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 Jersey – Ladbroke (Channel Islands) Limited
- in Great Britain - 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 bet 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 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). 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. 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 on 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', whose ruling shall be binding. IBAS rule on disputes about betting and gaming transactions but do not deal with service related issues. Once you have obtained a Ladbrokes Customer Care reference number for your dispute, you may contact IBAS via their website at www.ibas-uk.com or by calling 020 7347 5883. If, notwithstanding the above, you issue Court proceedings, Ladbrokes reserves the right to apply to stay those proceedings pending determination by IBAS. The query, complaint or dispute is confidential. However, you are allowed to discuss it with your advisers (including lawyers, financial advisers, health professionals and insurers on terms which preserve confidentiality), with any relevant regulatory body (including the Gambling Commission) as is required to enforce the outcome; with IBAS; and if required by law or regulation.

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

Acceptance of Bets in Shops
Bets are placed with Ladbrokes by writing instructions on a betting slip or completing a Quick slip. A Quick slip is like that used by the National Lottery/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.

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 a slip (50p for football coupons). For multiple bets the minimum stake unit is 1p. 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 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 covered in our Full Service	£500,000
Races not covered in our Full Service from from Kinsley, Newcastle, Nottingham, Pelaw Grange, Perry Barr, Sheffield, Sunderland, Swindon, Yarmouth	£50,000
Greyhound Specials (e.g. Trap Challenge, Winning Distance, Moneybox)	£25,000
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 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, 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 or #Getaprice markets....... £100,000
- eSoccer....... £50,000
- Specials, Build a bet, #Yourcall #Getaprice markets on any single event listed above....... £25,000

Sports Betting	
Golf Majors and Ryder Cup	£500,000
All Other Golf, Tennis Grand Slams (Main Singles Draw), NFL, NBA, NHL and MLB	£250,000
ATP Tennis and Grand Slams excluding Main Singles Draw, All Hockey excluding Field Hockey, Basketball (European), Boxing, Cricket, Darts, GAA (except Club GAA), Rugby League, Rugby Union, Snooker and Formula 1	£100,000
Badminton, Beach Volleyball and Handball	£50,000
Tennis qualifiers and ITF/Challenger events, Athletics, Cycling, Club GAA and #Getaprice markets on any single event listed above	£25,000
Field Hockey, Bandy, Bowls, Chess, Floorball, Skiing and All Other Sports unless otherwise stated on promotional material or #Getaprice markets	£10,000

Non-Sports Betting	
Irish Lotto and 49's	£1,000,000
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 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) 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, where a price is not taken at the time of bet acceptance, your bet will be settled at SP. This is the final price available at the start of the race and is derived from a combination of both 'on-course' (where available) and 'off-course' betting markets. For more details on how the SP is calculated, please see www.thesprc.org.

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

Each-Way Bets
For all 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 and 2nd favourites only. Bets on other unnamed favourites will be void.

Greyhounds - Bets are accepted on 1st favourites in all greyhound races and 1st and 2nd favourites in full schedule races. Any other bets on 2nd or 3rd favourites will be void.

General - All bets on Unnamed Favourites are settled at SP. If two runners are returned at the shortest price, they will be treated as Joint 1st and 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 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 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 as long as six or more greyhounds run. Tricasts may also be made available on certain other races specified by us as advertised.

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 specified and there is no betting available for that market in that event, the bet will be void. If there is no price taken, then the bet will be settled at the final price available in the specified market. If the price written on the slip is incorrect, or applies to a different market, the bet will be settled at the price available in the specified market at the time the bet was placed. Different selections can be contained in multiple Match Bets markets in the same event and in different events. Where the same selection appears in a multiple bet in one of these markets the stake will be split in two or more single bets. Please refer to specific events for Match Betting rules.

Match Betting - Horse/Greyhound racing - If only one selection in the Match Bet completes the course, bets on that Match Bet are settled on the official result after weigh in. If the only selection to complete the course is disqualified before weigh in, bets are void; subsequent disqualifications after weigh in will be ignored for settlement purposes.

Bet In Play
Bet in Play is available on a number of live events. Whilst every effort is made to ensure that the prices quoted are correct, the nature of live betting (i.e. constantly changing prices) means that, on occasion, the price may have changed by the time the bet is placed. The correct price at the time the bet is accepted will be used to settle the bet.

Lucky 15/31/63
This multiple bet includes singles and upwards on 4, 5 or 6 selections respectively. A consolation bonus for a 'single winner' applies to 'Lucky' bets placed on Horses and Greyhounds only (or a combination of both). It does not apply to any bet that includes a selection on any other sport, an Ante-Post selection, a non-runner (void selection), an incorrect number of selections, a repeated selection, a selection at Tote/Pari-Mutuel odds, the instruction 'each-way all each-way' or 'equally divided', or a perm entry. In the case of a standard 'each-way' bet, the consolation bonus applies to the 'win' part of the bet only. The rate of consolation bonus may vary between shops - please ask staff for confirmation before placing your bet.

Ante Post (Bets on future events)
Ante Post bets are accepted on the basis of 'all in', whether the horse or selection participates or not. This means that if the horse or selection does not run or participate in the race/event named, the bet is a loser. This applies even if the selection was not entered in the race, as long as there was the possibility that it could have been entered at a later stage.

Ante Post bets will be made void if:

- In the case of greyhound racing, if the conditions of the race entry are changed prior to the greyhounds coming under starters orders
- In the case of horseracing:
  - The race is abandoned and does not take place at a later date at the same venue, is declared void or is moved to a different venue
  - The race distance is changed from the initially advertised race distance by over one furlong for a flat race or by over two furlongs for a race run under National Hunt rules
  - The horse was ineligible for the race at the time the bet was placed or was balloted out
- Specific terms such as "with a run" were offered at the time the bet was placed and the selection is subsequently withdrawn as a non-runner
- A bet on an Ante Post event was placed without taking a price

If Ante Post bets are accepted on a horse race that is postponed to another day:
i. Bets placed before the final declarations will stand. The selection will only become void if:

- The race is abandoned and does not take place at a later date at the same venue, is declared void or is moved to a different venue
- The race distance is changed from the initially advertised race distance by over one furlong for a flat race or by over two furlongs for a race run under National Hunt rules
- The horse was ineligible for the race at the time the bet was placed or was balloted out

ii. Bets placed after the final declarations will become void
Each-Way Ante Post bets are settled according to the Each-Way terms advertised at the time the bet was placed. Ante Post selections can be included in most types of bets, including our range of speciality bets. However, any built-in bonuses and consolations specific to certain speciality bets (such as double the odds one winner on a Lucky 15/31/63 bet) will not apply.

Ambiguous Bet Instructions
In most cases the member of staff will immediately alert the customer that the bet instructions are ambiguous or obviously incorrect prior to the processing of the bet. If however the error is not identified prior to the bet being processed, the bet will be settled according to our Rules. If the bet is not covered by the terms below, the stake will be divided equally over all the selections stated as win singles. The bet will be void if there is material information missing from it, or if it contains mistakes which make it impossible to settle using our Rules.

a) Multiple selections from different events:
If the selections stated on the betting slip are from different events but no bet instructions are included, bets will be settled =as follows: 2 selections - Double; 3 or more - Doubles, Trebles and upwards. Any excess stake will be returned as void. The only exception to this will be if the stake can only be applied to a specific multiple bet, e.g. if three selections are requested for a total stake of £7, the bet will be settled as a £1 win Patent. Bets will be settled as win only unless Each-Way has been specifically stated on the betting slip.

b) Two or more selections in the same race:
In Multiple bets the stake will be divided equally in all sections of the bet where the two selections clash. If specific instructions have not been given, the stake will be divided equally over all the selections stated as win singles. Where Match Bet is not stated, and no price or an incorrect price is taken, but "to beat" is written, it will be settled as a Straight Forecast.

c) Lines:
If there is a line drawn on the betting slip, this will be interpreted as the end of one bet and the beginning of another. In this case, each bet will be settled individually.

d) Unclear selection:
If a name is stated on the betting slip, that name will stand as the selection even if it is incorrectly numbered or timed in any way. If a number is stated on the betting slip and it is unclear as to which selection it refers, the stakes shall be split proportionately over any reasonable interpretations of the selection. The following rules explain how bets will be settled if the selection named is unclear:

i. Selection taking part in more than one race on the same day – If the selection is advertised to run in more than one race on the same day, the bet will be settled on the race (and meeting) taking place at the time stated in the bet instructions. If no time, or an incorrect time is stated, the bet will be settled on the first race the selection runs in.

ii. Name stated incorrectly – If the name of the selection does not refer to a runner in the selected race, the bet will stand if it is clear which selection was intended. If more than one name can be interpreted, the stake will be divided equally between the selections that could have been intended.

iii. Selection repeated in multiple bets – If the same selection is included more than once in a multiple bet it will be treated as a non-runner where it appears for the second (and any further) time.

iv. Horse/greyhound with the same name – If a selection is stated which could be applied to either a horse or greyhound running on the same day, the bet will be settled on the horse unless it is clear that a greyhound wasintended, e.g. other greyhound bets were placed at the same time. If the selection is included in a horse multiple bet, the horse will count as the selection, and if it is included in a greyhound multiple bet, the greyhound will count as the selection. If it is included in a multiple bet which involves both horses and greyhounds, it will be settled on the horse. If one of the selections has already run, the bet will stand on the remaining selection(s).

v. If the only difference in two names is a suffix (included or omitted) – If the only possible difference in name is the country of origin as shown by a suffix (e.g. 'Fr' for 'France'), the bet will be settled on the selection with no suffix unless the suffix is detailed on the slip. If both names include a suffix but neither is stated, or in the rare instance of 2 selections running with the same name and no differentiating suffix, the bet will be settled on the first one to run, unless the time shown on the slip makes the selection clear.

vi. No selection stated – If a race time or meeting is stated without a selection, the bet will stand for the 1st favourite in that race. If the bet is Each-Way, the win part will be settled as normal but the place part will be void. This also applies if the word 'Trap' is stated without a numbered selection.

vii. Selections not competing against each other on the same day – If only one of the selections is taking part in a race/ event on the day indicated, the bet will revert to a win single on that selection. If neither selection is competing on the day indicated, the bet is void.

viii. In the case of a match bet, if one team has been selected to beat another and that match is not taking place, the bet will be settled as a single on the team selected to win. If that team is not playing, the bet is void.

e) Error regarding the meeting or race time:
If racecard numbers, trap numbers or terms such as 'Favourite' have been stated on the betting slip, but it is not clear which race is intended, the following rules will apply:

i. Time of the selection stated but no meeting – All single and multiple bets will stand for the meeting which does have a race at the time stated. The stake will be divided equally if there is more than one meeting with a race at that time.

ii. Time stated for a meeting that is not taking place – Bets will stand on the time stated. The stake will be divided equally if there is more than one meeting with a race at that time. If there is no race at that time, the bet will be void.

iii.No time/Incorrect time and no meeting stated – If the bet is a single (including Forecasts, Tricasts etc), it will stand for the next horse, greyhound or virtual race to go off (up to the official off time), which is covered by our Full Service, unless the word 'Trap' or 'T' indicates that a greyhound race was intended, or unless the selection makes it clear which race was intended. If there is more than one race taking place at the same time then the stake will be divided accordingly. In multiple bets the selection will be void.

iv. No time/Incorrect time and the meeting named is not taking place – If the named horse or greyhound meeting is not taking place, the bet will be settled on the next race to run according to the type of meeting named. In multiple bets, the selection will be void.

v. No time stated but meeting named – If no time is stated but the meeting is named, all single bets will be settled on the next race to run at the meeting named. In multiple bets the selection will be void unless the sequence of selections detailed on the slip makes the intended time clear.

vi. Incorrect time but meeting named – If the meeting named does not have a race at the time stated, all single bets (including Forecasts, Tricasts, etc) will be settled on the meeting which does have a race at the time stated. The stake will be divided equally if there is more than one meeting with a race at that time. If there is no meeting with a race at the time stated, all single bets will be settled on the next race to run at the meeting named. In multiple bets, the selection will be settled on the meeting which does have a race at the time stated. If there is more than one meeting with a race at that time, the selection(s) will be void. If there is no meeting with a race at that time, the selection will be void. This applies unless the sequence of selections detailed on the slip make it clear which time was intended.

vii. Time and meeting stated for a race that has already taken place – If the correct time and meeting is stated, but the race has already taken place, the selection will be void.

viii. Price taken identifies the intended race – If a price on a numbered selection has been taken and the selection and race on which that price was available when the bet was placed can be identified, the bet will stand for that race. This applies irrespective of the race time detailed on the betting slip. In the case of single bets if there is more than one race for which the numbered selection and price can be identified, the stake will be divided accordingly. For multiple bets the selection will be void unless the sequence of selections makes it clear which race was intended.

ix. 'Through-The-Card' (TTC) stated but no meeting named – If the numbered selections stated can be applied to greyhound racing, the bet will be settled on the next meeting due to take place on the full schedule after the bet was accepted. If no meetings are due to take place on the full schedule, or have already started, the bet will be void.

x. Greyhound race instructions which can apply to different races – Where instructions such as 'Last Ten Races', 'First Four Races', or 'Through The Card' are detailed on the betting slip, bets will be settled as instructed, even if this involves races outside the full schedule. This applies unless the staking or time the bet was placed suggests that the bet was intended to only apply to races on the full schedule e.g. if a meeting on the full schedule consists of 10 races and four further races, a Through The Card bet which is staked for 10 races will be settled on the full schedule races only.

Overstaked Bets
If a bet is overstaked for the bet instructions given, the bet will be settled at the stake intended and the amount overpaid will be returned as void e.g. selections A, B, C, D, £1 doubles, £10 staked, settled as 6 x £1 doubles with £4 overstake refunded. The exception to this is in multiple bets where no specific instructions have been given to cover the number of bets stated in the bet instructions. In this case, non-runners will be added so that the bet instructions can be carried out e.g. selections A, B, C, D, 10 x £1 doubles, £10 staked, settled as 10 doubles with a non-runner in place of the missing 5th selection.

Understaked Bets
If not enough is staked for the bets requested, or if the instructions given contain more than the correct number of selections, the bets will be settled to the stake paid but the returns will be reduced in line with the amount actually paid (i.e. the returns will be multiplied by the amount paid and then divided by the amount which should have been paid). If not enough is staked on a football coupon, all bets will stand and will be settled in proportion to the amount paid. Perms will be treated as one column and the total amount staked will be divided equally amongst the columns.

Equally Divided Each-Way Bets
Equally Divided Each-Way Bets are accepted if this is clearly stated on the betting slip. Equally Divided bets are not accepted on Ante Post, football, sports betting or non-sporting events. If accepted in error, the bet will be settled based on the standard Each-Way terms.

Conditional Bets
Conditional bets are accepted as detailed below. Please note that Conditional Bets are not accepted in Republic of Ireland. Ante Post selections cannot be included in conditional bets. If a conditional Ante Post bet is accepted in error, the conditional instructions will be ignored for settlement purposes (e.g. a Single Stakes About bet involving Ante Post selections will be settled as separate singles). Instructions must be clear and should be verified by a member of staff at the time the bet is placed. If an instruction is unclear or ambiguous, then the bet will be settled to the full stake, ignoring the ambiguous instruction. Tote returns are not accepted in conditional bets. If accepted in error, the bet will be settled at the Starting Price.

Any to Come (ATC) & Single Stakes About (SSA/Up and Down) -In Any to Come bets it must be clearly stated from which selection(s) the conditional stake is to be taken and the specific amount to be re-invested. If a specific amount or 'All on' has not been stipulated, then the stake unit on the selection immediately preceding it will be taken as the amount to be re-invested. Should the preceding bet be a multiple one, then the maximum individual stake on that bet will determine the amount. Cash from one selection cannot go on to the same selection or event. In the event that Any to Come is accepted in error for the same selection or event, then the second selection will be treated as a non-runner. Bets will be processed in the order stipulated as far as funds will allow in accordance with the bet instructions. Should there be insufficient cash on hand to cover the whole bet, the Any to Come instruction will be followed as far as the cash will allow. Where there is insufficient cash to cover ATC bets involving Each-Way Singles, Doubles, Trebles etc, the bet will be settled in proportion to the amount available (i.e. the returns will be multiplied by the amount paid and divided by the amount which should have been paid.). Where there is insufficient cash in hand to cover reversed or combination forecasts in any one race, the stake will be equally divided and an Up and Down bet will be settled as singles. Up and Down bets are taken to equal stakes; any excess stake is treated as a single on that selection. In deciding which part of the bet the Any to Come is to be taken, or to which part the Any to Come is to be applied, a drawn line will be interpreted as indicating the end of one bet and the beginning of another. Where crosses are used to indicate a Stakes About bet, settlement will be made as Single Stakes About, irrespective of the number of crosses written - bets will only be settled as Double Stakes About if this instruction has been clearly stated.

Stop At a Winner (SAW) and If Lose/If Win - These bets are only accepted on horses and greyhounds. In Stop At a Winner bets, a non-runner is not considered as a winner. The instructions 'If Win' or 'If Lose' will be treated as 'If Win or Non-runner' and 'If Lose or Non-runner'. The 'If Lose' or 'SAW' condition will only be applied to selections in different races. If a SAW bet on selections in the same race is accepted in error, then the bet will be settled as single bets. SAW bets will continue until one of the selections has won; or, in the case of each-way bets, has a return. The bet will be settled strictly in the order requested, irrespective of race times. Where the instruction 'If Winner' or 'Stop at Winner' is given, a dead heat will qualify. Walkovers will be settled as void if they happen as part of a conditional bet.

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

Non-Runners and Tattersalls Rule 4(c) ("Rule 4")

- If a horse is withdrawn before it comes ' under Starter's orders', or if the Starter decides that it has not taken part in the race, the selection will be treated as a non-runner
- If an Ante Post price is taken on a selection, which subsequently becomes a non-runner, the bet will be settled as a loser
- If the horse comes 'under Starter's orders' but refuses to race, the bet will be a loser
- Winnings on bets placed on the remaining horses in the race may be reduced in line with Tattersalls Rule 4 (c). The deduction is dependent on the non-runner's price, in that market, at the time it was withdrawn. If two or more horses are withdrawn, winnings will not be reduced under the Rule 4 (c) by more than 90p in the £
- Each day we will offer Early Prices on selected horse races. These are available until the opening show prices from the racecourse. Early Prices are subject to Tattersalls Rule 4(c) deductions. Should a horse be withdrawn 'not under orders' in an Early Price race, stakes on that selection will be returned. Bets on other runners in the race will be subject to a Rule 4 deduction based on the last Early Price available on the horse at the time of withdrawal.
- If a Board price has been taken prior to a non-runner being withdrawn, or prior to a new market being formed, bets will be subject to a deduction based on Tattersalls Rule 4(c) and are dependent on the non-runner's price, in that market, at the time it was withdrawn
- If there is insufficient time to form a new market on the race, SP bets may also be subject to a deduction based on the Tattersalls Rule 4 (c).
- If a single 5p Rule 4 deduction applies to any one betting show or the SP market in the UK or Ireland we will waive it. If the total Rule 4 deductions exceed 5p, then all deductions will be applied

Reduced winnings based on Tattersalls Rule 4(c) scale of deductions
Price at time of withdrawal and amount deducted in the £ from winnings:

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

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

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

Abandoned/Re-scheduled Races or Meetings - If the race is abandoned or declared void, all bets will be void. If a race or meeting is re-scheduled to later in the day bets stand. If meetings or races are moved to another day then all bets placed after the final declarations are void.

Aggregate Winning Distance - Bets are placed on the aggregate of the winning distances from one or more specified Horse Race meetings.

If the winning distance is under one length the following numerical values will apply: Nose = 0.05, Short Head = 0.1, Head = 0.2,

¼ Length = 0.25, Neck = 0.3, ½ Length = 0.5, ¾ Length = 0.75.

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

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

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

Foreign Racing Rules
Ladbrokes accept bets on horse racing and greyhound racing from around the world. Bet acceptance rules differ from country to country. Customer facing screens in shops will display which rules apply for any given event. In general the following rules will apply to bets placed on international horse racing:

Ladbrokes Early Prices

- Where Ladbrokes early prices are offered on international horse racing then standard place terms will apply and in the event of any non-runners Rule 4 may apply

Industry Show Prices And Industry SPs

- On selected international racing industry shows and SPs will be in operation
- Where no industry show price or Ladbrokes early price has been taken then all bets will be settled at the industry SP as declared by the service provider
- Bets on unnamed favourites are accepted.
- Straight Forecast (SFC) in operation
- Tricast dividends will be returned in all handicaps with 8 or more declared runners and may also be returned for selected high profile races that do not fit this criteria
- Double result does not apply
- Standard place terms apply
- In the event of any non-runners Rule 4 may apply

Ladbrokes Show Prices And Ladbrokes SPs

- On selected international racing covered by Ladbrokes where industry shows and SPs are not in operation Ladbrokes shows and SPs may be implemented
- Where no Ladbrokes show price or Ladbrokes early price has been taken then all bets will be settled at the Ladbrokes SP
- Bets on unnamed favourites are accepted
- Straight Forecast (SFC) in operation
- Double result does not apply
- Standard place terms apply
- In the event of any non-runners Rule 4 may apply

Guide Prices

- On selected international racing covered by Ladbrokes where neither industry nor Ladbrokes prices are in operation guide shows may be displayed
- These guide prices will be clearly labelled as such on customer facing screens.
- These prices are a guide only and all bets will be settled at the Ladbrokes SP derived from these guide shows and local Tote returns
- Bets on unnamed favourites are not accepted
- Straight Forecast (SFC) in operation
- Double result does not apply
- Standard place terms apply

Pari-Mutuel/Tote Betting

- On selected international racing customers may place bets in accordance with local PMU/Tote rules. Customers must clearly request PMU/Tote on slips and Ladbrokes reserve the right to not offer betting at PMU/Tote returns
- All bets will be settled as per local rules, including in the event of the coupling of horses
- Any pari-mutuel bet taken in error on a race where we are not offering pari-mutuel betting will be considered void
- PMU bets are not accepted on unnamed favourites. If accepted in error these bets will be declared void
- Coupling does apply
- Singles only. Any multiple bets placed in error will be declared void
- Double result does not apply

Hong Kong Tote Meetings

- Prices on screens are for information only, no bets will be accepted at Guide Prices
- All bets must be placed on Tote slips and will be settled at HKJC dividends
- Only Win, Place and Trifecta (1st, 2nd & 3rd in correct order) will be accepted
- Minimum unit stake of £2 for all bets
- Coupling does not apply
- Double result does not apply
- Bets on unnamed favourites are not accepted
- Singles only. Any multiple bets placed in error will be declared void

Greyhound Racing
Acceptance of Bets - Bets are accepted on greyhound races covered live in shop on our full service. Open Race bets are accepted at all Greyhound Board of Great Britain & Irish Greyhound Board (GBGB & IGB) tracks but bets on graded racing from tracks not on our full service will be deemed void. Open Race bets not covered in our live service will be accepted up to the advertised start time. Bets accepted in error after the advertised start time will stand if it can be established that the bet was placed before the official off time.

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

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

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

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

Trap Challenge - The Trap Challenge is not affected by reserves, vacant traps, void races, meetings which are abandoned after they have started, or races where a Starting Price is not returned. If a race finishes as a dead-heat between two greyhounds, each trap will receive a 'half win', if it is a three-way dead-heat, each trap will receive a 'one-third win' and so on. If a meeting does not start, all bets on an individual Trap Challenge will be void. If a meeting has started and a minimum of three races have resulted, the result of the Trap Challenge will stand. In the event of a meeting (s) being cancelled in a combined meeting trap challenge, bets will be settled on the other meetings providing more than one meeting remains. In the event that only one meeting remains in a combined trap challenge market, the bet will be voided. If two or more traps record the same number of wins, dead-heat rules apply. This bet is available win only. Multiple bets are accepted as long as the bet is not related. If a related bet is accepted in error, the bet will be voided. The Trap Challenge only applies on races at a meeting that features on the Live Schedule, or races between times specified.

Aggregate Winning Distance - The Aggregate Winning Distance is not affected by reserves, vacant traps, void races, meetings which are abandoned after they have started, or races where a Starting Price is not returned. The bet is a prediction of the total winning margin (distance between first and second placed greyhounds) of each race at a particular meeting. This market will be displayed in three bands e.g. Crayford Aggregate Winning Distances - under 'x' lengths, between 'x and y' lengths, over 'y' lengths. For races won by less than a length, the following is awarded: Dead-Heat= 0 lengths, Short head=0.1 lengths, Head=0.2 lengths, Neck= 0.3 lengths, ½ length= 0.5 lengths, ¾ length = 0.75 lengths. The maximum winning distance for a race is 10 lengths. If a meeting has one or two walkovers, races abandoned or declared void, then bets will be settled with a default distance used for each walkover, abandoned or void race: 2 lengths. If a meeting has three or more walkovers, races abandoned or declared void, then all bets will be void unless the winning band for the market has already been established, in which case all bets will stand. Same rules apply as above for combined meetings (single meeting aggregate winning distance: 2 lengths for walkovers/abandoned/void races - 10 lengths maximum awarded per race). If any of the meetings combined has three or more walkovers, races abandoned or declared void, then all bets will be void unless the winning band for the market has already been established, in which case all bets will stand.

Money Box - The Money Box is not affected by reserves, vacant traps, void races, meetings which are abandoned after they have started, or races where a Starting Price is not returned. The result of the Moneybox is determined by the trap number to have accumulated the most points during a meeting or combined meetings. The following points system, based on the official result, will apply regardless of the number of runners in each race; 3 for a win, 2 for a second and 1 for a third. If a race contains a dead-heat, each trap will receive a "half win/place" (3 way dead-heat "one third win/place" etc) and the points will be divided equally between them. For example, two selections that dead-heat for first will be awarded 2.5 points each (points for first and second added and divided by two). Bets are unaffected by reserves, vacant traps, void races or meetings abandoned once they have started. Where no race(s) take place after a bet is struck the bet is void. In the event of a meeting not starting all bets containing the meeting are void. If a meeting has started and a minimum of three races have completed, the result of the Money Box will stand. In the event of a meeting (s) being cancelled in a combined meeting Money Box, bets will be settled on the other meetings providing more than one meeting remains. In the event that only one meeting remains in a combined Money Box market, the bet will be voided. If two or more traps record the same number of points at the end of the meeting, dead-heat rules apply. This bet is available win only. Multiple bets are accepted as long as the bet is not related. If a related bet is accepted in error, the bet will be voided. The Money Box only applies on races at a meeting that features on the Live Schedule, or races between times specified.

Favourites Index - The 'Favourites Index' market relates to the aggregate performance of favourites over the course of a race meeting. The scoring system is as follows: Win = 25 points, 2nd = 10 points, 3rd = 5 points. In the case of joint or co favourites, the favourite will be deemed to be the one with the lowest trap number. In the event of no Starting Price being returned, the favourite will be the runner with the lowest price as published in the Racing Post.If there is a dead heat for any placing, the points for these runners will be added together and divided equally between the number of positions. All bets will be settled on the official result. after the weighed-in signal. If the meeting has 3 or more races abandoned or declared void, then all bets will be void unless a winning market has already been established, in which case all bets stand. When only 1 or 2 races are abandoned or declared void, bets will be settled with a default figure of 10 points applied to each abandoned or void race. In the event of a walkover, bets will be settled with a default figure of 10 points applied to that race. If the favourite is withdrawn at the start of the race and no new market is formed, points will be awarded dependent on the price of the favourite at the time of withdrawal: Evens or less = 15 points, 11/10 to 9/2 = 10 points, 5/1 or bigger = 5 points. If the favourite starts but does not finish the course, no points are awarded.

Virtual Racing
Virtual Racing is a computer-generated presentation of a random number draw, in which each number is represented by a different participant (e.g. horse, greyhound, racing car etc). Winners and placed selections are determined by a random number draw. Odds are set based on the number of times a participant is represented in the draw. The more times the participant is represented in the draw, the better the chances of being selected and therefore the shorter the price. Betting on Virtual Racing follows the same rules as for real sporting events. Selections taken from Virtual Racing may be combined with bets on other events (with the exception of other 'Numbers' events). Selections taken from different Virtual Races may be combined in Win and Each-Way multiple bets (e.g. Doubles, Trebles, Accumulators, etc). Place only bets are not accepted. The place part of Each-Way bets will be settled using the usual place terms. For horseracing, a race is described as a handicap to signify the place terms on this race alone; it does not indicate an equal chance for every horse.

Football
Acceptance of Bets - Acceptance of Bets - All football bets will be settled on 90 minutes play (also referred to as Full-time and normal time). This denotes the period of play which includes time added by the Referee for injuries and other stoppages. This does not include scheduled extra time, or penalty shootouts, if played. In matches where penalty shootouts or extra time are due to take place, all bets are settled on 90 minutes unless an Outright price is specifically requested and confirmed at the time the bet is placed. Matches played at neutral venues are marked as such on our coupons - the team listed on the left is still classed as the 'home' team for settlement purposes. A club team playing a European competition is classed as playing at home if the fixture is moved from the team's usual ground to another ground within their national boundaries. If a match is no longer played at the venue advertised, bets will stand as long as the venue remains in the same country and is not switched to the opponent's ground - should this occur, all bets will be void. Bets will be accepted up to the advertised kick-off time or 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 bet in play matches, bets are usually accepted up to the 87th minute although market availability may change depending on the circumstances of the match. In addition, bets are also taken during extra-time and penalty shoot-outs where applicable. Where Ladbrokes has not quoted prices on a match, any single bet on that match will be void and treated as a non-runner in multiple bets. Football pools panel forecasts of match results and newspaper or pools plans are not accepted or acknowledged for bet settlement purpose. If accepted in error, the bet will be deemed void.

Extra Time Betting - 'Extra Time' is defined as any scheduled period of play between the end of normal time (i.e. 90 minutes play plus any time added on at the end of 90 minutes) and the end of the game. 'Extra Time' does not include penalty shoot-outs. All Extra Time betting markets, such as Correct Score, or Time of First Goal, will start from the beginning of extra time and not include normal time. For example, if the game finishes 2-2 at the end of normal time, and if there are no goals scored in extra time, then the Extra Time Correct Score will be settled as '0-0'.

Goalscorer Bets - All goalscorer bets are offered on selected major games as advertised. Bets are settled on the player to score in the match within 90 minutes. We will make every effort to quote prices for all probable players. However, prices for unquoted players will always be available on request and those players will count as winners in the event that they score. If the only goal scored within 90 minutes is an own goal, then 'no goalscorer' will be deemed to have been the outcome. If a match is abandoned before a goal is scored, all bets are void. This includes 'no goalscorer' bets as these are offered on the basis of 90 minutes being played in the game. If the match is abandoned after goals have been scored, all First Goalscorer bets will stand, any Player to Score at Anytime bets already determined will be paid as winners, but all other goalscorer bets will be void. Where there is a dispute concerning who scored the goals in a match, 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. 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.

First Goalscorer - Stakes are refunded on any player who takes no part in the match or who comes on as substitute after the first goal has been scored. Own goals do not count for First Goalscorer purposes and are ignored for settlement purposes. On some matches the First Goalscorer betting may be limited to one specific team.

Last Goalscorer - All players taking part at any point of the match are deemed to have played for the purposes of Last Goalscorer bets, irrespective of whether they were on the pitch at the time the last goal is scored. Own goals do not count.

Score at Any Time/Score a Hat-Trick - All players taking part at any point of the match are deemed to have played for settling purposes. Own goals do not count.

Next Goalscorer (In-Play) - Requires you to predict the player that will score the next goal in the match. Only available In-Play. 90 minutes only, unless otherwise stated. All players that have taken some part in the game before the next goal is scored will be deemed runners. Bets on players that do not take any part in the game before the next goal is scored will be void. If there are no further goals scored "No Goalscorer" will be the winning selection. If no price is offered for "No Goalscorer" and no further goals are scored then all bets on the market will be void. Own goals do not count. If the next goal is an own goal the market will be settled on the next goal following the own goal. If odds are quoted for an own goal, where the next goal is an own goal bets on named players to score the next goal will be settled as losers.

Abandoned matches – Any scheduled match abandoned before the completion of regular play will be made void, even if the governing body declares the result of the shortened match to stand for competition purposes. Bets on which the outcome has already been determined at the time of abandonment will stand. For example, where the first goal has been scored by a named player, the First Goalscorer and Time of First Goal markets, amongst others, will stand.

Suspended Matches – Bets on any scheduled match suspended before the completion of regular play will be made void if the match is not restarted on the same day (local time) and played to completion, even if the governing body declares the result of the shortened match to stand for competition purposes. Bets on which the outcome has already been determined at the time of suspension will stand. For example, where the first goal has been scored by a named player, the First Goalscorer and Time of First Goal markets, amongst others, will stand. Where the match is concluded on the same day that it commenced (local time), all bets will stand, regardless of any suspension of play. Where markets are voided we will endeavour to make new betting markets on the event available as and when the respective governing body confirms details. Example 1: Real Madrid v Barcelona is 1-0 with the match suspended due to a crowd disturbance after 47 mins. Match does not continue on the same day but is played to a conclusion (48-90 mins) a week later. Any bets already determined are settled e.g. First Goalscorer, Half-Time, First Goal etc. All other bets are void. Example 2: Real Madrid v Barcelona is 1-0 with the match suspended due to a crowd disturbance after 47 mins. Match continues 2 hours later on the same day and is played to a conclusion (48-90 mins). All bets stand and are settled as normal.

Postponed Matches – For any cancelled or postponed match, any bets struck prior to the scheduled kick-off will be void. All bets stand on any match that is delayed prior to the scheduled kick-off time and takes place on the same day. If a match is played prior to the date or kick-off time originally stated, then it may be included provided the bet is placed before the new time, if not, then bets will be deemed void. If a match venue is changed then bets already placed will stand providing the revised venue is not the away team's ground, in which case bets placed on the original listing will be void.

Subsequent void matches – If a match has been completed but the result is later deemed void then all bets will be settled on the original result regardless of any subsequently rearranged fixture.

Divisional Betting - All bets are settled on the final League placings irrespective of what happens in the Divisional playoffs. However bets on 'who will win' a League will be settled on the team who lifts the trophy. Bets will stand on any team that does not complete all of its fixtures.

Season Match Bets - Season Match bets are settled on which of two teams will place highest in the League at the end of the season. If teams finish level on points then the tie breaker used by the League will decide the winner.

Handicap Betting - Handicap bets are settled on the basis that one of the teams is given a goal(s) start. Bets are settled by adding (or subtracting) the goal start to the 90 minutes result.

Half-Time/Full-Time betting (Double Result Forecast) - Half-Time/Full-Time betting is available on most matches where Home/Away/Draw prices are quoted. Bets are settled based on the result of the match at both Half-Time and Full-time (i.e. at the end of 45 minutes and 90 minutes, including injury time). Bets will be void if the match is abandoned prior to the completion of 90 minutes play. Singles and upwards are available. In the event that a HT/FT bet is accepted when no HT/FT price is available, the bet will be settled at the Match price of the team selected to win at full time.

Half-Time Betting - Half-Time betting is available on certain matches. Bets are settled on the result of the match at Half-Time (i.e. at the end of 45 minutes, including injury time). Bets will be void if the match is abandoned prior to Half-Time. However if the match is abandoned during Half-Time or during the second half, all bets will stand. Singles and upwards are available.

Correct Score Betting - Bets are settled on the final score of a particular match, or on a number of matches, at the end of 90 minutes play.

Sports General
General Sports Rules cover all sports, but are superseded by any rules specific to individual sports.

Non-Runners - Sports bets are accepted 'All in compete or not' and if a player or team is withdrawn before they have taken part in the event (in any way), the bet is a loser. If the event is advertised 'Non-runner no bet', stakes will be refunded on a player or team withdrawn prior to the start of an event. Winning bets placed on a sporting event where a different player or team is withdrawn may be subject to the equivalent of a Tattersalls Rule 4(c) deduction, based on the price of the selection withdrawn.

Player/Team Withdrawn After the Official Start - If a player or team has taken any part in the sporting event once it has officially started and then fails to complete for whatever reason, the bet will be settled as a loser.

Cup/Trophy Competitions - Outright betting will be settled on the player or team that lifts the trophy, unless other terms are specifically advertised.

Knock-Out Competitions - Tournament betting will be settled on the player or team that wins the trophy. Bets in knock- out competitions will be settled on the selection that qualifies for the next round. This applies as long as the match has started and is not drawn and replayed. If the match is drawn and replayed, bets will stand on the replayed match.

Outright/Tournament & Handicap Betting - When odds for both Outright/Tournament and Handicap betting are advertised, bets will be settled on the Outright/Tournament result unless the Handicap price is specifically selected at the time the bet was placed. Where only Handicap betting is available bets will be settled as a Handicap bet whether selected or not.

Venue and Team Changes - For matches played at neutral venues, the team listed on the left are classed as the 'home' team. Bets on matches played at neutral venues will stand, unless the official fixture lists different team details to our scheduled match - bets in this scenario are void. A club team playing a European competition is classed as playing at home if the fixture is on a typically neutral ground - i.e. Arsenal and Tottenham playing Champions League home games at Wembley. If a match is no longer played at the venue advertised, bets will stand as long as the venue remains in the same country and is not switched to the opponent's ground. Should this occur, all bets will be deemed void. For international tournaments if the Host venue is changed bets will still stand. If an official fixture lists different team details to our scheduled match (e.g. 'XI', Reserves/U-21s/U-18s/Development, Youth team or similar), then bets will be void. This includes where an entire team is replaced by a 'lower level' squad at short notice due to unforeseen circumstances (such as medical restrictions). Where a scheduled match is listed with any of the above details or as a 'Club Friendly', all bets stand regardless of the players used to complete regular play, with all prices subject to fluctuation.

Postponed Events - For any cancelled or postponed event, any bets struck prior to the scheduled start will be void. All bets stand on any event that is delayed prior to the scheduled start time and takes place on the same day. If an event is played prior to the date or start time originally stated, then it may be included provided the bet is placed before the new time, if not, then bets will be deemed void. If an event venue is changed then bets already placed will stand providing the revised venue is not the away team's ground, in which case bets placed on the original listing will be void.

Abandoned Events - Any scheduled event abandoned before the completion of regular play will be made void, even if the governing body declares the result of the shortened event to stand for competition purposes. Bets on which the outcome has already been determined at the time of abandonment will stand. For example, where the first try in a rugby match has been scored by a named player, the First Tryscorer and Time of First Try markets, amongst others, will stand.

Suspended Events - Bets on Any scheduled event suspended before the completion of regular play will be made void if the event is not played to a finish on the same day it started, even if the governing body declares the result of the shortened event to stand for competition purposes. Bets on which the outcome has already been determined at the time of suspension will stand. For example, where the first try in a rugby match has been scored by a named player, the First Tryscorer and Time of First Try markets, amongst others, will stand. Where the event is concluded on the same day that it commenced (local time), all bets will stand, regardless of any suspension of play.

Season Handicap Betting - Season Handicap bets are settled by adding (or subtracting) the handicap start value to the final points total of all selections in the market at the end of the season. In the event of a tie, dead heat rules apply.

Season Match Betting - Season match bets are settled on which of two selections will place highest in the league at the end of the season. If teams finish level on points then the tie breaker used by the league (e.g. goal difference or head-to-head records) will decide the winner.

Tournament Betting - Predicting which selection will win a tournament. Rule 4 deductions may apply.

Lotto/Number Bets
Acceptance of Bets - Bets are accepted on the outcome of selected lottos as displayed in shop up until the advertised 'cut-off' time. For example, the Irish National Lotto draw takes place on Wednesday and Saturday evening with bets accepted up until 7:45pm. Bets are not accepted on the UK Lotto or EuroMillions. Bets on Lottos that are exclusively available on the self-service betting terminal in selected shops can only be accepted via the terminal itself (will be deemed void if inadvertently accepted 'over the counter'). Unless otherwise specified, these events cannot be combined in accumulative bets, e.g. a bet on the number 41 on two consecutive 49's draws in a double cannot be accepted. Lotto bets cannot be combined with other events (e.g. horse races) in multiple bets. Bets are accepted on all Lotto draws until a 'no more bets' message is given. Bets accepted after the 'no more bets' message will be void unless it can be confirmed that the bet was accepted prior to the draw actually starting. The bonuses and consolations associated with our speciality bets do not apply to Lotto bets, e.g. the double the odds bonus on one selection correct in a Lucky 15 will not be paid. If one of the scheduled draws does not take place, bets will stand for the next draw to take place unless it is cancelled by mutual consent before another draw is made.

Incorrect Bet Instructions

Unclear Selection - If a number detailed on a betting slip cannot be understood, the number will be treated as void and the odds will only apply to the numbers that can be understood, e.g. if a bet on the '3 numbers correct' section consists of two numbers that can be understood and one number that cannot, it will be settled on the odds which apply to the '2 numbers correct' section.

Selections Repeated - If a number is repeated it will be ignored and the bet will be settled on the valid numbers chosen at the appropriate odds, e.g. if four numbers are chosen on an Irish Lotto bet, but the number 23 is repeated, the bet will be settled as a three number bet (23 will only be included once).

Error Regarding the Draw - If no draw is specified the bet will be placed on the next available draw. Where a draw is specified by date and/or time and by name, but is placed late, the bet will be void. Where a draw is specified by name, for example "lunchtime draw", but is placed late, then it will be settled on the next draw matching the specification i.e. the following day's lunchtime draw, unless cancelled by mutual consent prior to that draw. If the day or draw has not been specified on an Irish Lotto bet, the bet will be settled on the next main draw to take place. If the bet is placed on the 49's then it will be settled on the next available draw. If the 6 or 7 number draw has not been specified for 49's or Irish Lotto, the bet will be settled on the 6 number draw.

More than One Draw Selected - If more than one draw is specified, the numbers selected will apply to the number of draws in a row, e.g. if four draws are specified on a bet, the numbers selected will count for the next four draws to take place after the bet has been accepted.

Gaming Machines / Fixed Odds Betting Terminals (FOBTs)
Once the bet button is selected, a Random Number Generator (RNG) based within the terminal itself generates a 'draw' result. A representation of the draw will then be shown on the terminal. If for any reason a draw does not take place, the bet(s) placed will stand for the next available draw - if the system cannot provide another draw within 10 seconds, it will void the bet(s). A display on the screen will notify the customer if this happens and the balance will be adjusted. The minimum and maximum stakes will depend on the type of event selected. Specific rules for each event are displayed on the terminal. Winnings will be paid on production of a valid bar-coded receipt printed by the terminal. Returns will be paid once the receipt has been checked against the payment validation unit (PVU). The PVU communicates with our central server and holds all transaction details for the terminal. The PVU data is the only true record of any returns on the machine. Ladbrokes are not responsible for the failure of machines to operate correctly - any faults that do occur should be reported to the shop manager immediately. We may ask for an engineer's advice prior to the payment of any claim.

Self Service Betting Terminal Rules
General Terms and Conditions for Betting Terminals in Ladbrokes Shops
The maximum amount that can be won via the betting terminal ("Terminal") is displayed in the Terminal rules. Ladbrokes Specials do not apply. The prices offered on the Terminal may differ from the prices available elsewhere in the shop. All bets placed on a Terminal will be settled at the decimal odds offered on the Terminal at the time the bet is struck irrespective of whether the customer chose to view the odds in fractional or American odds formats (which are provided for customers who prefer those formats to compare relative value). The only exceptions to this are where there is an option to place a bet at SP on a horse or greyhound race or where an obvious error has occurred in which case the correct odds will be applied to the bet. Winning bets placed on a Terminal can be collected at any Ladbrokes shop in the country in which the bet was placed. Returns will be paid to customers on surrender of their receipt. You agree that you will seek to claim any winnings as soon as possible after a winning bet is settled.

Betting Rules
Bets placed on a terminal will be settled in accordance with Ladbrokes shop rules except where otherwise indicated by the rules displayed on the Terminal itself.

Trading Disclosures
Ladbrokes Betting & Gaming Limited is licensed and regulated by the UK Gambling Commission for gambling in Great Britain, licence number 000-001611-N-102408-022.

The following information indicates the name of the company carrying on business at the premises according to their location and the respective address to which any document relating to the operation of that business should be delivered:

a. Where the shop is located in Jersey: LADBROKE (CHANNEL ISLANDS) LIMITED, PO Box 167, Liberation House, Castle Street, St Helier, Jersey JE4 8RY.

b. Where the shop is located in Great Britain: LADBROKES BETTING & GAMING LIMITED, One Stratford Place, Montfichet Road, London E20 1EJ.

SEPTEMBER 2021

We have listed above a selection of our Rules. If you would like to view all of our rules, please ask staff for assistance. Alternatively, contact our **Customer Care team on 0800 022 3454 (UK) (retailcustomercare@ladbrokes.co.uk)** or **visit www.ladbrokes.com**. Ladbrokes may record telephone and electronic communications with customers.

National Gambling Helpline
Call Free: 0808 8020 133

NO UNDER 18s

I·B·A·S

Ladbrokes