

Paf.se

Sportsbook Terms and Conditions

[Version 2.1](#)

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A. Conditions of agreement

1. Introduction

- 1) This set of terms and conditions govern the use of the Paf Sports Book (the "Sports Book Rules"). When placing a bet with Paf's Sports Book, the Account Holder agrees that they have read, understood and agree to be bound, by these Terms and Conditions in addition to Paf's general Terms and Conditions applicable at any time, [click here, https://www.paf.se/en/terms](https://www.paf.se/en/terms).
- 2) The use of Paf's Sports Book is subject to the regulations imposed by Spelinspektionen. To the extent that any decision issued by Spelinspektionen conflicts, or is inconsistent, with these Sports Book Rules, the decision issued by Spelinspektionen will supersede any relevant clause(s) of these Sports Book rules.
- 3) Paf reserves the right to make changes to betting limits and offerings.
- 4) Any reference in these Sports Book Rules, to words/objects that appear in singular, also applies to plural. References to gender are non-binding and to be treated for information purposes only. All references to "including" shall mean "including without limitation".
- 5) Should it be applicable, any reference to Paf's website and its contents is also to be considered as applicable for Casino/offline/land-based environments, including Self-Service Terminals (SST), Over The Counter (OTC) and Bring Your Own Device (BYOD).

2. Definitions

- 1) "Error" is a [mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar], which may or may not be apparent to Paf and/or the Account Holder at the relevant time [which has caused or resulted in bets [being offered and/or accepted]].
 - Examples of errors include, but are not limited to:
 - As a result of failure of established risk management controls.
 - As a result of inappropriate manipulation of offers or settlement procedures as well as any fraudulent activity.
 - Incorrect payouts.
 - Cyber attacks.
 - Bets accepted:
 - During technical problems that would otherwise not have been accepted; at odds/prices that have been increased, improved or enhanced from the odds/prices that would have otherwise been offered.
 - On events/offers that have already been decided or concluded, or in relation to which Paf had suspended betting.
 - On events/offers after the event/match/offer has started (except for live betting bet types).
 - On markets/events containing participants that are not part of the event.
 - Otherwise than in accordance with the applicable laws.
 - At odds that are materially different from those available in the general betting industry at the time the bet was accepted, whereby Paf will use a majority of betting industry operators, to determine whether odds offered were "materially different".

- At odds which reflect an incorrect score, standing or ranking situation, including where incorrect odds are offered, as a result of any errors or omissions made in respect of the announcing, publishing, or reporting of a score, standing or ranking situation.
 - At incorrect odds where it is clear that the actual chances of the event occurring at the time the bet was accepted were materially different, or
 - That the bet has been placed by someone other than the Account Holder (including where someone has gained access to the Account holders' account) or where the Account Holder is victim of fraudulent activity.
- 2) "Influence Betting" is an act, prohibited by Paf, where an Account Holder, or parties acting in association with an Account Holder, can influence, or have influenced, the outcome of a match or an event - directly or indirectly.
 - 3) "Syndicate Betting" is an act, prohibited by Paf, where Account Holders act together to place a bet or series of bets on the same event or competition, or when an Account Holder places a bet on behalf, or for the intended benefit, of another individual or other individuals. Where there is evidence of Account Holders acting together in this manner Paf reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations to determine whether (in Paf's sole opinion), Syndicate Betting has taken place.

3. Bet Acceptance

- 1) Each bet constitutes a legally binding betting contract between the Account Holder and Paf. The formation of such betting contract requires the following phases:
 - i. The advertisement of a betting market.
 - ii. The request to place a bet or wager on the betting market by the Account Holder.
 - iii. The acceptance and confirmation of the bet or wager by Paf.
- 2) A bet is not accepted and confirmed until it shows in the Account Holder's bet history. Once it does, the contract will be considered duly formed. In cases of uncertainty about whether a bet has been accepted, the Account Holder is requested to check the open (pending) bets or contact Customer Service for confirmation. No bet or wager will be considered as completed unless confirmed via the Account holder's bet history or Customer services.
Unless accepted in Error, once accepted, a bet cannot be withdrawn by the Account Holder. It is the responsibility of the Account Holder to ensure details of the bets placed are correct.
- 3) Should a dispute arise about the acceptance (or lack thereof) of any bet, or the time at which any bet was placed, the Paf transaction log database will be the ultimate authority in determining such matters.
- 4) Paf may refuse to accept any bets [or wagers] at any time and for any reason including in order to:
 - a) Preserve the viability of the offered market (for example, without limitation, in relation to events where there is an extraordinary or unbalanced number of bets on the same market).
 - b) Protect the Account Holder (e.g., without limitation, in relation to the event in which the Account Holder displays pathological behaviour and refuses to self-exclude).
 - c) Protect other users (e.g., without limitation, in connection with the event in which the Account Holder has a betting pattern that could adversely affect the regular betting activity of other users).
 - d) To protect Paf (for example, without limitation, in the event that the Account Holder exhibits money laundering, collusive or fraudulent behaviour, we suspect that Account Holder is using a

third party's account, is allowing a third party to use the account, or is using automated means, bots, software or similar means, or engaging in arbitrage).

- 5) Paf, depending on the level of risk, instead of refusing a bet or a wager, may accept the bet request placed by the Account Holder up to a certain amount thereof.

4. Betting and Payout Limitations

- 1) In order to guarantee the viability of each market, to avoid potential cases of fraud and match-fixing, and to be able to make a correct estimate of the risk involved in each product offered, Paf will limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one Account Holder at SEK 2.000.000 for any bets placed.
- 2) Paf determines that the minimum bet stake accepted will be SEK 1.00 and the maximum stake accepted will be SEK 10.000, notwithstanding potential exceptions, dependent on the markets and bets proposed.
- 3) Paf reserves the right to decline, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined in <Section B, Para 4> is not accepted in full, either in terms of stakes or combinations included in said "System bet". All bets placed through any Paf platform, also including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary.
- 4) All odds offered are subject to variation. Such fluctuation is determined by Paf. Bets are accepted only at the odds available in the betting grid, at the time the bet was accepted by Paf, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
- 5) All payout calculations when settling bets will be done based on Decimal odds, irrespective of any other format displayed/chosen at time of bet placement.

True Decimal Odds:	Moneyline Odds:	Decimal Odds from Moneyline Odds:
1.41	-245	1.408
1.48	-210	1.476
1.56	-180	1.556
1.74	-136	1.735
1.91	-110	1.909

5. Cancellation (Voiding) of Bets

- 1) A bet can be declared void, under the circumstances described in clause 3 below. If a bet is voided, it will be settled with odds of 1.00.
- 2) A bet made as an accumulative bet shall remain valid, notwithstanding a match or an event which is part of the accumulative bet being void.

- 3) Paf reserves the right, to declare a bet void, totally or partially, if any of the following, or similar, circumstances have occurred:
- i. Bets have been offered, placed and/or accepted due to an Error, as defined in <Section A, Para 2.1>, and/or at odds which significantly differ from those currently present elsewhere in the betting industry market
 - ii. Bets have been offered with incorrect criteria resulting in ambiguous offers or invalid settlements (eg. Match Odds being offered with “Yes/No” options).
 - iii. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
 - iv. Influence Betting;
 - v. Syndicate Betting;
 - vi. A result has been affected by criminal actions - directly or indirectly;
 - vii. A public announcement has occurred in relation to the bet which significantly alters the odds.
 - viii. A bet has been offered on the relevant market in breach of the gambling regulation in the specific jurisdiction
 - ix. Paf ceases offering its services in a specific country, region or regulation and the bet has been placed under the jurisdiction of that country, region or regulation.
- 4) Past-posting and other cancellations: While Paf employs its most reasonable endeavours to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, Paf reserves the right to void all bets accepted within said circumstances in accordance with <Section A, Para 5.3>. Similar situations include, but are not limited to:
- (i) 'Pre-match' bets placed/accepted after the event has started;
 - (ii) 'Live' bets placed/accepted at incorrect odds due to delayed or failing 'Live' coverage, or on odds which represented a different score than the actual;
 - (iii) Bets placed following the last instance that a participant/outcome had any chance to influence the match/event scoring applicable to the relevant market and an eventual withdrawal/disqualification/cancellation/format change or anything which precludes the ability of the applicable participant/outcome to influence said scoring will be declared void;
 - (iv) Bets placed with odds which do not reflect that a related event was underway and where conditions could have been altered in a direct and indisputable way, or else after an event which could normally be deemed as leading to the outcome is happening or has happened already.
- 5) Related contingencies: Unless placed via Paf's in-event combination functionality, or offered explicitly as a specific offering, Paf prohibits accumulator bets that include two or more outcomes which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although Paf takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, Paf reserves the right, to declare void all parts of the accumulative bet which include the correlated outcomes whose odds are not indicative of the related contingency.
- 6) Bets can be voided regardless of whether the event has been settled or not.

6. Disclaimer and Priority

- 1) Paf reserves the right, to adjust a Payout credited to an Account Holder's balance if the Payout has been credited to the Account due to an Error.

- 2) In order to adjust any inaccuracy in the Account Holder's balance following amounts credited due to Error, Paf reserves the right to take any necessary action, without prior notice and within reasonable limits, to adjust the Account Holder's balance through the reversal, amendment or cancellation, of any subsequent transaction on the Account Holder's account.
- 3) These rules are applicable to all transactions with Paf Sports Book and may be supplemented with other Rules. In the event of ambiguity, priority should be considered in the following order:
 - a. Rules and conditions published in conjunction with an offer and/or campaign.
 - b. Sport-Specific Rules.
 - c. General Sports Book rules.
- 4) Should unforeseen circumstances occur for which settlement is not covered explicitly by these rules Paf reserves the right, to settle affected bets on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.
- 5) Any data provided or accessible in, from, or related to the Sports Book, may be used by the Account Holder for private, non-commercial use only and any use or attempted use of such data for commercial purposes is strictly prohibited.
- 6) Paf has the right to enforce a term of the contract relating to the Sports Book against any Account Holder.

B. General Betting Rules

1. Common Terms of Reference

- 1) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing body. For example, in Football, full time is stipulated to be 90 minutes including injury time, and in Ice Hockey it is stipulated as the 3 x 20-minute periods. Should the governing body decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event (for example, football matches played with 3 x 30 minutes or 2 x 40 minutes formats). Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.
- 2) "Livebetting" is where it is possible to bet during an ongoing match or event. Paf does not acknowledge or accept any liability whatsoever if it not possible to place a bet or the live score update is not correct. At all times it is the Account Holder's responsibility to be aware of the match and the events surrounding it such as the current score, its progression and how much time remains before the match is completed. Paf does not accept any liability for changes to the Livebetting schedule or interruption of the Livebetting service.
- 3) The [Cash Out] function allows the Account Holder the possibility to redeem a bet, which status has not been settled yet, at its current value. It is available on selected events both in pre-match and live, as well as on both single and multiple bets. [Cash Out] functionality cannot be used on free bets.

[Cash Out] requests might be subject to the same delay procedure as listed in <Section A, Para 4.2>. Should it happen that during this delay, for whatever reason, either the offer is removed, or odds fluctuate, the [Cash Out] request will not be accepted, and the Account Holder will be notified with an on-screen message. Paf reserves the right to offer such functionality at its own discretion and does not acknowledge or accept any liability whatsoever should the functionality not be available. Should a [Cash Out] request be successful, the bet will be settled immediately and any subsequent events which occur in relation with the bet will not be considered. In the instance of a [Cash Out] bet having suffered from a technical, pricing or settlement error at any time between the time of original offering and the final settlement, Paf reserves the right to rectify such inaccuracy in accordance with <Section A, Para 6.2>.

- 4) The "Participant" is an object constituting part of an event. In "Head-to-Head" and "Triple-Head" the Participant only refers to objects that are subject to the "Head-to-Head" or "Triple-Head" event in question. For sake of clarity a "participant" is to be intended as a single player, a team or any group of individuals grouped/listed together. Any reference to participants within these rules is to be intended accordingly regardless of whether its definition is in singular or plural.
- 5) The deadline (cut-off time) shown on the website is to be treated for information purposes only. Paf reserves the right, to suspend, partially or completely, the betting activity at any time where it deems necessary.
- 6) Statistics or editorial text published on the Paf's website(s) are to be considered as added information. Paf does not acknowledge or accept any liability if the information is not correct. At all times it is the Account Holder's responsibility to be aware about circumstances relating to an event.
- 7) Theoretical return in fixed odds betting to the player is given by the odds from all possible outcomes in the offer. The theoretical payback to a player on a bet offer with 3 outcomes a, b and c can be calculated as follows.

$$\text{Theoretical \%} = 1 / (1 / \text{"odds outcome a"} + 1 / \text{"odds outcome b"} + 1 / \text{"odds outcome c"}) \times 100$$

2. Bet Types

- 1) "Match" (aka 1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, Paf might display an offer in the "American" format (ie: Away Team @ Home Team), where the host team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization bar the exceptions as detailed in <Section B, Para 5.31>
- 2) "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a match/event, or part of it.
- 3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be

declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.

- 4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1, 3, 5 etc.; "Even" is 0, 2, 4 etc.
- 5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by Paf.
- 6) "Half time/Full time" is where it is possible to bet on the result in Half time and the outcome at the end of the listed timeframe. E.g. if at Half time the home team is leading 1-0 and the match ends 1-1, the winning outcome is 1/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 8) "Draw No Bet" (aka Moneyline) is where it is possible to bet on either "1" or "2" as defined in <Section B, Para 2.1>. It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Bets will be voided should the specific match/event not produce any winning outcome (E.g. match ends as a draw), or the occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0).
- 9) "Handicap" (aka Spread) is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the chosen team wins the match by exactly 3 goals difference (3-0, 4-1, 5-2, etc). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants.

Unless otherwise stated, all handicaps listed on the Paf site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is however customary that for certain handicap bet offers in specific sports (Asian Handicap in Football), only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the bettors' Bet History with the score at the time of bet placement.

There are 3 different "handicap betting" formats:

2-way Handicap: Team A (-1.5) vs Team B (+1.5)

Example:

- Team A is given a -1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (ie. 2 goals or more).
- Team B is given a +1.5 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with a 1 goal margin).

3-way Handicap: Team A (-2) Draw (Exactly 2) Team B (+2)

Example:

- Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (ie. 3 goals or more).
- Draw would be the victorious outcome should the match end up with exactly the listed margin (ie. match ends with results such as 2-0, 3-1 and 4-2).
- Team B is given a 2 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with only a 1 goal margin).

Asian Handicap: Team A (-1.75) vs Team B (+1.75)

Example:

- Team A is given a -1.75 goal handicap in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should the match produce any other outcome, including a Team A victory with only 1 goal of margin, the whole stake would be lost.
- Team B is given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0. For the bet to be fully paid out at the listed odds, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than any of their listed advantages (ie. lose with only a 1 goal margin). In the eventuality that Team B loses with exactly a 2 goal margin, the bet will be considered as partially lost with a refund on the -2.0 part of the bet and a loss on the -1.5 part of the bet. Should the match produce any other outcome which results in a defeat of Team B with a margin of 3 or more goals, the whole stake would be lost.

10) "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in <Section B, Para 2.1>.

- 11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the settlement will be based as per the definition in <Section B, Para 5.14>.
- 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules as well as <Section B, Para 5.11>.
- 13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

3. Betting Props

- 1) Fantasy "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:
 - a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
 - b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
 - c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of <Section B, Para 5> will not be taken into consideration.
 - d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
 - (i) the applicable Sport-specific rules as listed in <Section C>,
 - (ii) Result Settlement rules as listed in <Section B, Para 5>.

Bets will be settled as void should it still be impossible to determine a winning outcome.

- 2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position.

Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.

- 4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant that is the first to reach the specified tally of points/goals/events. If the offer lists a timeframe (or any other period restriction), it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 7) Bets on "Winner of Point X / Next to Score " and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed occurrence not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 8) Bets referring to the happening of a particular occurrence in a pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.
- 9) "To score first and win" refer to the listed team/participant being the first to register any scoring in the match and going on to win the match. Should there be no scoring in the match all bets will be settled as void.
- 10) Any reference to "Clean sheet"/"Shutout" indicates that the listed team/participant must not concede any goal/points during the match/relevant timeframe.
- 11) " To win from behind" refers to the listed team/participant winning the match after having been at least 1 goal/point behind their opponents at any point in the match/relevant timeframe.
- 12) Any reference for a team/participant to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals/points than its opponent during all the stipulated halves/periods of the match.
- 13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.

- 14) Settlement of bets on offers such as "Man of the Match", "Most Valuable Player" etc. will be based on the competition's organisers' decision, unless otherwise stated.
- 15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.
- 16) Bets on events which feature a selection of episodes that could happen in a match (E.g. "What will happen first to the player? with options "Score a goal, Get a Yellow/Red Card, Be Substituted) will be settled as void should none of the listed events/outcomes occur, unless odds for such eventuality have been published within the market.
- 17) Settlement of Transfer bets will also take into account players signed by the club on loan deals.
- 18) Bets referring to Managerial changes refer to the individual in the Head Coach/Manager role (as applicable) who steps down/is removed from the position for any reason. Bets are valid even in cases where a joint responsible (if any) leaves their position and will be settled accordingly. In case that no more changes are happening between the time the bet is placed and the last league fixture (excluding play-offs, play-outs, post season, etc.) the bets placed after the last Managerial change (if any) will be void, unless a suitable option has been offered for betting. Football markets will consider and settle accordingly, any interim/caretaker Head Coach/Manager who since the last Managerial change has led the team for 10 consecutive matches.
- 19) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.
- 20) Settlement of offers referring to which team/participant will be the first to achieve a particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished.
Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.
- 21) From time to time Paf, at its sole discretion and without prejudice to related contingencies as described in <Section A, Para 5.4>, may publish a bet offer which refers to either the single performance of a participant/team or which combines the potential outcomes of 2 or more teams/participants (example: Enhanced Multiples, Boosted Odds, etc), at higher odds than those normally available. Paf reserves the right to remove such offers, edit the respective odds and implement any further changes Paf might deem necessary at its sole discretion. Settlement of these bet offers will be based on the following criteria in the listed order:
 - i. Unless specifically stated the offer refers only to the listed day(s) and/or next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in at the time the offer is published.

- ii. Results settled as per respective Sport-specific rules. All related events must be completed as scheduled within the applicable timeframes for bets to stand unless any other outcome in the offer would incontrovertibly determine the outcome of the bet in a way that completion (or lack of thereof) of the other events listed in the offer would not influence the outcome of the offer. Such markets will be settled according to the already determined outcomes.
- iii. Unless explicitly stated within the offer, result settlement will only take into account occurrences deriving from the actual play. Results attributable to walk-overs, protests, changes to the first official result, etc will not be taken into consideration. Bets will be voided should it be impossible to determine a winning outcome in accordance with the respective Sport-specific rules.
- iv. All connotations related to the offer must be fully and unquestionably complied with, for the bet to be deemed as winning, regardless of any possible conflict with the Sport-Specific rules, or with any potential interpretation based on previous or current presentation of offers related to events in that particular sport and the way these are normally presented in Paf Sports Book. Where applicable, should the offer include any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH) this will not be considered as having accomplished the listed occurrence and will result in the bet being settled as LOST.

While all necessary precautions have been taken by Paf to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that, at any given point in time, these markets do not represent an enhanced value comparable to related bet offers currently present on Paf Sports Book. All bets remain valid regardless of these eventual fluctuations.

- 22) During selected events, Paf will provide users with functionality to place bets combining outcomes and occurrences from the same event (aka Intra-Event Combinations), either through pre-established combinations present in its Sportsbook (excluding Enhanced Multiples, Boosted Odds, etc for which <Section B, Para 3.21> applies), or through the [BetBuilder] functionality. Such functionality is only present at Paf's sole discretion and without prejudice to related contingencies as described in <Section A, Para 5.5>. All selections within an intra-event combination (Same Game Parlay (SGP)) will be settled according to the respective sport-specific rules. Should any selection be settled as VOID, all selections within that intra-event combination will be settled as VOID and stakes refunded. Where applicable, should the combination feature any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH), such part of the combination will be removed from settlement calculation and bets will be paid out taking into consideration only the other parts of the combination.
- 23) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL match between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.
- 24) Bets referring to "Rest of the match" or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.

- 25) Bets on specific timeframes/intervals (example: Match result between 60:00-89:59), will consider only outcomes and occurrences accumulated during the specified timeframe/interval. Settlement will not take into account any other points/goals/events tallied from other parts of the event/match outside the specified timeframe/interval, including stoppage/injury time, unless specified.

4. System Bets

- 1) In Pre-match and Live betting, it is possible to combine up to twelve (12) different offers on a single coupon. Based on these twelve offers, Account Holders can choose their own number of singles, doubles, trebles etc.
- 2) Paf reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies, as defined in <Section A, Para 5.5>.
- 3) It is possible to include one or several matches as 'bankers' which means that the selected matches/events will be included in all coupons.
- 4) A 'Trixie' is a combination, which includes one treble and three doubles from a selection of three matches.
- 5) A 'Patent' is a combination, which includes one treble, three doubles and three singles from a selection of three matches.
- 6) A 'Yankee' is a combination, which includes one fourfold, four trebles and six doubles from a selection of four matches.
- 7) A 'Canadian' (also known as 'Super Yankee') is a combination, which includes one fivefold, five fourfolds, ten trebles and ten doubles from a selection of five matches.
- 8) A 'Heinz' is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty trebles and fifteen doubles from a selection of six matches.
- 9) A 'Super Heinz' is a combination, which includes one sevenfold, seven sixfolds, twenty-one fivefolds, thirty-five fourfolds, thirty-five trebles and twenty-one doubles from a selection of seven matches.
- 10) A 'Goliath' is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six trebles and twenty-eight doubles from a selection of eight matches.

For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the Account Holder's bet history to the nearest decimal number. The payout will however be made based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

5. Result Settlement

- 1) When settling results Paf will do its utmost to attain itself to information obtained first-hand (during or exactly after the event has been concluded), through TV transmissions, streaming (web-based and through other sources) as well as official sites. Should this information be omitted from first-hand viewing and/or official sources and/or there is an obvious mistake in the information included in the

sources above, the settlement of the bet offer will be based on other public sources. Nevertheless, unless a clear and verifiable Error is noted in the first official result, settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalisations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily.

2)

- a) Settlement of markets held over for more than 1 round/stage (E.g.:Season Bets), will only consider amendments affecting bets for which settlement has not yet been decided. Such measures must be announced by the governing body before the last scheduled round/stage will be considered. Any changes effected after this date, or else referring to bets which have already been settled based on events happening during the event/competition will not be considered.
- b) Unless otherwise specified within the offer, implied by the official competition rules or announced beforehand as being the official format for that particular event, any changes from the default sport/event/competition format that result in Paf offering odds/lines/totals which are incongruent with the revised playing format, will result in the voiding of the bets affected by the format change.
- c) Offers where the format change does not preclude the governing body from declaring a winner (ex.Season winner), irrespective whether there will be a continuation of play or not, revised length of season/competition etc, will be settled according to the result issued by the governing body granted that said result is issued as per the timeframes listed below and is congruent to the odds/lines/totals available at time of offer publishing.
- d) The following settlement provisions apply in such cases:
 - (i) Should the governing body declare a relevant outcome within 3 months from the last match played before the interruption (be it final classification, cancellation or intentions to resume play), markets will be determined accordingly.
 - (ii) In case no applicable official communication/result is issued within 3 months from the last match played before the interruption, markets will be settled in accordance with the last classification/rankings available, regardless of number of matches played/current stage/phase of the competition.
 - (iii) Markets which refer to whether a team/participant will reach a subsequent phase of the competition (example: Play-Offs) will be settled as void should there be any changes to the format/number of participants scheduled to contest that particular phase or that particular phase is not played at all, unless an outcome based on the market connotations at time of bet publishing has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.
 - (iv) Markets which odds are dependent/based on a full schedule of matches being played (example: Over/Under Wins in the Regular Season/Points in the League), will be declared void should the number of matches played end up being different than originally scheduled at the time of bet publishing, unless an outcome has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.

- 3) Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. Unless otherwise stated in the betoffer, occurrences will be settled based on the time the related action is taken, not on the time when the occurrence was awarded. Occurrences are only considered valid for settlement if the subsequent related action is performed i.e. (Offside must result in a free kick, corners must be taken, and Goal kicks must be taken). Should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.
 - 4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision, will be declared void.
 - 5) In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.
 - 6) In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the match is continued.
7. Bets on events that are cancelled, postponed or rescheduled more than 12 hours beyond their official start time will be void, unless otherwise specified in sport-specific rules or the specific betoffer. However, bets will remain valid under the following exceptions:
- a. The event did not have an official start time confirmed by the relevant governing body at the time of bet placement.
 - b. The event is rescheduled for logistical or broadcast reasons but remains within the same competition round, and the sequence of official fixtures for all participants remains unchanged.
 - c. The start time is advanced, but the match still occurs within the same round, and the order of official fixtures is preserved. Past-posting and similar cancellation occurrences as defined in <Section A, Para 5.4> still apply.

A fixture is no longer deemed part of the same matchday/round if, due to rescheduling, it is no longer the next scheduled official match for all participating teams. In such cases, affected bets will be VOID.

This rule does not apply to season or outright bets, which remain valid provided the competition is held and completed in the relevant season/year as displayed within the offer, regardless of scheduling changes. For playoff or multi-leg series, individual match rescheduling does not affect bet validity provided the order of home/away fixtures is maintained and the match occurs within the series framework. Otherwise, bets are VOID.

- 8) In cases of events which have not been completed before their natural conclusion, and a result is issued through a decision by the association not more than 12 hours from the event's start, Paf will use the issued decision as the official result for offers related to the event's outcome, such as Match, Draw No Bet and Double Chance granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. All offers referring to the tallying of particular occurrences (example: Total Goals, Handicaps, etc) will be declared void except for those the outcomes of which have been decided prior to the abandonment

and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

- 9) All bet offers related to uncompleted matches/events where the official governing body is not previously acknowledged (e.g. Club Friendlies) will be declared as void unless at least 90% of the stipulated Regular/Full time is played, see in <Section B, Para 1.1>. Should the match/event be abandoned after 90% has been completed, the settlement will be based on the current score at the time when the match/event was stopped.
- 10) Unless stated alongside the wagering market, settlement of bet offers, such as, but not limited to, shots, shots on target, ball possession, assists, rebounds, etc. will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Paf will not acknowledge any complaints which derive from a personal interpretation of such terms.
- 11) With the exception of Trotting and Horse Racing, wagers placed on participants/teams who take no part in an event, will be declared void.
However applicable qualifying stages or similar, are to be considered part of the main event, and any participation within, is considered as validating the wager and will not be voided.
- 12) No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the account holder has the possibility to ask for a price on a non-listed participant/outcome. Paf reserves the right, to accept or decline such requests.
- 13) In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition, the disqualification will be considered to have taken place at the time of the participant's removal from the event. No alterations will be made to previous results, regardless of any modifications due to said actions. Bets placed after the disqualified participant last took part in the event will be declared void.
- 14) If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated using "Dead Heat" rules. The payout is calculated using the following equation:

$$\text{Payout} = \text{Stake} \times (\text{Odds} \div \text{Number of Participants Sharing the Certain Positions}).$$

The payout will always be at least equal to the stake, except in cases of "Head to Heads.", see <Section B, Para 2.5> and <Section B, Para 5.19>

Examples of Dead Heat rules settlements include, but are not limited to, the following instances (All calculations use decimal odds):

Example 1

You bet \$20 on a participant to finish in the Top 20 at odds 2.0. The participant finishes tied 16th with 5 other players. Payout would be calculated as follows:

$$2.0 \times 5 = 10.0 \text{ (Original odds multiplied by number of places remaining in top 20)}$$

$10.0 \div 6 = 1.67$ (10.0 taken from output of the calculation above, divided by the number of players sharing the remaining places in top)

$1.67 \times 20 = 33.40$ (New odds multiplied by stake)
Payout of \$33.40

Example 2

You bet \$10 on a participant to finish in the top 10 at odds 3.0. The participant finishes tied 10th with 3 other players. Payout would be calculated as follows:

$3.0 \times 1 = 3.0$ (Original odds multiplied by number of places remaining in top 10)

$3.0 \div 4 = 0.75$ (3.0 taken from output of calculation above, divided by number of players sharing 10th place)

$0.75 \times 10 = 7.50$ (New odds multiplied by stake)
Payout of \$10

Note here the payout computed is less than the original stake. As the rule states, payouts will always equal the stake except in cases of head to heads. In this example, the bet was not a head to head, and thus payout equals the stake of \$10.

Example 3

You bet \$10 on a participant to win his 3-ball at odds 2.40. The participant finishes tied for best score with 1 other player. Payout would be calculated as follows:

$2.40 \div 2 = 1.20$ (Original odds divided by number of players who tied)

$1.20 \times 10 = 12.0$ (New odds multiplied by stake)
Payout of \$12

Example 4

You bet \$10 on a participant to win his 3-ball at odds 1.50. The participant finishes tied for best score with 1 other player. Payout would be calculated as below:

$1.5 \div 2 = 0.75$ (Original odds divided by number of players who tied)

$0.75 \times 10 = 7.50$ (New odds multiplied by stake)
Payout of \$7.50

Note here the payout is less than the stake. As the rule states, payouts will always equal the stake except in cases of head to heads. In this example, the bet was a head to head, and thus payout can be less than the stake.

- 15) In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
- 16) In "Group Betting" (aka "Best of X"), at least one participant from the selection list must successfully complete the event for bets to stand. Should that not be the case, and the governing body does not follow specific tie-breaking criteria, the bets will be declared void.

- 17) In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.
- 18) In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 19) If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid. Should any participant listed in the offer not take any subsequent part, bets placed from after the last time the participant was active in the event will be declared void.
- 20) Unless specifically stated, whenever the organising association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the Regular Season in order to determine the classification, league winners, promotion/relegation, etc., Paf will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.
- 21) Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.
- 22) Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the Regular Season.
- 23) Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues (E.g. Most Penalty Minutes in League X - Team Y vs Team Z), or a cumulative league performance (E.g. Team to receive Most Yellow Cards in League X) will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the Regular Season, unless otherwise specified.
- 24) In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, unless an outcome has already been achieved, bets will be voided should any of the following occurrences happen to any relevant participant: (i) is not part of the matchday squad for the club/team they are eligible for at time of bet placement in 50% or more of the remaining applicable matches for any reason, (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player, unless a draw/tie option has been offered. Other sports-specific conditions may apply, please refer to the Sport-specific section.
- 25) In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in

specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant, unless a draw/tie option has been offered.

- 26) During specific events Paf might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.
- 27) Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.
- 28) Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.
- 29) Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.
- 30) A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 12 hours of its supposed start time.
- 31) Bets remain valid if the venue or surface changes, unless the sport's specific rules state otherwise or the event is moved to the regular home venue of one of the teams involved.
As a general principle, the designation of 'Home' (host) and 'Away' (visitor) is determined by the governing body's official fixture list, not by the order teams appear on the betting interface..
Furthermore, bets on matches at neutral venues remain valid regardless of how the teams are positioned in the betting display or whether neutrality is explicitly stated. Home/Away designations will not affect bets in sports or events where venue doesn't provide any material advantage, such as, but not limited to, Tennis, UFC events or MMA fights. Similarly, events held at pre-determined venues such as the NCAA Final Four or the Super Bowl are considered neutral even if one participant/team is playing at a location or venue deemed as a potential 'Home' pitch, such as, but not limited to, the Super Bowl being held in LA with the LA Rams being one of the participants.
- 32) Information referring to gender of the teams, age groups and youth teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.
- 33) While all necessary precautions are taken by Paf to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the

offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.

- 34) In case of bets where there is reference to timeframes, they should be interpreted in the following way: “within the first 30 minutes” will include anything happening until 0 hours 29 minutes and 59 seconds; “between 10 to 20 minutes” will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
- 35) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.
- 36) Paf acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, Paf reserves the right to adjust and settle accordingly.
- 37) Any reference to goals scored by specific players will not count if they are defined as ‘own goals’ (scored in their own goals) unless otherwise stated.
- 38) Any reference to confederation, nationality or similar will be subject to the definition by the governing body.
- 39) Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.
- 40) Offers referring to individual player performances' over a particular period/tournament (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most goals during the season), require all listed individuals to be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 41) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (E.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterruptedly between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals.
- 42) Any bets referring to “breaking” of records require the listed occurrence to be fully accomplished. Equalling the record will not be considered as having fully accomplished the feat. Only the listed occurrence will count for settlement purposes.

C. Sports Betting Rules & Limits

1. Olympic and Championship events

- 1) All bets are valid provided that the event is held and decided during the championship and the year it refers to, regardless of any venue changes.
- 2) The previous clause is applicable to offers which reasonably fulfil any of the following criteria:
 - a. the bet refers to events scheduled for the final phase of events forming part of Olympic, World and Continental competitions.
 - b. the final phase of the event is time restricted.

2. American Football

- 1) All 'match' bets on American Football are determined on the basis of the result after the so called extra (over) time.
- 2) All 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 3) In NCAA matches, should the playing time of any quarter(s) be shortened by mutual agreement of the opposing head coaches and referee, this will not serve as grounds to void any bets. All bet offers will be settled as normal based off of the official result at the end of the match.
- 4) Offers referring to individual player performances' in a single match (example: Total Passing Yards Thrown by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will throw most Passing Yards), require all listed individuals to participate in at least one more play in the match, after bet acceptance for bets to stand.
- 5) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NFL.com, or the official website of the competition (as applicable).
- 6) Unless otherwise specified, a typical week/round schedule is considered as running from Thursday to the following Wednesday, as per local stadium time. Any events/offers not completed within the aforementioned timeframe will be settled as void, except for those offers the outcomes of which has already been decided and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. Bets referring to events which have been rescheduled within the same week/round will remain valid as much as said events are played within timeframe above.
- 7) Matchday/Weekly props is where it is possible to bet on the performances and outcomes of a pre-defined selection of teams and/or individual players' occurrences happening in a collection of matches/events on a specified week/round/day/match day (example: Total Points Scored in matches

from a specific Conference, Highest/Lowest Scoring team, Player Yardage markets etc). All applicable matches/events (including any rescheduling to be played within the aforementioned timeframe), must be completed and validated for the specified week/round/day/matchday for bets to stand except for those the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. In addition, offers referring to the performance of specified players require that all the specified players participate in at least one more play in the match, after bet acceptance for bets to stand.

- 8) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances, will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 9) Offers referring to individual player performances' (example: Total Passing Yards by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most Touchdowns during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 10) Bets on Double Result (ie. predicting the outcome at Half Time combined with the result at the end of the 4th Quarter) will not take into account any outcomes deriving from Overtime.
- 11) First/Next Offensive Play markets are settled based on the first/next offensive play from scrimmage (as applicable), excluding Penalties. For settlement purposes, incomplete/intercepted passes will be considered as "Pass Play". Fumbles on exchanges to the Runningback will be considered as "Run Play". For NFL, Quarterback sacks or fumbles will be considered as "Pass Play" unless the Quarterback has passed the line of scrimmage, at which point it would be considered as "Run Play". For NCAA, Quarterback sacks or fumbles will be considered as "Run Play" in all situations.
- 12) Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack yardage lost. Such calculation would be done by adding the relevant passing and receiving yards and subtracting the number of yards lost to sacks from the total.
- 13) Offers referring to any team scoring a specified successive number of times unanswered will consider scorings tallied during eventual Overtime but excludes any PATs (points after Touchdowns or 2 point conversions).
- 14) "Team to call first/next Timeout" offers will not take into consideration for settlement purposes any timeouts lost through any other means such as failed challenges, coaches challenges and/or injuries.
- 15) Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.
- 16) Bets referring to the outcome of a particular drive will be settled as void in case of an incomplete drive. In cases where Team A has the ball and fumbles with the ball being recovered by Team B who successively fumbles it back to Team A, the outcome will be settled as a "Turnover". Turnover on Downs (failed 4th Down attempt), will also be considered as a "Turnover". Should it happen that a

punt is fumbled by the receiving team and recovered by the kicking team, bets will be settled as "Punt".

- 17) Offers on whether a 1st Down will be made, refer only to the team currently in possession achieving said accomplishment. Market will be settled as "YES" should a new set of "Downs" be achieved either by Run, Pass (including cases where a Touchdown is scored as a result) or an Automatic 1st Down Penalty. "Safety", "Field Goal" (irrespective whether the Field Goal being scored or not), fumbles or any change in possession, will settle the offer as "NO". Any Down replayed due to non-automatic penalties will not be considered for settlement purposes unless committed with 5 yards or less to go.
- 18) Settlement on which team will gain most Passing/Rushing yards will be based on the gross number of yards thrown/run, including any negative yarding for rushing.
- 19) For settlement purposes, bets on Touchdown scorers require the listed player to be part of the active roster for that match. Stakes on players which are not on the active roster will be refunded. In cases of "passing Touchdowns" only the player who catches the pass will be considered as the Touchdown scorer.
- 20) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the governing body.
- 21) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime
- 22) Offers referring to tackles made, will be settled according to tackles made on regular defensive plays only. This will be determined by the final defensive statistics in the official gamebook.
- 23) "Drive Crosses X Yardline" markets will be settled according to the spot of the ball at the end of the drive. If the drive ends in a Field Goal, the final yardline is the line of scrimmage of the field goal attempt. If the drive ends in a Fumble, the final yardline is the yardline where the fumble occurred. If the Drive ends in an Interception, the final yardline is the line of scrimmage of the play during which the interception occurs.

3. Athletics

- 1) Unless otherwise stated, all bets on Athletics are determined on the basis of the result after the final stage of that competition. If none of the listed participants takes part in the final stage, all bets will be void, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Paf will take into account and settle/re-settle accordingly, following any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a line infringement, pushes or a false handover in a relay race, etc. No doping cases will be considered. The result available at the end

of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc.

- 3) If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- 4) A participant that is disqualified due to infringement of the start procedure (false start) will be deemed as having taken part in the event.

4. Australian Rules Football

- 1) Unless explicitly stated, should a match or else a specified period (ex. 1st Half, 3rd Quarter, etc.) end in a draw, all bets will be settled according to the "Dead Heat" rule as detailed in <Section B, Para 5.14>.
- 2) Unless otherwise stated, all bet offers will be settled including any extra time (if played). This includes but is not limited to "Match H2H (2-way)", "Handicap", "Total Points", and all player performance bet offers. On betting markets where Draw is offered, the bet shall be settled at the conclusion of regular time. The following bet offers will not include any extra time (if played) and will be settled at the conclusion of regular time:
 - Margins
 - HT/FT Double
 - Quarter by Quarter Leader
 - Wire to Wire
- 3) For any Offer referring to individual player performances' in a single match (example: Total Points Scored by Player X) stakes will be refunded, if the player is not in the starting 22. For any offer between two players (head to head matchups) stakes will be refunded if either player is not in the starting 22.
- 4) First Goalscorer in the match/1st Quarter – Bets will be voided on players who are not in the starting 22. Bets on First Goalscorer in the match, do not require the goal to be scored in the 1st Quarter. Should no goal be scored in the listed period, all bets will be settled as void, unless an option for "no goal" has been offered.
- 5) First Goalscorer in the 2nd, 3rd or 4th Quarter - All bets stand irrespective of the player's participation (or lack thereof) in the listed Quarter and the match. Should no goal be scored in the listed quarter all bets will be settled as void.
- 6) "Wire-to-Wire" betting refers to which team (if any) is leading the match at the end of each quarter.
- 7) All bets on a listed substitute will be Void irrespective of the actual outcome of the bet offer (e.g. "Anytime Goal Scorer").
- 8) Should any replay/extra matches be required to determine any position in the classification, league winners, etc., the outcomes deriving from these replays/extra matches will be used for the settlement of the respective bet offer.

- 9) For match betting on a Grand Final, the betting is specific to the upcoming match to be played, or the current match, in the case of live betting. Bets will not carry over to any replay and a new market will be added for any subsequent matches.
- 10) When settling offers which relate to the performances of two or more individuals/teams over a stipulated timeframe/competition, stages of elimination within the “Finals” will count for the settlement. Should two teams be eliminated at the same stage, the team that finished highest on the AFL ladder at the conclusion of the Regular Season will be considered as having achieved a better position.
- 11) All bets stand, regardless of change of venue.
- 12) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 13) For any “time of goal” offer (example: time of first goal) stoppages are not included. All bets are settled according to the match timeline on the official AFL website (no stoppages, time on is included, clock counts upward).
- 14) For all highest scoring quarter offers, the “Same amount” outcome settles on any 2 (or more) quarters being equal highest.
- 15) For all season offers, that are settled at the conclusion of the regular season, the official ladder position is used as the determining factor (i.e Percentage determines tied positions). Similarly, for the “Team(s) with the Most Losses” offer, in the event of two or more teams recording the same number of losses, the winner will be determined as the team with the lower ladder position (i.e Percentage determines tied positions).

5. Drone Racing

- 1) Bets are settled according to the publication of live timing and classification as shown on TV/public stream at the time of podium presentations, or at the end of the heat/semi-final/final/level (as applicable). Should the information required for the settling of the offer be missing/not shown and/or incomplete, the first official information on the official site will be deemed binding, regardless of subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the session/level which the bet refers to. In cases of abandoned/uncompleted events, all those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome are deemed valid and will be settled accordingly.
- 2) Events being shortened due to weather conditions or other situations but are deemed official by the governing association will be settled accordingly, regardless of any changes which said associations might make due to the incompleteness of the level.
- 3) Should a heat/semi-final/final/level be restarted from the beginning, bets will stand and will be settled according to the result issued after the restart, except for those bets the outcome of which

has already been determined.

- 4) For settlement purposes, a pilot who has taken part in a heat is considered to have taken part in the semi-final/final/level.
- 5) In "Head to Head" bets, all listed pilots must take part in at least one heat for bets to stand, irrespective of whether a pilot manages to get an official time.
- 6) In "Outright" or "Place" bets, no refunds will apply on those pilots who do not take part for any reason, for the heat/semi-final/final/level to which the offer refers to.

6. Baseball

- 1) Unless otherwise stated, bets on Baseball are determined on the basis of the result after any eventual extra innings, and regardless of the amount of extra innings played, as declared by the respective organising body. In case of a draw after the eventual extra innings, match bets will be settled as void.
- 2) In the case of a shortened or abandoned match, "Match" bets (aka Moneyline) will be settled, as per the rules of the respective governing body. "Spread", "Over/Under", "Odd/Even" and all other markets, including player performance markets, but except Moneyline require all scheduled innings to be completed, or at least 8.5 innings to be completed if the home team is in advantage, for bets to stand. This applies to all offers except those the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events. These will be settled according to the decided outcome. For NCAA, exceptions will be made for matches that are shortened by mutual agreement of the opposing head coaches and referee or any "Mercy Rules" which come into play as stipulated by the relevant governing body. In case "Mercy Rules" are invoked, specified offers will be settled as follows:
 - "Match Odds" – Settled as normal
 - 'Handicap' and 'Total' offers – Void with the exception of offers the outcome of which has already been determined.
- 3) With the exception of those offers where the start/participation of the listed pitcher(s) is specifically required for the market to be deemed valid, (example: Listed Pitcher Moneyline), whoever is chosen to be the starting pitcher of either team has no relevance on how offers are settled.
- 4) For settlement purposes "First Half" bets are deemed to be referring to the outcomes deriving from the first 5 innings. All 5 innings must be completed for bets to stand except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. For games played under a scheduled, shortened format, the first half innings will be shortened accordingly, for example "first half" bets in a 7 innings game refer to outcomes deriving from the first 4 innings.
- 5) Live Betting offers referring to individual player performances' in a single match (example: Total Hits by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will have most Hits), require all listed individuals to participate in at least one more play in the match, after bet acceptance for bets to stand. All Pre-Match markets involving hitters, require for the player to be listed as in the starting line-up,

and to have at least one plate appearance. Those involving pitchers, require the Player to start the match and throw at least one pitch, for bets to stand. Offers referring to one or more players' performance in a given match, require that all listed players are included in the starting lineup, for bets to stand.

- 6) Unless specifically stated or implied in the offer characteristics, settlement of Season bets and Tournament or Playoff Totals will be based as per the classifications, definitions and tie-breaking rules as per MLB.com, or the official website of the competition (as applicable). Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Innings). "Head to Head" and "Over/Under" bets involving one or more players' performance in the tournament are considered valid given that all listed players take part in the tournament at some stage for bets to stand.
- 7) Offers referring to individual player performances' (example: Total Runs Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will record most hits during the Regular Season), require that all listed individuals must be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
- 8) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 9) Bets on the outcome of a particular period (example Inning X) or occurrences achieved during a time-limited period require the specified period to be completed with the exception of those offers the outcome of which is already determined before any interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. For settlement purposes, any Inning (including eventual extra innings) which does not require the Home Team to bat further, or at all, is considered to have been naturally concluded and all bets referring to the inning (example: Result of Inning X, Handicap (Spread) of Inning X, Over/Under (Total) Runs or Hits in Inning X) stand with the exception of those which specifically refer to the single performance of the Home team within the specified inning (example: Over/Under (Total) Runs scored by the Home Team in Inning X) which will be settled as void should the Home Team not bat at all during the specified Inning.
- 10) Offers which confront or tally outcome and occurrences obtained/achieved by teams or players taking part in different matches not confronting each other (example: Team to score most runs in their respective match), require that all applicable matches are completed as per the rules of the governing body for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. In cases where no drawn (tie) outcome has been made available for betting, bets will be settled as void should both of the listed teams/participants obtain/achieve the same amount.
- 11) Series winner results are settled according to which team wins most matches in the series of matches (including any doubleheaders) playing within the listed timeframe. Bets void if teams win the same number of matches. All scheduled matches must be completed as per the rules of the governing body

for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

7. Basketball

- 1) All 'match' bets on Basketball are determined on the basis of the final result, including potential overtime, unless stated otherwise. Matches that end in a tie where no overtime period(s) is played will have the "Match Odds" offer voided.
- 2) Bets referring to the match outcome (aka "Moneyline") from ties which are decided over two or more match-ups will have the "Including Overtime" offer voided in case the match ends in a draw and no further play is done in that particular match. Remaining markets (Totals, Handicaps etc) will be settled normally, based on the result at the end of play.
- 3) In multiple legged ties, all points collected during any overtime period will count for the final settlement of that particular match.
- 4) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will get most Rebounds), require all listed individuals to participate in at least one more second in the game, after bet acceptance, for bets to stand.
- 5) All bets referring to aggregated Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Overtime).
- 6) All NBA and NCAA 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 7) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 8) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will win most rebounds during the Regular Season), require that all listed individuals must be an active participant in at least one more game applicable for the offer after bet acceptance for bets to stand.
- 9) Bets on Double Result (ie. predicting the outcome at Half Time combined with the result at the end of the 4th Quarter) will not take into account any outcomes deriving from Overtime.

- 10) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime.
- 11) For settlement purposes a 'double-double' is considered to have occurred should the player register 10 or more in at least 2 of these categories in a single match (including during eventual overtime): Points Scored, Any Rebounds Won, Assists, Steals and/or Blocked Shots. A 'triple-double' is considered to have occurred should the player register 10 or more in at least 3 of the aforementioned categories in a single match (including during eventual overtime).
- 12) For 3 x 3 basketball:
"Over/Under" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences, which should have been needed to bring the offer to the natural conclusion, will be added as necessary depending on the format of the match. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from <Section C, Para 28.3> for reference.

8. Beach Volleyball

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, conditions, etc.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The team progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from <Section C, Para 28.3> for reference.
- 4) "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from <Section C, Para 28.3> for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Team to win the first set") require the relevant part of the match to be completed.

9. Boxing

- 1) All offers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight. No amendments made to the official result after being first announced, will be taken into consideration, except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) For settlement purposes, in case the match is interrupted for any reason in between rounds, (e.g. retirement before the start of a round, disqualification, failure to answer the bell), the fight will be deemed to have finished at the end of the previous round. For all the "To go the Distance" offers to be settled as "Yes", the official scheduled number of rounds must be fully completed. In the event of a technical decision before the end of the scheduled number of rounds, all bets where "Win by decision" is offered will be settled as a "Win by decision". Offers such as "Alternate Winning Rounds", "Alternate Winning group of rounds" and "Total Rounds" will be declared void, unless the outcome is already determined.
- 3) Offers on fights declared as a "No Contest" or "Technical draw" (prior to the completion of 4 full rounds) will be settled as void, except for those offers the outcome of which have been decided prior to the decision, and which could not possibly be changed regardless of future events, will be settled according to the decided outcome.
- 4) The following descriptions are to be considered as the applicable outcomes for the different scenarios:
 - "Finish": A win by KO (Knockout), TKO (Technical Knockout), DQ (Disqualification), 'Throwing of the towel' from either fighters' corner, Any referee stoppage which declares either fighter as the only winner of the fight;
 - "Points/Decision": Any win based on the judges' scorecards;
 - "Unanimous decision": A decision where all judges declare the same fighter as the winner;
 - "Majority Decision": A decision where the majority of the judges declare the same fighter as the winner while the minority of the judges declare the fight as a draw;
 - "Split Decision": A decision where the majority of the judges declare a particular fighter as the winner while the minority of the judges declare the other fighter as the winner;
 - "Majority Draw": A decision where the majority of the judges declare the fight as a draw while the minority of the judges declare a particular fighter as the winner;
 - "Split Draw": A decision where each of the judges' scorecards declare a different outcome of the fight and no outcome prevails over the other.
- 5) If for any reason, the number of rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Alternate winning round", "Alternate winning group of rounds" and "To go the distance" will be declared void.
- 6) For settlement purposes, betting on rounds or groups of rounds refers to a fighter to win by KO (Knockout), TKO (Technical Knockout), or disqualification during that round or group of rounds.

- 7) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example, a bet on Over 4.5 Total Rounds in a Boxing fight will be settled as Over once a minute and a half in the 5th Round has passed.
- 8) Any confirmed fight must be completed by 23:59 local time of the following day for bets to stand. Any changes in venue, location will not be deemed valid grounds for voiding of the offers.
- 9) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a "Majority draw" or a "Split draw" are to be considered as a drawn/tied outcome and offers will be settled accordingly.
- 10) Settlement of statistics-based offers such as "Boxer X to be knocked down" or similar will be settled based on the results declared by the referee.

10. Cricket

a. General Cricket Rules

- 1) In cases where no odds have been offered for a tie and the match/offer ends in a tie, bets would be settled according to the "Dead Heat" rule as detailed in <Section B, Para 5.14>. In competitions where other means are used to determine a winner after a tie (for example: 'Bowl out' or 'Super over') then offers will be settled based on the result after such prolongations are completed. The only exception to this rule is for "Match Odds" betting in Test/First Class/3, 4 or 5 day matches where, in the event of a tie, where both teams have completed two innings each and have scored exactly the same number of runs, bets on "Match Odds" will be settled as void.
- 2) For "Total Runs Over X" (Over/Under & Odd/Even) betting, "extras" and "penalty runs" (as per match scorecards) are included for settlement purposes. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its 'natural conclusion' (e.g. innings end/declaration). The market refers only to the listed over (e.g. "5th over" refers to over number 5, i.e. the over directly following over number 4).
- 3) For "Total Runs Delivery X" (Over/Under & Odd/Even) betting, "extras" (but not "penalty runs") as per match scorecard are included for settlement purposes. Deliveries are counted from the start of the over, and additional deliveries (resulting from 'extras') will be counted consecutively and separately (e.g. If delivery 1 is a wide, the next ball is considered delivery 2).
- 4) For "Boundary Over X" (Yes/No) betting, any instance of the ball striking or clearing the boundary regardless of whether the ball comes off the bat shall be deemed a boundary. This includes wides, byes, leg byes & overthrows (e.g. any instance of an in play ball that hits or clears the boundary shall be settled as yes for that over). 4 runs that are "all run" between the wicket shall not be counted as a boundary. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its 'natural conclusion' (e.g. innings end, declaration). The market refers only to the listed over (e.g. "5th Over" refers to over number 5, i.e. the over directly following over number 4).

- 5) For "Wicket Over X" (Yes/No) betting, the over must be completed for bets to stand, unless a wicket has already fallen or the innings reaches its natural conclusion (e.g. innings end, declaration).
- 6) For "Total Wides" (Over/Under) betting, settlement will be based on the "Runs" scored from "Wides" and not the number of "Wides" bowled. E.g. If a single wide delivery reaches the boundary it shall count as 5 total wides.
- 7) For "Method of Dismissal" betting, bets will be void if either player retires due to injury or any other reason, before the wicket falls or there are no further wickets.
- 8) For "Most Run Outs" betting, settlement will be based on the batting team not the fielding team. (E.g. run outs count for the team of the player that is dismissed).
- 9) For "Odd/Even" betting, a ball must be bowled for bets to stand.
- 10) For any betting involving "ducks", a "duck" is defined as when a player is dismissed for a score of zero runs. Any player not-out for zero runs is not considered a duck.
- 11) For all "4s" betting including but not limited to total 4s, most 4s & player's total 4s; any 'all run' 4s will not count towards the total. Over-throws that reach the boundary and are awarded to the batter will be counted. No-balls that reach the boundary off the bat and are awarded to the batter will be counted. Leg-byes & byes that reach the boundary are not included. Wides that reach the boundary are not included.
- 12) Penalty runs awarded will be counted towards the over, interval and innings for settlement purposes, as per match scorecard. If penalty runs are not awarded to a specific over, they will only count towards innings runs.
- 13) Offers combining a number of occurrences by a specific player/team within a match/event require that all connotations related to said offer be fully and unquestionably complied with. Should one or more parts of the offer end in a tie, bets will be settled as LOST.

b. Player Cricket Rules

- 1) "Top Run Scorer" and "Top Wicket Taker" bets (including all variants by "Home Team", Away Team", "1st Innings" & "2nd Innings") placed on any player not in the starting 11 and not entering the game as an 'Impact Player' or batting/bowling substitute will be declared void. Bets on players who are selected but do not bat or field will be settled as losers. In the event of a tie, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply. Additionally, the following will apply as specified:
 - a) For all limited overs matches, betting requires a minimum of 20 overs to be bowled per innings of a One Day match, unless a team is all-out or the match is completed, or a minimum of 5 overs to be bowled per innings of a Twenty 20 match, T10 or Hundred match unless a team is all-out or the match is completed
 - b) For all Test matches and 4/5 Day matches, betting requires 50 overs to be completed for bets to stand, unless the Innings has reached its natural conclusion (including 'Innings declared').

- c) All "Top Wicket Taker" bets will be settled solely on the number of wickets taken regardless of the number of runs conceded.
 - d) All "Top Wicket Taker" bets will be void if no wicket is taken by any bowler in that innings.
 - e) This rule excludes any Tournament or Series market as covered in <Section C, Para 10.b.5>
- 2) "Player of the Match/Match Hero" bets placed on any player not in the starting 11 and not entering the game as an 'Impact Player' or batting/bowling substitute will be declared void. Bets on players who are selected but do not bat or bowl will be settled as losers. In the event of a tie, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
 - 3) "Next Batter Out" bets will be settled as void if either player retires due to injury or any other reason before the wicket falls or if there are no further wickets. Both named batters must be batting at the fall of the nominated wicket for bets to stand.
 - 4) "Most Runs" (2-way & 3-way) matchups, require that both/all players reach the batting crease while a ball is bowled, though it is not necessary they face a ball nor must the quoted players have batted together, otherwise bets will be void. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
 - 5) "Most Wickets" (2-way & 3-way) matchups, require that both/all players bowl at least 1 ball for bets to stand. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
 - 6) "Player Performance" bets placed on any player not in the starting 11 and not entering the game as an 'Impact Player' or batting/bowling substitute will be declared void. Settlement is based on the following points based scoring system:
 - 1 point per run scored (batters only);
 - 10 points per catch taken (fielder or wicket keeper only);
 - 20 points per wicket (bowler only);
 - 25 points per stumping (wicket keeper only).

Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

- 7) For "Player to take 5 or more Wickets/Player's Total Wickets/Player to take a wicket" bets placed on any player not in the starting 11 and not entering the game as an 'Impact Player' or batting/bowling substitute will be declared void. Bets will also be void if the player does not bowl a ball.
- 8) "Player to take make a Duck" (Yes/No) bets require that the player reaches the batting crease while a ball is bowled, though it is not necessary they face a ball.
- 9) For "Player to score Fastest 50/Century" betting, settlement is based on the least number of balls faced to reach the milestone (either 50 runs or 100 runs). In the event of a tie, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 10) "Player's Total Runs/Player's Total 4s/Player's Total 6s/Player to Score at Least X Runs" (Over/Under) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary they face a ball. In cases where a batter's innings is ended by weather or bad light, all bets

where a result has not been determined will be declared void. A result is deemed to have been determined if a batter has passed the run total at which the bet was accepted, has been dismissed or an innings completed/declaration made. For example, if a batter's score stands at 50 'Not-Out' when a game or innings is terminated due to bad light or rain, all bets on 50.5 runs will be voided unless the game has reached its natural conclusion. However, all bets on Over 49.5 Runs will be considered as winning while bets on Under 49.5 Runs will be settled as losing. Should a batter retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

- 11) "Player to Score 50/Half Century" (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary that they face a ball. A player is deemed to have scored 50 or a 'Half century' once their score is 50 or more runs regardless of whether the player scores a century or more. In cases where a batter's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void, unless the game has reached a natural conclusion. Should a batter retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 50) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly. For in-play bets for all limited overs matches, any reduction in scheduled overs after the bet was struck will void bets unless the outcome of such offers has already been decided before the interruption and no further play could possibly change the outcome of such bets.
- 12) "Player to Score 100/Century/200/Double Century" (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though not necessarily facing a ball. A player is deemed to have scored 100 or a 'Century' once their score is 100 or more runs regardless of whether the player scores a double century or more. Similarly, a player is deemed to have scored 200 or a "Double Century" once their score is 200 or more runs. In cases where a batter's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void. Should a batter retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 100/200) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For in-play bets for all limited overs matches, any reduction in scheduled overs after the bet was struck will void bets unless the outcome of such offers is already decided before the interruption and no further play could possibly change the outcome of such bets.
- 13) "Batter's Strike Rate" (Over/Under) betting requires players to reach the crease and face a ball. In cases where a batter's innings is ended by weather or bad light, all bets where a result has not been

determined will be declared void. A result is deemed to have been determined if a batter has been dismissed or an innings completed/declaration made. Should a batter retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

c. Limited Overs Cricket

- 1) Should a match be transferred to a 'reserve' day, all bets will remain valid as long as the game commences within 48hrs of the original, scheduled start time.
- 2) Match odds (head to head) betting pays on the official result. In the event of a tie, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply unless a subsequent tiebreaker method is used to determine the winner (e.g. super over, bowl-off), in which case the outcome will be settled on the result of this method. Should the match be declared a 'no-result' all bets are void.
- 3) If any 'Super Over' or tie-breaker is required; any runs, wickets or any other stat that may occur in the super over/tie breaker do not count towards any betting market (except match result) including player bet offers & team totals (e.g. Top batsman/bowler, player runs, total 6's, to take at least X wickets). This rule does not apply to specific bet offers relating to 'Super Overs' (e.g. Super Over Total Runs).
- 4) For "Match Handicap / Winning Margin" betting, settlement will depend on whether the winning team bats 1st or 2nd. If the team batting 1st wins, then the runs handicap will be used for settlement. If the team batting 2nd wins then the wickets handicap will be used for settlement. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match.
- 5) For "Highest 1st 6/15 Overs" all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.
In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 6) "Highest Total 1st X Overs" bets will be void should the intervention of rain (or any other delay) result in the number of overs in the match being reduced from those initially scheduled at the time the bet was accepted. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly.
- 7) "Highest Opening Partnership" requires that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. An opening partnership is considered to have begun once the first ball is bowled in a team innings, and lasts until the fall of 1st wicket or, should no 1st wicket fall, the innings reaching its natural conclusion. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
Additionally, all (highest opening partnership) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of

overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

- 8) In “Fall of Next Wicket” & “Opening Partnership” (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets placed before the retirement will be declared void; bets taken after the first ball of the new partnership will stand. A result is deemed to have been determined if the partnership total has passed the run total at which the bet was accepted. If a team reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play in the match. In such case all bets where a result has not been determined will be declared void.

In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either ‘any delivery in over 5 & earlier’ or ‘any delivery in over 6 & later’).

Additionally, all (F.O.W) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

- 9) For “Total Match Runs/Total Runs – Innings X” (Over/Under) (e.g. Total Team Runs) betting, all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction. Extras and penalty runs during the innings, according to the match scorecard, will be counted.
- 10) For “Total Runs – Innings X, Overs X-X” (Over/Under) (e.g. Total Runs – Home Team, Overs 1-15) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction.
- 11) For “Total 4s/6s/Boundaries/Wickets” (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.
Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s. Overthrows awarded to the batter do count. Wides that reach the boundary are not counted. No-balls that reach the boundary off the bat and are awarded to the batter will be counted.
- 12) For “Most Fours/Sixes/Wides/Run-outs/Boundaries/Ducks/Extras” betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (Most 'X') bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any

reduction in overs will void (most 'x') bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s.

In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> apply.

- 13) For "Total Wides/Run-outs/Ducks/Extras/Stumpings" (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For wides and extras, settlement will include the runs scored from wides and not just the number of wides bowled.
- 14) For "Highest Individual Score", all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption then these will be settled accordingly.
- 15) For "Team of Top Run Scorer" betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (team of top run scorer) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 16) For "Fifty/Century in Match" (Yes/No) betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (fifty/century in match) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void (Fifty/Century in Match) bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.
- 17) For "Highest Total Runs in an Over/Maximum Runs in an Over" (Over/Under) bets will be settled on the greatest number of runs (including extras) scored in any one over of either innings in the match. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

d. Test Matches/First Class Matches /3, 4 or 5 day matches

- 1) If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all undecided bets on the match are void.

2) For “Match Odds” betting in Test/First Class/3, 4 or 5 day matches, in the event of a tie where both teams have completed two innings each and have scored exactly the same number of runs, bets on “Match Odds” will be void, with stakes being refunded.

In Test and First Class Cricket matches, the match winner will be settled as determined by the competition’s official governing body. If the governing body states that the match has been drawn, then only bets on draw/tie will win on the 3-way match odds market, while bets on either team to win the match will be lost.

- 3) For “Draw No Bet” betting, in the event of a draw or tie bets are void & therefore refunded.
- 4) For “Double Chance” betting, in the event of a tie where both teams have completed two innings each and have scored exactly the same number of runs, bets will be void & therefore refunded.
- 5) For “Most Points” betting, offers will be settled based on who has the most points awarded for the match (e.g. Sheffield Shield). In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 6) “Highest Opening Partnership” bets require that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. Unless otherwise stated, highest opening partnership refers to the first innings of each team only. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 7) In “Fall of Next Wicket” & “Opening Partnership” (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets will be declared void. A result is deemed to have been determined if the Innings total has passed the run total at which the bet was accepted. If a team declares or reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play in the match. In such case all bets where a result has not been determined will be declared void. Extras and penalty runs awarded before the fall of wicket or during the partnership, according to the match scorecard, will be counted.
In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either ‘any delivery in over 5 & earlier’ or ‘any delivery in over 6 & later’).
- 8) For “Total Runs - Innings X” (Over/Under) (e.g. Total Team runs) betting, all bets will be void if 50 overs are not bowled, unless an innings has reached its natural conclusion, or is declared. If an innings is declared at any point bets will be settled on the declaration total. Extras and penalty runs awarded during the innings, according to the match scorecard, will be counted.
- 9) “Session Runs” betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of runs in the session regardless of which team scores the runs. Extras and penalty runs awarded during the session, according to the match scorecard, will be counted.
- 10) “Session Wickets” betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of wickets lost in the session regardless of which team loses them.
- 11) For any betting involving “Session”:
The following definition of each session will apply to day matches.
 - Day X, Session 1 (Start of play until Lunch is taken)

- Day X, Session 2 (Lunch until Tea is taken)
- Day X, Session 3 (Tea until stumps/close of play for the day)

The following definition of each session will apply to day/night matches.

- Day X, Session 1 (Start of play until tea is taken)
- Day X, Session 2 (Tea until dinner is taken)
- Day X, Session 3 (Dinner until stumps/close of play for the day)

- 12) For "Test Match Finish" betting, where a match finishes in a draw, the winner will be deemed as 'Day 5, Session 3'. If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all bets are void.
- 13) For "Team to Lead after First Innings" betting, both teams are required to be bowled out or declare their first innings for bets to stand. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.
- 14) "First Innings Century" offers require 50 overs to be bowled unless a result has already been determined or the innings has reached its natural conclusion (including innings declared).
- 15) For "Fifty/Century/Double Century in match" in either Test or First class matches, bets will be void in drawn matches where the number of overs bowled is less than 200, unless a result has already been determined.
- 16) For "Fifty/Century/Double Century in match" in 'Home/Away 1st Innings' of either Test or First class matches, bets will be void unless the Innings reaches its natural conclusion (including 'Innings declared') or a result has already been determined.
- 17) For "Fifty/Century/Double Century in match" in Either 1st Innings of either Test or First class matches, bets will be void unless both Innings reach their natural conclusion (including 'Innings declared') or a result has already been determined.
- 18) For "Fifty/Century/Double Century in match" in 'Home/Away 2nd Innings' of either Test or First class matches, bets will be void in case the number of overs bowled for that Innings is less than 50, unless a result has already been determined.
- 19) "Team of Top Run Scorer" betting will be settled of the top run scorer for either the 1st or 2nd innings of either team, i.e. the team of the highest individual run scorer in the match regardless of the overall match result. Bets will be void in drawn matches where the number of overs bowled is less than 200. In the event of a tie, if no draw price was offered, "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply.

e. Series/Tournament Betting

- 1) Should no draw odds be offered for a "Series Winner" bet and the series is drawn, all bets will be declared void, unless "Dead Heat" rule was specified as detailed in <Section B, Para 5.14>.

- 2) If a tournament is not completed but a winner or winners are declared by the governing body, bets are paid on the winner(s) as declared. "Dead Heat" rule as detailed in <Section B, Para 5.14> might apply. Should no winner be declared then all bets will be settled as void.
- 3) All tournament betting includes Finals/Playoffs, unless otherwise stated.
- 4) For "Series Score" (Correct Series Score) betting, if for any reason the number of matches in a series is changed and does not reflect the number envisaged in the offer then all bets will be declared void.
- 5) For "Top Series Run Scorer/Wicket Taker" & "Top Tournament Run Scorer/Wicket Taker" betting, where a tie occurs "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply. No refunds will be issued on players not participating. At least one game must be completed in the tournament/series for bets to stand.
- 6) Bets referring to a particular player/teams' performances in a Series/Tournament will not take into account any statistics accumulated from warm-up matches.
- 7) For "Series Handicap" betting, all bets will be settled on the "series score" result not the runs scored in the series. If for any reason the number of matches in a series changes then all bets will be declared void.
- 8) For "To Win a Test in Series" & "Total Test Wins/Draws" betting, if for any reason the number of matches in a series changes then all bets will be declared void with the exception of those situations where an outcome has already been determined.

11. Curling

- 1) Settlement of all bets referring to Curling will be based on the result after eventual extra innings, unless specifically specified.

12. Cycling (Track & Road)

- 1) Settlement of offers will be based upon the rider/team achieving the highest position at the end of the stage/event.
- 2) The decisive factor in settling bets will be the highest placing in the specified event as listed by the official organisation at the time of the podium presentation, disregarding subsequent disqualifications, changes to the official result, etc.
- 3) All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/stage are considered valid given that all listed riders start the relative event/stage and at least one completes the said event/stage.
- 4) Bets referring to the outcome upon completion of the event require that the specified event is considered as completed in full and its result is declared, otherwise bets will be declared void, unless

the result is already determined. In case the full number of stages for an event is not totally completed, or if the organizers decide to remove the result of certain stages from the computation of the official result, then the bets will be deemed valid granted that the number of the excluded stages does not exceed 25% of the pre-established number of stages (excluding prologue) at the beginning of the competition.

- 5) All bets will be deemed as valid provided that the event or the relative stage to which the bet refers to, is played within the same year, unless other arrangements have been agreed to.
- 6) Bets on performances in a particular stage stand regardless of any route modifications which the organizers might deem fit to consider and apply during the stage. Exception to this is the case where a stage which has particular characteristics (E.g.: a Mountains stage) is changed by the organizers, before the stage starts, into a stage which has other predominant characteristics (E.g.: Time Trial or low-lying stage). In such case bets which have been placed before the announcement of the change in stage concept will be declared void.
- 7) Unless otherwise specified, in a team/rider performance bet offer in a specific event (such as Total Stage wins by Team/Rider X in Tour Y) or "Head to Head" bet offers involving two riders/teams performances in specific events, occurrences happening in events which are given any of the following denominations will not count towards the settlement: Prologue, Team Time Trial.

13. Cyclo Cross

- 1) Terms and conditions stated for Cycling apply where applicable.

14. Football

- 1) First/Next Goalscorer – The bet refers to a specific player being the scorer of the listed goal within the applicable timeframe, or else being the first scorer for his team (E.g. "First Goalscorer – Team X)". Bets will be voided on players who do not take part in the match or else come on the field of play after the listed goal to which the bet refers to has been scored. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the next player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no further goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost, unless an applicable option has been listed within the offer.
- 2) Last Goalscorer – The bet refers to a specific player being the scorer of the last goal either during a particular timeframe of the event (E.g. "Last goal in the match" or "Last goal in the 1st Half"), or else being the last scorer for his team (E.g. "Last Goalscorer – Team X)". Bets will be voided only on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the previous player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no previous goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost.

- 3) "Scorecast" and "Matchcast" are bet offers where it is possible to bet simultaneously on a particular occurrence (e.g. First Goalscorer) combined with another from the same, or related event (e.g. Correct Score in the match, or match outcome). Should the bet refer to First or Last Goal Scorer, terms and conditions as stated in <Section C, Para 14.1> and <Section C, Para 14.2> will apply, where applicable. Bets will be voided on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer.
- 4) Unless otherwise specified, or indicated in conjunction with the bet offer, all bets placed before match start related to whether a specific player(s) will manage to score any number of goals, require the listed player(s) to play from the start of the match to be valid. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not take any further part in the match for whatever reason after bet acceptance. Own goals will never count as a goal scored for any selected player.
- 5) On all bets related to yellow/red cards, booking points, etc., only cards shown to players which at that moment are on the pitch are valid for settlement purposes. Cards, disciplinary actions, suspensions, imposed on any other individual which at the moment of the sanction is not, or should not, be actively playing on the pitch, as well as disciplinary measures taken after the game has officially ended, are disregarded.
- 6) Unless otherwise specified, or indicated in conjunction with the bet offer, all disciplinary-related bets placed before match start referring to individual(s) (e.g. yellow card, red card, number of fouls), require the listed player(s) to play from the start of the match to be valid. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not take any further part in the match for whatever reason after bet acceptance.
- 7) Offers referring to individual player performances in a single match (example: Total Goals Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Goals), require all listed individuals to play from the start of the match for bets to stand.
- 8) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the league), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.
- 9) All bets referring to aggregated Tournament Totals (such as Goals, Corners, Cards, Penalties, etc.) will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 10) Unless specifically stated, all bets referring to a particular team winning a number/selection of trophies in the same season will be based on the particular team's performance within the following competitions: the domestic league, the apparent equivalent of the respective FA Cup and League Cup

as well as the Champions League, Europa League or Copa Libertadores. Other trophies (e.g. domestic and European Super Cup, Club World Cup, Europa Conference League) do not count.

- 11) The "Domestic Double" is to be considered as the team's victory in the apparent equivalent of the respective domestic league and FA Cup.
- 12) For settlement purposes, bets referring to the number of cards shown by the referee will be counted as follows:
 - Yellow card = 1
 - Red card = 2
 - One yellow and a red = 3
 - Two yellow cards and a red = 3

The maximum cards for one player is 3 cards. Only cards shown to players currently eligible as per C.14.5 will be taken into consideration.

- 13) Bets on whether a particular player(s) will manage to score from certain areas of the pitch (E.g. from outside the 'penalty box') will be settled based on the position of the ball at the time the shot was struck by the player, irrelevant of any further deflections which the ball trajectory might incur following the initial shot. For the sake of clarity, it is to be understood that the lines delineating the 'penalty box' are to be considered as an integral part of such area of the pitch. Thus, should a shot be struck with the ball hovering above, or touching, even partially, said lines, the shot will not be considered as having been outside the box.
- 14) Bets on whether a particular player(s) or team will manage to hit the cross bar, goal post or any other part of the frame delineating the goal area (i.e. the 'Woodwork') will only be settled as having accomplished such feat if the shot does not result directly in a goal being awarded exactly after the ball hits a part of the goal frame. Additionally, shots which hit the woodwork only as a result of a clear deflection off of a defending player will not be considered a successful occurrence. Settlement will only take into consideration shots taken at the goal frame defended by the opponents of the listed player(s) team. Should a player have a shot which hits the post their team defends this will not be considered as having accomplished such feat.
- 15) During certain events Paf might decide to offer for betting a reduced selection of participants (E.g. Any unlisted Team X player) or else a single participant as a representation of the whole squad (E.g. "Any Team X player"). In both cases for settlement purposes, all unlisted squad members are to be deemed as starters (and settled as such), including substitutes, regardless whether they take part in the match or not.
- 16) Bets on the performance of substitute players will be settled as void if the player is either listed in the starting XI or does not take part in the match at all.
- 17) On offers such as Next Goalscorer, Next Carded player, Next Assist and Man of the Match, bets will be voided should the chosen player not take part in the match at all or had no possibility to accomplish such feat during the specified timeframe.

- 18) Bets on "Player to give an assist" or "Next Assist" for a particular goal will be settled as void should the governing body declare the specified goal as having been unassisted, the specified goal is an own goal and/or no more goals are scored in the match during the specified timeframe.
- 19) Bets referring to penalty kicks conversion and/or outcome will be settled according to the outcome occurred on the field of play as per the rules governing that specific scenario and in cases of penalty shoot-outs will remain valid regardless of the format employed by the governing body during the shoot-out. Bets stand in case the penalty is ordered to be re-taken and will be settled with the outcome achieved from the re-taken penalty.

As a general principle, settlement will be based on the concept that unless the penalty kick results in a goal being awarded (and settled accordingly), the first person/object/location (as applicable) which the ball initially touches after being kicked will be considered as the winning outcome, disregarding any other persons/objects the ball hits in its subsequent trajectory following any previous deflection, if any. The following examples are being issued as a general guideline on settlement:

"Goal" would be the winning outcome in case of the following scored penalties scenarios:

- Any penalty kick which ends up as a goal without it being deflected;
- Goalkeeper touches the penalty kick but ball ends up as goal;
- Penalty kick touches the woodwork before ending up in goal.

"Save" would be the winning outcome in case of the following missed penalties scenarios:

- Goalkeeper deflects the penalty kick to outside the goal frame;
- Goalkeeper deflects the penalty kick onto the post/crossbar.

"Woodwork" would be the winning outcome in case of the following missed penalties scenarios:

Penalty kick hits the woodwork before it is touched/saved by the goalkeeper;

Penalty kick hits the woodwork and ball goes outside the goal frame.

"Any other Miss" would be the winning outcome in case of any penalty kick which without any deflection either by the goalkeeper or by the woodwork ends up outside the goal frame:

Exception to the above scenarios would be in in case of penalty shoot-outs, should the ball hit the woodwork, bounce on the goalkeeper and end in goal, such penalty will be considered as having been scored while should said situation occur during any other part of the match which is not a penalty shoot-out, the penalty taker would be considered as having missed to score and "hitting the woodwork" will be considered as the winning outcome.

- 20) Any decision taken by the Video Assistant Referee (VAR) which conflicts with the original decision sanctioned by the officials on the pitch (including non-decisions like allowing play to continue before reviewing the video), thus altering the understood state of the match at the time of bet placement, will result in all bets placed in the timeframe between the actual occurrence of the original incident and the referee's final decision on the incident being deemed as void, unless the odds offered on the specific bet offer are unaffected by the use of VAR or have already been accounted for in the odds offered at the time of bet acceptance. Settlement on all other unrelated bet-offers, including those determined by any play between the time of the original incident and the decision following the VAR review, which are not influenced/alterd by the VAR decision will stand.

For resulting purposes VAR reviews, and the decisions emanating from said reviews, are to be considered as having happened at the time of the original incident for which the VAR would be eventually used even if play has not been immediately interrupted. Paf reserves the right, in accordance with <Section A, Para 6.2>, to reverse any previously settled offers where the settlement becomes inaccurate following the final referee decision, providing said decision is taken and communicated before the conclusion of the match and/or timeframe listed.

In order to avoid any doubts, Paf will consider the VAR as having been used if it is understood from the referee's gestures (ex.hand gestures, stopping the match to review the incident themselves), and/or the VAR usage is confirmed by the match report issued by the official organization. In cases where it is unclear whether the VAR has been used due to missing TV coverage and/or conflicting reports, Paf will settle the bets based on the information acquired from feed providers and reputable online sources on the basis of equity.

- 21) For settlement purposes, markets referring to team to be shown the next Card (booking) and/or "Total Cards" will always consider a Red Card as 2 instances of a card being shown and will be settled accordingly. The following examples are being listed as a guideline:

- First card shown in a match is a straight Red Card. The team to which the card is awarded will be settled as the winning selection for the offers: Cards #1 and #2;
- First card shown in a match is a Yellow Card followed by a straight Red Card to the same player without a second yellow card being shown. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3;
- First card shown in a match is a Yellow Card followed by a second Yellow Card with the subsequent Red Card to the same player. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3.

- 22) Markets referring to which specific player will be the next to be booked/receive a card are to be understood and settled as per the order of the instance in which each single player gets booked/sent off by the referee. The card colour shown by the referee will not be given any consideration in the settlement of this offer and the decisive criteria will always be the order in which the single player is considered to have gone into the referee's book. For settlement purposes it is possible for a single player to be listed twice as the "Next Carded player" as much as both bookings occur during different interruptions of play. Should 2 or more players be booked during the same interruption of play, bets on this offer will be settled as void.

- 23) Any reference to "Free Kicks" both when presented as a single outcome, as well as an occurrence will also take into consideration instances awarded for offsides and any other violation except those sanctioned with a penalty.

15. Golf

- 1) All bets will be deemed as valid as much as the Tournament, or the relative round to which the bet refers to, is played within the same sporting season and within 3 months from the last scheduled date (as per local course time), as issued by the governing body, irrespective of any time delays, unless other arrangements have been agreed to.

- 2) All bets referring to Tournament Performance, including but not limited to Winner, Place, Each-way, Winner without X, Group Betting, Top Nationality, Individual Final Position, etc., will be deemed valid as long as the minimum number of holes, applicable to the offer, as per the rules of the governing body (E.g. 36 holes for DP World Tour sanctioned events and 54 holes for PGA Tour sanctioned events), have been completed by the eligible players, and an official result has been declared by the sanctioning body. Should the format of a tournament be changed so that it features less rounds/holes than originally scheduled, all bets accepted on such offers after the last shot of the last completed round will be declared void.
- 3) Bet offers already decided are considered as valid bets even though 36 holes are not played and/or an official result has not been issued by the organisation.
- 4) Any result deriving from officially-sanctioned playoffs will count towards the settlement of Tournament offers only. Unless otherwise stated, offers referring to the performance within a specific round or hole will not take into account outcomes deriving from playoffs.
- 5) Bets on players who start the tournament, but withdraw or are disqualified, will be settled as losing bets, unless the result of the offer which the bet refers to, is already determined.
- 6) All bets placed on participants who do not compete at all will be refunded.
- 7) In outright bets which include a limited selection of participants, such as Top Nationality, Group Betting, Six-shooters, etc., should it be the case that all players listed in the offer "miss the cut", the player with the best position at the time "cut" was made will be deemed the winner. "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply except for cases where a play-off has determined a better finishing position, where applicable.
- 8) All "Head to Head" bet offers require all participants to start in the event/round to which the bet refers to.
- 9) In "Head to Head" bets featuring only two players, bets will be voided if both participants share the same finishing position and no draw option has been offered. In "Head to Head" bets featuring three players, should two or more participants share the same finishing position, stakes will be divided in accordance with <Section B, Para 5.14>.
- 10) Settlement of "Head to Head" bet offers involving the performance of two or more players (e.g. Best Finishing Position in the tournament) will be based upon the best finishing position/lowest score (as applicable) achieved in the relative event/round which the bet refers to.
- 11) Any reference to Make/Miss the "Cut" requires an official cut/exclusion effected by the organisers for bets to stand. In the case of tournaments where players are eliminated during more than one phase, settlement will be based on whether the player has qualified or not following the first "Cut" made.
- 12) Disqualification/withdrawals by a player before the "Cut" is made, will result in the player being considered as having missed the "Cut". Disqualification/withdrawals subsequent to the "Cut" being made will be irrelevant towards the original settlement of the "Make the Cut" offers.
- 13) In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the "Cut"

the player with the lowest score at the "Cut" will be considered as the winner. Should both players fail to make the "Cut" with the same score then the bet will be void. A player disqualified after the "Cut" has been made is deemed to have beaten a player who has failed to make the "Cut".

- 14) Any reference to "Majors" will be based on the tournaments for that particular season to which the PGA attributes said definition, irrespective of any venue, date, or any other changes.
- 15) Should play be stopped after a round has started and the governing body decide to cancel all action referring to that round and start from scratch or cancel altogether said round, then all bets placed after the start of that round on the Tournament outright, Leader After Round market and the Miss/Make the cut market will be void.
- 16) Bets referring to a specific participant placing within a predetermined position (example: Top 5/10/20/40) during a tournament, selection of tournaments or any particular classification will be settled using "Dead Heat" rule as detailed in <Section B, Para 5.14> should the participant tie for that particular position.
- 17) Offers related to a participant occupying a particular position on the Leaderboard at a specific time (example: Leader at End of Round X) will be settled in accordance with the result at the end of the specified round/timeframe. "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply for any tied placings.
- 18) In tournaments where the "modified Stableford scoring" is used, bets will be settled on the points scored and not the strokes taken. Listed players must complete at least 1 hole for bets to stand, otherwise bets will be void.
- 19) Settlement of "Action-betting" offers and similar, including but not limited to "Fairways/Greens in Regulation/Bunkers/Water Hazards", are settled on the exact location where the ball is deemed to have come to rest. Bets will be settled according to the Official Website of the Tour/event involved and should no information for such settlement be published then TV pictures will be used to determine the outcome. The following description and settlement rules are being provided for "Action-betting" offers:
 - Fairway in Regulation – Bet refers to a player's tee shot on a Par 4 or Par 5 hole being deemed to have come to rest on the cut piece of grass known as the "fairway";
 - Green in Regulation – Bet refers to a player's approach shot being deemed to have come to rest on the cut piece of grass known as the "green" in the regulation number of strokes, which are to be understood as follows:

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes
- Water Hazard on Hole – Bet refers to a player's shot being deemed to have come to rest inside a Water Hazard or beyond the red boundary line of a Water Hazard and therefore within the Hazard.

- Bunker on Hole – Bet refers to a player’s shot being deemed to have come to rest inside a Sand Bunker. Should a player require to stand within a Sand Bunker to play a shot that lay outside the Sand Bunker, this will NOT be deemed to have come to rest in a Sand Bunker.
- Nearest the Pin in Regulation – Bet refers to the player who hits it the closest to the Pin with their regulation stroke. Ball must come to rest on the Green to count. Should all players miss the Green in Regulation, then bets will be void.

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes

- 20) "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply on “Winner without X/named player(s) offers” should 2 or more participants share applicable positions. Bets void should the named players not take part in the competition.
- 21) For “Winning Margin” bets at least 36 holes of the tournament must be played for bets to stand.
- 22) In “Straight Forecast” offers, the selected participants must end the tournament in 1st and 2nd place in the order they have been listed. Dead Heat rules will apply in case of any ties as detailed in <Section B, Para 5.14>. Both listed players must tee off at least once more after bet acceptance for bets to stand.
- 23) “Winning score” bets require all scheduled holes in the Tournament to be completed. Any reduction in number of holes will result in the voiding of the offer.
- 24) For “Hole in One during the Tournament” at least 36 holes of the tournament must be played for bets to stand unless the outcome has already been determined and in such case will be settled accordingly. For “Hole in One during Round X” the full round must be completed by all players for bets to stand unless the outcome has already been determined and in such case will be settled accordingly.
- 25) Bets referring to a specific player being the “Wire to Wire Winner” require that the listed individual is leading the Leaderboard (including any eventual ties) at the end of each and all scheduled rounds of the tournament. Any reduction in scheduled holes/rounds will render the bets void.
- 26) “Winner to Birdie/Par/Bogey the 72nd Hole” refers to the eventual winner of the Tournament’s performance on their 18th Hole in Round 4. Bets void should there be any reduction in scheduled holes/rounds of the Tournament. In situations where play is by “Shotgun Start” in Round 4, bets will be made void.
- 27) “Winner to play in the Final Round Grouping” refers to whether the eventual tournament winner will be emanating from the 2-ball or 3-ball pairings that are scheduled to tee off last as per the tee times issued by the official organization.
- 28) Season Bets; Player to win on a stipulated tour schedule in a stipulated calendar year.
 - Player must play a minimum of 10 events on that Tour for bets to stand, otherwise they will be void.
 - Individual events only will count, team events do not count.

To finish Top 5, 10, 20 in individual or ALL majors in a stipulated calendar year. "Dead Heat" rule as detailed in <Section B, Para 5.14> will apply for tied positions.

16. Handball

- 1) Offers referring to individual player performances in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 2) All bets referring to aggregated Tournament Totals will be settled based on official statistics by the governing body. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 3) Settlement of player related bets in a specific match will be based on the result after the end of the 2nd half (Regular Time), unless otherwise stated.
- 4) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

17. Trotting

- 1) For major events in the Trotting calendar, Ante Post markets may be offered. For a bet to be considered an Ante Post bet, it is to be placed prior to the final declaration stage. Bets are deemed "all-in, run or not" so bets on non-runners will not be voided.
- 2) A Head-to-Head Bet where at least one horse completes the race is determined on the basis of the declared official result issued by the governing body.
- 3) A Head-to-Head Bet where both horses fail to get an official result is declared void.
- 4) A Head-to-Head Bet where both horses are recorded with the same official time is determined on the basis of which horse is notified in the Result as having placed ahead of the other horse; if it is impossible to determine whether one horse is ahead of the other horse on the basis of the Result, the Bet is declared void.
- 5) A Head-to-Head and/or Triple Head bet is declared void in the event that:
 - a. All participating horses fail to complete the race; and/or
 - b. None of the participating horses is awarded any prize money. 'Prize money' is to be understood as the money scale awarded depending on the performance of the participant in the specified race. For settlement purposes, amounts awarded to participants for any other reason besides their classification (ex. participation/appearance) will not be considered as 'prize money'.

- 6) In case of misprints regarding information, such as, but not limited to, race and start numbers, race names, starting methods or distances, the bet will still be considered valid given that all listed horses take part in the same race within the same meeting.
- 7) All bets refer to the listed/race meeting. Should the race/meeting not be held/completed within the scheduled date, all bets placed after 00:00 CET of the scheduled day will be settled as void. Bets placed before 00:00 CET of the scheduled day will remain valid granted that the race/meeting is held within its scheduled year.

18. Ice Hockey

- 1) Team/match markets which do not refer to a specific timeframe (ex. Period 1, Regular Time, etc) will also include the outcomes emanating from any eventual Overtime and Shootouts, to decide the outcome. Any team winning during Overtime/Shootouts will only be credited as having scored one goal, regardless of the number of goals scored during the eventual prolongations.
- 2) Offers referring to individual player performances in a single match (example: Total Goals Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Goals), require all listed individuals to be an active participant (spends time on the Ice, if not mentioned by the appropriate body, we will settle based on being in the lineup) in the applicable match for bets to stand. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not be included in the lineup for whatever reason after bet acceptance.
- 3) Settlement of player related and team markets (such as Goals, Assists, Points, Penalty Minutes, Shots on Goal, etc) will be settled based on official statistics by the governing body. Unless otherwise stated, settlement of such bets will include eventual prolongations (e.g. Over Time) but not Penalty Shoot Outs.
- 4) First/Last Goalscorer – The bet refers to a specific player being the scorer of the listed goal within the applicable timeframe, or else being the first scorer for his team (E.g. “First Goalscorer – Team X)”. Bets will be voided on players who do not take part in the match or else come on the field of play after the listed goal to which the bet refers to has been scored. In case no goals (or no further goals, as applicable) is/are scored and fulfil the remaining bet offer parameters, all bets will be considered lost, unless an applicable option has been listed within the offer.
- 5) All NHL and NCAA ‘match’ offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 3rd Period. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 6) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per the official website of the competition (as applicable).

- 7) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances, will remain valid irrespective of eventual player trades, team movements or name changes during any point in the season.
- 8) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. If no data is available for a given player's time on ice, that player is deemed to have been active in the match if the player is included in the official match roster/report.
- 9) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the governing body.

19. Motor Sports

- 1) This section is valid for all sports related to Motor Racing, such as: Formula One, A1 GP, CART, IndyCar, NASCAR, Circuit Racing, Touring Cars, DTM, Endurance, Rally, Rally-cross, Motorcycling, Superbike.
- 2) With the exception of NASCAR, bets are settled according to the publication of live timing and classification as shown on TV at the time of podium presentations, or at the end of the session/race/event (as applicable). Should the information required for the settling of the offer be missing/not shown and/or incomplete, the first official information on the official site will be deemed binding, regardless of subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the session/race which the bet refers to. For bets on NASCAR, all markets will be settled based on the unofficial results first released by NASCAR. Any subsequent penalties, disqualifications or appeals after and including the official post-race inspection will not affect settlement.
- 3) Events being shortened due to weather conditions or other situations but are deemed official by the governing body will be settled accordingly, regardless of any changes which said associations might make due to the incompleteness of the race.
- 4) Should an event/race/session/lap/heat be restarted from the beginning, bets will stand and will be settled according to the result issued after the restart, except for those bets the outcome of which has already been determined.
- 5) For settlement purposes, bets will be settled as per events related to the specified session within the bet offer, including, but not limited to, "Practice", "Qualifying", "Sprint Shootout", "Sprint" and "Race".
- 6) In "Head to Head" bets all listed participants must take part in the session to which the bet refers to for bets to stand, irrespective of whether a driver manages to get an official time. An exception will be made for "Head to Head" bets placed on Practice events in which neither listed participant records an official laptime, in which case, affected bets will be voided.

- 7) Settlement for any offer with reference to "Race completion" will be based on official regulations as issued by the governing body.
- 8) A "Head to Head" bet where both drivers/riders fail to complete the race is determined on the basis of the most laps completed. In case the participants fail to complete the race and are recorded for the same number of laps, the bet is declared void, except in cases of Rally where at least one of the listed participants must complete the event, otherwise the bets will be declared void.
- 9) Time penalties inflicted by the governing body during the qualifying session(s) will count. Other grid demotions/promotions are disregarded.
- 10) Should a listed driver be deemed as DNS (Did Not Start) in official published rankings for the session, bets on the listed driver will be Void.
- 11) Settlement of seasonal markets will take into account the classification issued exactly after the completion of the last race of the season including any decisions taken by the organizing body during the season, given that said decision is issued before the last race of the season. Any decision (even on appeal) taken after the end of the last stipulated race is deemed as irrelevant.
- 12) All bets which make reference to teams' performances will stand regardless of any driver/rider changes.
- 13) For NASCAR and IndyCar, bets will stand regardless of any schedule/location/circuit changes as far as the race/event is held within the same year/season, irrespective of any time delays, calendar order, etc., except for those bets placed after 00:00CET of the Monday two weeks prior for which the race/event is scheduled which will be refunded should the race/event/session that the offer refers to not be held within 7 days of the scheduled date at the time the bet was placed.
- 14) Bets referring to specific teams' performance during the race require the initially stipulated number of vehicles from each team to start the race for bets to stand, otherwise they will be declared void (e.g. in Formula 1, two cars from each team should start the race).
- 15) Settlement of bets referring to the inclusion of the "Safety Car" will not take into account those occurrences in which the actual race starts behind the "Safety Car".
- 16) Settlement of offers on the first driver/car to retire will be based on the actual lap in which the driver is considered to have withdrawn from the race. Thus if two or more drivers retire during the same lap bets will be settled in accordance with *<Section B, Para 5, Clause 14>*.
- 17) Bets on the First/Next Driver to retire during the race will include only the outcomes deriving after the official start of the race. Any retirements/withdrawals previous to the actual start of the GP (including those during the warm-up lap) will not be considered for settlement purposes.
- 18) For NASCAR qualifying, the winner will be settled based on the qualifying session alone. Any subsequent penalties (e.g. cars to the rear) or alternate methods of determining the starting line-up will not apply to this market. If the session is cancelled due to weather or any other reason, all bets will be voided. A driver is deemed to have participated in qualifying if a penalty is applied prior to qualifying which prevents actual participation in the session.

20. Netball

- 1) Unless otherwise stated, settlement of bets on will be determined on the basis of the result after the so called extra (over) time.
- 2) "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- 3) A match has to be completed for bets to stand, except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 4) Offers referring to individual player performances in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most points), require all listed individuals to participate in at least one more play in the match, after bet acceptance, for bets to stand.
- 5) Offers referring to individual player performances over a particular period (example: Total Points Scored by Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Points during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.

21. Pesäpallo (Finnish Baseball)

- 1) All bets on Pesäpallo are determined on the basis of the result after the first two periods. Unless otherwise stated, any scores deriving from prolongation periods (e.g. Supervuoropari) are not taken into consideration.

22. Rugby League

- 1) Unless otherwise stated, settlement of bets on Rugby League is determined on the basis of the result after the so called extra (over) time or Golden Point Rule, as applicable.
- 2) "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- 3) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the "Dead Heat" rule as detailed in <Section B, Para 5.14>.
- 4) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in the game day 17 stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in game day 17 will be refunded.

- 5) Unless otherwise specified, offers referring to individual player performances in a single match (example: Total Tries Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 6) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.
- 7) All bets stand, regardless of change of venue.

23. Rugby Union

- 1) Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 80 minutes play).
- 2) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the "Dead Heat" rule as detailed in <Section B, Para 5.14>.
- 3) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in the starting 15 stand regardless of the player's participation (or lack thereof) in the match. Stakes on listed players not included in the starting 15 will be refunded. In the event of no try scored in the match no bets shall be refunded. Penalty tries will not count. For "First Try Scorer" bet offers, should a penalty try be scored first, the scorer of the next non-penalty try will be settled. For "Last Try Scorer" bet offers, should a penalty try be the last try scored, the scorer of the last non-penalty try will be settled.
- 4) Unless otherwise specified, offers referring to individual player performances' in a single match (example: Total Tries Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 5) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.
- 6) All bets stand, regardless of change of venue.

24. Lacrosse

1. A two point goal counts as two goals.
2. "Total Goals" Refers to the Sum of the Final Score.
3. For player props, "Total Goals Scored by the Player" = Points - Assists.
4. No refunds on odds to win.
5. All games must go the full 60 minutes for bets to be valid.
6. Overtime is included for wagering purposes if there is no draw line.

25. Speedway

- 1) All offers will be settled based on the official result declared by the governing body at the completion of the last scheduled heat. Subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the event which the bet refers to are disregarded.
- 2) "Match" bets between two teams/riders are settled according to the official result, regardless of the number of heats completed.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion, will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. See examples from <Section C, Para 28.3> for reference.
- 4) "Handicap" offers require all scheduled heats to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from <Section C, Para 28.3> for reference.
- 5) All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/heat are considered valid given that all listed riders take part in at least one heat for bets to stand.

- 6) Bets referring to a specific heat require the specific heat to be completed and all listed participants to take part in the particular heat for bets to stand.

26. Surfing

- 1) All bets stand, regardless of any postponement, change of venues, etc., granted that the event is held within the official waiting period as declared by the governing body.
- 2) Matchups referring to the performance of one or more surfers are considered valid given that all listed surfers start in the listed heat/event.
- 3) Certain competitions/events might have offers that are relevant to the performance in an event where two or more listed surfers are eliminated in the same stage. In this case bets would be settled according to the "Dead Heat" rule as detailed in <Section B, Para 5.14>. Should such provision be in place it would be listed in conjunction with the bet offer.

27. Swimming

- 1) Unless otherwise stated, all bets on Swimming are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Paf will settle/re-settle accordingly, any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a lane infringement or an early start in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc.
- 3) If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- 4) A participant who is disqualified due to the infringement of the start procedure (false start) will be deemed to have taken part in the event.

28. Tennis and Racket Sports (Badminton, Jai-Alai, Squash, Padel, Pickleball & Table Tennis)

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes (either before or during the match), in conditions (indoor/outdoor) and/or surface types, unless other arrangements have been agreed.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of

withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.

- 3) "Total" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuation of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences had the matches been completed without a retirement will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. The following examples can be used for consideration:
- Example 1 - Over/Under: A retirement occurs in a match scheduled for three sets with the score 7-6, 4-4. The offers: "Total Games Set 2 – 9.5" (or any lines lower than that amount) & "Total Games Played in the Match – 22.5" (or any lines lower than that amount) will be settled with "Over" bets as winning and "Under" bets as losing. Bets on lines higher than that will be settled as void.
 - Example 2 - Handicap: A retirement occurs at the start of the 3rd set in a match scheduled for 5 sets with the score at 1-1. Bets on +2.5 sets will be settled as Winners and bets on -2.5 sets will be settled as Lost. Offers on any lines lower than that amount will be settled as void.
 - Example 3 – A 'Best of 5' set match ends with Player A retiring with the score 6-2, 3-6, 1-4: Had Player A won all remaining games (should the match have continued without retirement), the score would have been 6-2, 3-6, 6-4, 6-0, making the margin 11 games. However, this is not the highest possible margin as the match could also have ended 6-2, 3-6, 6-7, 6-0, 6-0, making the margin 12 games. As such, any bets on -12.5 or higher are settled as lost and any bets on -11.5 or lower are settled as void.
- 4) All "Correct Score" (namely Set Betting and Game Betting), "Odd/Even", and those offers which refer to the winner of a particular period in the match (example "Which player will win the first set?" and "Set 2 – Game 6: Winner" require the relevant part of the match to be completed).
- 5) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 6) In a Doubles match, all bets will be declared void if any of the stated players are being replaced.
- 7) Any reference to "Grand Slams" will be based on the tournaments for that particular season to which the ITF attributes said definition, irrespective of any venue, date, or any other changes.
- 8) Bets on doubles matches in the Round Robin stages of the Davis Cup Finals, Billie Jean King Cup Finals and ATP Cup will always stand, even if the score in the tie is 2-0. For all other Davis Cup, ATP Cup and Billie Jean King Cup ties, the doubles matches will be void, if the tie has already been decided.
- 9) Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap", "Set Betting" and "Total Sets". All other types of offers will be settled as void, with the exception of offers the outcome of which is already determined. Should a match be played in a format/number of sets different than that presumed at time the market was published, Paf will void the applicable markets pertaining to X, Y, Z unless the necessary number of occurrences has already been achieved regardless of the change in format/number of sets.

10) As a general rule "tie-breaks" are always considered as 1 game only, regardless of the number of points needed to win or whatever the format of the "tie-break". The following tie-break scenarios will be settled as follows:

- "Match tie-break": Normally played instead of the decisive set when both participants have won the same number of sets. For settlement purposes, this is considered as a full set as well as a game and counted accordingly. However, it will not be considered as a tie-break for the settlement of the relevant offers;
- "Tiebreak at 6-6 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
- "Tiebreak at 6-6 in a set, first to 10 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
- "Tiebreak at 12-12 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
- "Tiebreak at 3-3 in a set, first to 7 points" (aka Fast 4 format): For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
- "Tiebreak Tens": A match which consists solely of a tie-break with the winning participant being the one to first reach 10 points and lead by a margin of 2. This is considered both as a tie-break and as a full match for the settlement of the relevant offers.

Should any match include a tie-break format not listed above, offers will be settled according to the definitions as described by the ITF, or in absentia, the closest in principle to the examples listed above.

11) Win/Place and Each-Way bets referring to the Tournament Winner placed between the time of the first publication of the main draw by the governing body and the start of the competition, will be refunded should the listed participant not take any further part in the Tournament. Exception will be done for any participants still involved in the Qualifying stages as these will be considered as active participants.

12) Bets on season related performances (e.g. "number of Grand Slam titles won" or "to finish top 20 yes/no" will be void if the player does not play at least 5 ranking point awarding events during the season.

29. Volleyball

- 1) Any points tallied during the so called "Golden Set" will not count for the settlement of the offers relating to that particular match, with the exception of any bets referring to tournament progression and Tournament Totals.
- 2) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 3) "Over/Under" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until

the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from <Section C, Para 28.3> for reference.

- 4) All "Correct Score" offers, "Odd/Even", and those offers which refer to the winner of particular period/timeframe in the match (example "Which team will win the 1st set?" and "Set 2 – Race to 15 points" require the relevant part of the match to be completed.
- 5) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 6) Offers referring to individual player performances' (example: Total Points Scored by Player X during the World Championship) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

30. Winter Sports

- 1) This section is valid for the following sports: Alpine Skiing, Biathlon, Cross Country Skiing, Freestyle, Nordic Combined, Short Track, Ski Jumping, Snowboard & Speed Skating.
- 2) Results from a competition will be deemed valid if it is declared as a valid competition for the relevant category, by the governing body for that sport. This applies in case of an event being shortened, such as only consisting of one run/jump instead of two, or an event being moved to another venue.
- 3) In cases of abandoned/uncompleted events, all those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome are deemed valid and will be settled accordingly.
- 4) All offers will be settled as void if the original/stated format of an event is completely changed, like the size of hill in Ski Jumping, style in Course Country Skiing, etc.
- 5) Offers related to specific Winter Sports events (excluding for example bets referring to Overall classifications, Olympic, World and Continental competitions), are offered with the explicit assumption that the particular event will be the next event held in that particular sports/discipline. Should the specific event be moved for any reason whatsoever and an exactly similar event for that sports/discipline is held in the same location starting in not more than 72 hours, the bets will be valid for the next scheduled event in that sports/discipline. Thus, if for example two separate races from the same sports/discipline are scheduled for Friday and Saturday and the Friday competition is moved to Saturday or Sunday, the bets on the Friday competition will be settled in accordance with the next scheduled event, in this case Saturday's events. In cases where just 1 event is scheduled in that sports/discipline and the starting time is moved less than 72 hours, bets will remain valid and

will be settled accordingly. Should no event with the same connotations be held in the 72 hour period after the initially scheduled time, bets will be settled as void.

- 6) In a "Head to Head" between two or three participants, at least one of the listed participants must complete the final run/stage/jump which the bet refers to, for bets to be considered valid. Such provision is not applicable for Cross-country Sprint events which include different elimination stages as well as Ski Jumping. In such cases, settlement will be based on the official classification irrespective of whether any of the listed participants completes the final run/stage/jump.
- 7) All bet offers will be settled based on the first official result being presented. However, Paf will take into account and settle/re-settle accordingly, following any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a line infringement, pushes or a false handover in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc

31. Other (Non Sport/Special Bets/Politics)

- 1) The conditions stated in this section refer to all offers which would not be reasonably classified under the different sports categories (Ex. TV Programs, Politics, Awards & Prizes, Beauty Contests, Entertainment and similar). Whenever applicable, and unless otherwise stated in this section or in the offer, settlement of these offers will be based on the Paf Rules under <Section B, Para 5>.
- 2) Unless otherwise specified below or in conjunction with the bet offer, all bets which fall under this section are valid until a result is officially declared regardless of any delays in the announcement, extra voting rounds, etc. which would be needed for the outcome to be announced.
- 3) All open offers involving participants who withdraw/have been evicted from TV shows (either departing voluntarily or following an organiser's decision), will be settled as lost. Should the same participant re-enter the same competition at a later date, he/she will be treated as a new contestant thus previous bets will be settled as lost.
- 4) Bets referring to the removal of a participant are only valid for the next scheduled show. Any changes to the methods of eviction, amount and/or line-up of participants eliminated during the same program, or any other factors which were not reasonably expected will result in the bets referring to "Next eviction" or "Next Elimination" to be voided.
- 5) In the event of the show terminating before an official winner is declared, bets will be settled as a tie (i.e. "Dead Heat", as detailed in <Section B, Para 5.14>) between the contestants who have not been eliminated. Win/Place bets on contestants who have been already eliminated will be settled as lost.
- 6)
 - a) Politics markets will be settled in accordance with the result as confirmed, after it was first published by the government organization responsible for holding the election, within that particular jurisdiction, on its official website/social media.

- b) Paf reserves the right to use information collected from a consensus of recognised national broadcasters, in order to settle markets before the official result as described in <Section C, Para 31.6.a> is proclaimed and confirmed. Any public concession by an opposing contender will also be considered grounds for settlement to occur. <Section A, Para 6.2>.
- c) Changes in a declared or published official result deriving from eventual protests, disputes, sub-judice results and/or successive changes to the official result, after it has been issued/confirmed will not be considered.
- d) In "Outright" or "Place" bets, no refunds will be given for any candidate who does not take part, withdraws, and/or is not listed on the ballot of any election for any reason.

32. Mixed Martial Arts

- 1) All offers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight. No amendments made to the official result after being first announced will be taken into consideration except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) Unless clearly specified that the fights are unconfirmed, bets are only valid should the fight take place on the card/date it was announced for irrespective of any change in venue/location. Bets will be settled as void should there be any official announcement by the organizing body of a date postponement, re-scheduling to a different card or change in fighters even if said match ends up taking place as originally announced.
- 3) With the exception of the instances as detailed in <Section C, Para 32.4>, addition or removal of title stipulations (example: a match initially announced as a non-title match gets changed into a title match) or changes in weight classes as well as either/both of the fighters fail to make the pre-established weight, will not result in the voiding of the offers as much as the fight takes place on the card it was announced for.
- 4) If for any reason, the number of scheduled rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Winning Group of Rounds", "Alternate Winning Round", "Alternate Winning Group of Rounds", Over/Under offers, "Winning Method" and "To go the distance" will be declared void.
- 5) For settlement purposes, in case the fight is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- 6) Offers on fights declared as a "No Contest" will be settled as void, except for those offers the outcome of which has been decided prior to the decision and could not possibly be changed or in cases where such outcome was offered for betting purposes.
- 7) The following descriptions are to be considered as the applicable outcomes for the different scenarios:

- “Finish”: A win by KO (Knockout), TKO (Technical Knockout), DQ (Disqualification), Submission, ‘throwing of the towel’ from either fighter’s corner, any referee stoppage which declares either fighter as the only winner of the fight;
- “Points/Decision”: Any win based on the judges’ scorecards;
- “Unanimous decision”: A decision where all judges declare the same fighter as the winner;
- “Majority decision”: A decision where the majority of judges declare the same fighter as the winner while the minority of the judges declare the fight as a draw;
- “Split decision”: A decision where the majority of judges declare a particular fighter as the winner while the minority of the judges declare the other fighter as the winner;
- “Majority draw”: A decision where the majority of judges declare the fight as a draw while the minority of the judges declare a particular fighter as the winner;
- “Split draw”: A decision where each of the judges’ scorecards declare a different outcome of the fight and no outcome prevails over the other;
- “Finish Only”: No outcome (Void) if there is no finish;
- “Decision Only”: No outcome (Void) if there is no decision;
- “Submission Only”: No outcome (Void) if there is no submission;
- “KO/TKO/DQ Only”: No outcome (Void) if there is no KO/TKO/DQ finish;
- “Round 1 Only”: No outcome (Void) if there is no Round 1 finish.

- 8) A fight will only be considered as having gone "the distance" only if a points/judges’ decision is awarded after the full duration of all scheduled rounds has been completed. If a judges or referees’ decision is awarded, before the full number of scheduled rounds are completed (Technical Decision) offers such as “Alternate Round Betting”, “Group of rounds” and Over/under offers will be declared void, unless the outcome is already determined. For settlement purposes, betting on rounds or groups of rounds is for a fighter to win by KO, TKO, disqualification or submission during that round/group of rounds. In the event of a Technical Decision before the end of the fight, all bets will be settled as a “Win by Decision”.
- 9) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a “Majority draw” or a “Split draw” are to be considered as a drawn/tied outcome and offers will be settled accordingly.
- 10) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example, a bet on Over 4.5 Total Rounds will be settled as Over once two minutes and 30 seconds in the 5th Round has passed.
- 11) Settlement of statistics-based offers such as "Fighter to have most takedowns" or "Fighter to have most significant strikes" will be settled based on the results issued by the governing body or its recognized official partner for such statistics. Settlement will be based according to the definition with which the official governing body issues said statistics. In cases where both fighters are declared as having accomplished the same result and said outcome not having been available as a possible outcome for betting purposes, bets will be voided.
- 12) Markets which confront or tally different fights from the same card such as “Total KOs/TKOs on the card” or “Total matches to end by decision on the card” will indicate the number of fights required to take place on a card, or list specifically the section of the card the bet relates to. Bets will remain valid should any applicable fight be cancelled yet the number of fights on the card or the applicable specific section of it remain the same (example: re-booking, replacement fighter or

undercard/preliminary matches being pushed to the main card). Should for whatever reason the listed number of fights not take place during the card or the specific section of it for which the bet refers to, bets will be settled as void.

33. Snooker

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one frame to be completed for bets to stand.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption has occurred. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of frames which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. See examples from <Section C, Para 28.3> for reference.
- 4) "Handicap" offers require all scheduled frames to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from <Section C, Para 28.3> for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Player to win the first set" or "First Player to reach X Frames") require the relevant part of the match to be completed.
- 6) All types of offers not specified above require at least one frame to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 7) In cases of a re-rack all bets on that specific frame will stand. Any occurrence that has already been determined before the re-rack will be settled, with the exception of "Total Points – Frame" and "Both Players to Score 20+ Points – Frame" bet offers, in which case only the points scored after the re-rack will count towards settlement.
- 8) Offers combining a number of occurrences by a specific player/team within a match/event, require that all connotations related to the bet offer must be fully and unquestionably complied with. Should one or more parts of the offer end in a tie bets will be settled as LOST.

- 9) All offers that refer to a "{x}+break" will be settled as yes on occurrences of the break of {x} or more inclusive. For example, the offer "100+ Break in Frame 1" will be settled as yes, if there is exactly a 100 break in frame 1.

34. Darts

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc, granted that the match actually starts.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of legs which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. See examples from <Section C, Para 28.3> for reference.
- 4) "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from <Section C, Para 28.3> for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Player to win the first set" or "First Player to reach X Sets") require the relevant part of the match to be completed.
- 6) All types of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 7) Offers combining a number of occurrences by a specific player/team within a match/event, require that all connotations related to the bet offer must be fully and unquestionably complied with. Should one or more parts of the offer end in a tie, bets will be settled as LOST.
- 8) All offers that refer to a "{x}+checkout" will be settled as yes on occurrences of the checkout of {x} or more inclusive. For example, the offer "100+Checkout – Leg 1" will be settled as yes, if there is exactly a 100 checkout in Leg 1

D. Racing

1. Horse Racing

- i. All bets are governed by Tattersalls Rules of Betting as described on <http://www.tattersallscommittee.co.uk/>. These rules will govern the settlement of bets should anything occur that is not covered by the rules within this section.

1. General Rules

- a) The term 'past the post' pertains to the sequence in which horses concluded the race, occurring prior to the confirmation of the official result by the race day stewards.
- b) Unless specified otherwise, all bets will ultimately be resolved based on the officially confirmed result by the race day stewards, following the past the post result and any enquiries or objections have been ruled upon.
- c) In cases where the official result is confirmed but later revised, be it due to disqualification, an error, or any other reason, only the initial confirmation of the official result by the race day stewards will be considered for settlement.
- d) When the race day stewards confirm a horse as a starter, the settlement of all bets will be resolved based on the official result, unless specified otherwise.
- e) If the race day stewards declare a horse is participating solely for purse money in a race, bets on that selection will be voided, and a Rule 4 deduction may be applied to bets on other horses in the race.
- f) Coupled horses will be considered as separate entities for betting purposes.
- g) Two pricing options are available: taking the odds at the time of placement, known as 'fixed odds' (FO), or choosing the 'starting price' (SP). SP odds are determined by the odds at the start of the race, provided to us by our data provider. In the absence of an SP return, the final odds available for betting will serve as a replacement. Tote or pari-mutuel dividends are not considered for SP purposes. Settlements for FO and SP bets may be subject to adjustments for Dead Heat and Rule 4 deductions. See Rule D.1.4.
- h) In the event of a race cancellation or postponement after the final field has been confirmed, all bets will be voided, with the exception of cases outlined in Rule D.1.1.a.
- i) In the case of the postponement of a major race or meeting, which will be judged at our discretion, we maintain the right to affirm that all bets made after the final declarations will remain valid provided that:
 - Declarations remain closed to new entrants and,
 - The venue is unchanged.
- j) In the event that a race is run on a surface other than the one initially scheduled, such as a switch from turf to dirt/all weather or vice versa, the bets will stand unless specific conditions specified in Rule D.1.1.a. are met.
- k) If a false start or any other incident necessitates a race to be re-run, all bets will remain valid and settled based on the results of the re-run. Provided the re-run adheres to Rule D.1.1.a.
- l) A race is defined as a 'walkover' when only one (1) horse takes part in the race. When this occurs, all bets will be voided, unless stated otherwise.
- m) In races where two or more horses begin the race but none successfully complete the course, all bets will be considered void unless stated otherwise.
- n) The 'unnamed favourite' (fav) and 'unnamed second favourite' (2fav) are assigned based on the following criteria:
 - The horse with the shortest 'starting price' (SP) odds is designated as the unnamed favourite.
 - In cases where two or more horses share the shortest SP odds, the horse with the lowest race card number is considered the unnamed favourite.
 - The horse with the second-shortest SP odds, or the second-lowest race card number in case of a tie with the unnamed favourite, is recognised as the unnamed second favourite.

- If a horse is withdrawn but is still associated with the unnamed favourite due to the absence of a new market, it will be excluded for settlement purposes.
- o)** In races with reserves, Rule 4 deductions apply to all runners, except if a reserve fails to qualify for the race. If a reserve gains entry to the field due to withdrawals and is later withdrawn itself, Rule 4 deductions will still apply.

2. Double Result

- a)** In the event that the race day stewards revise the past the post finishing order before the official result confirmation, settlement will reflect both the past the post finishing order and the official result, with exceptions noted in the following circumstances.
 - i) The race occurs outside of the UK, Ireland, and South Africa.
 - ii) Bets in the following markets: ante-post/future racing, forecast, tricast, each-way your way, to place, betting without, insure-bet/money-back, match bets, favourite specials, accumulator specials, jockey specials, trainer specials or any other special at our discretion.
 - iii) The horse and jockey completed the wrong course.
 - iv) The horse carried the wrong weight, or the jockey failed to 'weigh in'.
 - v) Races declared void.
 - vi) A result error by the judge or data provider before the official result.

3. Ante-Post/Future Racing

- a)** For a bet to be considered as an 'ante-post' or 'future racing' bet (AP), the bet must be placed prior to the confirmation of the final field.
- b)** AP bets will be voided in the following circumstance:
 - i) If the conditions of the race entry are altered;
 - ii) If the venue is changed;
 - iii) If a horse is balloted out, meaning it is declared but fails to be accepted for a race that is oversubscribed;
 - iv) If a non-runner is declared in a market specifically tagged as 'non-runner money back' (NRMB).
- c)** In the event of a race being re-run or postponed, all AP bets will remain valid, subject to the following conditions:
 - The race is run within 7 days of its originally scheduled date.
 - The conditions of the race remain unaltered.
 - The venue is unchanged
 - The entries for the race are not reopened.
- d)** If a race is cancelled, declared void, or postponed without meeting the conditions outlined in Rule D.1.3.c all AP bets will be voided.
- e)** In the event of a race not taking place as scheduled, we reserve the right to leave the AP market unsettled, pending further information on the rescheduling of the race within the timeframe specified by Rule D.1.3.c
- f)** Rule 4 deductions are not applicable to AP markets, but "Dead Heat" rule is applicable as detailed in <Section B, Para 5.14>.
- g)** The each-way terms for AP markets shall be determined at the time of bet placement and shall remain unchanged, notwithstanding any fluctuations in the field size.

4. Rule 4/Non-runner deductions

A deduction is implemented to offset the impact of a horse's withdrawal from a specific race. This adjustment acknowledges that with fewer horses in a race, the likelihood of each remaining horse winning increases.

- a) The Rule 4 deduction is calculated based on the odds of the withdrawn horse or horses at the moment they are scratched from our markets.
- b) A single or multiple deduction can be imposed on a bet, with the maximum deduction limited to 90%. A concession is made by exempting a 5% deduction.
- c) Rule 4 deductions are applicable to the 'starting price' (SP) of a horse when a withdrawal happens just before the race and there is inadequate time for a new market to be formed.
- d) Deductions for both win and each-way bets are based on the table below. For instance, if a bet is placed at decimal odds 13.0 (12/1) and there is a withdrawal of another runner at decimal odds 3.25 (9/4), a 30% deduction is applied. The recalculated decimal odds would then be 9.40. The deduction can be recalculated using the formula: (Odds minus 1) divided by 100, multiplied by (100 minus the deduction value), and then adding 1. In this example, the calculation would be $(13.0 - 1) / 100 * 70 + 1 = 9.40$.

Decimal odds	Fractional odds	Deduction
1.12 or lower	1/9 or lower	90%
1.13 – 1.19	1/8 – 2/11	85%
1.20 – 1.27	1/5 – 27/100	80%
1.28 – 1.33	7/25 – 33/100	75%
1.34 – 1.44	1/3 – 11/25	70%
1.45 – 1.57	4/9 – 11/20	65%
1.58 – 1.66	4/7 – 13/20	60%
1.67 – 1.83	4/6 – 41/50	55%
1.84 – 1.99	5/6 – 49/50	50%
2.00 – 2.24	Evens – 6/5	45%
2.25 – 2.59	5/4 – 31/20	40%
2.60 – 2.79	8/5 – 7/4	35%
2.80 – 3.39	9/5 – 47/20	30%
3.40 – 4.19	12/5 – 3/1	25%
4.20 – 5.49	16/5 – 22/5	20%
5.50 – 6.99	9/2 – 23/4	15%
7.00 – 10.99	6/1 – 19/2	10%
11.00 and higher	10/1 and higher	0%

- e) The aforementioned table encompasses odds presented in both decimal and fractional formats. If the decimal options lack a corresponding fractional equivalent, we maintain the right to implement Rule 4 deductions based on the decimal table.

5. Exotic bet types

Exotic bets apply exclusively to named horses. If there is a non-runner in a combination exotic bet, the bets involving that non-runner will be voided, whilst other bets within the combination exotic bet will remain valid.

- a) **Forecasts**

Straight Forecast (SFC)

A SFC allows you to bet on the finishing order of the first (1st) and second (2nd) placed horses in a race.

Reverse Forecast (RFC)

A RFC enables you to bet on the outcome of the first (1st) and second (2nd) horses in a race, regardless of their finishing order. This bet can be viewed as two (2) separate SFC bets, one (1) on each outcome.

Combination Forecast (CFC)

A CFC allows you to pick three (3) or more selections in a specific race. To win the bet, it is required that two (2) of the chosen horses finish in the first (1st) and second (2nd) positions, regardless of the order.

- i) Forecasts are available in races with three (3) or more runners.
- ii) Forecast bets are settled in accordance with the SFC dividend. Should for any reason a SFC dividend not be given, bets will be void.

b) Tricast

Straight Tricast (STC)

A STC is a bet on the exact finishing order of the first (1st), second (2nd) and third (3rd) placed horses in a race.

Combination Tricast (CTC)

A CTC is a bet on the first (1st), second (2nd) and third (3rd) placed horses in a race, irrespective of the finishing order.

- i) Tricasts are applicable in races where a STC dividend is declared and settled based on the STC dividend. In the absence of a declared STC dividend, the bets will be treated as a SFC on the selected options to finish first (1st) and second (2nd), with the third (3rd) position being disregarded.

6. Win, Each-way and Derivative markets

- a) Dead Heat rules and Rule 4 deductions apply to all win, each-way and derivative markets.

i) Win

A 'win' bet constitutes a single stake on the selected horse, and it will only be deemed successful if the chosen horse emerges as the winner of the race.

ii) Each-way

An 'each-way' bet comprises two separate bets—a 'win' bet and a 'place' bet.

- The standard terms for each-way bets, outlining the conditions for the place component of the each-way bet, are detailed below.
- In cases where extra places are provided, the fraction may be altered from one quarter (1/4) to one fifth (1/5) at our discretion and may change after bet placement.
- The terms for each-way betting are contingent on the actual number of runners, not the field size at the time of bet placement. In races where an extra place is offered, Paf reserves the right to withdraw the additional place(s) at its own discretion. If the enhanced place terms are withdrawn, bets will be settled at the standard terms detailed below.

- The following are the standard place terms for each-way betting.

Handicap races:

- 2-4 runners = Win only
- 5-7 runners = 1/4 the odds 1, 2
- 8-11 runners = 1/5 the odds 1, 2, 3
- 12-15 runners = 1/4 the odds 1, 2, 3
- 16 or more runners = 1/4 the odds 1, 2, 3, 4

Non-handicap races:

- 2-4 runners = Win only
- 5-7 runners = 1/4 the odds 1, 2
- 8 or more runners = 1/5 the odds 1, 2, 3

- Each-way 'doubles', 'trebles', 'accumulators' are settled with the win part corresponding to all horses to win and the place part corresponding to all horses to place.
- For instance, if placing a four-horse each-way accumulator, the win part of the each-way bet prevails only if all four horses secure victory. If three horses' triumph and the fourth is placed, the win component of the each-way accumulator is deemed lost, while the place part of the each-way accumulator is acknowledged as a winner.
- Place odds are determined by subtracting 1, representing the stake, from the decimal odds. This result is then divided by the fractional terms, with the addition of 1 completing the calculation. As an illustration, if a horse has odds of 5/1 in a race with fractional terms of one fifth (1/5), the calculated place odds, expressed as decimal odds, would be 2.0. In this example, the calculation would be $(6.0 - 1) / 5 + 1 = 2.0$.
- In cases where non-runners decrease a field size from five or more to four or fewer, the each-way bet's place part will be treated as a win-only bet, transforming the each-way bet from win-place to win-win.

iii) Each-way your way

- As with any each-way market, the number of places are contingent on the actual number of runners, not the number of places at the time of bet placement.
- When the field size decreases to a point where it reduces the standard each-way betting places, the number of places for 'Each-way your way' bets will also decrease. This means that places will be reduced when the field reduces from sixteen to fifteen (for handicap only), eight to seven, and five to four.
- Bets will be declared void if the number of runners equals the number of places the bet is subject to, after deductions for a reduction in field size.
- Bets are restricted to each-way singles only.
- Rule 4 deductions are determined by the odds of the withdrawn horse in each corresponding market.

iv) To place

- Once a 'to place' bet (not be confused with an each-way bet) is confirmed, the number of places will remain unchanged regardless of subsequent alterations in the field size. However, if the number of runners diminishes to equal or falls below the specified number of places, bets will be voided.
- In the event of a non-runner, place bets on the remaining horses may incur a Rule 4 deduction based on the table below.

- A single or multiple deductions can be applied to a bet, with the maximum deduction capped at 90%. A concession is made by exempting a 5% deduction.

Decimal odds	Fractional odds	2 places	3 places	4 places
1.12 or lower	1/9 of lower	45%	30%	20%
1.13 – 1.19	1/8 – 2/11	40%	30%	20%
1.20 – 1.27	1/5 – 27/100	40%	25%	20%
1.28 – 1.33	7/25 – 33/100	35%	25%	20%
1.34 – 1.44	1/3 – 11/25	35%	25%	15%
1.45 – 1.57	4/9 – 11/20	30%	20%	15%
1.58 – 1.66	4/7 – 13/20	30%	20%	15%
1.67 – 1.83	4/6 – 41/50	25%	20%	15%
1.84 – 1.99	5/6 – 49/50	25%	15%	10%
2.00 – 2.24	Evens – 6/5	20%	15%	10%
2.25 – 2.59	5/4 – 31/20	20%	15%	10%
2.60 – 2.79	8/5 – 7/4	15%	10%	10%
2.80 – 3.39	9/5 – 47/20	15%	10%	0%
3.40 – 4.19	12/5 – 3/1	10%	10%	0%
4.20 – 5.19	16/5 – 4/1	10%	0%	0%
5.20 and higher	21/5 and higher	0%	0%	0%

- The aforementioned table encompass odds presented in both decimal and fractional formats. If the decimal options lack a corresponding fractional equivalent, we retain the right to implement Rule 4 deductions based on the decimal table.

v) *Betting without*

- Settlement does not consider the excluded horses in each corresponding 'betting without' market.
- Each-way terms, as per Rule D.1.6.a.ii, are determined by the number of runners in each respective betting without market.
- Rule 4 deductions are determined by the odds of the withdrawn horse in each corresponding betting without market.
- In the event of a non-runner leaving only one (1) quoted horse in a betting without market, or if there are no finishers in a race excluding the betting without horses, all bets will be declared void.

vi) *Insure-bet/money-back*

A bet on the horse to win the race, but if the horse finishes second (2nd) or third (3rd), depending on the market, the stake is returned.

- If a race is reduced to four (4) or fewer runners, all bets will be void.

7. Distance markets

- The settlement of all distance bets will be based on the 'past the post' distances between the first (1st) and second (2nd) placed finishers, provided that the respective horses and jockeys completed the correct course and carried the correct weight. If a horse is disqualified for the specified reasons, it will be disregarded for settlement purposes.
- The distances supplied by our data providers will be utilised for settlement purposes.
- If the winning margin is less than one length, the following numerical values will be applicable.

Dead Heat (dh) = 0 lengths

Nose (nse) = 0.05 of a length

Short head (shd) = 0.1 of a length

Head (hd) = 0.2 of a length

Neck (nk) = 0.3 of a length

Half a length ($1/2$) = 0.5 of a length

Three quarters ($3/4$) = 0.75 of a length

- d) The maximum amount of 'lengths' in each race is twelve (12) lengths for Flat Racing and thirty (30) lengths for National Hunt Racing. In the event of one (1) finisher the maximum distance will be used for settlement.

i) Meeting winning distance

A bet on the total winning distances at a specific meeting.

- Arab races and charity races will be excluded for settlement, unless stated otherwise.
- In the case of a 'walkover' or if no official result is declared (e.g., all horses fail to compete), the following lengths will be added to the total: five (5) lengths for Flat Racing and twelve (12) lengths for National Hunt Racing, including National Hunt Flat races.
- If a meeting involves one (1) or more races that are cancelled, postponed, or declared void, all bets on that meeting will be void. However, bets that have already been decided before the race is cancelled, postponed, or declared void, with no other outcome possible, will be settled according to the determined result.

ii) Race winning distance

A bet on the winning distance in a specific race.

- In the case of a 'walkover' or if no official result is declared (e.g., all horses fail to compete), all bets will be void.

iii) Winning distance of listed horse

A bet on the horse to win the race by a specific distance.

- If a 'walkover' occurs, all bets on this market will be declared void.

iv) Handicap special

- Each horse is allocated a handicap in lengths. The market winner is identified as the competitor who, when the handicap is considered alongside the race outcome, would have outperformed all other contenders.
- Dead Heat rules and Rule 4 deductions may apply.

8. Specials

- a) Walkovers, Arab races, and charity races will be excluded from settlement for all special markets, unless stated otherwise.
- b) In instances where the term 'place' is referenced in the bet-offer, bets shall be settled in accordance with the standard each-way betting terms and shall not be subject to any additional places. Furthermore, such bets shall be subject to the same rules and provisions governing non-runners, as set forth in Rule D.1.6.a.ii, unless specific alternative terms are stipulated.

i) *Match bets*

- The horse achieving the highest finishing position among those listed in the market will be settled as the winner.
- Dead Heat rules may apply.
- In the event that none of the listed horses complete the race, all bets on the market will be void.
- If at least one (1) of the listed horses is a non-runner, all bets will be void.

ii) *Favourite specials*

A bet on a designated number of favourites, with options for either 'win' or 'place' at a listed meeting. For the purposes of settling bets on 'favourite specials', the definition of a favourite as provided in Rule D.1.1.n shall be modified as follows:

- In the event of joint or co-favourites, all such horses shall be considered the 'favourite' for settlement purposes.
- In the event of one (1) or more races not taking place, for whatever reason, bets for that meeting will be void. However, bets decided before the race disruption will be settled according to the determined outcome, as no other result would be possible in those cases.
- Dead Heat winners will be considered as outright winners for settlement purposes.

iii) *Accumulator specials*

A bet placed on the named horses to either 'win' or 'place' in the listed races, as applicable.

- In case of any listed horses not running, for whatever reason, all bets will be voided, except where ante-post rules apply to any listed horses.
- Dead Heat winners will be considered as outright winners for settlement purposes.

iv) *Jockey specials*

A bet placed on the named jockey to either 'win' or 'place', as applicable, on booked rides at a specified meeting.

- If the jockey does not ride at the specified meeting, all bets will be void.
- If a jockey misses one (1) or more of their booked rides for whatever reason, possible outcomes will be honoured, and those that could not be determined will be voided.
- Jockey specials will exclusively consider a jockey's booked rides. Any additional rides acquired by a jockey during a meeting will not be taken into account for settlement purposes.
- Dead Heat winners will be considered as outright winners for settlement purposes.

v) *Trainer specials*

A bet on the named trainer to either 'win' or 'place,' as applicable, with horses under their training license at a specified meeting.

- If the trainer does not have any runners at the specified meeting, bets will be void.
- If a trainer is no longer represented in one (1) or more races due to non-runners, cancelled, postponed, or void races, possible outcomes will be honoured, while those that could not be determined will be void.
- Dead Heat winners will be considered as outright winners for settlement purposes.

9. In-running

- a) Bets are win only and fixed odds only.
- b) A bet delay may be implemented at our discretion.

- c) Bets will be void if the race is not concluded, and no official result is confirmed. Refer to Rule D.1.1.b.
- d) Bets placed after the race has been completed will be void.
- e) Dead Heat rules apply.

2. Greyhounds

1. General Greyhound Rules

- a) Unless specified otherwise, bets are made on named greyhounds rather than trap numbers.
- b) Unless specified otherwise, all bets will be resolved based on the officially confirmed result.
- c) In cases where the official result is confirmed but later revised, be it due to disqualification, an error, or any other reason, only the initial confirmation of the official result will be considered for settlement.
- d) Two pricing options are available: taking the odds at the time of placement, known as 'fixed odds' (FO), or choosing the 'starting price' (SP). SP odds are determined by the odds at the start of the race, provided to us by our data provider. In the absence of an SP return, the final odds available for betting will serve as a replacement. If no FO or SP odds are available for a race from our data provider, all bets will be void. Tote or pari-mutuel dividends are not considered for SP purposes. Settlements for FO and SP bets may be subject to adjustments for Dead Heat or Rule 4 deductions. See Rule D.2.3.
- e) In the event of a race cancellation or postponement after the final field has been confirmed, all bets will be voided, with the exception of cases outlined in of Rule D.2.1.g.
- f) In the case of the postponement of a major race or meeting, which will be judged at our discretion, we maintain the right to affirm that all bets made after the confirmation of the final field will remain valid provided that:
 - The final field remains closed to new entrants and,
 - The venue is unchanged.
- g) In the event of a 'no race' being declared, or any other incident requiring a race to be re-run on the same scheduled day, all bets will remain valid and settled according to the results of the re-run. If no re-run takes place on the same day, all bets will be void.
- h) The 'unnamed favourite' (fav) and 'unnamed second favourite' (2fav) are assigned based on the following criteria:
 - The greyhound with the shortest 'starting price' (SP) odds is designated as the unnamed favourite.
 - In cases where two or more greyhounds share the shortest SP odds, the greyhound with the lowest trap number is considered the unnamed favourite.
 - The greyhound with the second-shortest SP odds, or the second-lowest trap number in case of a tie with the unnamed favourite, is recognised as the unnamed second favourite.
 - If a greyhound is withdrawn but is still associated with the unnamed favourite due to the absence of a new market, it will be excluded for settlement purposes.

2. Ante-Post/Future Racing

- a) For a bet to be considered as an 'ante-post' or 'future racing' bet (AP), the bet must be placed prior to the confirmation of the final field.
- b) AP bets will be voided in the following circumstances:
 - i) If the venue is changed.
 - ii) If a non-runner is declared in a market specifically tagged as 'non-runner money back' (NRMB).
- c) In the event of a race being re-run or postponed, all AP bets will remain valid, subject to the following conditions:
 - The race is run within 7 days of its originally scheduled date.

- The conditions of the race remain unaltered.
 - The venue is unchanged
 - The entries for the race are not reopened.
- d) If a race is cancelled, declared void, or postponed without meeting the conditions outlined in Rule D.2.2.c, all AP bets will be voided.
- e) In the event of a race not taking place as scheduled, we reserve the right to leave the AP market unsettled, pending further information on the rescheduling of the race within the timeframe specified by Rule D.2.2.c.
- f) Rule 4 deductions are not applicable to AP markets, but “Dead Heat” rules are applicable as detailed in <Section B, Para 5.14>.
- g) The each-way terms for AP markets shall be determined at the time of bet placement and shall remain unchanged, notwithstanding any fluctuations in the field size

3. Rule 4/Non-runner deductions

A deduction is implemented to offset the impact of a greyhound withdrawal from a specific race.

- a) The Rule 4 deduction is calculated based on the odds of the withdrawn greyhound or greyhounds at the moment they are scratched from our markets.
- b) A single or multiple deduction can be imposed on a bet, with the maximum deduction limited to 90%. A concession is made by exempting a 5% deduction.
- c) Rule 4 deductions are applicable to the ‘starting price’ (SP) of a greyhound when a withdrawal happens just before the race and there is inadequate time for a new market to be formed.
- d) Deductions for both win and each-way bets are based on the table below. For instance, if a bet is placed at decimal odds 13.0 (12/1) and there is a withdrawal of another runner at decimal odds 3.25 (9/4), a 30% deduction is applied. The recalculated decimal odds would then be 9.40. The deduction can be recalculated using the formula: (Odds minus 1) divided by 100, multiplied by (100 minus the deduction value), and then adding 1. In this example, the calculation would be $(13.0 - 1) / 100 * 70 + 1 = 9.40$.

Decimal odds	Fractional odds	Deductions
1.12 or lower	1/9 or lower	90%
1.13 – 1.19	1/8 – 2/11	85%
1.20 – 1.27	1/5 – 27/100	80%
1.28 – 1.33	7/25 – 33/100	75%
1.34 – 1.44	1/3 – 11/25	70%
1.45 – 1.57	4/9 – 11/20	65%
1.58 – 1.66	4/7 – 13/20	60%
1.67 – 1.83	4/6 – 41/50	55%
1.84 – 1.99	5/6 – 49/50	50%
2.00 – 2.24	Evens – 6/5	45%
2.25 – 2.59	5/4 – 31/20	40%
2.60 – 2.79	8/5 – 7/4	35%
2.80 – 3.39	9/5 – 47/20	30%
3.40 – 4.19	12/5 – 3/1	25%
4.20 – 5.49	16/5 – 22/5	20%
5.50 – 6.99	9/2 – 23/4	15%
7.00 – 10.99	6/1 – 19/2	10%
11.00 and higher	10/1 and higher	0%

- e) The aforementioned table encompass odds presented in both decimal and fractional formats. If the decimal options lack a corresponding fractional equivalent, we maintain the right to implement Rule 4 deductions based on the decimal table.

4. Exotic bet types

Exotic bets apply exclusively to named greyhounds. If there is a non-runner in a combination exotic bet, the bets involving that non-runner will be voided, whilst other bets within the combination exotic bet will remain valid.

a) Forecasts

Straight Forecast (SFC)

A SFC allows you to bet on the finishing order of the first (1st) and second (2nd) placed greyhounds in a race.

Reverse Forecast (RFC)

A RFC enables you to bet on the outcome of the first (1st) and second (2nd) greyhounds in a race, regardless of their finishing order. This bet can be viewed as two (2) separate SFC bets, one (1) on each outcome.

Combination Forecast (CFC)

A CFC allows you to pick three (3) or more selections in a specific race. To win the bet, it is required that two (2) of the chosen greyhounds' finish in the first (1st) and second (2nd) positions, regardless of the order.

- i) Forecasts are available in races with three (3) or more runners.
- ii) Forecast bets are settled in accordance with the SFC dividend. Should for any reason a SFC dividend not be given, bets will be void.

b) Tricast

Straight Tricast (STC)

A STC is a bet on the exact finishing order of the first (1st), second (2nd) and third (3rd) placed greyhounds in a race.

Combination Tricast (CTC)

A CTC is a bet on the first (1st), second (2nd) and third (3rd) placed greyhounds in a race, irrespective of the finishing order.

- i) Tricasts are applicable in races where a STC dividend is declared and settled based on the STC dividend. In the absence of a declared STC dividend, the bets will be treated as a SFC on the selected options to finish first (1st) and second (2nd), with the third (3rd) position being disregarded.

5. Win, Each-way and Derivative markets

- a) Dead Heat rules and Rule 4 deductions apply to all win, each-way and derivative markets.

i) Win

- A 'win' bet constitutes a single stake on the selected greyhound, and it will only be deemed successful if the chosen greyhound emerges as the winner of the race.

ii) Each-way

An 'each-way' bet comprises two separate bets—a 'win' bet and a 'place' bet. All each-way bets are ineligible for cash-out.

- The standard terms for each-way bets, outlining the conditions for the place component of the each-way bet, are detailed below.
- In cases where extra places are provided, the fraction may be altered from one quarter (1/4) to one fifth (1/5) at our discretion.
- The terms for each-way betting are contingent on the actual number of runners, not the field size at the time of bet placement. In races where an extra place is offered, Paf reserves the right to withdraw the additional place(s) at its discretion. If the enhanced place terms are withdrawn, bets will be settled at the standard terms detailed below.
- The following are the standard place terms for each-way betting.

2-4 runners = Win only

5-7 runners = 1/4 the odds 1, 2

8-11 runners = 1/5 the odds 1, 2, 3

- Each-way 'doubles', 'trebles', 'accumulators' are settled with the win part corresponding to all greyhounds to win and the place part corresponding to all greyhounds to place.
- For instance, if placing a four-greyhound each-way accumulator, the win part of the each-way bet prevails only if all four greyhounds secure victory. If three greyhounds' triumph and the fourth is placed, the win component of the each-way accumulator is deemed lost, while the place part of the each-way accumulator is acknowledged as a winner.
- Place odds are determined by subtracting 1, representing the stake, from the decimal odds. This result is then divided by the fractional terms, with the addition of 1 completing the calculation. As an illustration, if a greyhound has odds of 5/1 in a race with fractional terms of one quarter (1/4), the calculated place odds, expressed as decimal odds, would be 2.25. In this example, the calculation would be $(5.0 - 1) / 4 + 1 = 2.25$.
- In cases where non-runners decrease a field size from five or more to four or fewer, the each-way bet's place part will be treated as a win-only bet, transforming the each-way bet from win-place to win-win.

iii) *Each-way your way*

- As with any each-way market, the number of places are contingent on the actual number of runners, not the number of places at the time of bet placement.
- When the field size decreases to a point where it reduces the standard each-way betting places, the number of places for 'Each-way your way' bets will also decrease. This means that places will be reduced when the field reduces from eight to seven, and five to four.
- Bets will be declared void if the number of runners equals the number of places the bet is subject to, after deductions for a reductions in field size.
- Bets are restricted to each-way singles only.
- Rule 4 deductions are determined by the odds of the withdrawn horse in each corresponding market.

iv) *To place*

- Once a 'to place' bet (not be confused with an each-way bet) is confirmed, the number of places will remain unchanged regardless of subsequent alterations in the field size. However, if the number of runners diminishes to equal or fall below the specified number of places, bets will be voided.
- In the event of a non-runner, place bets on the remaining greyhounds may incur a Rule 4 deduction based on the table below.
- A single or multiple deductions can be applied to a bet, with the maximum deduction capped at 90%. A concession is made by exempting a 5% deduction.

Decimal odds	Fractional odds	2 places	3 places
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1.12 or lower	1/9 or lower	45%	30%
1.13 – 1.19	1/8 – 2/11	40%	30%
1.20 – 1.27	1/5 – 27/100	40%	25%
1.28 – 1.33	7/25 – 33/100	35%	25%
1.34 – 1.44	1/3 – 11/25	35%	25%
1.45 – 1.57	4/9 – 11/20	30%	20%
1.58 – 1.66	4/7 – 13/20	30%	20%
1.67 – 1.83	4/6 – 41/50	25%	20%
1.84 – 1.99	5/6 – 49/50	25%	15%
2.00 – 2.24	Evens – 6/5	20%	15%
2.25 – 2.59	5/4 – 31/20	20%	15%
2.60 – 2.79	8/5 – 7/4	15%	10%
2.80 – 3.39	9/5 – 47/20	15%	10%
3.40 – 4.19	12/5 – 3/1	10%	10%
4.20 – 5.19	16/5 – 4/1	10%	0%
5.20 and higher	21/5 and higher	0%	0%

- The aforementioned table encompass odds presented in both decimal and fractional formats. If the decimal options lack a corresponding fractional equivalent, we retain the right to implement Rule 4 deductions based on the decimal table.

v) *Betting without*

- Settlement does not consider the excluded greyhounds in each corresponding 'betting without' market.
- Each-way terms, as per Rule D.2.5.a.ii, are determined by the number of runners in each respective betting without market.
- Rule 4 deductions are determined by the odds of the withdrawn greyhounds in each corresponding betting without market.
- In the event of a non-runner leaving only one (1) quoted greyhound in a betting without market, or if there are no finishers in a race excluding the betting without greyhounds, all bets will be declared void.

vi) *Insure-bet/money-back*

A bet on the greyhound to win the race, but if the greyhound finishes second (2nd) or third (3rd), depending on the market, the stake is returned.

- If a race is reduced to four (4) or fewer runners, all bets will be void.

6. Distance markets

- The settlement of all distance bets will be based on the 'past the post' distances between the first (1st) and second (2nd) placed finishers, provided that the respective greyhounds completed the correct course. If a greyhound is disqualified for the specified reason, it will be disregarded for settlement purposes.
- The distances supplied by our data providers will be utilised for settlement purposes.
- If the winning margin is less than one length, the following numerical values will be applicable.

Dead Heat (dh) = 0 lengths

Nose (nse) = 0.05 of a length

Short head (shd) = 0.1 of a length

Head (hd) = 0.2 of a length

Neck (nk) = 0.3 of a length

Half a length (1/2) = 0.5 of a length

Three quarters (3/4) = 0.75 of a length

- d) The maximum amount of 'lengths' in each race is twelve (12) lengths. In the event of one (1) finisher the maximum distance will be used for settlement.

i) *Meeting winning distance*

A bet on the total winning distances at a specific meeting and/or a specified number of races.

- When referring to specific races, only those races will be taken into account for settlement purposes. The race times indicate the scheduled start times and will remain relevant regardless of any delays.
- In the case of a race being cancelled, postponed, or declared void, two (2) lengths will be awarded.
- If a meeting comprises three (3) or more races, that are listed in the respective bet offer, and those races are cancelled, postponed, or declared void, all bets on that meeting will be voided. However, bets that have already been decided before the races are cancelled, postponed, or declared void, with no other outcome possible, will be settled according to the determined result.
- Unless specified, should a track hold more than one (1) meeting on the same day, the bet-offer will refer for the next meeting to be ran after the bet is accepted.

ii) *Race winning distance*

A bet on the winning distance in a specific race.

- If no official result is declared, all bets on this market will be declared void.

iii) *Winning distance*

A bet on the greyhound to win the race by a specific distance.

- If no official result is declared, all bets on this market will be declared void.

7. Specials

- a) In instances where the term 'place' is referenced in the bet-offer, bets shall be settled in accordance with the standard each-way betting terms and shall not be subject to any additional places. Furthermore, such bets shall be subject to the same rules and provisions governing non-runners as set forth in Rule D.2.5.a.ii, unless specific alternative terms are stipulated.

i) *Match bets*

- The greyhound achieving the highest finishing position among those listed in the market will be settled as the winner.
- In the event that none of the listed greyhounds complete the race, all bets on the market will be void.
- If at least one (1) of the listed greyhounds is a non-runner, all bets will be void.

ii) *Trap Challenge*

A bet on which trap will have the most winners at a listed meeting and/or a specified number of races.

- All bets remain valid regardless of vacant traps, reserves, or cancelled, postponed or void races, provided that at least half of the specified races are finished with an official outcome. If this criterion isn't met, all bets will be voided.
- In combined trap challenge bet-offers, if one of the combined meetings is cancelled, postponed or fails to meet the minimum required number of races, bets will be declared void.
- When referring to specific races, only those races will be taken into account for settlement purposes. The race times indicate the scheduled start time and will remain relevant regardless of any delays.
- In the event of Dead Heat winners in a race, each trap will share a point. Therefore, if there are two Dead Heat winners of a race they will each be awarded half-a-point.
- If the outcome of the trap challenge market leads to multiple winners, Dead Heat rules will be applied.

iii) Favourite specials

A bet on a designated number of favourites, with options for either 'win' or 'place' at a listed meeting. For the purposes of settling bets on 'favourite specials', the definition of a 'favourite' as provided in Rule D.2.1.i shall be modified as follows:

- In the event of joint or co-favourites, all such greyhounds shall be considered for settlement purposes;
- In the event of one (1) or more races not taking place, for whatever reason, bets for that meeting will be void. However, bets decided before the race disruption will be settled according to the determined outcome as no other result would be possible in those cases;
- Unless specified, should a track hold more than one (1) meeting on the same day, the bet-offer will refer for the next meeting to be ran after the bet is accepted.
- Dead Heat winners will be considered as outright winners for settlement purposes.

iv) Accumulator specials

A bet placed on the named greyhounds to either 'win' or 'place' in the listed races, as applicable.

- In case of any listed greyhounds not running, for whatever reason, all bets will be voided, except where ante-post rules apply to any listed greyhounds.
- Dead Heat winners will be considered as outright winners for settlement purposes.

v) Trainer specials

A bet on the named trainer to either 'win' or 'place,' as applicable, with greyhounds under their training license at a specified meeting.

- If the trainer does not have any runners at the specified meeting, bets will be void.
- If a trainer is no longer represented in one (1) or more races due to non-runners, cancelled, postponed, or void races, possible outcomes will be honoured, while those that could not be determined will be void.
- Unless specified, should a track hold more than one (1) meeting on the same day, the bet-offer will refer for the next meeting to be ran after the bet is accepted.
- Dead Heat winners will be considered as outright winners for settlement purposes.

E. eSports

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Section 1 - Conditions of agreement

A. Introduction

1. Paf reserves the right to include and treat as eSports, offers on events related to games/genres not listed in the subsequent rules which reasonably fit the said description. Previous or future iterations of games/genre forming part of the same series, will be treated as per the rules related to that particular game/genre as present in these Terms and Conditions, regardless of any different numbering and/or denomination. Should it be the case that a game, genre, event and/or offer related to it is not specifically listed in these Terms and Conditions, settlement of such offers will be based on the general principles established in the Terms and Conditions.
2. When placing a bet with Paf, the Account Holder is agreeing that they have read, understood and will be adhering to the Terms and Conditions present in this section as well as the other Terms and Conditions governing the usage of Paf's website.

3. Unless specifically stated in this section, the rules present in Paf's General Terms and Conditions apply. In the event of ambiguity, priority will be set in the following order:
 - i. Rules and conditions published in conjunction with an offer and/or campaign;
 - ii. eSports Game-specific rules (if applicable);
 - iii. eSports Genre-specific rules;
 - iv. eSports General Result Settlement rules;
 - v. Paf's General Terms and Conditions.
4. Should none of the above provide an adequate resolution, Paf reserves the right, according to its own discretion, to settle offers on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.

B. General Result Settlement rules

1. When settling results Paf will do its utmost to attain itself to information obtained first hand (during or exactly after the event has been concluded) from the organizing association through the game broadcast and any relevant counters it might display, the game API and the official website. Should this information be conflictual, disputed and or omitted from first hand viewing as well as official sources and/or there is an obvious error in the information included in the sources above, the settlement of the bet offer will be based on other public sources.
2. Settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalisations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily. For bets referring to competitions which span over more than 1 round/stage (E.g.: Tournament Bets), only amendments effecting bets which settlement has not been decided yet will be taken into consideration. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on a team to reach the semi-finals of a tournament will be considered as having been attained once the organizing association deems it as such, even if the same team is disqualified from the tournament at a later stage for any reason whatsoever.
3. Whilst all systematic precautions have been put in place in order to represent the most faithful rendition of the event as scheduled by the governing association, any reference to the order in which the participants are shown, venues, etc, is to be deemed for information purposes only. Switching of home/away participants as well as previously announced venues, will not be deemed as valid grounds for cancellation of bets placed.
4. Before or during an event/match, Paf may decide to show current and past scores, counters and other statistics related to the offer. It is to be understood that Paf provides such data for

information purposes only and does not acknowledge or accept any liability whatsoever for the accuracy of such data. All data presented in this regard must be treated as unofficial and any inaccuracy will not be deemed as valid grounds for the cancellation of bets placed.

5. Should the name of any participant/event/game be misspelled and/or has changed, bets will remain valid granted that it is reasonably clear and can be ascertained through reputable sources, that the object that the bet has been placed upon, is the same as the participant/event/game intended.
6. The deadline (cut-off time) shown on the website is to be treated for information purposes only. Paf reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.
7. Paf reserves the right, solely at its own discretion, to void bets should any of the following situations arise:
 - i. Paf experience lags in receiving data/image streams from any of its sources/providers resulting in Paf presenting odds not reflecting the current state of the bet;
 - ii. it is reasonably obvious that bets have been placed from accounts which have access to data/image streams not available at that time to Paf;
 - iii. bets have been placed after any participant has gained an advantage enough to alter the odds of any offer, even just theoretically, without said odds having been adjusted to reflect the current state of the bet.
8. Should a match start at a different time than that listed on the website this will not be deemed as valid grounds for cancellation of the bets, granted that the exact same match is the next match taking place for both teams within the same tournament and is valid for the round/stage initially intended for.
9. Unless specifically stated, if the organising association includes any necessary extra rounds/overtime, qualifying match/es or series of matches in order to determine any classification and/or match outcome, Paf will take into account the results and outcomes deriving from the added matches/rounds/overtime for settlement purposes of bets referring to said match/classification.
10. All bet offers related to matches, or parts thereof, which do not take place at all or are awarded a result through a walk-over decision will be declared void. For settlement purposes action within a match (or part thereof) is considered to have occurred as to either when the game clock has started or whenever a participant performs an in-game action related to the match (or part thereof), whichever happens first.
11. Offers related to matches/or parts thereof which get abandoned for whatever reason and no result is declared by the official organization within 12 hours from the actual match start, will

have the stakes refunded on those bet offers whose result has not yet been determined. All bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome.

12. For all Match odds, Series Outcome and Team to go Through offers, the first official decision on the outcome of the offer issued by the governing association within 12 hours of match completion/abandonment will be the deciding factor for the settlement of bets, including but not limited to any decisions involving disqualifications, withdrawals, concessions, etc., which will be taken into account for settlement purposes. In cases where the offer ends in a drawn outcome, with said outcome not having been available as a possible outcome for betting purposes, stakes will be refunded.
13. Should it be decided that an abandoned fixture (or part thereof) is to be continued within 12 hours of the original start time, all bets placed on the initial match will stand and will be settled through the outcomes deriving from the continued play.
14. Should it be decided that an abandoned fixture (or part thereof) is restarted from the beginning within 12 hours of the original start time, all bets placed on the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void.
15. Unless otherwise stated either in the Game-Specific rules or in conjunction with the bet offer, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/date longer than 12 hours from the last scheduled time issued by the governing body due to schedule conflicts, technical issues or similar scenarios will be declared void, with the following exceptions where bets will remain valid:
 - a. Events which starting times have not been officially confirmed yet by the governing body at time of bet placement;
 - b. Events which are moved due to scheduling conflicts but remain scheduled to be played within the same game day/game week/round (as applicable) and the movement does not change the order of official fixtures for any of the participants in the offer;
 - c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same game day/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences as defined in <Section A, Para 5.4>, the change does not modify the order of official fixtures for any of the participants in the offer.
16. Should it be the case that either participant is involved in a match from the same tournament with a different opponent between the time of the abandonment and the continuation of the initial match, all pending bets on the initial match, will be settled as void regardless of the outcomes obtained during the continuation of the match.
17. Offers referring to Tournament outcomes and or matches/events scheduled over a 2 or more days-span, will remain valid granted that said event is considered completed and an official

result is announced by the official organization within the specified year, regardless of the current/future participation (or lack thereof) of any listed and/or previously announced participant, unless otherwise stated.

18. In cases of matches which have not been completed before their natural conclusion, and when a result is issued through a decision by the association not more than 36 hours from the actual event's start without play having continued following the abandonment, Paf will use the issued decision as the official result for the offers detailing the outcome of the match and/or tournament progress (E.g. Match odds and Participant to reach next round) granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. (E.g. Team A leading 2 Maps to nil in a best of 5 Maps match and Team B concedes: Association declares Team A as winner of the match = bet stands. Meanwhile if the same best of 5 Maps match was abandoned with the score 1-1 and the Association declares either team as the winner, the bet will be considered as void). All other offers will be declared void except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
19. Settlement of bet offers linked to counters (E.g. Total Kills) and any other offers related to specific terminology will be decided according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Paf will not acknowledge any complaints which derive from a personal interpretation of such terms.
20. When placing "Outright" or "Place" bets, stakes will be refunded on participants/outcomes that are not participating or withdraw from an event prior to the beginning of the entire event (including qualifying events), unless otherwise stated.
21. Offers referring to a single participant's performance in a specific event/timeframe (such as Tournament Progress of Team X) require the listed participant to play an active part at least once in a subsequent stage of the applicable event/timeframe after the bet has been placed and/or accepted.
22. No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the account holder has the possibility to ask for a price on a non-listed participant/outcome. Paf reserves the right, at its own discretion, to decline such requests.
23. Offers which confront against each other the performances of two or more participants over a specified timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.
24. In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition for any reason whatsoever, as well as in case of voluntary

withdrawals, the disqualification will be considered to have taken place at the time of the official announcement. No alterations will be made to previous results, regardless of any modifications due to said actions.

25. In an "Outright" or "Place" bet, should two or more participants be considered to have obtained the same result and the organizing association does not distinguish in their classification the "Dead Heat rule" as specified in Paf's Sportsbook General Terms and Conditions <Section B, Para 5.14> applies.
26. Paf will refund stakes on offers comparing the achievements/performances of two participants within a specified timeframe (E.g. Tournament Best Finishing Position, Match Winner, Winner of Map X) should any of the following circumstances apply:
 - i. No odds were offered on a 'draw' outcome and no tie-breaking procedures/overtime/extra rounds are used by the organizing association to result a match/offer or classify participants that obtained the same result;
 - ii. Any of the listed participants does not play any further part in any subsequent stage of the related event/part thereof after the bet has been placed and/or accepted;
 - iii. None of the listed participants is included in the applicable classification;
 - iv. None of the listed participants is deemed to have achieved the specified requirement after the bet has been placed and/or accepted and no odds for such outcome has been offered.
27. Offers comparing the achievements/performances of three participants will be treated as detailed in above clause, with the exception that should two or more participants share the applicable finishing position the "Dead Heat rule" as specified in Paf's Sportsbook General Terms and Conditions <Section B, Para 5.14> applies.
28. "Outright" and "Place" bets rules apply on offers comparing the achievements/performances of four or more participants, with the exception of those offers specifically listed as "Group Betting". In such cases, stakes will be refunded should at least one of the listed participants not be actively involved anymore for whatever reason after the bet has been placed and/or accepted.
29. Unless the outcome of the offer has already been determined before any change is announced, bets referring to a race to a particular happening/totals of a particular occurrence (E.g. First participant to win X rounds, Over/Under Maps played) or the margins/difference of completed occurrence between participants (E.g. Map Handicap, Exact Map score in the match) will be settled as void in case the match format is completely changed in a way that would alter the counter of such occurrences and their respective odds, including but not limited to cases where the number of scheduled Maps is changed from a previously announced odd number of scheduled Maps (E.g. Best of 1/3/5) to an even number of scheduled Maps (E.g. Best of 2/4/6) and vice-versa. Bets will stand and will be settled accordingly for those offers where the announced changed is not relevant (E.g. Match odds will remain valid if the number of scheduled Maps is changed from the previously

announced 3 Maps to 5 Maps), or the outcome of the offer has already been determined before any change is announced. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on "To win 1st Map" will remain valid if a match is changed from 3 to 5 Maps but an Over/Under bet on Total Maps in the Match would be settled as void in a similar scenario.

30. Should Paf erroneously offer odds and lines based on a different number of Maps/Games/Rounds from the correctly scheduled number of said instances, settlement of offers referring to a race to a particular happening/totals of a particular occurrence (E.g. First participant to win X rounds, Over/Under Maps played) or the margins/difference of completed occurrence between participants (E.g. Map Handicap, Exact Map score in the match) will be settled as void in case the match format is completely different in a way that would alter the counter of such occurrences and their respective odds, including but not limited to cases where the number of scheduled Maps is calculated on an odd number of scheduled Maps (E.g. Best of 1/3/5) when the match is scheduled for an even number of Maps (E.g. Best of 2/4/6) and vice-versa. Bets will stand and will be settled accordingly for those offers where the discrepancy is not relevant (E.g. Match odds will remain valid if the number of scheduled Maps quoted is 3 instead of the stipulated 5 Maps), or the outcome of the offer has already been determined before any change is announced. The following example is being provided as a general guideline of how such bets would be treated in case of comparable situations: A bet on "To win 1st Map" will remain valid if a match is listed as 3 instead of 5 Maps but an Over/Under bet on Total Maps in the Match would be settled as void in a similar scenario.
31. During specific events Paf might decide, solely at its own discretion, to offer for betting purposes a reduced selection of participants which could include betting options such as "Any Other", "The Field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available. Paf reserves the right to list/specify more participants at a later stage. Should these newly listed participants be the winning outcome, they will be considered as having been unlisted until the time they have actually been introduced to the list and settled accordingly.
32. Offers that make a specific reference to a participant's performance in a particular event/timeframe (e.g. Team X vs The Field or Winner without Team X) are to be considered void if the mentioned participants fail to play an active part at least once in a subsequent stage of the applicable event/timeframe after the bet has been placed and/or accepted.
33. Should a match start with a different number of players than that encompassed in the event regulations (E.g.: Either team starts a match with only 4 players instead of the scheduled 5 players), all bets will be determined as void. In case either team loses momentarily and/or permanently from the match any number of players, after the match has started with the stipulated number of participants as per the event regulation, bets will remain valid.
34. Bets on matches/events featuring participants which use a different/wrong nickname or using a "smurf account" will stand, granted that it does not become reasonably obvious that the participant using that particular nickname is not the one intended. In such cases bets will be settled as void.

35. Bets on a team are to be considered valid regardless of the individuals used by said team as participants. Should the organizing association deem it permissible for a team to play with a stand-in participant or replacement player, all bets will stand granted that an official result is issued.
36. Any form of a qualification ahead of the main tournament (where applicable) is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification stage.
37. In the case of bets where there is reference to timeframes, they should be interpreted in the following way: “within the first 30 minutes” will include anything happening until 0 hours 29 minutes and 59 seconds; “between 10 to 20 minutes” will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
38. Any bets referring to duration represent the actual time passed in the map/round/event, as applicable. For example, a bet on Over 30.5 minutes in a Map will be settled as Over once 30 minutes and a half in the specified map have passed.
39. Any reference to “Winner” and/or “Upper” bracket will remain valid regardless of whether Maps and/or any other advantages are awarded via the event rules to any participant.
40. Advantages awarded via event structure will be considered for settlement purposes, unless otherwise specified. Nonetheless, any reference to specific indexes of Maps, Games, etc as presented on site is always to be considered as relevant to the phase of the match being actually played. Example: in a best of 3 Maps match where Team A starts with a 1 Map advantage, any Map 1 related offers will actually refer to the outcomes emanating from the second Map of the match, ie. the first Map to be actually played.

Section 2 Genre/Game-specific Rules

A. FPS

The following rules apply to any games which are categorized as being of an FPS (First Person Shooter) genre. These include, but are not limited to Call of Duty, Counterstrike, Overwatch, Quake, Valorant and Rainbow Six. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. Should overtime/extra Maps/extra rounds be required to decide the Match Outcome (or any part of it), and unless otherwise stated within the offer, the outcomes deriving from added play will be taken into account for settlement purposes.

This however does not apply to Correct Score offers.

2. For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled Map must start for bets to stand.

The exception is for any Maps awarded via the event rules to participants originating from the "Winners" and/or "Upper" bracket.

In such cases, said Maps will be taken into consideration for settlement purposes.

3. For Total Maps, Map handicap, Correct Score, Duration, Map X, First X/First to X, Ace, Kills/Kill-streak and Player Kills, all parts of the map/scheduled maps must be completed for bets to stand. Should an event be abandoned before natural completion, those bets on over/unders on Total Maps and on Match Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.

4. For Correct Score, all regularly scheduled Maps must be completed for bets to stand.

5. For Duration, settlement of bets referring to duration will also include any time required to complete any Overtime/extra Maps needed to complete the match (or part thereof), to which the offer refers to.

Any Map awarded via the event rules to participants originating from the "Winners" and/or "Upper" bracket will be considered as "0" (zero) minutes for settlement purposes.

6. For Map X, the listed Map must be completed for bets to stand.

7. For First X/First to X₁ the bet offer refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence. Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

8. For Ace, the bet offer refers to whether a single participant is credited with having on its own killed the whole opposing team at any round in the match, or part thereof, as specified in the offer.

9. For Player Kills, bet offers linked to counters (E.g. Total Kills) and any other offers related to specific terminology will be decided according to the definition with which the official

governing body issues said statistics. Unless backed by un-contradictory evidence, Paf will not resolve any complaints which derive from a personal interpretation of such terms.

Counterstrike/Valorant

10. For Round Handicap and Total Rounds in Counterstrike, all scheduled Rounds must be completed for bets to stand, including any extra rounds resulting from overtime, should the match require these to be played.

Should the match be abandoned before its natural completion, (regardless of any eventual decision by the governing association), bets will be settled as void, unless the Over/Under or Round Handicap line upon which the bet has been placed, has already been surpassed at the time of the match abandonment.

In that case, bets will be settled according to the outcomes obtained prior to the match abandonment.

11. For Counterstrike Total Rounds, Any Map awarded via the event rules to participants originating from the "Winners" bracket will be considered as "0" (zero) rounds for settlement purposes.
12. For Round X offers in Counterstrike, the listed round must be completed for bets to stand.
13. For Counterstrike Kills offers, settlement will include any kills happening after a bomb explodes or is defused between rounds.

B. MOBA

The following rules apply to any games which are categorized as being of a MOBA (Multiplayer Online Battle Arena) genre. These include, but are not limited to DOTA 2, King of Glory, League of Legends, Wild Rift, Mobile Legends, Smite and Vainglory. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled Map must start for bets to stand.

The exception is for any Maps awarded via the event rules to participants originating from the "Winners" and/or "Upper" bracket.

In such cases, said Maps will be taken into consideration for settlement purposes.

2. For Total Maps, Map handicap, Correct Score and Map X offers, all parts of the map/scheduled maps must be completed for bets to stand. Should an event be abandoned before natural completion, those bets on over/unders on Total Maps and on Match Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.

3. For Duration, First X/First to X and Kills/Kill-streak offers, all parts of the match to which the offer refers to, must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.

Any Map awarded via the event rules to participants originating from the "Winners" bracket will be considered as "0" (zero) minutes for settlement purposes for Duration offers.

4. First X/First to X offers, refer to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

5. Kills/Kill-streak offers, all bets related to Kills and/or Kill-streak will only take into account kills inflicted by opposing participants, as applicable.

Kills inflicted by anything not controlled by the opposing participants will not count for settlement purposes.

6. Game occurrences, items and NPCs: For settlement purposes, the offers related to the following items, game occurrences and NPCs require all parts of the match to which the offer refers to, to be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

- Objectives
- Reaching the level cap

All bets related to objectives refer only to the map-specific objectives. Winning the actual map will not be considered as an objective for settlement purposes.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

Paf reserves the right to include alongside the above, other game occurrences, items and NPCs not listed above, provided they reasonably fit the same categories.

DOTA 2 + League of Legends (LoL)

7. For Rampage/Ultra-Kill, Ace, Assists and Buildings offers, all parts of the match to which the offer refers to, must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.
8. All events related to Rampage/Ultra-Kill offers will only be considered as having happened should they be announced in the match.(or the part of it, to which the bet refers to) via the on-screen banner.
9. League of Legends Ace offers, refer to whether a single participant is credited with killing the last living champion of the opposing team.
10. For "Total Maps" offers, any Map awarded via the event rules to participants originating from the "Winners" bracket will be considered as "0" (zero) assists for settlement purposes.
11. For Building offers in DOTA 2, the following are classified as "Buildings" in the game: Barracks, Shrines and Towers. "Denied" destruction of any of the aforementioned buildings will also be considered for settlement purposes.

For Building offers in League of Legends, the following are classified as "Buildings" in the game: Turrets and Inhibitors, and destruction of said buildings will always be considered as having been inflicted by the opponents.
12. For settlement purposes, the offers related to the following items, game occurrences and NPCs require all parts of the match to which the offer refers to, to be completed for bets to stand, unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

DOTA 2:

- *Aegis*
- *Buyback*
- *Courier*
- *Divine Rapier*
- *Mega-creeps*
- *Reaching the level cap*
- *Roshans*
- *Towers*

- *Barracks*

League of Legends:

- *Barons*
- *Dragons*
- *Reaching the level cap*
- *Rift Herald*
- *Turrets*
- *Inhibitors*

Paf reserves the right to include alongside the above, other game occurrences, items and NPCs not listed above, provided they reasonably fit the same categories.

C. *Fighting Games*

The following rules apply to any games which are categorized as being of a fighting game genre. These include, but are not limited to Dragonball, Street Fighter, Super Smash Bros and Tekken. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. For Match odds, Series Outcome, Total Games and Game Handicaps, the first scheduled game must start for bets to stand.

The exception is for any games awarded via the event rules to participants originating from the “Winners” and/or “Upper” bracket.

In such cases, those games will be included for settlement purposes.

2. For Total Games, Games handicap, Correct Score and Game X/Round X, all parts of the scheduled games must be completed for bets to stand. Should an event be abandoned before natural completion, those bets on over/unders on Total Games and on Game Handicaps will be normally settled if a result fulfilling those bets offers has been reached, otherwise they will be declared void.
3. For Duration and Total Rounds, All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

Any Game/Rounds awarded via the event rules to participants originating from the “Winners” bracket, will be considered as “0” (zero) rounds for settlement purposes.

4. For Total Rounds and Round Handicap, All scheduled Rounds must be completed for bets to stand. In case the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. Should that be the case, bets will be settled according to the outcomes obtained prior to the time of abandonment.

D. Battle Royale

The following rules apply to any games which are categorized as being of a Battle Royale genre. These include, but are not limited to PUBG and Fortnite. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. For Match Winner settlement purposes, the last man/duo/squad standing will be considered the Match Winner.

In Series Outcome, the man/duo/squad who have accumulated most points during the series matches will be considered as the series winner.

Settlement will also include any extra Maps, 1 vs 1 and/or any additional play, should the governing association use a tiebreaker.

Should after any additional tiebreaker, the offer ends in a drawn outcome, with the draw not having been offered for betting, stakes will be refunded.

2. For Duration, Kills/Eliminations and First X/First to X, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

For First X/First to X, the offer refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

3. For Kills and Eliminations, only kills/eliminations inflicted or controlled by opposing participants will count for bet settlement.

Kills/eliminations happening in the “red zone” will not count for settlement purposes, whilst kills inflicted by any vehicle, will be attributed to the participant who was using the said vehicle.

E. RTS

The following rules apply to any games which are categorized as being of a RTS (Real Time Strategy) genre. These include, but are not limited to Starcraft 2 and Warcraft. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. For Match odds, Series Outcome, Total Maps and Map Handicaps, the first scheduled map must start for bets to stand.

The exception is for any maps awarded via the event rules to participants originating from the "Winners" and/or "Upper" bracket.

In such cases, those maps will be included for settlement purposes.

2. Series Outcome refers to the aggregate result deriving from any combination of consecutive matches/series valid for the same round/stage played between the same participants within the same tournament.
3. Should any Map be replayed due to a stalemate, the result from the initial Map will be discarded and the result from the replayed Map will count for settlement purposes.

For Total Maps, any Map which is replayed due to a stalemate will count as 1 Map only.

4. For Total Maps and Maps Handicap, all scheduled Maps must be completed for bets to stand. If the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. In that case, bets will be settled according to the outcomes obtained prior to the time of the match abandonment.
5. For Correct Score, Duration and Map X, all parts of the match to which the offer refers to must be completed for bets to stand, unless the outcome has already been determined before the interruption of play, and further continuation of play could not possibly produce a different outcome.

For Duration, any Map awarded via the event rules to participants originating from the "Winners" bracket will be considered as "0" (zero) minutes for settlement purposes.

For Map X, the listed Map must be completed for bets to stand.

6. First X/First to X refers to which of the participants is the first to be credited as having accomplished/reached the listed amount of a predefined occurrence.

Unless a drawn outcome (aka neither team) has been offered, should neither of the participants reach the listed amount, stakes will be refunded.

F. Card Games

The following rules apply to any games which are categorized as being of a card game genre. These include, but are not limited to Artifact, Hearthstone and Magic: The Gathering. In cases where rules specific to any game which is also generally considered as forming part of the same genre are separately listed, these will complement, and supersede (if applicable), the genre-specific rules. Paf reserves the right to apply the settlement rules of this genre to any games not listed above which are generally acknowledged as such.

1. For Match Odds and Games Handicap, should any Game be replayed due to a draw, the result from the initial Game will be discarded and the result from the replayed Game will count for settlement purposes.

For Total Games, any game which is replayed due to a draw will count as 1 game only.

2. For Total Games and Games Handicap, the first scheduled Game must start for bets to stand, with the exception of any Games awarded via the event rules to participants originating from the "Winners" bracket. In such cases, said Games will be taken into consideration for settlement purposes.

All scheduled Games must be completed for bets to stand. In case the match is abandoned before its natural completion and regardless of any eventual decision by the governing association, bets will be settled as void unless the Over/Under line upon which the bet has been placed has been surpassed already at the time of the match abandonment. Should that be the case, bets will be settled according to the outcomes obtained until the time of the match abandonment.

3. In Game X, the listed Game must be completed for bets to stand.

G. Esports Football and Rocket League

Esports Football

1. For Match Odds, Total Goals and Game Handicap, results will be settled based on the outcomes achieved during Regular Time.

Unless otherwise stated within the offer, outcomes obtained during Extra Time will not be considered settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2. For Team to go Through offers, should Extra Time be required, to decide the offer, (unless otherwise stated within the offer), the outcomes deriving from the added play will be included for settlement purposes.
3. For Correct Score offers, results will be settled based on the outcomes achieved during Regular Time. Unless otherwise stated within the offer, outcomes obtained during Extra Time will not be considered settlement purposes.
4. For Total Goal offers, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

Rocket League

1. For Match Odds, Series Outcome, Handicap, Correct Score and Total Goals, should Overtime be needed to decide the outcome of the match (or any part of it), and unless otherwise stated within the offer, the outcome deriving from the added play will be included for settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2. For Total Goals and Handicap offers, all parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

H. Esports Basketball

1. For Match Odds and Team to go Through offers, should Overtime be needed to decide the outcome of the offer, and unless otherwise stated within the offer, the outcomes deriving from the added play will be taken into account for settlement purposes.

Should a game be drawn, with no odds having been offered on the draw, then stakes will be refunded.

2. For Total Points offers, results will be settled based on the total points scored by the listed participants during the applicable timeframe.

For settlement purposes, and unless otherwise specified, points scored during Overtime will be considered for settlement purposes of markets related to Full Time.

All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and further continuation of play could not possibly produce a different outcome.

3. For Handicap offers, results will be settled based on the outcome achieved once the listed handicap/spread is added/subtracted (as applicable) to the match/period/total score to which the bet refers to.

In those circumstances where the result after the adjustment of the handicap/spread line is exactly equal to the betting line, then all bets on this offer will be declared void.

For settlement purposes, and unless otherwise specified, points scored during Overtime will be considered for settlement purposes of markets related to Full Time.

All parts of the match to which the offer refers to must be completed for bets to stand.

4. For Partial, intervals, First/Next to X offers, Bets on specific timeframes/intervals (example: Quarter/Half X result, match result between minute X and minute Y or "Rest of the Match" odds), will consider only outcomes and occurrences accumulated during the specified timeframe/interval, as applicable. Settlement will not take into account any other occurrences tallied from other parts of the event/match outside the specified timeframe/interval, unless specified.

Bets on offers referring to a specific score in the match (example: Next team to score or Race to X points), refer to the participants scoring/reaching first the listed objective. Should the offer list a timeframe (or any other period restriction) settlement will not consider any occurrences from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached/scored within the stipulated timeframe (if any) by neither of the participants, all bets will be declared void, unless a draw/tie outcome has been made offered for betting. All parts of the match to which the offer refers to must be completed for bets to stand unless the outcome has already been determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.