholding Payment, and Your Obligation to Compensate Us
You may only use our gambling locations, products and services for lawful gambling purposes in accordance with these Rules. In particular, you may not engage, collude, be involved in or be connected with any fraudulent, dishonest, or illegal activities in connection with your use of our gambling products or services including (a) price or pool manipulation, match rigging, and/or any other activity, event or circumstance which results in the integrity of the event (or that of any participant) being called into question; (b) betting activity in breach of a SGB rule that applies to you; or (c) any other breach of the Rules including without limitation any breach of the warranties given by you under section 4 above (together "**Prohibited Activities**"). Evidence of (a) 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 SGB (if any), any Sporting Federation, relevant regulatory authority, or a referral by any such regulatory authority to International Law Enforcement following a review of the activity in respect of (a) or (b) will be conclusive. If we determine (acting reasonably) that you have engaged in any Prohibited Activity, we will have the right to void any affected transactions/bets, to withhold payment to you of any sums attributable to such Prohibited Activity, and to terminate the relationship between you and us including by issuing you with a barring notice (followed by a trespass notice if not observed). In addition, if we determine (acting reasonably) that an activity or circumstance described in section 8 (a) or (b) above has taken place, even if you have not been directly involved in such activity, event or circumstance, we will have the right to void any affected transactions/bets and withhold payment to you of any sums attributable to such affected transactions/bets. If we have already paid sums out to you which we later discover are attributable to any Prohibited Activity or integrity issue as described above, such sums shall be deemed to be held by you on trust for us and shall be immediately repaid to us when a demand for payment is made by us to you. We are entitled to seek criminal and contractual sanctions against you if you are involved in any Prohibited Activities and we may make a report to the relevant regulatory or law enforcement authorities. You agree and will be liable to compensate Ladbrokes, on demand, for all costs, charges or losses sustained or incurred by Ladbrokes arising directly or indirectly from any Prohibited Activity on your part.

9. Anti-Money Laundering Policy
Ladbrokes is required to undertake certain checks to comply with its legal and regulatory obligations. It is therefore necessary at times to ask individual customers for personal information confirming their identity and/or source of funds or source of wealth. We are not obliged to accept any bet, payment, or further business from any customer in the event that this information is not supplied or is otherwise, in our reasonable opinion, insufficient. Where we suspect any person of criminal activity, we may pass this information on to regulatory and/or law enforcement agencies in accordance with our legal and regulatory obligations.

10. Promotional Terms and Source of Funds/Affordability checks
Ladbrokes may place restrictions on your retail transactions to comply with its legal and regulatory obligations. Such restrictions may also include the temporary suspension of your retail transaction during any financial checks we are required to conduct but will not affect your receipt of any promotional benefit to which you would otherwise be entitled once these checks have been successfully completed. We will endeavour to conduct these quickly and with minimum interruption to you; but we will not be responsible should any restrictions affect your ability to complete the requirements of any promotion and/or the receipt of any bonus, benefit or prize. For promotions exclusive to 'Ladbrokes 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 promotion.

11. Errors, Interruptions and Malfunctions
Ladbrokes makes every reasonable effort to ensure that it does not make errors in accepting bets. However, we cannot guarantee that errors will happen or that our services/products will at all times perform correctly. Various kinds of mistakes and errors can occur – technical, human and otherwise – and you understand and agree that we can only provide our betting products and services to you, and you must accept them, in the condition that we make them available from time to time. In this section 11 we describe the things that can go wrong and the rights that we have in such events. In section 12 below we explain what we are not liable to you when these (and other) things go wrong. You should be aware however that these sections do not override or cancel our any rights that you may have under consumer laws and regulations and we do not intend that they should. Below are some key definitions to help you understand this section:

An "**Error**" refers to a mistake or error that is not exclusively technical, for example the mistaken posting of incorrect odds, the offer of incorrect prices or terms (such as handicap provisions) for participation in a promotion or bet. Errors can arise from human mistakes, administrative, operational or systems failures and combinations of all of these. For example, a bet might be offered mistakenly at a price that is substantially out of line with the general market. Examples where this would apply are:
- The price is recorded as 100-1 when the price on offer in the general market is 10-1;
- The margins for handicap betting have been reversed.

An "**Interruption**" refers to an interruption in a gambling transaction for any reason, for example an interruption caused by the failure of the internet or connectivity, or severe latency in communications, or a technical failure due to some disaster or unforeseen event.

A "**Malfunction**" refers to where an automated process fails to operate as designed or intended, for example where a piece of computer software produces a deviation from its intended performance specifications or parameters, or where two pieces of software fail to interface or communicate with each other in the manner intended or designed, in either case so as to produce a result which is not the result that was intended or designed. These malfunctions may or may not be apparent to us or to you and they may only come to light as and when settlement instructions, outcomes, winnings or cashouts are investigated and analysed retrospectively. Where any of the above occur, we will deal with them as described below in this section and it is important that you understand and agree to the following before you use our services, as we made clear in the '**Important Information**' at the top of this poster.

Malfunctions and Errors
In the event of a Malfunction or Error, including where a bet is accepted that is inconsistent with the original slip (where available), we will have the right to void the relevant transaction and withhold the relevant winnings, or alternatively in some circumstances at our discretion to pay winnings at what we consider to be the correct price or as per the original betting slip (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). This applies even if the relevant transaction could have produced the same or similar amount of winnings without the intervention of the Malfunction or Error and it applies whether the Malfunction or Error was apparent to you or to us or not. If we mistakenly pay you any such winnings, you agree that you will pay them back to us as and when we ask you to. Where any Malfunction or Error is or becomes apparent or obvious to you, or you suspect that a Malfunction or Error may be occurring, you agree that you will not use (or will immediately stop using) the relevant part of our service, and you will report it to us immediately.

Interruptions
Our priority is to ensure that we deal with Interruptions in a way that is fair and does not systematically disadvantage our customers. We reserve the right to suspend betting markets, void bets, and return stakes to customers.

12. Our Liability to You
Nothing in the Rules is intended to, or will, exclude or limit our liability for death or personal injury resulting from our negligence; for fraud or fraudulent misrepresentation; for breach by us of your statutory rights as a consumer; or for any other liability which we may not limit or exclude under applicable law. Subject to the paragraph above, (a) we accept no liability for any claims, damages or losses which were not foreseeable by you and us at the time of you first placed a bet with us (except if or in connection with your use of or inability to use any of our betting locations, products or services including as a result of (i) any Error, Interruption or Malfunction, (ii) your breach of these Rules including any Prohibited Activity on your part, or (iii) any action on our part as permitted under these Rules; and (b) our products and services are provided on an "as is" basis and we make no specific warranty or representation in relation to their quality, completeness or accuracy. As we made clear in the '**Important Information**' **at the top of this poster, we will not be liable to you under the Rules, and nor do we owe you a duty of care in respect of, our compliance or non-compliance with any regulatory obligations that we may be under from time to time.**

13. 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 the Duty Manager you should then contact Customer Care (0800 022 3454). If, following the conclusion of our investigation, you are still unhappy with the solution offered by us and a deadlock has been reached, you may refer your complaint to the Independent Betting Adjudication Service ("**IBAS**"). IBAS rule on disputes about betting and gaming transactions, but do not deal with shop and other related issues. Once you have received a Ladbrokes Complaint 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. You must keep the details of your complaint confidential until you are required to disclose it by applicable law or regulation. You are also allowed to discuss your complaint with IBAS, your advisers (including lawyers, financial advisers, health professionals and insurers on terms which preserve confidentiality) and with any relevant regulatory body (including the Gambling Commission) as is required to enforce the outcome.

14. Placing and Acceptance of Bets in Shops
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 losses that may occur. Bets can be placed with Ladbrokes by verbal instruction on a betting slip or completing a "Quick slip". A Quick slip is like that used by the National Lottery/Lotto and requires you to indicate your stake, selections and bet type by marking a horizontal line 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 only be deemed made in our Electronic Point of Sale (**EPoS**) system when our system 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 identical to those stored on our EPoS system. We do not provide betting receipts to customers 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 should check your receipt to verify that your bet selection(s), instructions, stake paid and any odds (where applicable) have been correctly recorded before leaving the shop. It is your sole responsibility to check that your receipt reflects the bet you intended to place as mistakes cannot be rectified after the relevant event(s) have commenced. 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 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.

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 following circumstances: In the case of horse race single and multiple bets (only), 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 EPOS system.

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 - 22 seconds.

In the case of greyhound and virtual racing/sports, where our EPOS systems record an automatic "no more bets time", 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". 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 player has been sent off or there has been a goal, or a penalty has been awarded but not yet taken, then the bet will be void and the stake returned. For any other sports please see visit https://help.ladbrokes.com/en/sports-help/sports-rules.

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 they inadvertently mark an incorrect price on the slip, the bet will stand at the correct price at the time the bet was accepted. 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 Guaranteed' ("**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 20 pence. Any bet inadvertently accepted with a unit stake greater than 20 pence will be settled at 'Starting Price', irrespective of 'BOG' being referenced.

15. 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 in accordance with the issuing bank's card-scheme rules and cannot be withdrawn as cash.**

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

17. Payment of Winnings
Winnings will be paid on production of a valid unpaid betting slip (receipt) at any Ladbrokes shop, subject to our right under the Rules to void winnings/withhold payments in certain circumstances. 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 five working days whilst the validity of the bet is verified and, as we made clear in the "**Important Information**" at the top of this poster and as further explained in these Rules, there are circumstances when we may void winnings/withhold payments. We are also entitled to request Photo ID if we have reasonable concerns about the customer's identity, or as required by our legal and regulatory obligations, in order to verify a customer's identity prior to making payment on any bet, and we will not be able to make payment until any such requested ID has been provided and verified.

18. Lost Receipt
If a receipt is lost, the customer should return to the shop where the bet was placed with valid 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.

19. Maximum Payouts
Unless otherwise stipulated on the product itself (e.g. football coupon etc), the maximum daily payout 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 payout limits, the lowest limit will apply.
All maximum payout limits apply to any one customer, or group of customers that we reasonably 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 payout. 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 are settled at the 'standard' Tote dividend – see www.totepoolliveinfo.com and https://tote.co.uk/betting-terms-and-rules for further information.	
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, Hove, Kinsley, Monmore, Newcastle, Nottingham, 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, but not limited to, 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 Eredevise, 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 £100,000
- eSoccer..... £50,000
- Specials on any single event listed above/miscellaneous selections..... £1,000

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 and Club GAA 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	£10,000
Non-Sports Betting	
Irish Lotto products and 49's	£1,000,000
All Other Lotto Betting	£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

20. 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 our 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) Airtime Grand National bets
k) A bet placed on the "Favourite Points" market
In the above instances, where 'First Past the Post' settlement has been made in advance of the official result being declared, we retain the right to debit or credit the account with the difference between the original betting slip and the final result. 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 relevant event has 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.

21. 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 on-course market, as described below. If an 'Early Price' is given in error on a bet placed 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. 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. For UK/Irish racing, 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. For information on SP bets placed on International Racing, please refer to that specific section of the rules.

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.

22. 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:

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.

23. 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 will be settled at SP. If two runners are returned at the shortest price, they will be treated as Joint 1st and Joint 2nd favourites and stakes for bets on either first or second favourites will be 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 it will be settled as full stake (win and place parts) to win
A named or numbered selection can be selected with the 1st favourite in a Forecast. If a joint or co-favourite is returned, the stake will be divided equally across the selections. If a named or numbered selection is also returned favourite, the bet will become a win single. If the named or numbered selection is returned joint or co-favourite, the stake will be divided equally across the forecasts involving the selection and the other co-favourites.

24. Voids
If a selection in a Single bet is made void the stake will be returned. Void selections in Multiple/Accumulator bets will be treated as non-runners and the stake will run on to the remaining selections in the bet.

25. Dead Heat
Dead-Heat is a term that describes when two or more selections in an event tie. If a "dead-heat" between two selections is declared on any event, half the stake is applied to the selection at full odds and the other half is lost. If more than two "dead-heats" are declared, the stake is proportionally divided accordingly.

26. Related Bets
Multiple bets do not normally apply for the same selection to win more than one event, or where the outcome of selections from different markets are related, the only bets available at the current odds are usually singles. A combined price may be available which will apply to selected doubles, trebles, accumulators and so on. For example: City of Troy to win the 2000 Guineas and the Derby – Liverpool to win the domestic treble – Rory McIlroy to win all four Major golf titles. Please check for the combined prices available. If a combined price was taken for the same selection in two races/events and the selection does not take part in one of them, the bet will be settled as follows:
- If the bet was placed before the 'day of event' for both races/events, our normal Ante Post rules apply. This means that if the selection does not take part in one of the races/events the bet will be settled as a loser. This applies even if the selection has been successful in the other race/event
- If the bet was placed on the 'day of event' for one of the races/events and the 'day of event' selection does not take part, this will be treated as a non-runner and the bet will become a single for the remaining Ante Post race/event. The bet will then be settled based on the price and place terms available at the time the bet was placed (normal Ante Post rules apply)

When prices on selections in different markets are advertised, these cannot be combined in accumulative bets where the outcome is related. The only exception to this is where special prices are made available, e.g. a Scorecast on a football match or a Bet Builder. In either of the above two scenarios, if a bet made up of doubles, trebles etc. is accepted in error at the individual event prices, the bet will be settled at the combined price available at the time the bet was placed. If a combined price was not available, we will create a price that reflects the scenario relevant to the time the bet was placed. If this is not possible, each part of the bet including a related contingency will be settled at the largest individual event price involved.

27. Forecast Betting
Straight Forecasts are accepted only in races of three or more runners. However, should a bet be accepted in error on a two-runner race, or a race is reduced to two runners, Straight Forecast bets will stand, and be settled as a Single, at SP, on the selection named to finish first.Straight Forecast bets where only one selection is made, or in races where one horse finishes alone, will be settled at SP Singles. If no Straight Forecast dividend is declared, bets will be settled on a dividend based upon the final Ladbrokes prices of the winning selections. Should there be no prices or Tote dividend available, forecast bets will be void for settlement purposes.

If a selection becomes a non-runner, Forecast bets involving that selection will be settled as a win Single on the other runner.In a Combination Forecast, where a selection becomes a non-runner, the total stake of the bet will be divided equally between the possible Forecast combinations, using the remaining selections and the Forecasts which include the non-runner will be settled as win Singles. For example: £1 CFC on selections A, B and C, where C becomes a non-runner. The bet reverts to a £1 RFC on A and B, plus a £2 win on each of A and B.
Forecasts are accepted in Singles, Doubles and Trebles only. Accumulators are accepted only as part of a Forecast bet special package (eg: Forecast Yankee). If otherwise taken in error they will be settled as Trebles with the stakes equally divided. Unnamed 1st Favourites with a named selection or race card number are accepted in Forecast Single bets. Any such selections included in Forecast Doubles, Trebles and Accumulators (or Tricasts) will be void.

Should the 1st Favourite and the named/numbered selection be the same, the Forecast will be settled as a win single. In the case of Joint 1st Favourites, the bet will be settled proportionately and if one of the Joint Favourites is the same as the named/numbered selection, that part of the bet will be settled as a win single.

28. Tricast Betting
Horse Tricast bets are accepted on all Handicap, Nursery and Rated Stakes Handicap races that are included in our Full Service provided eight or more horses are declared to run. If less than eight actually run but a Tricast dividend is declared, all bets will stand. Tricasts are also available on other races outside of our Full Service and on selected feature races as advertised. Greyhound Tricast bets are accepted on all races covered in our Full Service providing 6 or more greyhounds run. Tricasts may also be made available on certain other races specified by us as advertised, including where a race is reduced to 5 runners. All Tricast bets are settled in accordance with the appropriate industry Tricast Dividend, or as declared by the service provider, except where stated below:

If a Tricast has been accepted for a race where no Dividend is declared, it will be settled as a