RULES FOR BETTING IN OUR SHOPS

All transactions and bets placed with Ladbrokes are covered by our Rules (the "Rules") and any Terms & Conditions relevant to the betting channel concerned. Full details of our Rules and Terms & Conditions are published on our website www.ladbrokes.com (the "Website"). This poster contains a summary only of the main 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
- in Jersey – Ladbroke (Channel Islands) Limited
- in all other territories - Ladbrokes Betting & Gaming 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 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 our customers provide to allow us 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 let beyond their means. More information on our policies in this area and sources of information and help can be obtained by either speaking to a member of staff or picking up a leaflet in shop, or through 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, plus the option to self-exclude from betting on specified Ladbrokes and Coral shops (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). If you would like more information on self-exclusion please speak to a member of the shop team or pick up a leaflet. We will request photographic identification in order to process a shop self-exclusion agreement. Whilst the majority of people do gamble within their means, we recognise that for some, gambling may become a problem. 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. If you live in Ireland and need to talk to someone about problem gambling then you can contact the Dunlewey Centre helpline on 0800 088 6725 (NI) and 1800 936725 (ROI). Further help and support is also provided at www.begambleaware.org.

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 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 governing body of the sport in question (if any) 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 or Grid account 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 prize. Such restrictions also include the temporary suspension of your retail or Grid account 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.

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 margins for Handicap betting have been reversed.

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

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 'dispute resolution service' 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 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/Lotto and requires 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 and stake paid 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 as mistakes cannot be rectified after the event(s) have commenced. 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 handed 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 following circumstances: In the case of horse races, 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 - 5 seconds; 6 Furlongs 201 yards up to 1 mile - 10 seconds; Over 1 mile up to 1 mile & 7 furlongs - 15 seconds; Over 1 mile & 7 furlongs - 20 seconds.

In the case of greyhound and virtual races, 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 3 seconds after the start of the race (5 seconds for Australian greyhound races), for virtual races the automatic "no more bets time" is set at 1 second after the start of the race. In the case of 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 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 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.

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.

Cash Out Facility

1. 'Cash Out' is a function which allows customers to choose to take a return on their bet prior to the market(s) on which they placed the bet closing.
2. Ladbrokes' Cash Out offer is available to customers on selected markets via selected channels. Cash Out is not available for full cover bets (e.g. Trixies, Lucky 15s, Heinz etc) or for bets involving permed selections.
3. Whilst we will endeavour to make the Cash Out functionality available wherever possible, the Cash Out service may be unavailable from time to time and Ladbrokes provides no guarantee as to its availability and shall not be liable for any losses due to the unavailability of the Cash Out function. We therefore recommend that you do not place bets with the sole intention of using the Cash Out function as a way of mitigating the liability of your bet. All bets will stand regardless of the availability of the Cash Out feature.
4. The request to Cash Out a bet must be made by a customer using our desktop or mobile platforms (thegrid.ladbrokes. com) on any compatible device – it cannot be made in shop.
5. Following any request to Cash Out your bet Ladbrokes will notify you whether such request was successful. Cash Out requests are not guaranteed and may be unsuccessful if for example there is a change in the market odds or the market suspends prior to the Cash Out request being processed.
6. In the event your Cash Out request is unsuccessful, a message will be shown which gives the reason why and a new Cash Out offer may be offered to you.
7. In the event your Cash Out request is successful, a 'success' message will be displayed and your bet, or that portion of your bet, will be settled immediately.
8. Winnings can be paid into a Ladbrokes account or collected in cash in shop. In the event that your bet contains more than one accumulator, winnings cannot be credited to an account or collected in shop until each bet has either been 'cashed out' or settled at the conclusion of the event.
9. Following a successful request to Cash out, the Cash Out value returned to your account/available to be collected in shop will be the higher of (i) the amount shown on the Cash Out button or (ii) in circumstances where the Cash Out value increases during the period between your initial request to use the Cash Out functionality and your subsequent Cash Out confirmation, the increased sum. The Cash Out value returned is inclusive of the original stake.
10. When customers successfully Cash Out this shall constitute a settlement of the original bet and any subsequent events will have no impact on the amount to be paid. All Cash Out transactions remain subject to Ladbrokes' standard settlement and bet acceptance rules.
11. In the unlikely scenario that a Cash Out value (or a price relating to a Cash Out value) has been incorrectly offered, Ladbrokes reserves the right to take corrective measures to rectify such errors, including, where applicable, settling the Cash Out request for an amount equivalent to the Cash Out value which would have been available in the absence of such error.
12. In order to avoid the abuse of promotions offered by Ladbrokes from time to time, Cash Out is not available for bets placed with free bets or on any bets placed which would qualify customers to receive a free bet, bonus or promotion.
13. We reserve the right to amend, suspend or remove Cash Out availability at any time on any market or to any customer.
14. These rules cover the Cash Out facility for bets placed in our shops. Separate rules are available covering the Cash Out facility for bets place online or via the shop betting terminal. See helpcentre.ladbrokes.com or the terminal for full details.

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 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. 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 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 this way, the total payment of all those bets combined will be limited to one single maximum payout. 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	
UK & Ireland Racing	
Ante Post bets and Racing in UK & Ireland (final field) placed after 9am on the day of race covered in our Full Service	£1,000,000
Racing in UK & Ireland (final field) placed prior to 9am on the day of race covered in our Full Service	£250,000
International Racing	
International Ante-Post bets and Racing in France, Dubai, South Africa, USA, Canada, Hong Kong covered in our Full Service	£250,000
Racing in all other countries covered in our Full Service	£100,000
Racing not covered in our Full Service either in UK & Ireland or abroad	£50,000
Special Bets	
All specials and derivative markets (e.g Winning Distances, Betting Without, Top 'X' finish markets)	£50,000
Tote Rules	
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 SIS Service	£25,000
Tote bets not entered into the Tote On-Course Pool at meetings not covered in the Full SIS Service	£10,000
Greyhound Racing	
Tote bets entered into the Tote On-Course Pool	Unlimited
Ante Post and any race covered in our Full Service	£50,000
Races not covered in our Full Service from Belle Vue, Crayford, Hall Green, Hove, Monmore, Newcastle, Nottingham, Perry Barr, Romford, Shawfield, Sheffield, Sunderland, Swindon, Towcester and Wimbledon	£50,000
Open racing at any GBGB track	£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 SIS Service	£10,000
Bets on graded races at meetings not listed above will be 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, 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 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 single draw), NFL, NBA, NHL	£250,000
ATP Tennis and Grand Slam excl main single draw, All Hockey excl. Field Hockey, Basketball (European), Boxing, Cricket, Darts, GAA (except Club GAA)	£100,000
Badminton, Beach Volleyball, Esports, Handball	£50,000
Tennis qualifiers and ITF/Challenger events, Athletics, Cycling, Club GAA, Rugby League, Rugby Union, Snooker and #Getaprice markets on any single event listed above	£25,000
Field Hockey, Bandy, Bowls, Chess, Floorball, Skiing, 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
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

Results
All bets placed on UK and Irish horse racing will be settled on 'First Past the Post' and the official result. This offer applies to all bets, win and each-way. There is no restriction on maximum payouts 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 non-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 reverse any incorrectly applied funds from your Grid or 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, these are the final prices available from the on-course market at the start of a race. This is the price bets are settled at unless the customer has specifically requested an Ante Post, Board (Show) or Early Price and has had this detailed on his or her receipt.

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 horse and greyhound races (including Virtual racing), 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.

Unnamed Favourites
Horses - Bets are accepted on unnamed 1st, 2nd and 3rd favourites.

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 Joint 2nd favourites and stakes for bets on either first or second favourites will be divided equally when the bet is settled. The next shortest priced runner will then be the 3rd favourite. Where three or more selections start as co-favourites, the stake will be divided proportionally. Stakes on Unnamed Favourites will be divided equally if joint or co-favourites are returned.

This also applies for bets on unnamed 2nd or 3rd 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 the 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.

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.

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 proportioned accordingly.

Related Bets
Multiplied odds 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:- Kameko to win 2000 Guineas and The Derby - Warwickshire to win all three English County Cricket competitions – Dustin Johnson 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. 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.

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 selection be the same, the Forecast will be void.

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 selection, that part of the bet will be void.

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 advertised races outside of our Full Service. Greyhound Tricast bets are accepted on all races covered in our Full Service as long as five or more greyhounds run. Tricasts may also be made available on certain other races specified by us.

All Tricast bets are settled in accordance with the appropriate industry Tricast Dividend, except where stated below:
If a Tricast has been accepted for a race where no Dividend is declared, it will be settled as a Straight Forecast on the selections nominated to finish 1st and 2nd. The 3rd is ignored for settlement purposes. If the bet is a Combination Tricast, every Tricast within that Combination will be settled as a Straight Forecast with the 3rd selection ignored for settlement purposes.
If one non-runner is selected, the Tricast will be settled as a Straight Forecast on the remaining two selections. If one non-runner is selected in a Combination Tricast, the bet will be settled as a Reverse Forecast. If two non-runners are included in a Tricast, the bet will be settled as a Single at SP on the remaining selection

- Tricast bets which include an 'unnamed favourite' are not accepted, and if accepted in error will be void
- Tricast singles only are accepted. If a Tricast multiple bet (such as doubles, trebles or accumulators) is accepted in error, the total stake will be divided equally and the bet will be settled as Tricast singles
- If a selection is included more than once in a Tricast bet, the selection will be ignored the second time it appears. The bet will be settled as a Straight Forecast on the other two selections
- Reverse Tricast bets are not accepted and if accepted in error the stake will be divided equally and the bet will be settled as a combination Tricast. If a tricast bet is accepted where less than 4 runners take part in the race, it will be settled as a Straight Forecast on the selections nominated to finish 1st and 2nd, with the selection nominated to finish 3rd ignored

In races where fewer than 3 horses finish, tricast bets will be settled as follows:

- When only 2 horses finish, Tricast bets with the 1st and 2nd in the correct order will be paid as forecast winners. All other Tricast bets will be losers
- When only 1 horse finishes, Tricast bets with the correct 1st place horse will be paid as an SP single on that selection. All other Tricast bets will be losers

Showcast Prices for Forecast and Tricast Bets
Live Forecast and Tricast prices (known as Showcast prices) are advertised for some races. If a Showcast Forecast price is taken and one of the selections in the bet is a subsequent non-runner then the bet will be void. If a Showcast Forecast price is taken on a race where there is a subsequent non-runner which results in a Tattersalls Rule 4(c) deduction, then the Showcast price does not count and the bet will be settled at the Straight Forecast Dividend - if there is no Tattersalls Rule 4(c) deduction then the Showcast price will stand. If a Showcast Tricast price is taken and one of the selections in the bet is a subsequent non-runner, then the bet will be settled as a Straight Forecast on the remaining two selections. If a Showcast Tricast price has been taken on a race where there is a subsequent non-runner which results in a Tattersalls Rule 4(c) deduction, then the Showcast price does not count and the bet will be settled at the Straight Tricast Dividend - if there is no Tattersalls Rule 4(c) deduction then the Showcast price will stand. If a Showcast price has been taken and the result is a dead heat, half the stake will be applied to the forecast at full odds and the other half will be lost - if more than two tie in a dead heat, the stake will be divided in proportion. In order for the bet to be settled as a Showcast, this must be clearly stated in the bet instructions prior to the bet being processed. If only one runner finishes the race, all Showcast bets will then be settled at the Straight Forecast Dividend declared.

Match Betting
Match Betting - General - A Match Bet is based on one selection beating another according to the specific conditions advertised and is accepted as singles and upwards, as long as the bets are not related. If a selection in the Match Bet does not take part the bet will be void. One of the two selections in the Match Bet must complete the event for the bets to stand; otherwise bets on that Match Bet are void. If the two Match Bet selections dead heat, dead heat rules apply, unless a tie price is made available. If dead heat rules apply, half the stake will be applied to the selection at full odds and the other half will be lost. "Match Bet" must be specified on the slip for bets to stand on this market, unless a price is taken which clearly indicates the intended market. If Match Bet is