

1) "Moneyline" or "Game" or "Match" (aka 1X2) is where it is possible to bet on the (partial or definite) outcome of a game 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, HCO might display an offer in the so-called "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/display, 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 these House Rules.

2) "Correct Score" or "Result Betting" is where it is possible to bet on the (partial or definite) exact score of a match or event, or part of it.

3) "Over/Under" or "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, 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 organized event, or else, as virtually defined by HCO.

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" is where it is possible to bet on either "1" or "2". It is also common practice to

refer to "Draw No Bet" in cases where no draw odds are offered. Stakes will be refunded 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) "Spread", "Point Spread, or "Handicap" is where it is possible to bet on whether the chosen outcome will be victorious once the listed spread or 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 spread or 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 team chosen 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 spreads and handicaps listed on HCO's 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 spread or handicap bet offers in specific sports (Asian Handicap in Soccer), 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 on the Customer's ticket with the score at the time of bet placement.

There are 3 different spread or handicap betting formats:

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

Example:

- The spread when Team A is playing Team B has Team A favored by 1.5 goals (ie. Team A giving 1.5 goals). For a spread bet on Team A to be won, Team A must win the match with a margin equal or bigger than the listed spread (ie. 2 goals or more). Team B is an underdog of 1.5 goals in the match (ie. Team B getting 1.5 goals). For the spread bet on Team B to be won, Team B must either win the match, the match finishes in a draw or Team B does not lose by a margin larger than spread (ie. lose the match by 1 goal).

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

Example:

- The spread when Team A is playing Team B has Team A favored by 2 goals (ie. Team A giving 2 goals). For a spread bet on Team A to be won, Team A must win the match by a margin larger than the listed spread (ie. 3 goals or more). Draw would be the victorious outcome should the

match end up with exactly the listed spread (ie. match ends with Team A winning with final scores of 2-0, 3-1 or 4-2). Team B is an underdog of 2 goals in the match (ie. Team B getting 2.0 goals). For a spread bet on Team B to be won, Team B must either win the match, the match finishes in a draw or Team B does not lose by a margin larger than the spread (ie. Lose the match by 1 goal).

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

Example:

- The spread when Team A is playing Team B has Team A favored to win by 1.75 goals. This means that the stake is divided into 2 equal bets and placed on the outcomes of Team A favored by 1.5 goals and 2.0 goals (ie. Team A giving -1.5 and -2.0 goals respectively). 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 spreads (ie. Win by 3 goals or more). 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 part of the bet where Team A was favored by 1.5 goals and a refund on the part of the bet where they were favored by 2.0 goals 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 a 1 goal margin, the whole stake would be lost.

Team B is an underdog of 1.75 goals. This means that the stake is divided into 2 equal bets and placed on the outcomes of Team B as an underdog of 1.5 and 2.0 goals (ie. Team B getting 1.5 and 2.0 goals respectively). 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 Team B does not lose with a margin equal or bigger than any of their listed spreads (ie. lose by 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 part of the bet where Team B was getting 2.0 goals and a loss on the part of the bet where Team B was getting 1.5 goals. 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.

11) "Future" or "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 payout will be calculated by dividing the odds by the number of participants sharing those certain positions and are settled accordingly.

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.

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 stoppage 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 stoppage time and the 90th minute in case the goal was scored in the second half stoppage time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

## 1. Betting Props

1) "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.

2) 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.

3) 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.

4) 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.

5) 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.

6) 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.

7) Bets referring to the happening of a particular occurrence in a pre-defined time order 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.

8) "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.

9) Any reference to "Clean sheet"/"Shutout" indicates that the listed team/participant must not concede any goal/points during the match/relevant timeframe.

10) "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.

11) 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.

12) 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.

13) 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.

14) 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.

15) From time to time HCO, at its sole discretion and without prejudice to related contingencies, might decide to publish offerings referring either to the single performance of a participant/team or offerings which combine the potential outcomes of 2 or more teams/participants (example: Enhanced Multiples, Boosted Odds, etc), at higher odds than those normally available. HCO reserves the right to withdraw such offers, edit the respective odds and effect any further changes HCO might deem necessary at its sole discretion. Settlement of these offers will be based on the following criteria in the listed order:

1. 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;
2. 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 offer 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;
3. 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. Stakes will be refunded should it be impossible to determine a winning outcome in accordance with the respective Sport-specific rules;
4. 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 HCO's 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 HCO 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 HCO's Sportsbook. All bets remain valid regardless of these eventual fluctuations.

During selected events, HCO will provide users with functionality to place bets combining outcomes and occurrences from the same event (aka Intra-Event Parlays), through pre-

established parlays present in its Sportsbook (excluding Enhanced Multiples, Boosted Odds, etc. Such functionality is only present at HCO's sole discretion and without prejudice to related contingencies. Settlement will be based on the respective Sport-specific rules. All related occurrences must be fully accomplished for a bet to be considered as having happened and eventually paid out at the odds struck. Stakes refunded should any part of the parlay be settled as VOID. Where applicable, should the parlay feature any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH), such part of the parlay will be removed from settlement calculation and bets will be paid out taking into consideration only the other parts of the parlay.

1) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay containing Spreads (Handicaps), Totals (Over/Unders) or a parlay 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.

1) Bets referring to "Rest of the game/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.

2) Bets on specific timeframes/intervals (example: Game 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/game outside the specified timeframe/interval, including stoppage time, unless specified.

## 2. Round Robin 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, Customers can choose their own number of permutations.

2. HCO reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies, and also other factors, solely at its own discretion.

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

All odds offered are subject to variation. Such fluctuation is determined solely at HCO's discretion. Bets are accepted only at the odds available in the betting display at the time the bet was accepted by HCO, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.

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.

All published odds will be located on the self-service sports gaming terminals and available to cashiers at their terminal station with select odds displayed on odds boards and odds sheets.

For odds of even money or above, the decimal odds would be computed as  $(\text{Odds} / 100) + 1$ .  
(e.g. +250 =  $(250/100)+1 = 3.5$ .)

For odds shorter than even money, the decimal odds would be computed as  $(100 / \text{odds}) + 1$ .  
(e.g. -250 =  $(100/250) + 1 = 1.4$ .)

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.

In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial game 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 game is continued.

Unless otherwise stated either in the Sport-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 association due to bad weather, crowd trouble 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 association at time of bet placement;
- b. Events which are moved due to scheduling conflicts/tv broadcasts but remain scheduled to be played within the same matchday/game week/round (as applicable) and the change 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 matchday/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences, the change does not modify the order of official fixtures for any of the participants in the offer.

For the avoidance of doubt the definition of same matchday/game week/round is to be interpreted as the order of fixtures as dictated by the governing association with each specific match representing a matchday/game week/round. Should this order not be upheld and the sequence of fixtures changes in a way that matches against other teams get scheduled in between so much that the listed fixture ceases to be the next official commitment from that particular tournament/league/competition for all teams involved, that will be considered as not part of the same matchday/game week/round and offers will be declared void. The above does not apply to Season bets which will remain valid granted that the tournament/league/competition is held and decided during the season/year it refers to, regardless of any eventual date changes. In cases of Play-offs series or other series of matches which are scheduled to confront 2 teams over 2 or more matches, any re-scheduling of a single match will be considered as being part of the same matchday regardless of the length of the re-scheduling, granted that the order of home and away fixtures in the series is not modified and the listed fixture takes place within the series. Otherwise bets will be declared void.

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, HCO will use the issued decision as the official result for offers related to the event's outcome, such as Moneyline, Game, 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.

"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 HCO and/or the patron 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 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 HCO 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 HCO 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

HCO reserves the right, to declare a bet void, totally or partially, if any of the following, or similar, circumstances have occurred:

Bets have been offered, placed and/or accepted due to an Error and/or at odds which significantly differ from those currently present elsewhere in the betting industry market

Influence Betting;

Syndicate Betting;

A result has been affected by criminal actions - directly or indirectly;

A public announcement has occurred in relation to the bet which significantly alters the odds.

A bet has been offered on the relevant market in breach of the gambling regulation in the specific jurisdiction

Past-posting and other cancellations: While HCO employs its most reasonable endeavors to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, HCO reserves the right to void all bets accepted within said circumstances. Similar situations include, but are not limited to:

'Pre-match' bets placed/accepted after the event has started;

'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;

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; 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.

Related contingencies: Unless placed via HCO's in-event combination functionality, or offered explicitly as a specific offering, HCO 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 HCO takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, HCO 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.

When settling results HCO 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, penalizations, 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.

Should an event be moved from its originally announced venue and/or have its playing surface changed, this will not be treated as a cause for offers to be voided unless (i) the Sport-specific rules dictate such, and/or the new location in which the event takes place is the habitual "home" pitch of either participant involved in the match.

As a general principle, HCO will refer to the Home team (host) and the Away team (visitor) in accordance with the definition issued by the governing body for that particular match/competition.

Bets on matches played on so-called "Neutral pitches" will remain valid, regardless of whether such information has been detailed in the bet offer and/or the positioning of the teams on the betting board/display. In cases where there is a discrepancy between the positioning of the teams/participants on the official website and their placement on the betting board/display, and such discrepancy causes a significant effect on the odds of the match/competition HCO will void the affected bets. Such eventuality is contemplated only in cases where the discrepancy has a

material and visible effect on the odds. For example, in cases of swapped Home and Away teams in an Ice Hockey match HCO will void the bets. Nevertheless, HCO will consider valid bets placed on events where the so-called home-field advantage is not considered and in cases of neutral venues. Examples of such cases include but are not limited to tennis tournaments, MMA fights, singles competitions in general, or specific events such as the final/late stages of team competitions being held in pre-established venues, like the Superbowl, the NCAA Final 4 or the Italian Football Cup Final even if the location can be deemed as a potential customary "home" pitch for either of the teams involved. In such cases, said events will be considered as being played in neutral venues and all bets stand, regardless of the positioning of the teams/participants on the official website and their placement on the betting board/display.

HCO reserves the right to use information collected from a consensus of recognized national broadcasters, in order to settle markets before the official result as is proclaimed and confirmed. Any public concession by an opposing contender will also be considered grounds for settlement to occur.

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.

All odds offered are subject to variation. Such fluctuation is determined by HCO. Bets are accepted only at the odds available in the betting display available to patrons, at the time the bet was accepted by HCO irrespective of any other claim or previous publication present on the website or any other media detailing otherwise. In the event of an odds change while a bet is in process, patrons will be notified that the bet will be accepted at the new odds.

Wagers may be funded over-the-counter or through a self-service sports gaming terminal. Funding of a wager can be done through cash, voucher or a winning bet ticket.

Customers have the ability to redeem their sports wager in the following ways: 1) Redeem at the sportsbook counter to receive cash or a voucher. 2) Redeem at any self-service sports gaming terminal which will print a voucher for redemption at the sportsbook counter.

Tickets can be redeemed via mail if under \$600. Patrons must write "mail pay" on both sides of the ticket, include a copy of a government issued ID, the mail pay form (or include name, address, phone number, and email address), and a self-addressed stamped envelope. Mail pay information can be found at the Sports Book counter.

HCO is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, if possible, payment will be made as soon as possible. For all lost, stolen or unreadable tickets where the rightful owner cannot be immediately determined, the period for honoring a future claim will be the same as that of a ticket expiring following the event date under its normal terms.

Expiration of any winning ticket will be one year after the date of the event that determines the ultimate grading of the wager as a win.

There is no process in place to accept wagers at other than the posted terms. Please refer to the terms and conditions that govern wager acceptance for additional information.

HCO reserves the right to declare a bet void, totally or partially, if any of the following, or similar, circumstances have occurred:

- A. Bets have been offered, placed and/or accepted due to an error and/or at odds which significantly differ from those currently present elsewhere in the betting industry market.
- B. Influence betting.

Patrons will be notified of cancelled sports wagers due to obvious errors when returning to the sportsbook to collect winnings.

Any dispute relating in any way to the use of this Sports Book can be made in person, on a form provided by HCO, or can be emailed to [HWCO\\_SportsBook@pennentertainment.com](mailto:HWCO_SportsBook@pennentertainment.com).

Any dispute relating in any way to the use of this Sports Book can be made in person, on a form provided by HCO, or can be mailed to 200 Georgesville Rd., Columbus Ohio 43228.

If the internal dispute process did not provide a satisfactory outcome, and the customer's betting dispute is related to betting that took place in Ohio, the customer can contact the Ohio Casino Control Commission at:

Ohio Casino Control Commission

<https://casinocontrol.ohio.gov/>

The Ohio Casino Control Commission in collaboration with the Ohio Lottery Commission offers a voluntary exclusion program to help individuals affected by problem gambling distance themselves from the temptation of gambling. You can request to be self-excluded from gambling activities for one year, five years or a lifetime by signing up for the TimeOut Ohio. Individuals seeking to enroll in the TimeOut Ohio, as well as those seeking to remove themselves from the program, can do so in person at the Ohio Casino Control Commission's offices located at each of the casino properties, each of the racino properties, as well as the Main Office in downtown Columbus, or online at [TimeOutOhio.com](http://TimeOutOhio.com).

Patrons seeking information about the Commission's voluntary exclusion program should visit [TimeOutOhio.com](http://TimeOutOhio.com)