



BOOKMAKERS
No one beats our bonuses !

August 2008

Celtic Bookmakers Rules

Introduction

We pride ourselves on our customer service and our commitment to operating our business fairly and in a responsible way. All transactions and bets placed with Celtic Bookmakers are covered by our rules. All notices displayed in our shops will be taken as part of these rules.

General Rules

You must be over 18 to bet. The right to void any wagers with minors is retained. Celtic Bookmakers reserve the right to ask for proof of age from any customer at any time.

Bets are accepted up to the off-time of the event or a pre-determined time whichever is the earlier. Celtic Bookmakers reserves the right to void or stand any bet inadvertently accepted after the betting has closed or where the event is resolved or at a stage where the customer could have any indication of the outcome. Should there be a dispute over the off-time of an event/market where an official starting time is not given by that sports governing body, then the time that Celtic Bookmakers determines the event to have started will govern the start of all events.

In the event of there being a dispute over the time at which a bet was placed then the time at which it was recorded on the transactions of log will govern the settlement.

We cannot allow for mistakes, nor accept responsibility for any errors or omissions in respect of the announcing, publishing, marking of prices, runners, times or result, despite every effort to ensure their accuracy. Celtic Bookmakers reserve the right to correct any obvious errors.

Blatant Errors: All odds prices and bets are on offer on the understanding that, if there are any errors in transmission or display or marking up, the bet will be settled at the corrected price for the time the bet was made or at SP, whichever is greater. This also applies where "Early" or "List" Prices have been marked incorrectly. Thus a customer has no entitlement to have a bet settled at a price marked on their slip, if an error has been made and the quoted price was never, in fact, available on the betting market.

In order to control our liabilities we reserve the right to refuse the whole or part of any bet without explanation.

We will make every effort to ensure to resolve any dispute in a mutually satisfactory manner. However, if you feel you have been unfairly treated your dispute should be submitted, before taking any other steps, to IBAS (a UK adjudication service supported by the Gambling Act 2005 and SIS). If you wish to contact IBAS, email: adjudication@ibas-uk.co.uk or write to: IBAS, PO Box 62639, London, EC3P 3AS Celtic Bookmakers agree to be bound by any decision reached by the adjudicator, so long as the full facts have been submitted by both sides.

All results will be as published and confirmed by the Press Association, excluded errors and omissions, unless otherwise stated in our rules.

Not all participants are quoted in outright markets for some events. However a price is available for all entries or outcomes in any event. If you wish to bet on an unnamed selection please ring us at 1800 777 111 or 00353 53 9231119.

Unless otherwise stipulated in our rules bets will stand whether or not the selection takes part in the event, unless the event itself does not take place.

Celtic Bookmakers reserves the right to amend these rules at any time. Any such revision will be binding and effective immediately on display of such rule changes in our betting shops. Your continued trading with us will constitute acceptance of the amended Betting Rules.

Any bets reduced by a void, abandoned or postponed event will stand for the remaining selections irrespective of the minimum requirement of that event. In all cases where the term void is used within these rules, settlement will be as follows: Single bets – stakes will be refunded. Multiple bets – void selections will be treated as non runners within the bet.

Non Runners – Stakes will be refunded on players or teams withdrawn prior to the start of an event. We reserve the right to deduct the equivalent of Tattersalls Rule 4 (c) to reflect returning stakes on non runners.

Sports Bets will be settled on the first official result declared by the sport's governing body, subsequent disqualifications will be ignored for settlement purposes.

We reserve the right to withhold payment and to declare bets on an event void if we have evidence that the integrity of the event has been called into question: the price or pool has been manipulated or match rigging has taken place. A decision given by a governing body of the sport in question (if any) will be conclusive.

Celtic Bookmakers has the right to recover from you any amount overpaid.

All Celtic Bookmakers Money Back and Refund Specials are subject to Celtic Bookmakers Terms and Conditions.

Conditions and Events on which bets are accepted

Bets are accepted on all sporting events and special events as advertised and displayed in our shops. They will be settled in accordance with the special rules issued for such events and secondly by our general betting rules.

Subject to these Rules, we accept bets for all meetings held under the recognised rules of the Jockey Club, incorporating the National Hunt Committee, the Irish Turf Club (excluding Point to Points) or at venues licensed by the National Greyhound Racing Club and covered by the SIS Afternoon Results Service, Virtual Racing and Foreign Racing. We reserve the right to refuse the whole or any part of any commission offered to us and to declare void any betting slip with whose bona-fides we are not satisfied. In addition, we reserve the right to refuse payment on any lost or stolen bet that cannot be substantiated by reference to our computer records or on any bet for which no claim has been received within 6 months of the day of the event. Once accepted, a bet can only be altered or cancelled by mutual consent. “Conditional” or “Any to Come” bets are NOT accepted”

We reserve the right to fluctuate any prices based on liability.

Any error, be it a staff mistake or incorrect price will be rectified whether to the client’s advantage or not. In the event of an incorrect price the bet will be settled at SP odds. Any ante-post or display price will be settled, in the event of an error, at what is agreed to be the commonly quoted price by our competitors.

Where the writing of any bet is indecipherable or ambiguous or where there is an error in the number of selection of bets, the bet will only be executed if we are satisfied as to the client’s instructions. Otherwise they will be treated as non-runners. For under-staked bets the total amount staked in multiple bets will be divided and invested equally among the correct number of doubles, trebles etc. In the event of overstaked bets, only the correct amount will be accepted as the bet and the excess stake shall be refunded. We cease to take bets after the official “OFF TIME” provided by SIS. Any bets taken after this will be void.

We reserve the right to withhold payment when the time of a bet is in doubt.

ANY NOTICES AND VARIABLE BONUSSES WHERE DISPLAYED IN INDIVIDUAL SHOPS WILL BE READ AS PART OF OUR RULES. Out of date display notices will be disregarded where applicable. These rules will supersede such material.

Settlement of bets

Horse racing bets are automatically settled on a Double Result basis unless otherwise stated or as detailed in the ‘Double Result’ section. Horse Race meetings outside of Ireland and UK are settled on the official result only. Ante post bets are settled according to the Rules of Racing unless otherwise advertised. Where a result is amended after the weigh-in, for example as a result of a successful appeal, the amendment will be

ignored for settlement purposes. The advertised times of races, the runners, returns and results as published in The Racing Post, or the national press will govern settlement of all bets, excepting errors and omissions. Unless otherwise provided for in these rules, all bets will be settled at Starting Price, with the place part of each-way bets settled as per place terms set out in these rules and on display in our offices.

For overseas racing please refer to Overseas Racing section. In the event of a walk-over named or unnamed selections will be void and treated as non runners for settlement purposes. Queries regarding errors should be made within 14 days of settlement of the bet.

Each-Way Betting

Each-way accumulative bets are settled win-to-win and place-to-place. In any race reduced to fewer than 5 starters, each-way bets will be taken as 'all-to-win' given that there are no places available. In accumulative wagers, the bet reverts to normal place odds according to the number of runners in each race. Place bets are not accepted unless at least an equal amount is invested to win, with the exceptions being Tote Betting and on the occasions that we offer Place Only Betting on individual races as a special offer. Where there is excess place money over win money in each-way bets, then that part of the bet will be void, win or lose. When special place betting is offered for a race, this will rule settlement for all place bets on that race.

The following governs settlement of the place part of each-way bets:

Handicaps of 16 or more runners	1/4 odds for the first four places
Handicaps of 12-15 runners	1/4 odds for the first three places
All races of 8 to 11 runners	1/5 odds for the first three places
All non handicap races of 8 or more runners	1/5 odds for the first three places
All races of 5, 6 or 7 runners	1/4 odds for the first two places
All races of less than 5 runners	All place stakes will be treated as win stakes.

For overseas racing where we pay pari-mutuel returns the each way terms will be as determined by the local pari-mutuel rules. Periodically Celtic Bookmakers pay five places in handicaps of 22 runners or more. We will display on Aertel Page 666 and in our shops each day the races for which this will apply.

In single and accumulative bets on horse and greyhound racing place terms will be determined by the actual number of runners that run in the race. In any race of fewer than five starters, all place money goes onto win. With the exception of Ante-Post bets, the below each-way terms for horse and greyhound racing events are settled on the actual number of runners which are deemed to have run in the race and not the number of initial 'declared runners'.

In a DEAD HEAT the stake money on a selection is divided by the number of runners

involved in the dead heat. The full odds are then paid to the divided stake with the remainder of the stake money being lost. These are our normal Dead Heat Rules. They apply to all multiple bets, sports bets and overseas racing. Celtic Bookmakers do provide a Bonus, whereby in the event of a Dead Heat we pay to the full stake on Dead Heat winners for single horse and dog bets in Ireland and the UK. This does not apply to place bets, golf, coursing, sports or novelty bets.

When a selection is made void or does not run, then in single bets the stake will be returned. In accumulative bets the stake will run on to the remaining selection(s) with a double becoming a single and so on up.

Related Contingencies

Multiple bets are not accepted where the outcome of one event contributes wholly or partly to the outcome of the other. If taken in error the stakes will be equally divided where they clash. For example: €20/£20 double Arsenal to win the FA Cup Semi-final 1-0 @7/1 and Arsenal to qualify for the final @4/6 is settled as 2x €10/£10 singles. However where the related parts of the bet are resolved at different times the bet will be settled as instructed, with the price for the second or subsequent legs being determined at each individual stage. For example: A €20/£20 double Arsenal to win the semi-final of the FA Cup and Arsenal to win the FA Cup outright is settled as instructed with the price for Arsenal to win the FA Cup outright being the next price on offer by Celtic Bookmakers after the semi-final has been concluded. Should Arsenal lose either the semi-final or final then the bet is a loser.

Limits/Maximum Payouts

It is the duty of all customers to stay within the limits mentioned hereafter. All bets are subject to a maximum payment to any one client in any one day irrespective of stakes, odds or number of winning lines as listed below. A bet is accepted on the basis that it is the investment of one client. Full service means where shows of betting, off-times and results are given by SIS for horse racing or greyhounds. The onus of responsibility rests firmly with the customer to ensure that he stays within the limits outlined below.

Horses

We pay Double Result on all horseracing selections in Ireland and the UK which are covered in full service by SIS. Double Result / First Past the Post bets are subject to a maximum payout of €150,000/£100,000 (NB: applies only to meetings covered by full SIS service). The above limits apply even where a client has taken prices, *and except in the following cases:*

Any bet which includes a selection which is not covered in full service by SIS, or any bet which contains a selection involved in Overseas Racing, or Virtual Racing is subject to a maximum payout of €50,000/£35,000.

Ante post bets are subject to a maximum payment of €150,000/£100,000.

The maximum payment to any one client betting on the Tote via Telebetting in respect of any one day's U.K Jackpot or Placepot bets is €50,000/£35,000 and €10,000/£7,000 for Quadpots. Quadpots are also subject to a maximum payment of twice the total Tote pool, or twice the SP place accumulator returns, whichever is the lesser. Where we believe the Tote return has been affected by rigging we reserve the right to settle all Tote bets at the returned SP or its place equivalent.

Greyhounds

Ante Post bets on greyhounds are subject to a maximum payment of €50,000/£35,000.

Bets will also be accepted for selected major races, i.e. major Irish/UK races, Greyhound Derby heats etc. Bets at such meetings will be subject to a maximum payout of €25,000/£20,000.

The maximum payment to any one client in respect of any one day's greyhound bets in the UK for which all selections are covered in full service by SIS is €50,000/£35,000. Bets accepted at Irish Greyhound tracks and UK tracks not covered by SIS are subject to a maximum payment of €10,000/£7,000.

Races shown live on SKY or terrestrial TV will be subject to a maximum payout of €25,000/£20,000.

Virtual Greyhounds

The maximum payment to any one client in respect of any one day's Virtual greyhounds bets for which all selections are covered in full service by SIS is €50,000/£35,000.

Soccer/Football

The maximum that can be won on all football bets is €150,000/£100,000 including ante post.

Golf

The maximum that can be won on any Golf selection/event is €100,000/£70,000.

G.A.A

The maximum that can be won on any bet including GAA selection/event is €75,000/£50,000.

Other Sports

Any bet which includes a sports selection (other than stated above) will be subject to a maximum payment of €75,000/£50,000 including ante post sports events.

Non-Sport Events excluding Lottery

Any bet which includes a selection for non-sport/racing event such as a song contest, political contest, elections etc. will be subject to a maximum payment of

€25,000/£15,000.

Lotteries

The maximum payout to any one client, group/syndicate of customers, for betting on the Irish lottery is €100,000/£70,000 or currency equivalent. The maximum payout for any international Lottery draw/event is €75,000/£50,000.

Horse Racing Rules

Board Prices And Morning Prices

At all horse or greyhound meetings where we are receiving a “Course Betting Service” we will lay the current quoted price of the selection at the time the bet is accepted. A “Bar Price” will not be accepted. The instruction “First Show” may be accepted if countersigned by a staff member. In the event of a dispute the selection will be settled at starting price.

In the event of a discrepancy between the price on the bet at the time of acceptance & the price as registered by the computer, the bet will always be settled at the correct computerised price.

Should there be an official correction of a price which had earlier been wrongly transmitted all wagers struck at that price will be settled, whether to the client’s advantage or not, at the corrected price or starting price, whichever is the greater. A similar correction will be made where, due to a mistake by a member of our staff, a price has been incorrectly quoted. This rule will similarly apply where morning prices advertised or displayed on the day of an event are marked incorrectly on the betting slip by a member of our staff.

A horse race bet laid in accordance with advertised or circulated prices on the day of the race is not an ante post bet and in the event of any withdrawals such as horse(s) will count as non runners and bets for other horses will be subject to Tattersall’s Rule 4 deductions. Our place terms will apply.

For morning/early prices, where there is a Rule 4 deduction and the SP odds are greater, no deduction will be made. Celtic Bookmakers apply a special rule in relation to non-runners and Tattersall’s Rule 4(c) in relation to Morning prices: where the total deduction is 25c/25p or greater the morning price shall revert to SP odds. This rule only applies to our morning prices. Bets taken at board prices or SP will have the full normal application of Tattersall’s Rule 4 deductions.

N.B. Morning Prices are available up to 30 min before the advertised off time only e.g. Morning Prices for the 2.30pm race are available up to 2pm only. Morning Prices are subject to fluctuation.

Double Result

Double Result is only applicable to horse racing in Ireland and the U.K., unless otherwise

advertised. Double Result means if your horse is 'First Past The Post' you get paid, however, should your horse be awarded the race or promoted to a place, as a result of a Steward's Enquiry or Objection which is announced before the 'weigh in' or 'winner alright', we will still pay you.

Double Result does not apply to the following bets or circumstances:-

- a. All Ante Post bets.
- b. Forecasts and Tricasts.
- c. Bets which rely on Tote Dividends i.e. Jackpots, Placepots etc which are settled Rules of Racing.
- d. Horse 'Match betting', 'Distance Specials' or 'Betting Without' races which are settled as to the respective conditions detailed in these rules.
- e. Any horse disqualified for taking the wrong course or for carrying an incorrect weight.
- f. Races which are declared void.
- g. Where there is an official correction to the result by the judge or SIS prior to the 'weigh in' and any races which are declared void before the 'weigh in' for which Rules of Racing will apply.
- h. All bets on horse racing outside of Ireland and the U.K. are settled on a Rules Of Racing basis only.
- i. Race results that are amended after the day of the race (e.g. drug disqualification, appeals).

Ante post

All racing ante post bets are accepted and settled on a Rules of Racing basis only. Ante post bets are accepted at quoted prices, up to and including the day prior to the event, on the basis of all in, run or not, entered or not. Therefore selections not taking part in the race/event concerned are losers. Ante post bets are those placed at our quoted prices on horses and prior to the race becoming classed as 'Day of Event' (Day of event is a term used to describe the time at which overnight declarations are made, usually 10.30am on the day preceding the race (or two days for certain Group 1 races) for horse racing and the day of the race for greyhounds). All bets placed after the overnight declaration stage are settled in accordance with our Early Prices/Day of Race Rules.

In line with principles laid down by Tattersalls Rules of Racing ante post bets will be void under the following circumstances, otherwise bets stand.

- a. If the race is abandoned or declared void.

- b. If the venue of the race is altered or postponed to a later date at a different track.
- c. If the race is postponed to a later date at the same track with entries totally reopened bets placed after the initial entries are void, but bets placed prior to the initial entry stage will stand. All bets will stand if a race is postponed to later date at the same track with the same entries, whether the bet was placed before or after the initial entries stage.
- d. If the horse is balloted out or eliminated under Jockey Club rules single bets will be void. In any such cases, accumulative ante post bets will stand on the remaining legs, at the prices laid on the selections in those races, with a double becoming a single, a treble becoming a double, etc.
- e. In the event of horses being withdrawn under Jockey Club/Turf Club rules, to limit the number of entries taking part, these horses shall be void. The liability of a layer against horses remaining will be reduced on both win and place parts of such bets, in accordance with the rate to be announced before the race by Tattersall's Committee, dependant on the odds currently available against the withdrawn horses at the time of withdrawal.

All bets are executed at the price ruling at the time of handing in of the bet. We reserve the right to correct any palpable error. Win doubles, trebles, etc are calculated at full accumulative odds. Each-way doubles and trebles, etc are settled win-to-win, place-to-place, and for the place part of such bets, the fractional odds pertaining at the time of acceptance. Place only bets, conditional bets and forecast bets are not accepted ante post.

When the same selection is backed to win two or more races/events in ante post bets, special odds are applicable. These special odds will supersede the accumulative odds calculated from the individual event prices irrespective of the fact that the individual event prices may be endorsed on the slip. If special odds were not available, the stake will be divided equally as singles at the prices available at the time the bet was placed.

Non Runner No Bet

Ante Post betting ceases at 10.30 am on the day of the overnight declaration stage and all bets placed after that stage will be 'non runner no bet', i.e. your bet stake will be refunded if your horse fails to compete. Tattersalls Rule 4 may apply.

Late Withdrawals

In all horse races, excluding ante post bets, if a horse is withdrawn, not under starter's orders, bets will be settled in accordance with Tattersall's Rule 4(c), which lays down that backers of the withdrawn horse will have their stakes refunded. When there has not been time for the market to reform, deductions are made from winnings (exclusive of stake) according to the table below. In cases of more than one withdrawal in a race, the total deduction will not exceed 0.90c in €1.00. When there has been time to reform the market, deductions will apply only to bets at board prices struck prior to the announcement of the withdrawal.

ALL RATES IN €:

A	1/9 or longer odds on	90c	K	5/4 to 6/4	40c
B	2/11 to 2/17	85c	L	13/8 to 7/4	35c
C	1/4 to 1/5	80c	M	15/8 to 9/4	30c
D	3/10 to 2/7	75c	N	5/2 to 3/1	25c
E	2/5 to 1/3	70c	O	10/3 to 4/1	20c
F	8/15 to 4/9	65c	P	9/2 to 11/2	15c
G	8/13 to 4/7	60c	Q	6/1 to 9/1	10c
H	4/5 to 4/6	55c	R	10/1 to 14/1	5c
I	20/21 to 5/6	50c	S	If over 14/1	No deduction
J	EVS to 6/5	45c			

The above scale will also apply in the case of non runners in Early Price races and will be used for other events where we specifically advertise, either in these rules or at the event itself that Tattersalls Rule 4 (abbreviated to Rule 4) may apply.

For withdrawals relating to ante post, advertised Early Prices and greyhounds please refer to the appropriate section.

Reserves

Some races contain reserves, who may or may not be priced in our Early Prices Lists. The finishing positions of any of these reserves will count whether they are priced or not. The price of any Reserves which run, will be offset against any Rule 4 deduction applicable from the non runner(s).

No Official SP Returned UK & Ireland

Selections in races where no Official SP's are returned from racecourses in the UK or Ireland will be settled at the Industry SP (if returned).

If no Official SP or Industry SP is returned bets will be settled as following:-

All bets where no price is taken (including Forecasts, Tricasts and Unnamed favourites) will be settled at the closing 'show' prices offered by Celtic Bookmakers. Where no 'show' prices are displayed for horse racing, bets will be settled at the appropriate tote returns and all Greyhound racing bets will be void. Bets on unnamed favourites and second favourites will stand for races where an Official or Industry SP is returned, but will be void if neither SP is returned.

Note for Tote Placepot / Quadpot bets – when no Official SP is returned and an Industry SP is returned in its place, Tote bets on unnamed favourites are settled on the Tote favourite and not the Industry SP favourite.

Abandonments/Postponements/Re-Run Races

If the programme for a day is abandoned or postponed, bets will be void, (For ante post bets see Ante Post section). However, on occasions when a 'major race' is postponed we reserve the right to advertise and apply the following: Bets accepted after 10.30am on the

day of the overnight declarations will stand until that race is run, so long as the overnight declarations stand unless cancelled by prior mutual agreement. If races are set back in time on a day because of the weather, settlement of all bets will be ruled by the original advertised times. If a race is re-run, betting in the first race will rule settlement, and horses which ran in the first race but did not start in the second will be considered losers.

Favourites

Starting price bets will be accepted each way for first favourites and win only for second favourites and each way for first favourites only in greyhound racing. The favourite is the selection quoted in the official starting price returns at the shortest odds. The second favourite is the horse quoted at the next shortest odds. If two horses are quoted at the same odds and these odds are shorter than those quoted against any other horses, then these two are equal first favourite and equal second favourite. If two or more co-favourites are thus selected, the stake will be divided equally between or among them. A place part of any such bet, taken in error, will be void.

Where a returned favourite does not come under starter's orders and is withdrawn, then all bets in that race on unnamed favourite and second favourite will be treated as non runners, with the selections being void. The only exceptions to this provision are speciality bets such as Jackpot or Placepot bets where, if there is a withdrawn favourite, the next lowest priced horse is the one taken as to substitute for a non runner, which under the rules has to be replaced by the 'favourite'.

Taking a Price -Advertised Early Prices

Bets accepted at our advertised prices after 10.30am on the day of the overnight declarations are not ante post bets and will be settled in accordance with the terms advertised. Prices advertised for 'early price' races are available subject to fluctuation up to the time as displayed in our offices. Should any greyhound be withdrawn from an advertised 'early price' greyhound race all bets on that race shall be settled at starting price.

Show/Screen Prices

Should a horse be withdrawn, whereby Tattersalls rule 4(c) would apply, no board prices may be laid after the withdrawal, unless the market has reformed. Any such bets laid in error will be settled at SP or the next immediate price offered after withdrawal, whichever is the greater. Should any greyhound be withdrawn all bets placed at a Show Price prior to withdrawal on that race will be settled at starting price.

Forecasts

Forecast bets are accepted on all Horse and Greyhound races, in the UK and Ireland, which have 3 or more runners. Forecast bets are settled from the returns declared by the CSF or BAGS/BEGS F/C.

Subject to the following rules, we accept forecast singles, doubles and trebles as part of our normal business. Any forecast accumulators accepted in error, which do not comply

to the format and conditions above, will be settled as forecast trebles, with the stake involved being equally split over the number of trebles available.

There must be a minimum of three runners in the race, otherwise the forecast selected will be void. Any bonus for forecast doubles or trebles is added to the calculated total return, i.e. excluding any leg by leg bonus.

Forecast bets are void when:

- a. One of the selections does not run.
- b. Less than 3 runners take part in the event.
- c. You select unnamed favourites. If an unnamed favourite appears among the named selections, only that part of your bet including the unnamed favourite is void.

If for any reason, no CSF or BAGS/BEGS forecast is returned, bets will be settled by reference to the N.S.L. Straight Forecast Chart.

In the event of a selection finishing alone, a forecast dividend with any other runner will be declared.

Tricasts

Tricast bets, in which selections must finish first, second and third in the correct order in specified races are accepted in single bets only. Stakes for any tricast double, treble, etc accepted in error will be divided equally to cover each tricast race in tricast singles only.

Horse and Greyhound (BAGS/BEGS) Tricasts are only accepted on races for which a Computer Tricast dividend is declared. Tricasts will be settled in accordance with this official computerised return.

Should a tricast include a non runner, the total stake will be settled as a computerised straight forecast on the remaining two selections in the order they appear on the betslip. In the case of combination tricasts, the total stake will be settled as a reversed straight forecast on the remaining two selections. Should a tricast include two non runners, the stake will be void.

Any tricasts accepted for races which no Tricast dividend is declared will be settled as computerised straight forecasts on the selections nominated to finish first and second, with the selection for third place discounted.

Any tricast which contains an unnamed favourite, that selection will be settled as a non runner.

Examples of non runner settlement are:

- i). Full cover (24 Bets) selections A,B,C,D, with D as a non runner is settled in the following manner: Full cover Tricast A,B,C = 6 Bets Full cover Forecast (3 x stake unit)

A,B,C = 18 bets

ii). The same bet but with C and D as non runners is settled as following: Full cover Forecast (6 x stake unit) A,B = 12 bets plus 12 Single bets void.

iii).. If less than three horses finish in a tricast race, a dividend will be declared on those that finish.

TOTE BETS

General

Bets are not accepted for Irish Tote returns, except placepots, where accepted in error will be settled as SP win/place bets respectively. UK Tote Jackpot bets are not accepted, unless in our UK shop through a tote terminal.

Placepot The Placepot / Quadpot is accepted for any horse race meeting in which a tote Placepot / Quadpot pool operates. To win the Placepot clients must select a horse to be placed in each of the six placepot races (ie races 1-2-3-4-5-6) at the nominated meeting. Selections in races with 4 runners must win. If the Placepot is not won bets will be settled at SP. Non runners will be substituted by the favourite. If the favourite is withdrawn before coming under starters orders then the next shortest priced runner becomes the selection. Where there is more than one favourite (i.e. joint or co favourites) in this category, the one with the lowest numerical race card number will be the selection. Second favourites are not accepted.

Quadpot Quadpot bets will be accepted for horse meetings in the UK where the Quadpot is in operation (Races 3-4 5 6). To win the Quadpot, clients must select a horse to be placed in each of the 4 designated Quadpot races at the nominated meeting. Placepot rules apply to Quadpots. The same rules in relation to non runners and unnamed favourites for placepots equally applies to quadpots.

Lucky 15, Lucky 31, Lucky 63 or Strike Lucky

All rules and bonuses are specified on relevant specialty docket available. Bonus paid on the win part only of all above bets. This applies to Horse and Dog bets only.

1. Bonuses and consolations

LUCKY 15

CONSOLATION Only 1 winner – treble the odds

BONUS 4 winners 10% added to total win returns

LUCKY 31

CONSOLATION Only 1 winner – treble the odds

BONUS 4 winners 5% added to total win returns

5 winners 10% added to total win returns

LUCKY 63

CONSOLATION Only 1 winner – treble the odds

BONUS 5 winners 10% added to total win returns

6 winners 15% added to total win returns

To qualify for bonuses & consolations

- a. Only one selection per race is allowed.
- b. Selections must be either horses or greyhounds or a combination of both.
- c. The bet must be a level unit stake
- d. All selections must run.

N.B. in each way bets the consolation applies only to the win part.

2. Each way bets are settled win to win, place to place.
3. The maximum amount that can be won on a Lucky 15/13/63 is governed by our general betting office rules.
4. General betting office rules apply to all instances not covered by these special rules.

Overseas Racing

All horse racing outside Ireland or the U.K are settled on a Rules of Racing basis only. In countries where bookmakers do operate and an official starting price is returned, bets are accepted in accordance with our general rules and any conditional rules applicable to the country concerned, as advertised by Celtic Bookmakers.

In countries where there is no Starting Price market in operation, bets maybe accepted at the following where available:

1. Celtic Bookmakers Early Prices or SIS Industry shows.
2. For selected meetings when an SIS/Industry SP is in operation and advertised, bets not at a Early or Show price will be settled at the SIS/Industry SP and not at Pari-mutuel returns. (Bets may be accepted at Pari-mutuel returns for meetings when an SIS/Industry is in operation only if we display this facility - otherwise bets will be settled at the Industry SP)
3. When there is no SIS/Industry SP in operation bets placed not at an Early or Show price will be settled at Pari-Mutual returns.

US Racing Rules

1. Unlike horse racing in Ireland & UK there are no prices from the racetrack. All bets are settled to the US pari-mutual returns. Celtic Bookmakers will pay track odds upon results as declared by the US Host Track. Only bet types offered by the US Host Track on races will be accepted by Celtic Bookmakers. Celtic Bookmakers will refund all bets on a race that is declared by the US Host Track to be a No-Contest i.e. where due to scratched (non runners) entrants there are insufficient wagering interests remaining to fulfill the requirements of the bet type. Win pools, Exacta pools, and first leg of Double pools offered in contests in which the number of betting interests has been reduced to less than two.

Place pools, Quinella pools, Trifecta pools, offered in contests in which the number of betting interests has been reduced to fewer than three. Show pools, Superfecta pools, offered in contests in which the number of betting interests has been reduced to less than

four.

2. Dividend: A dividend is declared at the track for the winner and the place horses. All dividends must be halved to get the actual return. E.g. you placed 10 Euro win on Horse No 1 Race 1 at Arlington. The selection wins and paid 34.00 on the US tote. Your winnings would be 17.00 because the tote dividend is declared to a 2\$ stake.

3. Place terms: Win bets are settled to the win pool. Each way bets with 8 or more runners are settled to Win and Show pool. In races with 5 to 7 runners the place part of an each way bet is settled to the place pool.

4. Exacta: This bet requires you to select the first and second horses in a race, in their exact order of finish. This can also be reversed at twice the stake.

5. Trifecta (can also be called Triacta): You must select the first, second, and third finishers in a race, in their exact order. To finish in any order it involves 6 bets.

6. Coupled Horses: Unlike pari-mutuel betting in Europe, in the US when a horse is coupled it is so for all bets, not just win bets.

Rules for Special Offers

Celtic Bookmakers Daily Specials-Special Win Doubles, Trebles Etc.

If the S.P return is greater than the Special advertised price for Win Doubles, Trebles etc - we pay S.P. (This does not apply to any Specials including a 'placed' selection). In the event of any non runner(s) in any of the races from which the above have been selected we reserve the right to revert the bet to SP. 'Jockey Specials' stand irrespective of who actually rides the named selections in the special. Where any of the selections included in the Special are non runners, the bet reverts to SP settlement, with an accumulator settled as a treble and a treble settled as a double etc.

In the event of any non runners in the races from which a place only selection has been nominated, our normal place betting terms will automatically apply, ie bets revert to normal place terms according to the number of runners in each race as detailed under E/W Betting. For example, if we advertise a horse to be placed in the first four, and due to N/R's the field is reduced to less than 16 runners, it will automatically become the first three places only etc. Any Celtic Bookmakers Special doubles, trebles etc inadvertently accepted after the first show has been given by SIS will automatically revert to SP.

Guaranteed Odds Race/Odds In Your Favour

Where we offer a 'Guaranteed Odds Race' if you take the 'Early Advertised Price' on this race and the starting price (SP) is greater - we pay SP. Please note this offer applies to Early Prices only. Separately, we offer guaranteed show screen prices against SP odds, where the SP is greater - we pay SP. Unless we stipulate "Best of Both Worlds" race, these concessions apply to single bets only. For multiple bets, where a price taken this will be the settlement price.

Winning Distance/How Far Will It Win By

Betting on the winning distance will be on races only as displayed. The winning distance will be that margin, as officially announced between the winning horse and the second. All Winning Distance bets are settled on a "First Past the Post" basis only, i.e. Double Result does not apply. In the event of a withdrawal resulting in a rule 4 of 10c or greater in a race where we offer "distance betting" the rule 4 amount will be split between the number of distance options.

Betting Without

Where we offer prices on an event without a nominated selection, for settlement purposes the finishing position of the "without" selection will be ignored. Any each-way terms advertised are settled on the actual number of runners who take part in the race, excluding the "without" selection.

Special Win And/Or Place Multiples

Where we quote a price for two or more specified selections in a win or place multiple, settlement will revert to SP if there is a dead heat in any leg of the bet.

Horse Match Betting

Where we quote Special Match Betting all bets are settled Rules Of Racing according to the official returns in the following days Racing Post. Bets are settled on the best finishing position. In the event of both runners failing to complete the course - bets are settled on "furthest to complete" according to the official result.

“Hot Pot” Accumulators

If any of the selected horses are non-runners all bets are settled with the remaining runners at SP odds (i.e. an accumulator becomes a treble).

Place Betting Only

In the event of a horse being withdrawn, not under starter's orders, stakes on that selection will be returned. Bets for the remaining horses in the race will be subject to a deduction in accordance with Tattersalls R4(c) based on the Win price of the withdrawn horse(s) at the time of withdrawal, (see Tattersalls R4 table under Horse Racing rules). E.g. Horse X priced at 4/1 in the win market and EVS in the Place Only Betting market is withdrawn then a R4 deduction of 20c based on the 4/1 Win price shall apply to the Place Only Betting market. The number of places being paid shall remain constant. E.g. If we are originally paying 3 places and the race is reduced to 7 or less runners we shall still pay 3 places. The only exception to this is when the number of runners is equal to or less than the number of places on offer. In this instance all bets are void. Normal dead-heat rules apply.

Greyhound Racing Rules

We will accept bets for greyhound races that are televised by SIS, Sky or other terrestrial tv stations.

Where a 'no-race' is declared and is subsequently re run bets are settled on the re run.

Double Result concession does not apply to greyhound racing.

Un-timed bets for trap runners will automatically be settled on the next dog race immediately after the time of acceptance. Untimed bets on virtual dog races will be settled on the next virtual dog race.

Greyhound names, where shown, are displayed for information only, with all bets being settled on the trap number. If a reserve dog runs all bets stand, however, if an Early Price is taken and that selection subsequently becomes a Non Runner then all bets at that Early Price are Void. In the event of a non-runner in a race with Early Prices, all bets placed on the race before the withdrawal will be settled at SP.

Starting price bets will be accepted each way for 1st favourites, and win only for 2nd favourites in horse racing and greyhound racing.

Top Trap Betting All prices quoted are for BAGS/BEGS meetings at the specified tracks unless otherwise stated. Top Trap result stands irrespective of vacant traps, reserves running or void races. Abandoned meetings: Bets stand providing at least half of the races are ran at one of the meetings. All bets are win only and are available up to the first race time only. If there is a dead heat in any race, each trap is credited with a win. If two or more traps record the same number of wins, dead heat rules apply.

Coursing bets will be settled in accordance with ICC rules or the respective organisation. Normal Dead Heat rules will apply to outright bets.

Lottery Rules

1. Bets placed on the Lucky Numbers game are settled based on the numbers drawn by the official Lotto draw shown live on RTE 1 or Network 2 each Wednesday and Saturday. For any Lotto bet where there is only a stake paid for one draw this bet will be settled on the basis of the primary main draw – irrespective of the order in which the draws occur.

2. In the event of a double draw, all bets pertaining to the lottery that held two draws will automatically be settled on the main draw.

3. All lottery bets on a specific draw must be placed and confirmed before the first number is drawn. If, for any reason any bets are placed after the first number is drawn, those bets will be void and the stakes returned, win or lose.

4. Should a non-Irish Lottery introduce a second or third draw to take place directly after a primary draw all bets taken will stand on the first full draw only and the second draw will be deemed a void event unless specifically approved.

5. If a lottery draw time is moved to another time within 12 hours of the advertised time of the draw, all bets on that draw will stand, unless the bets placed are late, thus in breach of rule 4. If a lottery moves a draw by more than 12 hours of the advertised time, all bets on that draw will be deemed void and the stakes returned.

6. Bets are settled on the first six numbers drawn unless requested for the seven numbers.

7. Maximum Payments: The maximum payout to any one client, group/syndicate of customers, including bets from the same source in respect of Lucky Numbers is €100,000 or any international lottery draw/event is €75,000. The onus is on the client, syndicate/group of customers to ensure that he/she or they stay within these limits. Celtic Bookmakers general betting rules will govern any situation not covered in the rules.

GENERAL SPORTS RULES

Results

In the case of Football and other Sports, bets are settled on the official result published by the official governing body immediately the match/event is finished. Any subsequent corrections or amendments to this result will not apply for settlement purposes. Celtic Bookmakers reserves the right to apply a dead heat reduction on any event where more winners are declared than were originally specified.

Please refer to specific rules for individual events.

Non-Runners

Sports bets are accepted 'All in compete or not' and if a player or team is withdrawn before they have taken part in the event (in any way), your bet is a loser. If the event is advertised 'Non runner no bet' stakes will be refunded on a player or team withdrawn prior to the start of an event. At our discretion, Celtic Bookmakers will also refund stakes on non-runners in many circumstances.

If you have placed a winning bet on a sporting event when a different player or team is withdrawn, suspended or disqualified, we may apply the equivalent to a Tattersalls' rule 4(c) to your winnings, based on the price of the selection withdrawn.

Outright bets on player/team withdrawn after the official start

If a player or team has taken any part in the sporting event once it has officially started and then fails to complete for whatever reason, we will settle your bet as a loser.

Cup/Trophy competitions

Unless we advertise other terms, we will settle outright betting on the player or team that lifts the trophy.

Top Goalscorer/pointscorer markets

Top Goalscorer/pointscorer in a competition will be settled as dead heat rules apply if players finish on the same number of goals/points scored regardless of whether an official result is determined by other means by the sports ruling body.

Outright/Tournament, Match & Handicap Betting

When odds for Outright/tournament, match and handicap betting are advertised and the customer hasn't indicated clearly their intended market, the bet will be settled on the match betting on the next match to happen involving that team. Where the price taken indicates the customer's intended market, this will govern settlement. Where only handicap betting is available the bet will be settled as a handicap bet whether selected or not. Where a blatant error is made in handicap set up (i.e. Handicap reads as – instead of + and vice versa) on any of our events, either in running or before the start, we reserve the right to settle bets at the correct handicap at the time at which the bet was placed.

Venue changes

If your team is no longer playing at the venue advertised, your bet will still stand as long as the venue has not been changed to the opponent's ground (or in the case of international matches, as long as the venue remains in the same country). However, Celtic Bookmakers reserves the right to void any bet where we feel that a change of venue has had a significant impact on the prices of the match.

Competitors with the same name

Where there is more than one competitor with the same surname and the selection has not been identified by either first name, team (where applicable), or qualifying price the competitor with the lowest advertised price will be taken as the selection. In the event of one or more competitors being quoted at the lowest advertised price the stake will be divided between them.

Late Bets

Bets are accepted up to the off-time of the event or a pre-determined time whichever the earlier. Celtic Bookmakers reserves the right to void or stand any bet inadvertently accepted after the betting has closed or where the event was resolved or at a stage where the customer could have any indication of the outcome. Should there be a dispute over the off time of an event/market where an official starting time is not given by that sports governing body, then the time that Celtic Bookmakers determines the event to have started will govern settlement of all bets.

Unclear Instructions

The onus is on the customer to clearly communicate their intended bet. Where a customer's bet instructions are ambiguous, Celtic Bookmakers reserves the right to settle the bet as we interpret it. If a price is taken then this will determine the customer's intended selection. We also reserve the right to split the stakes equally between the various possibilities in the case of an unclear instruction.

Settlement

All bets are settled strictly on their merits and no plea of precedence will be accepted.

Rigging

Where there is evidence of Price, Race, Match or Event rigging, we reserve the right to withhold payment, pending the outcome of any subsequent investigation and ultimately to declare bets on that event as void.

Where evidence of rigging exists or where there is evidence of a series of bets each containing the same selection(s), having been placed by or for the same individual or by a syndicate of individuals, we reserve the right to require claims for payment to be submitted in writing to our Customer Service Department.

In the event of an official enquiry in relation to suspicious betting activity surrounding an event, we reserve the right to disclose confidential information to the sports governing body or their representatives, on the condition that they consent to keeping such information confidential.

Score Displays

Score displays are indicative only and no responsibility will be accepted by Celtic Bookmakers for bets placed on their basis.

Injuries

In the event of any injury news being announced in a market where the number of games or price of runners remaining can significantly affect the prices, e.g. top goalscorer/top runscore, we reserve the right to either void bets, apply a rule 4 or revert bets to the next price offered after the market has been revised due to that injury news. This could apply to bets placed between the release of the injury news and the revision of the market in question.

Celtic Bookmakers Specials

All Money Back Specials are valid only up to the start of an event unless otherwise stated. Celtic Bookmakers reserve the right to withdraw or remove a special without prior notice. Should the special be withdrawn all bets on that event will stand win or lose.

All sports Specials shall only apply to the official part of any match and not to extra time. Therefore, the following time limits shall apply: soccer – 90 mins play; rugby union & league – 80mins play; GAA match – 70 mins play unless otherwise stated.

Soccer Rules

For ante-post bets, divisional play-offs do not count for the purposes of Divisional each-way betting, i.e. bets are settled on Final League placings before play-offs. Any subsequent demotions/points deductions after the last game of the season on the basis 'all in play or not'.

All soccer bets will be settled in accordance with OPTA Index results unless otherwise specified.

Where a bet is accepted on a match where no prices are on offer then that selection will be treated as a non-runner, but the remainder of any accumulative bet will stand provided there are not fewer than the stipulated minimum number of matches in the bet.

All bets on football are automatically on the basis of 90 minutes play unless otherwise stated. 90 minutes play includes time added on by referee for stoppages. This includes all special markets such as first goalscorer, number of corners, number of goals etc.

Settlement will be at the price prevailing at the time the bet was placed and confirmed. Dates and kick-off times of matches displayed are for guidance purposes only. Bets will be accepted up until the advertised kick-off time.

Celtic Bookmakers reserves the right to void or stand any bet inadvertently accepted after the betting has closed or where the event was resolved or at a stage where the customer could have any indication of the outcome.

If the venue of a match is other than is indicated, the bet will stand provided the match has not been switched to the opponent's ground, in which case the match will be declared void.

An unplayed or postponed match that is not played within 24 hours of the original kick off time (official kick off time as opposed to Celtic Bookmaker's time) will be treated as a non runner for settling purposes.

If an accumulator is reduced by non runners the bet will stand irrespective of the minimum requirements laid down in these rules.

The minimum number of selections allowed in any football bet is as advertised or as detailed at the head of each list on our coupons.

Bets which do not meet the minimum requirements, except as provided elsewhere in these rules, will be void.

Any match which is abandoned before completion of the match (i.e. 90 mins.) will be void unless an official result is declared by those teams' governing body within 24 hours of postponement, in which case that official result will govern win/draw/win settlement. All other markets will be void unless their result is already decided. When an abandoned match(es) reduces the clients bet to below the permitted minimum for a list the bet will stand, with the void match(es) treated as non runners for settling purposes. This ruling does not apply to bets involving First Goalscorer which will stand provided a goal has been scored prior to abandonment. Bets on Last Goalscorer will be void in the event of abandonment.

For the purpose of deciding results on 'Handicap Betting', a number of goals (or half goals) is added to, or subtracted from, the total goals scored by the away team. Settlement of any handicap betting will be at the special odds shown alongside the match(es), using the actual score in the match adjusted for the handicap.

Bets taken on First goalscorer will be void if that player does not take part in the game or if he comes on after the first goal is scored. Every effort is made to quote first player to score odds for all possible players. However, odds for other players are available on request and will count as winners if they score the first goal even if they are not named in our lists.

Bets on last goalscorer will be void if that player does not take part in the game or does not come on as a substitute. In the event of a dispute over the award of a goal for First/Last goalscorer or scorer special purposes, settlement will be in accordance with the result given by Opta Index within 24 hours of the final whistle. Any subsequent changes to the result will be ignored for settlement purposes.

Each-Way 1st Goalscorer Betting

Normally Celtic Bookmakers do not accept eachway first goalscorer bets. In the event that they are inadvertently taken they will be settled on 1st goal, 2nd goal and 3rd goal only @ 1/3 place odds. Players who do not score until after the 3rd goal has been scored will be treated as losing selections. If less than 3 goals are scored in any given match Celtic Bookmakers will settle bets on those goals that are scored. If no goals are scored, all each-way bets will be regarded as losing bets. If a player enters the field of play after the 1st goal is scored, both the win and place part of the bet will be voided unless the first goal is an own goal in which case bets will stand. If a player is sent off or substituted before the first goal is scored, bets on that selection are deemed as losers. If a player scores the first goal of the match, both his win and place part are winners. If a player scores the second or third goal, only his place part is a winner.

A player cannot be placed twice i.e. if he scores the 2nd and 3rd goal only the 2nd goal is deemed a winner. Each way bets on no goalscorer, last goalscorer, 1st team goalscorers and scorecasts are not accepted. If any such bets are taken in error then the full stake will be invested as a win-only bet. Place only betting is not accepted. Extra-time does not count. Own goals do not count. In cases where an own goal is one of the first 3 goals then the 4th goal will be settled as a winner on the place part of the each-way bet. If two of the first three goals are own goals then the fourth and fifth goals will be settled as winners on the place part of the each-way bet. In all other cases Celtic Bookmakers football rules apply.

Own goals do not count for settlement of first/last goalscorer bets.

For bets on 'Anytime Goalscorer': Players will be considered to be a runner and bets will stand, should he play any part in the match. Goals scored in normal time only count for this market. Goals scored in extra time or in a penalty shoot-out do not count. Own goals do not count.

'Special spreads' are defined as (i) Number of Corners, (ii) Number of Goals and (iii) card index. Bets on special spreads are only accepted on games for which we advertise them.

In the event of an abandoned match all bets on special spreads will be void unless the maximum quote has been obtained. For example should a customer back 12 or more corners in a match and that match is abandoned when 13 corners have already been taken then that bet is a winner with all other bets on corners losers.

Bets on 'Number of Corners' refers to corners taken and not corners awarded. Bets on 'Card Index' are settled as follows: Yellow Card = 10 points; Red Card = 25 points. If a

player is shown a yellow card and subsequently sent off this counts as 35 points. Bookings will only count for players taking part in the match. Bookings of managers, coaches or off the field of play will not count. Restrictions apply as to what special spread selections can be combined with in accumulative bets.

Scorecasts

(First player to score/correct score doubles) are now available on selected matches. To win you must successfully forecast both the player who will score the first goal in a selected match and also the correct score after 90 minutes play. If a player is selected who comes on after the first goal has been scored or does not take part in the match, the bet will be settled as a correct score single. Scorecast bets are only accepted as singles. If any multiple bet is taken in error, the stake will be divided into the total number of scorecasts equally and settled as single bets.

In the event of a match being abandoned, bets will be void unless a goal has been scored prior to abandonment, when bets will be settled as singles on the selected first goalscorer at the appropriate odds. In the eventuality of all goals in the match being own goals, all bets will be settled as correct score singles at the correct score odds only.

In Running Goalscorer Betting

Own Goals do not count for 1st/2nd etc goalscorer. If any goal is an own goal the result of the following goalscorer market will count for the settlement of the original one. E.g. 2nd goal of the game is an own goal. The scorer of the 3rd goal will be settled as the winner for both the 2nd goalscorer and 3rd goalscorer markets.

Half Time - Full Time Match Bets

A Half Time – Full Time bet allows you to cover up to nine outcomes in a football match.

Examples:

Home Team and Draw - Your bet is a winner if the home team leads at half time and draws the match.

Away Team and Draw - Your bet is a winner if the away team leads at half time and draws the match.

Home Team and Away Team - Your bet is a winner if the home team leads at half time and the away team wins the match.

Normal 90 minute betting rules apply.

Asian Handicaps

Celtic Bookmakers do not normally accept bets on Asian Handicap markets. An Asian Handicap is a market where a handicap is applied to the match in order to make the prices more equal. Any fraction of a goal, usually 0.5 goals, eliminates the draw as a possible outcome.

The favourite in a match will have a negative handicap represented with a (-) symbol and will have to win by more goals than the handicap in order to be a winner. The outsider in the match will receive a positive handicap represented with a (+) symbol which will be

added to the final score. The handicap will be added to one side only. Half-Time Asian Handicap markets will be settled on the half-time result.

Time of Bets

Bets on 'Time of the 1st/last goal', 'Time of 1st corner', 'Time of 1st booking' and interval bets will be settled as the time shown by the major UK T.V. station broadcasting the match. For 'Time of 1st corner' market, the time that the corner is taken will count. For 'Time of 1st booking' market, the time that the player is shown the card will count. In the event of a dispute, the decision of Opta Index will be final. If the match is not covered on British T.V. or by Opta, the verdict of the majority of the following websites will be final:

www.soccerbase.com

www.soccernet.com

www.soccerbot.com

www.bbc.co.uk

G.A.A. Rules

1. All bets will be settled on 60/70 minutes play respectively at the prices advertised. The term '60/70 minutes play' refers to the period of play which included time added by the match officials for stoppages, but not scheduled extra time. Any subsequent enquiries into the match result or later match disqualification will be ignored for settlement of match bets, which will be settled on that days match result.
2. Any match which is abandoned before the completion of the match i.e. 60/70 play will be void. This ruling does not apply to first goalscorer bets which will stand provided a goal has been scored prior to abandonment. Number of points bets or number of goal bets will be void unless the maximum quote has been obtained at the time of abandonment in which case bets will stand. Additional rules as detailed under Football Rules will also apply to GAA events where applicable.
3. Extra time does not count unless otherwise stated.
4. Any match postponed to another day will be void.
5. If an accumulator is reduced by non runners the bet will stand irrespective of the minimum requirements laid down in these rules.
6. Bets taken on **First goalscorer** will be void if that player does not take part in the game or if he comes on after the first goal is scored. Bets on last goalscorer will be void if that player does not take part in the game or does not come on as a substitute. In the event of a dispute over the award of a goal for First/Last goalscorer or scorer special purposes, settlement will be in accordance with the result given by GAA within 48 hours of the final whistle. Any subsequent

changes to the result will be ignored for settlement purposes. Own goals do not count for settlement of first/last goalscorer bet.

7. Any match which is abandoned before completion of the match (i.e. 70 mins.) will be void unless an official result is declared by those teams' governing body within 24 hours of postponement, in which case that official result will govern win/draw/win settlement. All other markets will be void unless their result is already decided. When an abandoned match(es) reduces the clients bet to below the permitted minimum for a list the bet will stand, with the void match(es) treated as non runners for settling purposes. This ruling does not apply to bets involving First Goalscorer which will stand provided a goal has been scored prior to abandonment. Bets on Last Goalscorer will be void in the event of abandonment.

Golf Rules

1. Should a tournament be shortened, or otherwise affected due to weather conditions the trophy presentation will govern settlement, including tournament Groups, Matches. Place Only, Top 10 and all other 72 hole markets provided at least 36 holes of the event have been completed. Should 36 holes not be completed then all bets on that event will be void except markets that have already been decided i.e. 1st Round 3-balls. Should there be no further play after a bet is struck that bet will be void. In the event of a postponed event all bets stand.
2. Ante post bets (bets placed prior to the Monday immediately preceding the event) are 'All in compete or not' and non-players are losers. Bets placed from the Monday of that weeks events are 'non-player no bet' and we reserve the right to deduct the equivalent Tattersalls rule 4c to reflect returning stakes on non-players. Any players who withdraw after they have teed-off are considered as players and are therefore losers, except in the following circumstances:- For outright betting, bets placed on players after they have teed-off are void provided that the player takes no further part in the event after the bet is placed, e.g. bets placed after the second round and the player withdraws before the third round - such bets on the withdrawn player are void and we reserve the right to deduct the equivalent Tattersalls rule 4c.

Outright Betting

1. When more than one player shares the same lowest score in a tournament and there is no play-off, win and place bets are settled by the normal dead-heat method outlined in the Settlement of Bets section.
2. In the event of a play-off the result of the play-off will determine the winner of the tournament only. Even if three or more contestants take part such a play-off has the sole purpose of deciding the winner of the tournament and the relative finishing positions of unsuccessful contestants is not affected.
3. For each way bets **dead heat rules** apply. For example, if each-way terms quoted for a tournament are for the first 4 places, the 3 players tying for third place will be deemed to have dead-heated for third, fourth and fifth place with 1/3 stake lost and 2/3 stake settled at full place odds for each way bets on those players.

4. In a DEAD HEAT **the stake money on a selection is divided** by the number of runners involved in the dead heat. The full odds are then paid to the divided stake with the remainder of the stake money being lost.
5. If a revised tournament outright betting includes players who have completed their round and the tournament winner is presented with the trophy after the rest of the field have completed that round, bets placed on those players will be deemed void, provided another round is not fully completed.

Tournament Group Betting & Tournament Match Betting:

1. In Tournament match betting and Tournament group betting the winner will be the player with the highest placing at the end of the tournament. Players missing the cut will be eliminated. If all listed players miss the cut the player with the lowest score at the cut will be deemed the winner.
2. In Tournament Group Betting in the event of a tie dead heat rules apply.
3. In Tournament Match Betting the odds for a tie are included.
4. In Tournament Group betting in the event of a listed player being withdrawn prior to the first round then Rule 4 will apply.
5. In Tournament Match betting in the event of a listed player being withdrawn prior to the first round then that match is void.
6. Top European Players, Top US Player etc are settled in the same way as Tournament Group betting.

Three Ball/Two Ball Betting

1. In 2/3 ball betting the winner will be the player in the pairing or group with the lowest score over 18 holes.
2. Should a player in the 2/3 ball not tee-off all bets in that 2/3 ball are void. However should a player retire during the round he will be deemed to have played.
3. In the event of a 2/3 ball being re-arranged all bets in that 2/3 ball will stand as per original pairings/groups.
4. If a player posts a score but is later disqualified, all bets will be settled on the score that the player initially signs for that round. Signing of the card is deemed as the weigh in and subsequent disqualification or amendment of result will be ignored for settlement purposes.
5. Odds for a tie are offered in 2 ball betting, therefore in the event of a tie bets on both players are losers and bets on the tie are winners. Dead Heat rules apply in the event of a tie in 3 ball betting.

To make/miss the cut

Bets on players to make/miss the cut will be settled on the official Result posted on the Tour sites. Players must complete 36 holes for bets on this market to stand. Players who are disqualified before they complete 36 holes are deemed Non Runners and all bets on them are void. PGA Tour: any player who makes the cut or the modified cut (MDF) will be settled as having made the cut (according to pgtour.com leaderboard)

Finishing Positions

Players must complete 36 holes for bets to stand. Finishing position is decided by result posted by the governing body of that tournament (i.e. PGA Tour, European Tour).

Example of finishing position: if a player finishes in a tie for a position e.g. tied 10th he is deemed to have finished 10th. If a player is disqualified he is deemed to have finished last.

36-hole 3 ball betting

If a player begins the 1st round but withdraws or is disqualified at any time during the two rounds of the 3-ball he is deemed to be a loser. If a player posts a score for the second round of the 3-ball but subsequently withdraws or is disqualified, all bets will be settled on the score that the player initially posts for the two rounds.

Big “A” v The Field

If any of the players quoted as part of the Big “A” are non runners, bets will be void on this market. We reserve the right to apply a Rule 4 to this market should the price of the field be sufficiently affected by withdrawals.

72 Hole Handicap Betting

If your player misses the cut, he/she is automatically deemed a loser.

Non Runner: Rule 4 may apply.

For result take handicap away from players final score (i.e. Woods shoots a total of 284 for tournament - 4 shots, Net Total score on handicap is 280)

Should the tournament be reduced to 36 holes or less then all bets on this market will be void.

Match play

Matches must be completed for bets to stand. (Otherwise void)

All Markets will be settled on result as posted by official tour site on the day after the event, any subsequent disqualification or amendment of result will be ignored for settlement purposes

Athletics Rules

1. All athletics events are subject to Rule 4 (unless otherwise stated). All bets on a non-runner will be void and stakes refund.
2. The final medals table will be used to settle bets on how many medals a country may win. Any subsequent changes to the medals table will not be taken into consideration.
3. In the event of a disqualification, the medals/podium ceremony will count as the final result and determine settlement of bets. In the absence of a medals ceremony bets will be settled on a first past the post basis.

4. For the Olympic Games all events will be settled on the official I.O.C. results.
5. For all other athletics all events will be settled on the official I.A.A.F. results.

Boxing Rules

Should a contest be postponed, bets will stand for 48 hours, inclusive of the original date for the contest. Stakes may be refunded before the original contest if requested. In the event of a 'no contest' being declared all bets will be made void. Should there be a substitution for one of the boxers, bets on the original contest will be void. Unless we specifically quote for a draw, boxing bets are on the basis of "Draw" = No Bet. Should there be a change in the advertised contest, e.g. a contest changes from a title fight to a non title fight, bets will stand.

Round By Round Betting

Where a boxer fails to answer the bell for the next round, his opponent shall be deemed to have won the contest in the previous round. If for any reason a points decision is awarded before the full number of rounds are completed, bets will be settled on the round in which the fight stopped. Bets which nominate to "win on points" will only be deemed winners if the full number of rounds are completed. Should for any reason the scheduled number of rounds be changed, all round by round bets will be void.

Motor Racing Rules

Formula 1 – F1

1. All race bets are settled on the official FIA classification at the time of the podium presentation, with subsequent disqualifications disregarded.
2. All drivers who complete 90% of the race laps are deemed as classified finishers in line with the official FIA classification. However all drivers are given a ranking, and for the purpose of match and positional betting this ranking shall apply.
3. Any driver who attempts to qualify for the race proper and fails to do so shall be deemed to have taken part, and finished last of the drivers taking part. If two or more drivers fail to qualify, their qualifying lap times will determine their placing in the race result.
4. The start of the race is deemed to be the signal to start the warm up lap. All drivers are in play from this point on.
5. For race match betting the driver who finishes in the highest position is deemed the winner. In the event of both drivers failing to complete the race, match bets will be settled on the official Formula 1 result. Bets stand once drivers partake in qualifying.

6. Bets on the Formula One Championship and Constructors Championship will be settled in line with the total FIA points tally immediately following the podium presentation of the final race of the season, with subsequent disqualifications disregarded. Where there is a tie for the World Drivers title, bets shall be settled according with most races won, followed by most podium finishes as per FIA rules. However for the purposes of match bets, betting without, and other derivative markets dead heat rules shall apply.

7. Qualifying consists of three sessions whereby the six slowest drivers from each of the first two sessions will drop out leaving the remaining drivers to compete in the third session for the top places on the grid. Qualifying Betting will be settled as the fastest lap posted during this third qualifying session. With respect to all bets on qualifying, either outright or match betting, the official times as recorded by the FIA will apply for the settlement of bets. Any subsequent penalties or demotions imposed shall be disregarded.

8. From the formation of any race market, bets are considered to be non-driver no bet. Any bets on drivers who fail to take part in the race for any reason other than non-qualification shall be deemed void. We reserve the right to deduct the equivalent Tattersalls' rule 4 (c) to reflect returning stakes on non-drivers.

9. For all A1 Grand Prix markets, both for the Feature Race and the Sprint Race, all bets are settled on the official A1 Grand Prix classification at the time of the podium presentation for the respective race, with subsequent disqualifications disregarded.

Rugby Rules

1. Unless otherwise stated all rugby bets are settled on 80 mins play.

2. If a game is abandoned bets are void with the exception of First Tryscorer bets which will stand if a try has been scored prior to abandonment (last tryscorer bets are void). Bets are void for Special markets such as total number of points, number of tries etc on abandoned matches unless the respective number equals or exceeds our maximum quote at the time of abandonment, ie if we quote 35 points or more in the match and this number has been attained at the time of abandonment - bets on this market stand. This only applies when the number is equal to or greater than our maximum quote.

3. Winning margin/correct score betting is from scratch unless otherwise stated.

4. For First/Last Tryscorer betting, penalty tries do not count.

5. If a match is postponed bets will stand until 48 hours from the original kick off time after which time they will be void. If the venue is changed from the one advertised all bets on that match are void.

6. Any bet reduced by an abandoned, postponed or re-arranged match will stand on the remaining selections.

7. Outright bets - All bets placed on outright markets will be settled on official tournament results.

8. Outright market which states 'Regular season' is deemed to mean the official standings of teams after all matches of the predetermined season are played and before any playoff matches have commenced.

Tennis

1. In the event of a match starting but not being completed then all bets (including correct sets score) will be void.

2. If a set is completed then bets on the market to Win that Set will stand.

3. In the event of a change in the number of sets to be played, match bets will stand, but set betting will be void.

4. In the event of a change of playing surface, venue, or outside to indoor court and vice versa, all bets will stand.

5. In the event of a tennis match not taking place or if a player is given a walkover, bets on this match are deemed void.

6. Total Games: In the event of a match starting but not being completed then all bets on total games will be void, except when the total games played exceed the over games quote this will be deemed a winner. A tie break is considered as one game for settlement purposes.

7. Non-Runners: Stakes will be refunded on players or teams withdrawn prior to the start of an event. We reserve the right to deduct the equivalent of Tattersalls Rule 4(c) to reflect returning stakes on Non-Runners.

Snooker, Darts and other sports

Snooker In the event of a match being awarded to a player before the full number of sets/frames have been played, match bets will stand, the winner being the player that progresses to the next round as long as the match has started. In such circumstances bets on set/frame betting, handicap betting, total sets/frames and highest break will be void. Markets that have already been unequivocally decided will be settled as winners/losers.

Correct score frame bets will **not** be accepted on any matches except the World championship matches and the final matches of ranking events. Any wagers mistakenly accepted for such bets will be declared void whether they win or lose. Celtic Bookmakers reserve the right to void any snooker match bet where we are not satisfied as

to the bone fides of the outcome if there is an irregular betting pattern involving ourselves or other bookmakers.

Tournament highest break: Only one break per player will count towards settlement of this market (e.g Player A scores 141 and 140 in the tournament only the 141 will count towards settlement).

In the event of a match not being completed and not being awarded to one of the competitors than all bets are void except markets that have already been unequivocally decided.

Where revised match betting is offered (between sessions), 1 frame/set of the following session must be completed for bets to stand.

In handicap betting, the handicap will only be allotted to one player/team, and then the result will be determined.

Non Runners - Stakes will be refunded on players or teams withdrawn prior to the start of an event. We reserve the right to deduct the equivalent of Tattersalls Rule 4(c) to reflect returning stakes on Non-Runners.

Any **baseball** bets are offered on the basis of both listed pitchers starting the game. Both listed pitchers must start the game and throw at least one pitch for bets to have "action". If either pitcher fails to start the game for any reason, the bet will be deemed to have "no action" (i.e. void) and all stakes will be returned. If a game is suspended, all bets will be void.

For **cycling** events where there is a disqualification, the podium presentation will count as the 'weigh-in' and this will determine the settlement of bets. If there is no podium presentation bets are settled on the official result. Cycling non runners - stakes will be refunded on riders withdrawn prior to the start of an event or stage. We reserve the right to deduct the equivalent of Tattersalls Rule 4(c) to reflect returning stakes on Non Runners.

Cricket match bets will be determined by official cricket rules, including where matches are shortened due to weather conditions. If a match is cancelled before any play has taken place then all matches will be void unless it is replayed within 36 hours of its advertised time, where the bets will stand.

For any sports bet not covered by these rules, Celtic Bookmakers will accept any industry wide ruling by I.B.A.S. on an unforeseen eventuality or new precedent.

Betting Disputes

Independent Betting Adjudication Service - I.B.A.S

The Independent Betting Adjudication Service are an authoritative, totally independent third party, offering adjudication for customers who have an unresolved betting dispute with their bookmaker. Celtic Bookmakers is a registered I.B.A.S. bookmaker.

I.B.A.S. Commitment

- To guarantee impartiality and fairness to both parties.
- To look at each case independently.
- To adjudicate each case on its merits, taking into account bookmakers' rules.
- To manage a comprehensive, up-to-date register of bookmakers who as members, have declared an intention to abide by I.B.A.S. rulings on betting disputes.
- To maintain a panel of experts (unconnected with the bookmaking industry) possessing the necessary experience and understanding to provide authoritative arbitration.
- To give the appropriate amount of care and attention to all disputes.
- To ensure confidentiality regarding all communications at all times during the arbitration process.

Disputes

Disputes are referred to the service via a standard I.B.A.S. arbitration form on which full details of the dispute should be provided. I.B.A.S. does not under any circumstances rule on disputes in person or over the telephone.

Procedure For Ruling On A Disputed Bet

Only when the I.B.A.S. Service Manager is completely satisfied that all other methods of resolving a dispute have been exhausted, will their panel be instructed to offer their adjudication. To request an arbitration form call the I.B.A.S. number, available 24 hours a day - +44 (0) 20 7881 2690. On receipt of the form, the Service Manager will if he considers it appropriate, refer the dispute to the I.B.A.S. panel for adjudication. On completion of the panel's adjudication, both parties will be informed in writing of the decision.

I.B.A.S. Ruling

All bookmakers operating within I.B.A.S. are registered with the service and have declared an intention to abide by an I.B.A.S. ruling. Any bookmaker registered who fails to fulfill that commitment will be removed from the register.

Contact IBAS:



Contact Details:

- **Address:**Independent Betting Adjudication Service
- **Address:**PO Box 62639
- **Address:**London

- **Address:**EC3P 3AS
- **Telephone:**020 7347 5883
- **Fax:**020 7347 5882
- **Email:**adjudication@ibas-uk.co.uk
- **Website:** ibas-uk.com

Celtic Bookmakers Telebetting Rules

It is the responsibility of each phone customer to ensure that all personal details are current, up to date, and match the details that the bank have on file. Failure to do so may result in bets being declined, payments being issued incorrectly or suspension of the account.

Celtic Bookmakers will seek criminal and contractual sanctions against any phone customer involved in fraud, dishonesty or criminal acts. Celtic Bookmakers will withhold payment to any customer where any of these is suspected. The customer shall indemnify and be liable to pay Celtic Bookmakers all costs, charges or losses sustained or incurred by Celtic Bookmakers arising directly or indirectly from the customer's fraud, dishonesty or criminal act.

Each bet will be given an individual number as confirmation of the transaction.

In order to control our liabilities we reserve the right to notify and close down any phone accounts.

All winnings will be credited to the customer's account. All payments made to a customer will be made to the same Debit or Credit Card used to deposit monies with Celtic Bookmakers. In the event of this not being possible payments will be made by cheque in accordance with the billing details the bank have registered to that card. It is prohibited to set up an account using a credit/debit card that is not registered to the Account holder.

Every effort is made to voice record each phone transaction. In the event of any dispute we reserve the right to use this data as our evidence with IBAS.

Celtic Bookmakers has the right to recover from you any amount overpaid and has your authority to adjust your account to reflect the true outcome and rectify the mistake. An example of such a mistake might be where a price is incorrect, a bet is late or where we enter a result of the event incorrectly.

Betting in running Rules

Betting in running means betting that takes place while an Event is in progress. The following are our Rules for Betting in Running:

1. We reserve the right to void any part or all, of any bets, on any event on which we are Betting in Running that is not completed (i.e. abandoned, postponed).
2. Where a blatant error is made in transmission on any event on which we are Betting In Running (e.g. the book priced to less than 105%) bets will be settled at the correct price at the time at which the bet was placed.
3. Where we have reason to believe that a bet is placed after the outcome of an event is known, we reserve the right to void the bet.
4. For all bets placed in-running, the rules before the start will apply except where otherwise implied by a difference in selections, prices or markets offered.
5. Where a blatant error is made in handicap set up (ie Handicap reads as - instead of + and vice versa) on any event on which we are Betting In Running, we reserve the right to settle bets at the correct handicap at the time at which the bet was placed.

SUMMARY

1. As we are not required to keep records of individual bets after 6 months we are unable to guarantee payment of unclaimed returns after this time.
2. Late bets are void, win or lose.
3. Errors or omissions in the spelling of a named selection will not render the wager void unless this creates ambiguity.
4. Any person causing a disturbance will be asked to leave. In the case of resistance, the police will be called.
5. Any bet taken in error will be declared void.
6. Should a client's bet be inadvertently returned to the client with or without the receipt, the bet will be void, win or lose.
7. The onus is on the customer to ensure that the correct amount of money is given for each bet.
8. Clients are required to write their own instructions, but should, however, a member of staff undertake to do so, to meet a client's convenience, the onus of responsibility for seeing that such instructions are written correctly shall be on the client and shall not have any claim against us in the event of such instructions not being given accurately.
9. Any bet not processed in accordance with our procedures by our staff will automatically be void, win or lose.
10. Terms and conditions apply to all our bonuses.
11. Clients wishing to back a horse not given as a runner should do so, and put "if absent" on their second choice, as we cannot guarantee the accuracy of the runners in the racing index sheets but every effort will be made to ensure same.
12. Greyhounds: un-timed bets for trap runners will automatically be settled on the next race immediately after the time of acceptance.
13. All notices displayed in the shops will be taken as part of these rules.

14. Large winnings will be paid by cheque.
15. Strictly no credit bets will be accepted.
16. The "Blatant Errors" notice displayed in this office will be read as part of our rules. If there are any blatant errors in prices transmitted bets will be settled at the correct price at the time of acceptance or the starting price whichever is the greater. We also reserve the right to void any bets where there has been a blatant error in prices.
17. Cheques are not accepted all bets must be paid for in cash.
18. Celtic Bookmakers apply a special rule in relation to non-runners and Tattersall's Rule 4(c) in relation to Morning prices: where the total deduction is 25c/25p or greater the morning price shall revert to SP odds. This rule only applies to our morning prices. Bets taken at board prices or SP will have the full normal application of Tattersall's Rule 4 deductions.