Terms and Conditions

1. Introduction

1.1. The terms and conditions set out below (**Terms**) constitute a contractual agreement between you and Betfair Pty Limited ABN 30 110 084 985 (**the Company**). The Company holds a sports bookmaker licence (**SB Licence**) issued by the Northern Territory Wagering Commission (**NTWC**) under the Racing and Wagering Act 2024 (NT). Pursuant to the SB Licence, the Company operates CrownBet – an online traditional style bookmaker offering racing and sports markets (crownbet.com.au). References in these Terms to "CrownBet", "we", "us" or "our" will be to the Company.

1.2. By opening an account and/or placing a bet with CrownBet, you agree to become a member of CrownBet (**Member**) and to be bound by these Terms, Privacy Policy (https://crownbet.com.au/help/privacy-policy) and Responsible Gambling Policy (https://crownbet.com.au/help/responsible-gambling). CrownBet also provides you with the ability to opt-out of receiving marketing materials should you wish at sign-up, which may be updated at any time in the 'My Account' section of the website.

1.3. CrownBet reserves the right to modify these Terms without notice to Members at its discretion. Notice of an amendment to these Terms may be given by CrownBet via email, to your registered account, and via the website.

1.4. To the extent that a situation or issue arises for which these Terms make no provision, CrownBet will apply its reasonable discretion in addressing that situation or issue; such a decision will be final and binding.

1.5. You can contact CrownBet at any time by sending an email to support@crownbet.com.au. If you have a question relating to your account, you can contact the CrownBet Contact Centre via live chat. Except where closure of the Contact Centre is required due to resourcing constraints or operational interruption beyond our reasonable control, the CrownBet Contact Centre is available: (a) between 9am and 5pm AEST on Saturday, Sunday, Monday, Tuesday and Wednesday; and (b) between 9am and 7pm AEST on Thursday and Friday. CrownBet does not offer telephone betting.

2. Member Responsibility

2.1. To open an account with CrownBet, you must:

2.1.1. be aged eighteen (18) years or over;

2.1.2. reside in Australia; and

2.1.3. provide accurate registration information, including your full legal name, date of birth, residential address, email address and mobile phone number. The personal information that you send to us will be processed in accordance with CrownBet's Privacy Policy (https://crownbet.com.au/help/privacy-policy).

2.2. In consideration of our accepting your application to open an account, you represent to us (and acknowledge that we rely on these representations) as follows:

2.2.1. you are eighteen (18) years of age or over;

2.2.2. you are of sound mind and capable of taking responsibility for your own actions and that you can enter into a legally binding agreement with us;

2.2.3. you are not an undischarged bankrupt or in a voluntary arrangement with your creditors;

2.2.4. you are not currently subject to a self-exclusion from the Company; and

2.2.5. you are not currently registered with BetStop (the Australian National Self-Exclusion Register).

2.3. Members are responsible for ensuring their account details, including residential address, email address, mobile phone number and payment details (including bank and debit card details) are kept current. CrownBet reserves the right to suspend the account in the event account details are not kept current and may request proof of account details where reasonably necessary.

2.4. Unless a Member has previously opted out of receiving marketing materials, CrownBet may use the contact details linked to the Member's account to provide information about CrownBet products, promotions, services, and events. This may include communications relating to other brands operated by the Company.

2.5. As set out in CrownBet's Privacy Policy, CrownBet will:

2.5.1. include functional unsubscribe facilities in emails and SMS text messages that contain marketing or promotional material; and

2.5.2. not include functional unsubscribe facilities in push notifications that contain marketing or promotional material. Members can unsubscribe from receiving push notifications via the 'My Account' section which is accessible after login.

2.6. If a Member registers with BetStop, elects to self-exclude, or takes a short or long break from CrownBet, CrownBet will use its best endeavours to promptly remove that Member from all marketing and promotional communication lists for the duration of that exclusion or break period. While every effort will be made to action this removal immediately, Members should be aware that, due to processing and system update times, some marketing communications may still be received for up to 24 hours following notification of their BetStop registration, self-exclusion, or break period.

2.7. Members are required to keep their login credentials confidential and must notify CrownBet immediately if their credentials are no longer confidential. You should change your password on a regular basis and never disclose it to any third party. You undertake to protect your username and password in the same way that you would in respect of your bank cards and any failure to do so shall be at your sole risk and expense. CrownBet will not be liable for any losses that you suffer as a result of a third party accessing your account.

2.8. You will not attempt to sell or otherwise transfer the benefit of your account to any third party and nor will you acquire or attempt to acquire an account which has been opened in the name of a third party.

2.9. A Member must only have one (1) account at all times. If CrownBet suspects misuse of an account, including use of a duplicate account or Internet Protocol (**IP**) address or there has been unusual activity on your account, CrownBet reserves the right to suspend and/or close all related accounts, at its discretion, and void any bets and/or winnings in those accounts, until such time that sufficient validation has been provided.

2.10. CrownBet does not allow any person under the age of eighteen (18) years to hold a betting account. If any underage person has access to the computer you use to log into and access the

CrownBet website, it is your responsibility to prevent underage persons from accessing your CrownBet account.

2.11. When interacting with CrownBet staff, you agree to conduct yourself in a respectful manner and refrain from offensive behaviour, including bullying, racism and anything else that may be deemed offensive. Any unacceptable behaviour may result in your account being suspended and/or closed permanently at CrownBet's discretion.

2.12. You agree that you will not manipulate or deliberately collude with other people to alter the outcome of races or sporting events.

3. Member Identification and Verification

3.1. Pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (**AML/CTF Act**), CrownBet is a provider of 'designated services' (including gambling services). This requires CrownBet to ensure it adequately identifies all of its Members. As such, identification must have proof of full legal name, date of birth and current residential address.

3.2. Your identity must be fully verified before an account can be opened for you. We will attempt to verify you automatically via FrankieOne, who we have partnered with for online identify verification. For the purpose of verification, you consent to your personal information being disclosed to FrankieOne, which acts as an intermediary, to access personal information lawfully held about you by third parties in accordance with CrownBet's Privacy Policy (https://crownbet.com.au/help/privacy-policy). You authorise us, at any time, to use any means that we consider necessary to verify your identity and creditworthiness with any third-party providers of information. You consent to have your identity verified using credit data information sourced on behalf of us by Experian Australia Pty Ltd or Equifax Pty Ltd. You acknowledge and agree that:

3.2.1. CrownBet may send your personal information to Experian Australia Pty Ltd or Equifax Pty Ltd, which may include your name, date of birth and address. This is for the purpose of ascertaining an assessment from Experian Australia Pty Ltd or Equifax Pty Ltd, determining whether this information matches their information holdings (partially or in whole part);

3.2.2. Experian Australia Pty Ltd or Equifax Pty Ltd may prepare a report containing the results of any such checks, for the purpose of sharing this information with CrownBet (at the request of CrownBet); and

3.2.3. Members must contact CrownBet, should they seek an alternative means of completing identity verification.

3.3. If FrankieOne fails to verify your identity, CrownBet will request you provide documentation using original or certified copies of identification documents (or the details contained within such documents). As part of the checks performed by FrankieOne, this documentation (or information contained within such documents) may be verified using third-party systems; including undertaking an information match request in relation to relevant Official Record Holder information. When you send identification documents to CrownBet, they must be clear and legible. Documents must be in English or translated to English in a manner suitable. You may be required to provide identification in accordance with the following:

3.3.1 – The details of one (1) of the following documents, for the purpose of verifying the credentials with a third party:

| Australian Driver's Licence |

| Australian Passport |

| Foreign Passport (note – this may also include a Visa check as part of this process) |

|Medicare Card|

3.3.2 – Where Members are unable to be verified under 3.3.1, you may be required to present one (1) of the following documents for the purpose of verifying the credentials with a third party and completing a biometrics check:

| Australian Passport |

| Foreign Passport (note – this may also include a Visa check as part of this process)|

3.3.3 – CrownBet may seek further documentation from you to verify your address as required (such as a rates notice or utility bill).

3.4. CrownBet will not open an account for you until identity verification has been completed.

3.5. If a Member uses a debit card to fund their account, legible copies of the front and back of the card may be requested by CrownBet for approval at any time. CrownBet reserves the right at its absolute discretion to refuse to accept a debit card including but not limited to in circumstances where the card is dishonoured. Debit cards used to fund a Member's account must match the Member's account details. Debit cards with a name other than that which is registered with CrownBet for the account in question may be refused.

3.6. In order for CrownBet to satisfy corresponding 'know your customer' and beneficial ownership checks, CrownBet may require a Member to provide further information (including information CrownBet deems necessary to establish/confirm the identity of the Member). This may include re-verification of identity (in accordance with Term 3.3 above), the provision of statutory declarations and/or the provision of financial documents (such as unredacted bank statements and payslips). If providing original documents, they must be in-tact and unredacted. All certified documents must be produced in the English language, or they will be rejected. CrownBet reserves the right to carry out checks on the individual certifying documents and to get in touch with them to verify the validity of the document.

3.7. Any requests of a Member that may involve divulging sensitive information to CrownBet will be treated in accordance with CrownBet's Privacy Policy (https://crownbet.com.au/help/privacy-policy).

3.8. Should a Member deliberately falsify any documents or any other details for any purpose associated with applying for an account or transacting on the account, CrownBet reserves the right to suspend the account and/or close the account without prior notification to the Member. If CrownBet suspects fraudulent activity has occurred, CrownBet may, in its discretion, void any/all bets and winnings in the account. CrownBet may take further action, in such instances where fraudulent activity is detected.

3.9. If a Member fails to comply with Terms 3.6-3.8, CrownBet may do any or all of the following:

3.9.1. withhold funds in your account;

3.9.2. suspend/close your account with CrownBet;

3.9.3. refuse withdrawal requests; and

3.9.4. choose to refund your initial deposit(s) only and void all other bets/winnings.

4. Account Deposits and Withdrawals

4.1. Members may deposit into their account via debit card, direct deposit, and where available, via a third-party provider known as Zepto which facilitates PayID technology – the minimum deposit that will be accepted via Zepto is $10.

4.2. Any purchase made via debit card is strictly to top up a Member's betting account.

4.3. CrownBet requires that the value of any deposit into an account be turned over at least once prior to CrownBet authorising a withdrawal request from the Member. CrownBet may, however, waive this requirement in extenuating circumstances.

4.4. CrownBet does not charge the Member fees for financial transactions on their account. The Member, however, may be charged a fee by their own banking institution upon depositing funds or receiving funds through CrownBet. This is the Member's responsibility to pay. CrownBet reserves the right to pass on fees incurred by the business on financial transactions.

4.5. CrownBet will only credit your account for a direct deposit when the money is received and will not rely on copies of receipts as proof.

4.6. The bank account that you nominate in your account details must match your name registered by CrownBet as the Member. We may request that you provide a bank statement or additional information to ascertain your source of funds.

4.7. In the event that CrownBet credits your nominated bank account with funds in error, it is the Member's responsibility to notify CrownBet and return those funds to CrownBet in a timely manner.

4.8. Withdrawal requests are processed as follows:

· Monday to Friday – one payment run each day.

Withdrawals are not processed on Public Holidays.

4.9. You warrant that all money that you deposit in your account is untainted with any illegality and, in particular, does not originate from any illegal activity or source.

4.10. Member funds are held separately from the Company's funds in accordance with applicable laws and regulatory requirements. It is noted that Member funds which have been deposited are not guaranteed or secure in the event of administration or insolvency.

5. General Terms

5.1. We exclude all representations and warranties as to the satisfactory quality and/or fitness for its intended purpose and/or accuracy and completeness of the services offered by CrownBet. You understand that you may lose money on bets placed and accept that you are fully responsible for any such loss. You accept that under no circumstances will any amounts lost by you under any bet be recoverable from CrownBet. In no event will we, or any of our suppliers, accept any liability however arising for any losses you may incur as a result of using our services. Under no circumstances will we be liable for any indirect, special or consequential damages, loss of profits (direct or indirect) or the benefit of any bet arising from breach of contract, negligence, equitable duty (including for the avoidance of doubt in relation to any bet(s) or market(s) voided by us) or other liability even if we had been advised of or known (or should have known) of the possibility of such damages or loss.

5.2. Subject to Term 5.1, CrownBet's liability in respect of any claim or loss shall be limited in amount to the relevant bet placed by a Member.

5.3. CrownBet actively monitors traffic to and from the CrownBet website and app. CrownBet reserves the right in its absolute discretion to block access, suspend accounts and/or void any bets placed where suspicion of automated or robotic activity is found.

5.4. Any Member with a hidden or unidentified IP address or deemed to be using a Virtual Private Network (**VPN**) may be reviewed for eligibility to hold an account. CrownBet also reserves the right to close your account and/or void all bets/winnings if we have any reason to suspect suspicious activity through the use of a VPN or an unidentified IP address.

5.5. CrownBet's operations (including these Terms) are governed by and construed in accordance with the Laws of the Northern Territory and each Member irrevocably submits to the exclusive jurisdiction of the Northern Territory in respect of any dispute or matter arising from these Terms.

5.6. CrownBet reserves the right to withhold deposited funds and/or withhold/void bets and/or withhold/void winnings from resulted bets when we reasonably believe any deposit made by a Member has been misused or used fraudulently. Any matters of inappropriate or fraudulent use of any deposit may be reported to the relevant authorities. CrownBet may also permanently close the account holder's account.

5.7. CrownBet reserves the right to close the accounts of and void any or all bets made by any person, group, or corporation in an attempt to defraud CrownBet. In this regard, betting accounts may be closed or suspended without giving any notice to you. CrownBet may also monitor your account and betting if we suspect potentially fraudulent activity.

5.8. CrownBet reserves the right to close or suspend the account of, void or refuse any bets made by any Member where, in CrownBet's reasonable opinion, the account has not been operated with integrity and/or the bet has not been placed on a good faith basis including (without limitation) where:

5.8.1. CrownBet reasonably suspects that a Member may be betting on behalf of another person (a ‘bowler’);

5.8.2. a person knowingly exploits, or intentionally seeks, to exploit a market or a Term (including by deception);

5.8.3. a person seeks to manipulate the outcome of a market (whether or not for personal gain);

5.8.4. a person receives an unjust advantage from information which is not known or accessible to the general public;

5.8.5. a person intentionally exploits an inadvertent error in the description of a market (whether before or after CrownBet corrects the relevant descriptor);

5.8.6. bets are placed because of an unfair advantage regarding starting times of events; or

5.8.7. a person attempts to disguise or interfere in any way with the IP address of a device being used to access an account.

5.9. CrownBet reserves the right to void, in its sole determination, any or all bets made by any individual or group of people acting together either in an attempt to defraud CrownBet, or to gain financial benefit through the manipulation of Tote-based dividends or official starting prices. This can include persons, relatives, organisations, bookmakers, and their employees.

5.10. Members agree and warrant that no chargebacks or other cancellation of deposits will be made relating to your account without our consent. In the event of any of the foregoing occurring, you agree to indemnify CrownBet for any costs, claims, damages and expenses relating to or arising in connection with this, including any expense incurred by us in recovering such amounts.

5.11. If a Member disputes a financial transaction on their account relating to a third party, CrownBet may temporarily suspend your account, without notice, pending an investigation by us relating to the transaction. If CrownBet incurs any loss as a result of that investigation, we reserve our right to recover such losses from you.

5.12. If you use any of the CrownBet banking specific options you accept that CrownBet may request a certified or non-certified bank statement to verify where funds have originated prior to any withdrawal being approved. You also accept that CrownBet may decide to return these funds at its discretion and void bets/winnings should it deem that the funds may be unauthorised.

5.13. If, for whatever reason, your account goes into negative balance/overdrawn, you must repay CrownBet the outstanding amount immediately. If such a situation occurs and is not rectified to the satisfaction of CrownBet, CrownBet has the right to issue you with an invoice that will be immediately payable.

5.14. If there have been no transactions on your account for a period of twelve consecutive months (or longer) we will deem your account to be a "Dormant Account".

5.15. We reserve the right to charge an account administration fee of $10 per month (including GST) from the time that your account becomes a Dormant Account until you make a transaction on the account, you close your account, or until the account balance is $0.

5.16. Notwithstanding any other clause in these Terms, CrownBet may suspend or terminate your account at any time, either with or without cause, upon notice (we will use our reasonable endeavours to give such notice to you either before or after suspending or terminating your account).

6. Betting – Placement, Acceptance and Settlement

6.1. Subject to the rights afforded to CrownBet in these Terms, where a bet accepted by CrownBet is a winning bet, CrownBet will pay out the winnings to the Member (calculated according to the terms and conditions, outlined in these Terms, for the relevant bet type). Where a bet accepted by CrownBet is a losing bet, CrownBet will retain the stake. All bets accepted by CrownBet will be deemed to have been accepted in the Northern Territory, and as such, the laws of the Northern Territory and CrownBet's regulator, the NTWC, govern all bets.

6.2. For the purposes of this Term, if a particular matter presents an unacceptable liability risk to CrownBet, that matter will be dealt with at the sole discretion of CrownBet.

6.3. CrownBet reserves the right at any time to refuse any bet or part of a bet without providing a reason or advance notification. The circumstances in which we may refuse a Member's bet include but are not limited to:

6.3.1. a Member may be in breach of these Terms;

6.3.2. a Member is or may be in breach of any applicable law;

6.3.3. a Member may be restricted to Minimum Bet Limits (**MBLs**) by CrownBet, meaning that their proposed bet exceeded those limits; or

6.3.4. a Member's proposed bet would present an unacceptable liability risk to our business.

6.4. In the case of wagers accepted by CrownBet in accordance with these Terms:

6.4.1. Except in the case of 'In the Run' betting, bets may only be accepted up to the advertised start time, actual start time, or such earlier time as dictated by CrownBet;

6.4.2. Except in the case of 'In the Run' betting, if a bet is inadvertently accepted in respect of an event after its start time, the bet shall be deemed to have been made invalidly and will be voided back to the Member. For the purpose of this Term, 'inadvertently' means that CrownBet had no knowledge that the event in question had started and the bet was accepted in good faith.

6.4.3. 'In the Run' means placing a bet on a CrownBet nominated market after an event has commenced and is in progress.

6.4.4. In such cases, once an event has commenced, the event market will close and a new 'In the Run' market will commence.

6.4.5. CrownBet may take 'In the Run' bets on CrownBet nominated events. In such circumstances, markets may be displayed on the website as 'Live Betting'. In compliance with the Interactive Gambling Act 2001 (Cth) 'In the Run' bets on sporting events will not be accepted over the internet.

6.4.6. Where CrownBet reasonably believes that a Member has repeatedly placed, or attempted to place, bets after the start of an event (other than on an 'In the Run' market) in order to gain an advantage from knowledge of the progress or outcome of that event, CrownBet may, in its absolute discretion:

6.4.6.1. refuse any such bets, and any future bets from that Member;

6.4.6.2. void any such bets that have been accepted; and/or

6.4.6.3. suspend or close the Member's account.

6.5. CrownBet has absolute discretion over which odds, prices or lines (**Odds**) it may choose to offer a Member. CrownBet reserves the right to refuse to accept a wager in its absolute discretion. All Odds (including Fixed Odds) displayed on the CrownBet website or apps are indicative only until the Member has logged in to their account and may change before the wager is accepted by CrownBet. The only Odds offered by CrownBet are those that are displayed after the Member has logged in, and at the time the bet is confirmed by a Member. All Odds offered to a Member are subject to the wagering limits as described in these Terms and are subject to variation until the time a wager is accepted by CrownBet. For Tote derivative products, the final price is not known until dividends are declared.

6.6. All Odds offered to a Member are subject to the wagering limits as described in these Terms and are subject to variation until the time a wager is accepted by CrownBet. For tote derivative products the final price is not known until dividends are declared.

6.7. When a Member is making a bet on their account via the internet, it is only accepted once the Member submits the bet and a confirmation is received by the Member. This will be accompanied by a bet receipt number.

6.8. CrownBet, as per the conditions of the SB Licence, records all conversations (via telephone or live chat) between a Member and CrownBet. The Member agrees to such recordings being made. Where a dispute occurs which cannot be resolved between the Member and CrownBet, the Member

agrees that the recording(s) and/or any records of a Member's transactions may be made available to the adjudicator of the dispute to enable the dispute to be determined in accordance with these Terms. All records of voice recordings will be securely retained by us in accordance with our privacy obligations for regulatory purposes.

6.9. Members are unable to change or cancel a bet once the bet has been accepted by CrownBet, unless the Member informs CrownBet as soon as practicable after the wager was placed (but before the event has commenced) that the wager was made in error and the initial wager shall only be voided and replaced with another wager, at the absolute discretion of CrownBet.

6.10. The minimum bet is $0.50.

6.11. Unless otherwise agreed with CrownBet via a written agreement signed by CrownBet's company secretary or set out in these Terms, the maximum payout for any outcome is $100,000.

6.12. In any sporting event where there is a flat line (i.e. 7.0), and the result falls on that flat number, all wagers are void and refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.

6.13. Multi-Bets

6.13.1. A 'Multi-Bet' is defined as the combination of two (2) or more single selections (known as 'legs'), which multiply the individual Odds together to produce one (1) bet with combined Odds. The maximum legs a Multi-Bet could have for it to be accepted is twenty (20). Legs may include racing and sports events, including Same Game Multi/Same Race Multis.

6.13.2. Multi-Bets cannot be placed on 'dependent events' – where two (2) outcomes depend on one another.

6.13.3. In any Multi-Bet or parlay, if a leg is voided for whatever reason, then the Multi-Bet is re-calculated minus that leg. i.e. If a tennis player were to withdraw from a game which was included in a four-leg multi, the multi is revised to a three-leg treble.

6.14. 'All-In Betting' is a label on certain markets (generally futures markets) where if the Member bets on a particular outcome, that bet will stand regardless of whether the runner is scratched/competitor fails to start the event.

6.15. Where an event or match is postponed and rearranged to take place within forty-eight (48) hours of the original scheduled starting time, all wagers will stand. If the event or match is rescheduled to take place more than forty-eight (48) hours later than the original scheduled start time, all wagers will be void and stakes refunded. Affected Multi-Bets will be recalculated, excluding that leg. Please note that individual sports rules stating a different time period will override this Term.

6.16. Unless otherwise stated, in the event description or individual sport rules, overtime periods or extra time periods will count towards the final result, except in relation to soccer (see individual sport Terms for soccer below). Other individual markets noted as excluding extra time or overtime, and individual sports rules stating that extra time or over-time does not count will override this Term.

6.17. A 'Dead-Heat' occurs when two (2) or more competitors are officially declared to have finished equal. This applies to both winners and place getters in a single event. Unless otherwise stated, the following rule, known as the 'Dead-Heat Rule' applies:

6.17.1. in the event of a Dead-Heat where dividends were not offered by CrownBet on such an outcome (including a Tie/Draw), bets will be paid at the face value of the ticket divided by the number of competitors tying for that place;

6.17.2. in any event for which Each-Way betting is available, Place ties will be paid such that the place portion of the face value of the ticket is multiplied by the remaining number of places available and divided by the number of competitors tying for those available number of placings;

6.17.3. in the event of a Dead-Heat where odds were offered by CrownBet on such an outcome, then all Win or Place bets are losers and the draw option is paid as the winner; and

6.17.4. in the event that there is a Dead-Heat in a horse or harness race, and a Protest occurs and is subsequently upheld, the payout on the runner that is relegated will be half the face value of the ticket. Where available, a Protest Payout may apply such that relegated runners will still be paid at the original interim dividends declared (i.e. first past the post) and promoted runners will be paid at the final dividends declared.

6.18. All dates and times published by CrownBet are indicative only. Bets will be accepted up to the advertised start time of the event or a time as determined by CrownBet in its absolute discretion. If a bet is erroneously accepted by the website after the start time of an event, CrownBet reserves the right to cancel the bet.

7. Betting – Complimentary Gambling Products

7.1. Complimentary gambling products are a genuine reward for patronage provided to select Members only. On meeting the terms of the offer of a complimentary gambling product, Members will be credited with Bonus Cash, which is a separate balance from their cash balance and may be used on all applicable markets in lieu of cash.

7.2. Bonus Cash is strictly non-withdrawable and non-transferable.

7.3. CrownBet reserves the right to restrict Members from receiving promotional offers and Bonus Cash. The restriction will not be reversed under any circumstances unless otherwise approved by CrownBet Management. In the event of this occurring, Members will be advised in writing. Existing Bonus Cash and associated winnings from Bonus Cash may be revoked.

7.4. Members may only receive Bonus Cash via one (1) IP address. If suspicion arises as to fraudulent use of Bonus Cash, then the Member's account will be closed and that Bonus Cash balance will be revoked. This includes the suspicion of using Bonus Cash as a source of match betting or promotional arbitrage.

7.5. CrownBet may limit which markets/products that Bonus Cash can be used for at its sole discretion. Bonus Cash may only be used once on a particular event/selection. Bonus Cash cannot be used in conjunction with any other offer (for example Odds Boosts). Bonus Cash cannot be used to earn Bonus Cash. CrownBet doesn't accept Bonus Cash on tote win or place products/events.

7.6. Complimentary gambling product promotions include (but are not limited to):

7.6.1. Deposit Match Promotions:

7.6.1.1. A promotion for eligible Members who must deposit a certain amount into their account within a specified timeframe, that CrownBet will then match a portion of in Bonus Cash. Upon successfully making the required deposit, Members' accounts will be credited Bonus Cash as specified in the promotion.

7.6.2. Bonus Back Promotions:

7.6.2.1. A promotion for eligible Members whereby their stake on a particular event (up to a certain maximum amount) will be refunded in Bonus Cash if a certain outcome occurs (for example, finish 2nd or 3rd in a horse race).

7.6.3. Odds Boosts:

7.6.3.1. From time-to-time, eligible Members shall receive the ability to increase the Odds on selections they choose to place a bet on. The Odds for that selection will be locked in at a higher price (as set by CrownBet) as at the time of accepting the bet. Each Odds Boost will be clearly labelled with the bet type the boosted odds applies too.

7.6.4. Winnings from Bonus Cash will be credited to the Member's cash account, with the initial Bonus Cash stake excluded.

7.6.5. CrownBet reserves the right to expire any unused Bonus Cash, but no shorter than a minimum of seven (7) days.

8. Errors

8.1. If CrownBet publishes, misquotes or posts any materially incorrect betting information for any event and it is a genuine mistake, then regardless of the cause of the error, CrownBet, acting in good faith, shall take action to the extent necessary to correct such errors, which shall include voiding any bets prior to and after the commencement of the affected event, and where appropriate, adjusting the affected bets to the correct Odds.

8.2. If an error goes undetected until after settlement, CrownBet may adjust your account balance to reflect the correction made, of which you will be notified.

8.3. Without limiting Term 8.1, the following may constitute possible errors with which CrownBet could be required to make corrections:

8.3.1. where a price(s) in a market is traded at a materially greater price than that offered by competitors, such that it is clearly traded as a mistake;

8.3.2. incorrect Odds or lines being posted;

8.3.3. bets accepted after the market should have closed;

8.3.4. accepting invalid Multi-Bets, for example, allowing legs that interrelate to be accepted; and

8.3.5. system errors that lead to bets being accepted that are not permitted by these Terms or otherwise legally.

8.4. CrownBet shall not be responsible for a transaction not being processed for any reason, including failure of the Member's telecommunications device or internet connection. Members are responsible for their own devices and warrant that they are virus free that will not jeopardise CrownBet websites and mobile apps.

9. Force Majeure Events

9.1. An emergency or exceptional event beyond the reasonable control of CrownBet (**Force Majeure Event**) may occur at any time, of which CrownBet will inform you as soon as practicable.

9.2. Force Majeure Events may include (but are not limited to) the following:

9.2.1. any act or occurrence such as strike, riot, civil commotion, epidemic, pandemic, loss of power, natural disasters, government action or inaction, act of war, and act of God which prevents CrownBet from offering its usual products;

9.2.2. the imposition of unusual/oppressive restrictions by government or principal racing authorities (**PRAs**) which impair the fairness of betting markets, such an action which results in CrownBet having to immediately cease offering those markets;

9.2.3. unexpected actions which impact the length of a season, event, rules and format of particular sport or racing event; and

9.2.4. without notice, a forced change in the location of an event.

9.3. When a Force Majeure Event occurs, CrownBet shall exercise its discretion in voiding, cancelling, restricting or otherwise adjusting Odds, payouts and markets.

10. Intellectual Property

10.1. Intellectual property rights across CrownBet's brands, platforms, their contents, software and data remains the property of CrownBet at all times. You acknowledge that CrownBet and/or its licensee is the owner of:

10.1.1. trademark rights associated with CrownBet's brands, logos, colours and other elements;

10.1.2. domain names; and

10.1.3. copyright in relation to content on its websites, mobile applications, databases and all data stored.

10.2. By signing up as a Member, you acknowledge and agree that all content must not be copied, reproduced, adapted or transmitted without the consent of CrownBet, and that use of which remains for personal non-commercial purposes only. You must not facilitate any third party to copy, reproduce, transmit or otherwise communicate any material for any reason whatsoever.

10.3. There may be external links on our websites, the content of which we make no warranties or representations, and as such are not liable for any such third party claims or disputes.

11. Racing

11.1. These Racing Terms shall apply to CrownBet racing markets.

11.2. All racing bets shall be settled in accordance with the official decision of the relevant PRA presiding over the racecourse.

11.3. Content such as form guides and speed maps are an accessory that may contain errors. While we try to correct reported faults or incorrect content as soon as we reasonably can, we cannot and therefore make no guarantee that our betting platforms and any content within them are error-free.

11.4. Tote Definitions

11.4.1. 'National Tote' means the national totalisator operated by Tabcorp.

11.4.2. 'National Tote dividend' (TNT) means the dividend declared by the National Tote for the relevant bet type and event.

11.4.3. 'Tote +5%' means a product under which winning bets are paid at the National Tote dividend increased by five per cent (5%).

11.4.4. 'Tote +10%' means a product under which winning bets are paid at the National Tote dividend increased by ten per cent (10%).

11.4.5. Payouts calculated under Terms 11.4.3 and 11.4.4 will be rounded down to the nearest cent and remain subject to the Maximum Payouts in Term 11.28.

11.4.6. Where a bet was placed before 3 October 2026 on a product that is no longer offered (including Top Tote, Middle Tote or S-TAB dividends), that bet will be settled using the equivalent product under this Term 11.4: Top Tote as Tote +10%, Middle Tote as Tote +5%, and S-TAB as the National Tote dividend.

11.5. Where a race meeting is transferred from one racecourse to another, all betting Terms will apply as if the meeting was not transferred.

11.6. If a race meeting is postponed or partly/fully abandoned, all wagers on the postponed meeting and abandoned races shall be voided and refunded.

11.6.1. Regardless of whether a Futures event (All in betting) has been postponed or transferred from the original date, all bets stand until the completion of the event. In the event a full abandonment of an event occurs, all monies will be refunded fully.

11.7. Where a race meeting is transferred from one racecourse to another, the limit shall be for the course on which the meeting should have been held.

11.8. Where there are eight (8) or more runners in a race, a Place dividend shall be paid on first, second and third places.

11.9. Where there are seven (7), six (6) or five (5) runners in a race, a Place dividend shall be paid on first and second places only. When a Member has bet on a Tote based product, Place wagers will pay down to however many placings the National Tote determines as appropriate for that bet type.

11.10. Where there are less than five (5) runners in a race, all bets can only be on a ‘Win Only’. If late scratching of a runner or runners reduces the field below five (5) runners, all non-Tote place bets will be refunded if there is no possibility for a collect.

11.11. Scratchings and Deductions

11.11.1. If a runner is scratched, all bets placed after the declaration of the final field, will be refunded on that runner (providing the bet wasn't placed prior to the barrier draw on an All-In basis). All other runners will be subject to a deduction (in accordance with the Schedule of Deductions), applicable to the face value of winning bets where the bet was placed at a Fixed Odds price, for either: Win, Each Way, or Place Only. In the event of a horse being withdrawn late by order of the stewards, all wagers will be paid as stewards direct, including deductions on remaining runners.

11.11.2. Australian Thoroughbred Bets Prior to the Official Price Commencing (25 minutes Metro, 20 minutes Provincial):

11.11.2.1. For scratchings that occur prior to the opening of an official market (usually available 25 minutes prior to the official race start time for Australian Metro Thoroughbred meetings and 20 minutes prior for Australian Provincial Thoroughbred meetings) CrownBet shall apply a deduction Schedule of Deductions in Term 11.11.5.

11.11.3. Australian Thoroughbred Bets Post the Official Price Commencing (25 minutes Metro, 20 minutes Provincial):

11.11.3.1. For scratchings that occur after the opening of an official market (usually available 25 minutes prior to the official race start time for Australian Metro Thoroughbred meetings and 20 minutes prior for Australian Provincial Thoroughbred meetings), CrownBet shall apply deductions as declared by the stewards.

11.11.4. International Thoroughbred, All Greyhound and All Harness Racing Bets:

11.11.4.1. For scratchings that occur after the declaration of Final Field, all bets placed are subject to deductions as calculated in accordance with the applicable Schedule of Deductions in Term 11.11.5.

11.11.5. Schedule of Deductions (cents in the dollar): we apply deductions based on Victorian Official Prices, which can be accessed via the following link: https://cdn.racing.com/-/media/rv/2022-rv/wagering/rv-deductions-table---august2022.pdf

Schedule of Deductions

Fixed Odds/Win Deductions/3 Places/2 Places

1.01/0.76/0.26/0.4

1.02/0.75/0.26/0.4

1.04/0.73/0.26/0.4

1.08/0.72/0.26/0.4

1.12/0.71/0.26/0.4

1.18/0.69/0.26/0.4

1.2/0.69/0.26/0.39

1.22/0.67/0.26/0.39

1.24/0.65/0.26/0.38

1.35/0.62/0.26/0.38

1.4/0.6/0.25/0.37

1.45/0.56/0.25/0.37

1.5/0.55/0.25/0.37

1.55/0.53/0.24/0.36

1.6/0.51/0.24/0.36

1.65/0.49/0.24/0.35

1.7/0.47/0.24/0.34

1.75/0.46/0.23/0.34

1.8/0.45/0.23/0.34

1.85/0.44/0.23/0.33

1.9/0.43/0.23/0.33

1.95/0.41/0.22/0.32

2/0.4/0.22/0.32

2.1/0.39/0.22/0.31

2.15/0.37/0.21/0.31

2.2/0.36/0.21/0.3

2.3/0.35/0.21/0.29

2.35/0.34/0.21/0.29

2.4/0.33/0.2/0.29

2.45/0.31/0.2/0.28

2.6/0.3/0.19/0.27

2.7/0.29/0.19/0.27

2.8/0.28/0.18/0.26

2.9/0.27/0.18/0.25

3/0.26/0.18/0.25

3.2/0.24/0.17/0.23

3.3/0.23/0.16/0.22

3.4/0.22/0.16/0.22

3.6/0.21/0.15/0.21

3.7/0.2/0.15/0.21

3.8/0.2/0.15/0.2

3.9/0.19/0.14/0.2

4.4/0.18/0.14/0.19

4.6/0.16/0.14/0.18

4.8/0.15/0.13/0.17

5.5/0.13/0.12/0.15

6/0.12/0.12/0.15

6.5/0.11/0.11/0.14

7/0.1/0.1/0.13

7.5/0.09/0.09/0.12

8/0.08/0.08/0.11

9/0.07/0.07/0.1

10/0.06/0.06/0.08

11/0.05/0.05/0.07

13/0.04/0.04/0.06

15/0.03/0.03/0.04

18/0.02/0.02/0.03

27/0.02/0.02/0.02

31/0/0/0

34/0/0/0

35/0/0/0

41/0/0/0

46/0/0/0

51/0/0/0

61/0/0/0

67/0/0/0

71/0/0/0

81/0/0/0

91/0/0/0

101/0/0/0

126/0/0/0

151/0/0/0

201/0/0/0

251/0/0/0

301/0/0/0

501/0/0/0

1001/0/0/0

11.11.6. In the case of Fixed Odds racing bets, if the time of bet placement is after the official time for the declaration of final acceptances for an event, bets placed after the time for final acceptances but before CrownBet makes any adjustment to the prices it has set for the event following a withdrawal shall stand subject to CrownBet Schedule of Deductions in Term 11.11.5 as applying to the prices offered by CrownBet for that runner at the time of its scratching.

11.11.7. In the event of a field reducing in size from eight (8) runners to seven (7) or less runners, CrownBet will pay three (3) dividends on all Fixed Odds Place bets struck prior to the field being reduced. These wagers will be subject to relevant deductions as declared by the stewards.

11.11.8. In the event of a field reducing in size from five (5), six (6) or seven (7) runners to less than five (5) runners, CrownBet will pay two (2) dividends on all Fixed Odds Place bets struck prior to the field being reduced. These wagers will be subject to relevant deductions as declared by the stewards.

11.11.9. If a Member places a Fixed Odds Place wager over the internet and there is only five (5), six (6) or seven (7) runners then CrownBet only pays 1st and 2nd regardless of whether the Tote pays 1st, 2nd and 3rd dividends courtesy of late scratchings.

11.12. Fixed Odds Win and Place Single Bets

11.12.1. Taken as received at the time of placement, these bets are not subject to fluctuation. Deductions may apply as per Term 11.11.5.

11.13. Tote Products

11.13.1. Tote +10%: Bets on this product will be paid at the Tote +10% dividend as defined in Term 11.4.4. For any Place only or Each Way bets, the place portion will be paid at the Tote +5% dividend.

11.13.2. Tote +5%: Bets on this product will be paid at the Tote +5% dividend as defined in Term 11.4.3.

11.14. Exotics

11.14.1. Exacta

11.14.1.1. When two (2) runners are selected to place first and second in the correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on combinations including the scratched runner and the bet will be recalculated without the scratched runner.

11.14.2. First Four

11.14.2.1. When four (4) runners are selected to place first, second, third and fourth in correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on combinations including the scratched runner and the bet will be recalculated without the scratched runner.

11.14.3. Quadrella

11.14.3.1. When four (4) consecutive winners in four consecutive races as selected on the race card. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, the National Tote favourite will be the sub.

11.14.3.2. Unless otherwise stated, and subject to the above, for Quadrellas, CrownBet pays the dividend and winning combinations as declared by the National Tote to a maximum payout as specified in the Maximum Payout Amounts section of these Terms.

11.14.4. Quinella

11.14.4.1. When two (2) runners are selected to place first and second in any order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on

every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

11.14.5. Trifecta

11.14.5.1. A Trifecta is when three (3) runners are selected to place first, second and third in the correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

11.14.6. Flexi Betting

11.14.6.1. Flexi Betting allows you to take an Exotic bet at an outlay to suit your own budget. This way you can have multiple selections for a smaller outlay. Simply make your selections and nominate the total amount you wish to spend on your bet. Your bet will cost whatever you choose – and if you win you will receive a percentage of the full $1 National Tote dividend. For example, let's say you wish to box five runners in a Trifecta. This bet would normally cost $60 for a $1 unit.
If you decide you want to spend $15, that's all it will cost. $15 represents 25% of a full $1 unit (total cost of $60), meaning if successful, you will receive 25% of the full $1 National Tote Trifecta dividend. Thus, if the winning Trifecta dividend is $200 for $1, you will collect $50. The minimum bet for Flexi Betting is $0.50 and the minimum Flexi Bet percentage is 1%.

11.14.6.2. For Flexi Betting or Pick Your Own Stake wagers on Quinellas, Exactas, Trifectas, First Fours, and Quaddies, CrownBet pays all dividends and winning combinations as declared by the National Tote subject to the limits set out above.

11.14.7. Unless otherwise stated, and subject to the above, for Metropolitan Thoroughbred venues, for Quinellas, Exactas, Trifectas and First Fours, CrownBet pays the dividend and winning combinations as declared by the National Tote to a maximum payout as specified in the Maximum Payout Amounts section of these Terms.

11.14.8. Unless otherwise stated, and subject to the above, for Non-Metropolitan Thoroughbred venues, all Harness venues and all Greyhound venues, for Quinellas, Exactas, Trifectas and First Fours, CrownBet pays the dividend and winning combinations as declared by the National Tote to a maximum payout as specified in the Maximum Payout Amounts section of these Terms.

11.14.9. For all Exotics, where the event is not covered by the National Tote, CrownBet reserves the right to refund/void wagers.

11.15. Top Fluctuation

11.15.1. Best price as declared by Official Bookmaker Fluctuations.

11.16. Best of the Best (BOB)

11.16.1. Best price of either Tote +10% or Official Bookmaker Fluctuations.

11.17. Same Race Multi (SRM)

11.17.1. Are Multi Bets where the selections relate to a runner winning, finishing top 2, 3 or 4 in the same event. CrownBet's Multi Bet Rules apply in respect of 'Same Race Multi-Bets'.

11.17.2. SRM Bets are available on the following events and at the following times:

11.17.2.1. All Australian, New Zealand, United Kingdom, Ireland, Hong Kong, and South African Thoroughbred Racing, and Australian, New Zealand, United Kingdom and Irish Greyhound racing only.

11.17.2.2. Thoroughbred Same Race Multis are available on race day only from approximately 9:30 AM (post scratching);

11.17.2.3. Greyhound Same Race Multis are available approximately 1 hour before the first race

11.17.3. In the event that a SRM bet is placed where all selections are completely related contingencies, the bet will be paid out at the lowest odds of any single selection.

11.17.3.1. For example: Winx to finish top 2 ($2.5) into Winx to finish top 3 ($2.0) will be paid at $2.0.

11.17.4. SRM odds are calculated based on the inter-relation of the selections in the bet and not a simple multiplication of odds for each selection.

11.17.5. In the event one or more selections are scratched in a single SRM, that SRM bet will be voided and stake refunded to the Member. If that bet has been placed into a Multi containing other Single/s or Same Game Multi/s, the SRM leg in the multi will be voided but the remainder of the multi will stand and odds will be revised to take into account the voided leg.

11.17.6. In the event a field is reduced to five (5) or less runners, any SRM bets struck prior to the reduction in field size will stand.

11.17.7. Maximum Odds for a SRM is $10,001.

11.17.8. SRM bets cannot be Cashed Out.

11.17.9. In the event of a dead heat in one (1) or more SRM legs, standard Dead Heat Rules apply.

11.17.10. Deductions will apply to SRM bets where scratching(s) occur after the bet has been placed. Deductions will not apply where scratching(s) occur before the SRM bet has been placed.

11.17.11. CrownBet may, in its absolute discretion, change, suspend, restrict or cease to offer the Same Race Multi feature at any time and without providing a reason or advance notification, even where the SRM feature has previously been advertised to you as being available at a particular time or in connection with a particular event.

11.18. Starting Price (**SP**)

11.18.1. SP is the official final bookmaker's price when the race jumps. For all International Thoroughbred & Harness Racing, excluding French Racing, the final fixed price offered by CrownBet will be deemed as the SP. For all French Thoroughbred and Harness Racing where a Fixed Price is not offered by CrownBet, the official Starting Price "SP" will be as declared by the PMU (as per https://horseraces.pmu.fr/). SP for all other racing events will be the official final bookmaker's price when the race jumps.

11.19. Futures (All-In markets):

11.19.1. Pre-Nominations:

11.19.1.1. All bets placed prior to the declaration of the final field shall be accepted on an All-In basis (i.e. refunds will only be provided for runners who are not officially nominated in an event after first

nominations are taken). The rules for these events will be displayed on the race card indicating ‘Refund If Not Nominated.’ No deductions shall apply for bets placed on these markets.

11.19.2. Nominations:

11.19.2.1. All bets placed prior to the declaration of Final Field are accepted on the basis that the event is All In. (i.e. no refunds will be provided for runners who do not take their place in the final field). The rules for these events will be displayed on the race card indicating 'All In'. No deductions apply for bets placed on these events.

11.20. Protest Payout

11.20.1. Only applies to bets placed on Final Field markets. All Futures bets are not eligible for the Protest Payout.

11.20.2. CrownBet’s Protest Payout will be applied when the Member’s horse is first past the post, but the result is amended due to an upheld Stewards enquiry.

11.20.3. CrownBet’s Protest Payout applies to every Australian thoroughbred and harness race.

11.20.4. In the event that a protest against the first horse to finish is upheld, CrownBet will pay both the interim winner (first past the post) as well as the official winner.

11.20.5. Protest Payout only applies to races where the horse that is first past the post is relegated. There will be no Protest Payout in the event that a horse finishes in 2nd or 3rd and falls out of the placings as a result of the protest (minor protests).

11.20.6. Protest Payout only applies to official protests and does not include horse disqualification (including, but not limited to, where a jockey weighs in incorrectly).

11.20.7. Protest Payout is only valid on Win Bets (fixed odds) and the Win portion of Each Way bets.

11.20.8. Protest Payout does not apply to any products outside of fixed odds win bets. Tote +10%, Tote +5%, National Tote (TNT), Top Fluctuation and Best of the Best (BOB) are not eligible for Protest Payout.

11.20.9. Only valid for bets placed on Final Field markets. Pre-post or Futures bets are not eligible for Protest Payout.

11.20.10. Protest Payout does not apply to Special Markets (including, but not limited to, multi-bets, exotic bets, bonus bets, Odds Boosts, head to head betting, odds and evens and favourite vs field markets and jockey challenge betting). In the event a protest is upheld, any Run 2nd (or run 2nd and 3rd) promotions for that race will be void and bonuses not paid.

11.20.11. The payout value will equal the full return the Member would have received had the horse been declared the official winner, subject to CrownBet’s betting rules and maximum payout limits.

11.20.12. Maximum Protest Payout is $1,000 per Member per race.

11.20.13. Maximum Protest Payout is $1,000 per Member per day.

11.20.14. First bet only on an individual runner is eligible for Protest Payout.

11.20.15. CrownBet reserves the right to exclude or limit the eligibility of certain Members from participating in Protest Payout and this product is available to recreational customers only.

11.20.16. CrownBet reserves absolute discretion to restrict any Member from this promotion without notice.

11.21. Where the National Tote fails to declare a dividend within thirty (30) minutes of the official result, CrownBet may delay settlement until a dividend is declared, or elect to settle affected bets at SP.

11.22. CrownBet may cancel wagers where there are signs of pool manipulation which can include but is not limited to increase in pool size, dividends outside normal dividend combination parameters taking into consideration fixed odds of participants / runners.

11.23. CrownBet may place a limit on the payout (final odds) where there is reasonable suspicion of pool manipulation having occurred (e.g. payout at the fixed odds SP place dividend or payout no greater than 100% of the relevant pool size), subject to adjudication by the NTWC.

11.24. If the National Tote pool is unavailable, either online or via telephone, or CrownBet reasonably considers the pool has been distorted, CrownBet reserves the right to settle affected tote bets at SP, or void affected bets and refund stakes.

11.25. In the event that the National Tote, for promotional reasons or otherwise, returns elevated dividends due to them forgoing their normal take-out margin, CrownBet reserves the right to settle Tote +5% and Tote +10% bets at the dividend that would have been declared at the normal take-out margin.

11.26. At the discretion of CrownBet Management, where a National Tote pool is under $1,000, CrownBet may settle affected Tote +5% and Tote +10% bets at SP.

11.27. CrownBet reserves the right to restrict the maximum dividend paid out for Win and Place bets as specified in the Maximum Payout Amounts section of these Terms.

11.28. Maximum Payouts

11.28.1. Unless otherwise agreed with CrownBet via a written agreement signed by CrownBet's company secretary, the following maximum payouts apply to any one Member per bet type per race:

| Location | Win | Place | Quinella, Exacta, Trifecta, First Four | Quadrella | Multi-Bets | SRMs |

| Australian Metropolitan Thoroughbred Racing | $50,000 | $50,000 | $50,000 | $100,000 | $100,000 | $100,000 |

| Australian Non-Metropolitan Thoroughbred Racing | $30,000 | $30,000 | $25,000 | $25,000 | $50,000 | $50,000 |

| New Zealand and Hong Kong Thoroughbred Racing | $30,000 | $30,000| $10,000 | $25,000 | $25,000 | $50,000 |

| All other Thoroughbred Racing | $15,000 | $15,000 | $5,000 | $15,000 | $20,000 | $20,000 |

| Australian Harness Racing | $25,000 | $25,000 | $10,000 | $10,000 | $25,000 | $30,000 |

| All other Harness Racing | $10,000 | $10,000 | $5,000 | $5,000 | $10,000 | $10,000 |

| Australian Greyhound Racing | $25,000 | $25,000 | $10,000 | $10,000 | $25,000 | $30,000 |

| All other Greyhound Racing | $10,000 | $10,000 | $5,000 | $5,000 | $10,000 | $10,000 |

11.28.2. Whether a Member places a single Same Race Multi bet, or a series of SRM bets containing the same selections, if the consequence of such placement is that the total payout attributable to the SRM bets exceeds the maximum payout, the additional SRM bets will be deemed void and the stakes refunded. At no stage will CrownBet's liability for a single or series of SRM bets involving the same selections exceed the maximum payout.

11.28.3. CrownBet reserves the right to apply the maximum payout limits across wagering accounts held by different customers (and to deem any Same Race Multi bets void and refund the applicable stakes) if it considers that SRM bets involving the same selections are being placed by customers acting in concert with one another.

11.28.4. The maximum payout for exotics is limited to the relevant total pool size divided by the numbers of eligible winning units.

11.28.5. The maximum payout for multi-bets listed above also govern a combination of multis that contain one common selection.

11.29. Minimum Bet Limits (**MBLs**)

11.29.1. MBLs prescribe a minimum bet liability that bookmakers must accept on certain bets on applicable races. Each PRA has implemented MBLs with which CrownBet must comply.

11.29.2. All initial bets at the displayed price must be accepted up to the minimum liability amount.

11.29.3. MBLs apply to Fixed Odds single bets once per runner per Member per race (excludes Bonus Bets or Exotics). This includes one (1) bet to the limit or the aggregate of several bets.

| Jurisdiction | Race Type | Win, Win/Place or Each Way Bet | Place Bet |

| Australian Capital Territory | Black Opal Thoroughbred Race | $2,000 (Place component = $800) | $800 |

| Australian Capital Territory | Standard Race Meeting | $1,000 (Place component = $400) | $400 |

| New South Wales | Metropolitan Thoroughbred Race | $2,000 (Place component = $800) | $800 |

| New South Wales | Non-Metropolitan Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| New South Wales | Standard Harness Race | $500 (Place component = $200) | $200 |

| New South Wales | Premium Harness Race | $1,000 (Place component = $400) | $400 |

| New South Wales | Platinum Harness Race | $2,000 (Place component = $800) | $800 |

| New South Wales | Metropolitan Greyhound Races – Group 1 and Million Dollar Chase | $3,000 (Place component = $1,000) | $1,000 |

| New South Wales | Metropolitan Greyhound Races | $1,500 (Place component = $500) | $500 |

| New South Wales | Non-Metropolitan Greyhound Races | $500 (Place component = $250) | $250 |

| Queensland | Any Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| Queensland | Any Harness Race | $500 (Place component = $200) | $200 |

| Queensland | Any Greyhound Race | $500 (Place component = $200) | $200 |

| South Australia | Metropolitan Thoroughbred Race | $2,000 (Place component = $800) | $800 |

| South Australia | Non-Metropolitan Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| South Australia | Group 1 Greyhound Race | $2,000 (Place component = $800) | $800 |

| South Australia | Metropolitan Greyhound Race (Angle Park) | $1,000 (Place component = $400) | $400 |

| South Australia | All other Greyhound Races | $500 (Place component = $200) | $200 |

| Tasmania | Any Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| Victoria | Metropolitan Thoroughbred Race | $2,000 (Place component = $800) | $800 |

| Victoria | Non-Metropolitan Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| Victoria | Group 1 Harness Race | $2,000 (Place component = $800) | $800 |

| Victoria | Metropolitan Harness Race (Friday, Saturday, Sunday at Melton) | $1,000 (Place component = $400) | $400 |

| Victoria | Country Harness Race | $500 (Place component = $200) | $200 |

| Victoria | Group 1 Greyhound Race | $2,000 (Place component = $1,000) | $1,000 |

| Victoria | Metropolitan Greyhound Races (Sandown Park, The Meadows) | $1,000 (Place component = $500) | $500 |

| Victoria | Non-Metropolitan Greyhound Races | $500 (Place component = $250) | $250 |

| Western Australia | Thoroughbred Race conducted by WATC | $2,000 (Place component = $800) | $800 |

| Western Australia | Saturdays, includes if no meeting at Ascot/Belmont – Bunbury, Kalgoorlie, Northam or Pinjarra | $2,000 (Place component = $800) | $800 |

| Western Australia | Any other Thoroughbred Race | $1,000 (Place component = $400) | $400 |

| Western Australia | WATA Harness Race (Fridays, or Saturdays in lieu of Friday) | $1,000 Win only | N/A |

| Western Australia | Harness Race other than by WATA | $500 | N/A |

| Western Australia | WAGRA Greyhound Race | $750 | N/A |

| Western Australia | A Greyhound Race other than by WAGRA | $500 | N/A |

12. Sports

12.1. Where there is inconsistency between Terms of individual sports and any other Terms contained in these Terms, the Terms of the individual sports shall prevail.

12.2. Unless otherwise specified under the individual sport, all bets placed on sports markets will be on an All-In Betting basis except in the event a full abandonment occurs, all monies will be refunded fully.

12.3. If a market is offered with a flat line (e.g. 7.0 handicap), and the result falls on the flat number, all bets shall be declared void and refunded. Affected Multi-Bets will be recalculated excluding that leg.

12.4. Player/Team Withdrawn After Official Start: if a player or team has taken any part in the game after it has officially started and fails to continue for any reason, bets will be deemed as losers.

12.5. Where a sports event or match is postponed and rearranged to take place within twenty-four (24) hours of the original scheduled starting time, all bets will stand. If the event or match is rescheduled to take place more than twenty-four (24) hours later than the original scheduled start time, all bets will be void and stakes refunded. Affected multiples will be recalculated, excluding that leg.

12.6. In the case of sports betting and all other contests that involve a set length of play or time limit, players must play and the event must run to the conclusion of the designated time, to be considered official for betting purposes. Please note that individual sport rules that state otherwise will override this Term.

12.7. Unless otherwise stated in the individual Terms for a particular sport, in the event description or individual sport Terms, overtime periods or extra time periods will count towards the final result. Other individual markets noted as excluding extra time or overtime and individual sports Terms stating that extra time or overtime does not count will override this Term.

12.8. Maximum Payouts on Sports

12.8.1. Unless otherwise agreed with CrownBet via a written agreement signed by CrownBet's company secretary, the maximum payout by CrownBet to any one Member per bet type (or a group deemed by CrownBet to be acting on behalf of any one individual or entity) is as follows:

12.8.1.1. Fixed Odds Single bet: $50,000;

12.8.1.2. Multi-Bet: $100,000; and

12.8.1.3. Same Game Multis: $100,000 for AFL; $50,000 for all other sports.

12.8.2. These maximum payouts may be applied across multiple accounts or to a single account where a selection is repeatedly placed to bypass acceptable risk thresholds.

12.9. Same Game Multis (**SGMs**)

12.9.1. SGMs are aggregate bets comprising constituent selections within the same event. They are available on selected sports. Any reference to a 'selection' refers to one selection within the related bet.

12.9.2. Unless otherwise specified under the Terms of the particular sport, the following applies to SGMs:

12.9.2.1. For all selections and bet results, all selections must win (no Ties, Draws or pushes) for a SGM to be deemed a winner.

12.9.2.2. A selection that does not win, unless expressly specified under the Terms of the particular sport, will be settled as a loser.

12.9.2.3. If one (1) or more selections in any SGM are void for any reason (such as a selected player not participating in a match), the entire SGM shall be declared void.

12.9.2.4. SGMs cannot be cashed out.

12.9.2.5. SGMs are calculated based on inter-relation between selections. If all selections are completely related contingencies, the odds will be calculated at the highest price of any single selection.

12.10. Athletics

12.10.1. No refunds will be given for non-starters or for participants who retire or are disqualified mid-meeting.

12.10.2. All bets will be paid on the official result as per the podium presentation. If a protest occurs, however, and the official results change inside of twenty-four (24) hours, then the event will be re-settled. No doping cases will be considered and as such, the result available twenty-four (24) hours after the event will be deemed binding regardless of further protests or changes to the official result.

12.10.3. A participant that is disqualified because of an infringement (e.g. False Start) will be deemed to have taken part in the event.

12.10.4. For head-to-head matchups – both competitors must start.

12.11. Australian Rules Football **(AFL)**

12.11.1. Payouts are based on the official declared result. Any extra time played is included for betting purposes. For matches without extra time, a Draw is always included for margin betting and any bets placed on either team to win by a margin will be considered losing bets in the case of a Draw. In these matches, any bet placed on either side at the head to head option is paid in accordance with the Dead-Heat Rule i.e. Half Face Value of the Ticket.

12.11.2. When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets are void and wagers refunded. Any Multi-Bets will be recalculated to exclude that leg.

12.11.3. For all statistical based markets (i.e. Top Goal Scorer, Most Disposals etc), statistics will be taken from the AFL website (www.afl.com.au) for payout purposes.

12.11.4. Any bet on a player is refunded if they are not in the final squad of twenty-two (22). If a player starts as the substitute and does not come onto the field at any stage of the match, bets shall be declared void.

12.11.5. Where the venue of any match is changed, all single bets will be stand.

12.11.6. In the event of a finals match which includes extra time, all markets are paid after the extra time period, except for Margin betting (where the draw is an outcome) and HT/FT doubles.

12.11.7. A premiership market will not be available once the two (2) Grand Finalists are known. From this point on, only match betting on the Grand Final will be available.

12.11.8. Any bets placed on the ‘Most Losses’ market, are paid on the team which loses the most games throughout the season. Points deducted because of breaches of rules or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses, the position will be determined by "For and Against" points as published by the governing body.

12.11.9. All bets placed on the Top-Vic and Top Non-Vic markets are resulted based on the team finishing higher on the ladder after the Home and Away season. If teams finish on the same number of points – dead heats are decided by percentage.

12.11.10. Brownlow and Coleman Medal markets: Win and Place will be paid out on first, second or third. In the event of a Tie between two (2) or mor players, the Dead-Heat Rule shall apply.

12.12. Baseball

12.12.1. Games are official after five (5) innings of play. If the Home team is leading, the game is official after four and a half (4.5) innings of play. The Money Line is paid on the official result of the game as ratified by the official governing body.

12.12.2. For Run Line betting, the game needs to go nine (9) innings or eight and a half (8.5) innings if the home team is ahead for bets to stand.

12.12.3. For Run Totals betting, the game needs to go nine (9) innings or eight and a half (8.5) innings if the home team is ahead for bets to stand, with the exception being that at any time the Run Total is exceeded, the wager is official.

12.12.4. All bets stand regardless of whether there is a change in the nominated starting pitcher for either team.

12.12.5. If a game is abandoned or postponed to another date, bets stand provided the match is played within twenty-four (24) hours. If the match does not resume in that timeframe, single wagers will be declared void and refunded, whilst affected multiple wagers will be recalculated excluding that leg.

12.12.6. First Half wagers are based on the first five (5) innings, and the full five (5) innings must be played, unless the home side is in front after four and a half (4.5) innings. In the event any market lands on the flat number, even if 0.0, all bets on the number will be a push.

12.12.7. For First Innings wagers, both teams must complete their first innings for bets to stand.

12.12.8. Any bets placed on the Home v Away for the days play, i.e. winning side or total runs for the day, will be void if any game on that designated day does not reach its natural conclusion i.e. the game must run at least eight and a half 8.5 innings. If any game is cancelled or postponed then all bets shall be declared void. The bet is void regardless of if the days totals have already been exceeded. If there is a pitching change this does not affect settlement for total days bets.

12.12.9. In the event of double-headers in the Australian Baseball League (ABL) or any other applicable league, all Game #1 are seven (7) inning games and are priced and settled accordingly. In the event of the match being scheduled for the full nine (9) innings all normal rules apply.

12.12.10. If any match is scheduled for seven (7) innings (or any other match length) by the league's governing body, and the match is not shortened due to weather or any other reason in play, all bets will stand even if there is nothing specified on the game itself.

12.13. Basketball

12.13.1. All bets on basketball matches will be settled according to the official result as declared by the governing body of the event. Any subsequent amendments to the official result will be ignored for settlement purposes.

12.13.2. If the game is abandoned for any reason before the scheduled period of play is complete, all bets will be void except for those markets where an unconditional conclusion has been reached (for example 1st half total bets if the game reaches the 2nd half).

12.13.3. If a match is postponed and rescheduled to take place within twenty-four (24) hours of the original start time, all bets on that match shall stand.

12.13.4. Overtime counts for all markets except for markets that strictly specify on the result within a quarter/half. (For example, 4th quarter winner, 2nd Half total points etc).

12.13.5. All bets are settled on the outright result (including overtime if required). Quarter & Half markets require the entire quarter or half to be played in full for bets to stand.

12.13.6. Margin and Halftime-Fulltime double markets include overtime unless the market otherwise expressly includes a Draw price.

12.13.7. Highest Scoring Half bets include overtime for the second half.

12.13.8. Outright markets include the playoffs unless otherwise specified. Conference Winner and Tournament winner bets will be settled at the end of the play-offs. Conference rankings at the end of the regular season do not count. Division winner markets are regular season markets.

12.13.9. In all player performance markets, selected player must take the court for bets to stand. Final player performance statistics include overtime Player prop Head to Head, Trio and group markets must have all listed players take the court for bets to stand. Dead heat rules apply to these markets.

12.13.10. In the event of a Tie within season long player statistic markets, Dead-Heat Rule applies. All players are available to be quoted for if not listed on site. If a player not listed in a market wins, that player falls under the 'Quote Others' option and all bets on any other players will be deemed as losing bets.

12.14. Boxing

12.14.1. Where a fight is abandoned or postponed, the bout must be fought within fourteen (14) days of the original scheduled date for wagers to stand. Once the fourteen (14) days have expired, all single wagers are void and refunded. Affected multiple wagers will be recalculated excluding that leg.

12.14.2. All wagers on either fighter to win will be decided by the judges' decision, which includes points, technical knockout (TKO), knock out (KO) or disqualification.

12.14.3. The official stopping of a round before the sounding of the bell does not constitute a full round. A full round is only considered for wagering purposes to have been completed when the bell sounds signifying the end of the round.

12.14.4. If a price is offered for the Draw, in the event of a Draw all wagers on either boxer to win will all be losing bets and the Draw will be the winning option. If there is a "technical draw" determined by the referee due to an accidental cut or similar, then the bout is deemed a no contest and all wagers will be refunded.

12.14.5. In 'Pick the Round' betting, if a boxer fails to answer the bell, the fight will be deemed to have ended in the previous round.

12.14.6. If the scheduled number of rounds are changed, then all wagers are void and refunded.

12.14.7. An Over/Under (total) listed on a fight represents the total number of completed rounds. The halfway point of a round is at exactly one minute and thirty seconds into a three-minute round. Thus, 9 and a half (9.5) rounds would be one minute and thirty seconds of the 10th round. The halfway point of a two-minute round is at the one-minute mark.

12.15. Cricket

12.15.1. All matches are paid on the official result.

12.15.2. In Test Match cricket, if the match finishes in a Tie, all bets on either team are paid as per the Dead-Heat Rule, while bets on the Draw are resulted as losing bets. If a match is officially abandoned (e.g. due to dangerous pitch conditions etc.) then all undecided bets on the match are void. Bets on Domestic First-Class matches (4 or 5 day matches) will be paid on most points by team.

12.15.3. A ball must be bowled in the third innings of a Test Match for bets to stand.

12.15.4. In all forms of limited over cricket, if the match finishes in a Tie, all bets are paid as per the Dead-Heat Rule, unless a subsequent Tie-breaker method is used to determine the winner (e.g. Super-Over, Bowl-off etc). In this case, the outcome will be settled on the result of this method. If the match is declared a 'No-Result', bets will be declared void. Note that all exotic betting options are resulted prior to any tiebreaker. If a match is transferred to a reserve day, all bets will stand.

12.15.5. Should the intervention of rain (or any other delay) result in the number of Overs being reduced from those initially scheduled at the time the bet was accepted, then all open bets will be declared void granted that the reduction of any Innings is of 1 or more Overs in a Twenty 20 match, and of 2 or more in other limited Overs matches. In any case where the reduction of any Innings is less than 1 Over in a Twenty 20 match, and less than 2 Overs in other limited Overs matches, bets will stand. Should the outcome of such bets be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. Please note, in 1st Ball Dot market, a wicket is not deemed a "dot".

12.15.6. Both players (or the player if only one player in bet type) must reach the crease or bowl a delivery for bets to stand.

12.15.7. A player must be in Starting XI for bets to stand, but they do not have to face or deliver a ball. In the event of a Tie, dead heat rules apply.

12.15.8. Player Performance is an accumulation of points from their match performance. Points are official result and as per espncricinfo.com decision. 1 point per run scored with the bat, 10 points per catch taken in the field, 20 points per wicket taken with the ball, 25 points per stumping carried out by the wicket keeper, 30 points for a Caught and Bowled.

12.15.9. Super Over Points do not count towards Player Performance Points.

12.15.10. If there is any reduction in overs for the nominated team then all bets are void unless the outcome has already been reached prior to any reduction in overs. For clarification, if a player has not been dismissed prior to rain interruption then all bets are void. If a nominated batsman does not reach the crease, nor a nominated bowler bowl a delivery all bets on that player will be void.

12.15.11. Bets will be refunded if a selected player is not in Starting XI. For options with two (2) players involved, if either player is not in the Starting XI, or reach the crease (but not necessarily face a ball/bowl a ball) all bets are off.

12.15.12. Markets will be settled on if a player hits a six and takes a wicket. Players named in the starting eleven that do not bat/bowl are deemed to have taken part and bets on any such players are losers. Bets placed on any player not named in the starting eleven will be refunded. If the match loses more than 20% of overs then bets will be refunded unless outcome has already been reached. Super Over Catches and 6's do not count.

12.15.13. Man of the Match will be paid 1st per espncricinfo.com scorecard alternatively by Official post-match presentation if not available on espncricinfo.com. Bets refunded if a selected player is not in Starting XI. Dead Heat Rule applies for joint winners. Bets void if no winner.

12.15.14. The nominated team is the team bowling. If there is any reduction in overs for the nominated team then all bets are void unless the outcome has already been reached prior to any reduction in overs.

12.15.15. Bet is paid on the first boundary scored off the bat, for clarity any leg bye, bye, batsman running 4 do not count and any 4s scored in these methods are disregarded for settlement purposes on this bet type.

12.15.16. Pays on the winner of the official toss result. Bets will be void if any doubt over any bets placed after toss winner has been decided.

12.15.17. Pay on the team which has the most batsmen dismissed by Run Out. For the avoidance of doubt, if a Member backs "Australia (Most Run Outs)" and three (3) Australian Batsmen are run out, and one (1) English batsman is Run Out, the bet will be deemed a winner. Should the intervention of rain result in either side losing two (2) or more overs from their innings, all bets on the market will be void.

12.15.18. First Innings Lead – Both teams must be bowled out or declare their first innings for bets to stand. In the event of a tie, dead heat rules apply.

12.15.19. Series Correct Score – If the number of matches to be played in a series changes from the number envisaged by the market offered, all bets are void.

12.15.20. Top Series Run Scorer/Wicket Taker – In the event of a tie the Dead-Heat Rule applies. Betting is 'All In' and bets will stand if at least one game has been completed in the series.

12.15.21. If a bet is placed "live" on any cricket market after a rain delay has taken effect, then bets will stand. If there are subsequent rain delays after the bet was placed and an outcome has not been reached, bets will be void.

12.15.22. For Series Batting and Bowling match ups, both players must play 50% or more of the series matches for bets to stand.

12.15.23. Top Team Batsman in a 2-innings match market applies to the first innings only, unless otherwise stated.

12.16. Cycling

12.16.1. Cycling bets are settled as per the official classification listing at the time of the podium presentation. Any overturned decisions are not recognised for betting purposes.

12.16.2. Outright markets are conducted on an All-In Betting basis. No refunds will be given for non-starters. This will include any Group Betting where the number of competitors is nine (9) or more.

12.16.3. For any Head to Head bets:

12.16.3.1. Both cyclists must cross the starting line for bets to stand.

12.16.3.2. If a cyclist retires, the other cyclist who finishes the race is deemed the winner. If both cyclists retire, whoever retired second is deemed the winner. If this cannot be determined all bets are void.

12.16.4. For Team Matchups, all nominated riders of a team must start the event for bets to stand.

12.17. Darts

12.17.1. At least three (3) legs must be played or bets will be void unless otherwise specified.

12.18. Football (Soccer)

12.18.1. All bets are paid on the result at the end of normal time. This includes any injury time added by the referee. Extra time and penalty shootouts do not count in determining the final result of any match where a Draw price is quoted.

12.18.2. For some matches, a 'To Qualify/Progress or Tournament Winner' market may be available. For these markets, no Draw price is quoted therefore the result is paid at the conclusion of the match whether that be in normal time, extra time or after a shootout.

12.18.3. All exotic markets unless specified are always paid at the conclusion of normal time (including injury time).

12.18.4. When a match is abandoned or postponed and played within twenty-four (24) hours of the original scheduled date, all bets shall stand. Once the twenty-four (24) hours have expired, all single bets that have not already reached a conclusion are void and wagers will be void. Any Multi-Bet will be recalculated to exclude that leg.

12.18.5. In the event a match does not run for 45-minute halves (plus injury time) all bets on the match shall be declared void, unless the length of the halves is known well in advance of betting and the odds are priced accordingly.

12.18.6. For all 'First Goal Scorer' markets, 'To Score A Goal' markets, etc. – if no goals are scored all bets are deemed losers.

12.18.7. For the purposes of First Goal Scorer/ Any Time Goal scorer markets etc, an own goal is ignored for these markets. In the case of 'First Goal Scorer' all bets carry over to the second goal scorer. In the event there are no further goals scored all bets are deemed losers. For all other player-based goal scorer markets any own goal scored is ignored.

12.19. Golf

12.19.1. Bets are refunded for any player that does not tee off in any tournament.

12.19.2. All Tournament betting includes any playoff holes.

12.19.3. For the Place portion of Each Way bets and other placing bets (i.e. Top 10), the Dead-Heat Rule will apply for players tied for the bottom position.

12.19.4. When a Tournament is shortened, bets will be settled on the official result regardless of the number of rounds played. If any bets have been placed at the conclusion of a day's play in a Tournament where there is no further play, those bets will be void and refunded.

12.19.5. If a Tournament is officially abandoned or not completed within fourteen (14) days of commencement, all bets shall be declared void unless a result has already been reached.

12.19.6. In all Tournament Group Betting and Tournament Head to Head markets (i.e. Tournament Head to Heads, Nationality, Tournament Group and Trio Betting), all players must complete thirty-six (36) holes for bets to stand. Playoffs will be excluded for betting purposes. All players must complete eighteen (18) holes for Round Match betting (i.e. Matchups, 2 & 3 Balls).

12.19.7. In any Group market, the winner is the player who completes the most holes, and if the players have completed the same number of holes, the player with the lowest score is deemed the winner.

12.19.8. For any market featuring a player to lead at the end of round, that round must reach completion for bets to stand.

12.19.9. In any Make/Miss the Cut market, the player must complete at least thirty-six (36) holes for bets to stand.

12.19.10. A player is deemed to have made the Cut, if the player is eligible to play the round after the Cut is made even if the player chooses not to play on.

12.19.11. For Top 5, 10 etc. markets, all bets are paid after the completion of the nominated regulation holes. i.e. if six (6) players make a playoff, all six (6) players get paid at 5/6 of the face value of the ticket for the purposes of Top 5 betting.

12.19.12. A player is not deemed to have completed the holes played in a round if they are not awarded a score for the round completed. If they are disqualified but still receive an official score, the round is deemed complete.

12.20. Gridiron (American Football)

12.20.1. All bets are paid on the official final score, which includes any overtime that is played unless otherwise specified.

12.20.2. All matches must run to the completion of the designated normal time period, in order for bets to stand.

12.20.3. If a game is abandoned, postponed to another date, the game must resume within twenty-four (24) hours otherwise single bets are void and wagers will be refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.

12.20.4. Where there is a flat line (i.e. 7.0), and the result falls on that flat number, all wagers are void and refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.

12.21. Handball

12.21.1. All bets are paid on the result from the official governing body. Match must run to completion for bets to stand otherwise all bets will be refunded.

12.22. Ice Hockey

12.22.1. For all NHL matches, all Match Winner, Line and Totals markets include any overtime and shootout. If a shootout takes place to decide the outcome of a match, only one (1) goal will be awarded to the winning team. The only market to be resulted at the conclusion of normal time is the Regulation Winner market.

12.22.2. All matches must run to the completion of the designated normal time period in order for bets to stand.

12.22.3. If a game is abandoned, postponed to another date, the game must resume within twenty-four (24) hours otherwise single bets are void and wagers will be refunded. Affected multiple wagers (parlays) will be recalculated excluding that leg.

12.23. Mixed Martial Arts

12.23.1. Where a match is abandoned or postponed, the bout must be fought within fourteen (14) days of the original scheduled date for wagers to stand. Once the fourteen (14) days have expired, all single wagers are void and refunded. Affected multiple wagers will be recalculated excluding that leg. The exception to this rule will be if the bet was placed when the fight was still in the 'unconfirmed fights' list in which case the bets will stand until the date in the comment on the specific event expires.

12.23.2. All wagers on either fighter to win will be decided by the judges' decision, which includes points, technical knock-out (TKO), knock-out (KO) or disqualification.

12.23.3. If a price is offered for the Draw, in the event of a Draw all wagers on either boxer to win will all be losing bets, and the Draw will be the winning option. If there is a 'technical draw' determined by the referee due to an accidental cut or similar, then the bout will be deemed a no contest and all wagers will be refunded. If there is no draw listed in the betting then dead heat rules apply, and all bets are paid as half face value.

12.23.4. In 'Pick the Round' betting, if a fighter fails to answer the bell, the fight will be deemed to have ended in the previous round.

12.23.5. If the scheduled number of rounds is changed, then all bets shall be deemed void and refunded.

12.23.6. The official stopping of a round before the sounding of the bell does not constitute a full round. A full round is only considered for wagering purposes to have been completed when the bell sounds signifying the end of the round.

12.23.7. For all stat based markets and for any official ruling, ufc.com will be the source of all results.

12.23.8. An Over/Under (total) listed on a fight represents the total number of completed rounds. The halfway point of a round is at exactly two minutes and thirty seconds (2:30) into a five-minute round. Thus, 2 and a half (2.5) rounds would be two minutes and thirty seconds (2:30) of the 3rd round.

12.24. Motor Racing

12.24.1. All bets placed on Motor Racing are settled as per podium presentation. Any overturned decisions after the podium presentation are not recognised for betting purposes.

12.24.2. All outright markets are conducted on an All-In Betting basis. Therefore, no refunds are paid on any competitor who is a non-starter.

12.24.3. For Head to Head matchups, both drivers must cross the starting line for bets to stand.

12.24.4. On Safety Car 'Yes/No' markets, a virtual safety car will not count as a Safety Car.

12.24.5. The Dead-Heat Rule will apply to first retirement bets, where more than one competitor retires on the same lap number.

12.25. Netball

12.25.1. All bets on Match Winner, Line and Totals markets are paid on the official final score, which includes any overtime that is played unless otherwise specified.

12.25.2. All matches must run to the completion of the designated normal time period, in order for bets to stand.

12.25.3. All Margin Bets and Half Time/Full Time Doubles are paid on the result at the end of normal time. Extra time is not included.

12.25.4. If a match finishes in a draw and no extra time is played, all head to head bets are paid under the Dead Heat Rule. i.e. all bets are paid at half face value of the ticket.

12.25.5. If a game is abandoned, postponed to another date, the game must resume within twenty-four (24) hours, otherwise single bets are void and wagers will be refunded. Affected Multi-Bets (parlays) will be recalculated excluding that leg.

12.26. Olympic Games

12.26.1. All wagers are settled as per result at medal/podium ceremony. In the event of a disqualification, the medal/podium ceremony will count as the final result and determine settlement of bets. All events will be settled on the official IOC results at the time of the medal/podium ceremony only.

12.26.2. Unless otherwise stated in the market or the Specific Rules below; all bets will be settled according to the Rules for the relevant sport and/or the relevant Sports Betting Rules.

12.26.3. The Dead Heat Rule applies to all markets.

12.26.4. Where an event is postponed and played within thirty (30) days of the original scheduled date, all bets stand. Once the thirty (30) days have expired, all single bets are void and wagers will be refunded while affected Multi-Bets will be recalculated excluding that leg.

12.26.5. In the event of a match not taking place, bets of this match are deemed void.

12.27. Politics

12.27.1. All-In Betting applies to all markets, unless otherwise specified.

12.27.2. For markets such as ‘Next Party Leaders/Next Prime Minister/President or similar, no stakes will be refunded for reasons of ineligibility, failure to stand, withdrawal, or any other eventuality. Temporary/’Caretaker’ leaders installed in advance of a contest shall not count. The winner of any such election or process will count as the ‘Next Leader’.

12.27.3. Multi-Bets accepted in error will be settled as singles with the stake apportioned.

12.27.4. Where available, a single selection from politics bets may be combined with selections from non-political events.

12.27.5. CrownBet may utilise projected information to settle markets before swearing in may be utilised to settle markets.

12.27.6. For markets with 'Most Seats', Dead-Heat Rules apply.

12.27.7. Australian Politics:

12.27.7.1. Bets shall be settled on the party that is sworn in.

12.27.8. United Kingdom Politics

12.27.8.1. Bets shall be settled on the party that wins the most seats. The speaker, if seeking re-election, will not count.

12.27.9. United States Politics

12.27.9.1. 2028 Presidential Election

12.27.9.1.1. Election Outcome and Electoral College Votes – markets settled on candidate with most projected Electoral College votes as reported by Associated Press. A candidate requires a majority of Electoral College votes (270 to win this market). Faithless electors will not count.

12.27.9.1.2. No Majority – if no candidate receives majority of Electoral College votes, settlement will be based on the candidate chosen as President in accordance with procedures outlined in the Twelfth Amendment to the United States Constitution.

12.27.9.1.3. Settlement Timing – market will be settled once both projected winner is announced by Associated Press and losing candidate concedes. If losing candidate does not concede, or any uncertainty around the result (for example, recounts, actual/threatened legal action, allegations of fraud or civil unrest), then the market will be settled on the winner determined in the joint session of Congress in which the Electoral Votes are counted. CrownBet reserves the right to delay settlement until further official announcements are made.

12.27.9.1.4. No Election – if no election takes place in 2028, all bets shall be declared void.

12.27.9.1.5. Multiple Elections – if more than one election takes place in 2028, this market will apply to the first election.

12.27.9.1.6. Candidate Withdrawal – if a candidate withdraws or is deemed ineligible for any reason, all bets on the market will stand.

12.27.9.1.7. Cash out – unavailable for this market.

12.27.9.1.8. If there is any material change to the established role or any ambiguity over the position, then CrownBet may determine, using its reasonable discretion, to settle markets based on all available information.

12.27.9.1.9. Additional candidates may be added.

12.27.9.1.10. Markets shall be kept as current as possible based on the information available.

12.27.9.2. 2028 Presidential Election Candidate Nominations

12.27.9.2.1. Market Additions – may be added at any time, up until the final roll call at the respective parties' conventions.

12.27.9.2.2. Settlement – nominees for President and/or Vice President will be settled on the candidate who secures the required number of delegates at the respective party's national convention. Settlement will be in accordance with the final roll call outcome at these conventions.

12.27.9.2.3. Post-Convention Changes – in the event of a change in the nominee for President/Vice President post-convention for any reason, all bets on the market will stand (i.e. bets will be settled based on the nominee selected at the nominating convention, not the subsequent replacement nominee).

12.28. Rugby League

12.28.1. Payouts are based on the official declared result.

12.28.2. Full Time markets include any extra time.

12.28.3. Normal Time and Second Half markets do not include any extra time.

12.28.4. Dead-Heat Rule apply to any head to head bet that doesn't offer a draw or equivalent option.

12.28.5. When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets that have not already reached a conclusion are void and wagers will be void. Any multi bet will be recalculated to exclude that leg.

12.28.6. For Time of First/Last Try Markets, payouts are based on the official clock.

12.28.7. All Try Scorer bets are based on who is recorded as the try scorer on the official NRL site. Even in the event of a Penalty Try if a player is awarded the try, they will be credited with the try for betting purposes. If no player is credited with a try, and only deemed a Penalty Try then this try is not counted in any player try scoring markets.

12.28.8. Any bet on a player is refunded if they are not in the squad of 17.

12.28.9. All bets stand regardless of venue change.

12.28.10. Any bets placed on the ‘Most Losses" market, are paid on the team which loses the most games throughout the season. Points deducted because of breaches of rules or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses, the position will be determined by "For and Against" as published by the governing body.

12.28.11. All bets placed on the Top-NSW and Top Non-NSW markets include any finals action. If more than one team gets eliminated in the same week of the finals then Dead-Heat Rules apply.

12.28.12. All bets placed on the Halfway leader market are decided at the halfway point of the season, unless a specific round is nominated. If two or more teams are on the same amount of competition points, the team with the best for and against are deemed the winner of this market.

12.29. Rugby Union

12.29.1. Payouts are based on the official declared result, including the end of any additional extra time. If the result of a match is a Draw after extra time, Dead-Heat Rules apply for Head to Head markets. Conditions do apply to some specific markets, namely with a Draw as any option. Half Time/Full Time Doubles and all Margin Bet types are resulted at the end of normal time, excluding any extra time played. A price for the Draw will always be included in Margin Betting.

12.29.2. When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets that have not

already reached a conclusion are void and wagers will be void. Any Multi-Bet will be recalculated to exclude that leg.

12.29.3. If a match does not commence or is cancelled prior to the conclusion of the 1st half, all bets shall be declared void regardless of the official result. If a match is abandoned in the second half, the match result is paid and all other markets are void unless there has been an unconditional outcome reached.

12.29.4. Any bets placed on the 'Most Losses' market, are paid on the team which loses the most games throughout the season. Points deducted because of breaches of rules or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses the position will be determined by For and Against as published by the governing body.

12.29.5. For Time of First/Last Try Markets, payouts are based on the official clock.

12.29.6. Any bet on a player is refunded if they are not in the squad of twenty-two (22).

12.29.7. In the case of a Penalty Try being the First Try – all First Try Scorer bets carry over to the 2nd Try. If a Penalty Try is the Last Try, all Last Scorer bets pay on the 2nd last Try Scorer.

12.29.8. All bets stand regardless of venue change.

12.29.9. For Six Nations betting, the grand slam refers to a victory against all other teams in the competition. The Triple Crown refers to one of England, Scotland, Ireland or Wales defeating the three other teams in the market. Draws are not considered victories.

12.29.10. For the purposes of determining the outcome of any Try Conversion market, a penalty try will not be considered if seven (7) points are automatically awarded (no conversion attempt). In this case, the outcome of any Try Conversion market will be determined based on the occurrence of the next 5 point try scored where a conversion attempt is made.

12.30. Surfing

12.30.1. All bets stand regardless of the length of any delay or change of venue.

12.30.2. All outright markets are based on an All-In Betting basis. No refunds will be given for non-starters.

12.30.3. For Each-Way betting, Dead-Heat Rules apply for surfers knocked out in the semi-final stage.

12.30.4. For Heat Betting, all surfers in that heat must enter the water for bets to stand.

12.31. Swimming

12.31.1. Betting on the winner of an event is offered on an "All-In" basis. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meet.

12.31.2. All bets will be paid on the official result as per the podium presentation. If a protest occurs, however, and the official results change inside of twenty-four (24) hours, then the event will be re-settled. No doping cases will be considered and as such, the result available twenty-four (24) hours after the event will be deemed binding regardless of further protests or changes to the official result.

12.31.3. A participant that is disqualified due to an infringement (e.g. False Start) will be deemed to have taken part in the event.

12.32. Tennis

12.32.1. A match is deemed to have started with the first serve of the match. Tennis outright bets are accepted on an All-Betting basis and if a player withdraws before or during a tournament the bet stands.

12.32.2. In the event of a match not taking place or if a player is given a walk over, bets on this match shall be deemed void.

12.32.3. In the event of a change in the number of sets to be played, Match bets, First Set market bets will stand, all other markets will be void.

12.32.4. If a player withdraws or is disqualified after the first set has been completed, the player progressing to the next round or who is awarded the match by the umpire will be considered the winner and all Head-to-Head wagers will be paid as such. If the first set has not been completed, all match bets will be void.

12.32.5. If a match does not run to conclusion, any markets (except for match betting) that are not unconditionally determined will be void.

12.32.6. For any wager on handicap or total games, the match must run to conclusion or bets will be void, except if the result of either option is already determined.

12.32.7. All bets on the 'Set Betting' market shall be declared void if the match does not run to completion, except if there is no possible chance of the bet being successful. i.e. Back player X to win 2-0 and already lost first set prior to retiring.

12.32.8. 1st Set Score and 1st Set Winner bets are finalised upon completion of the first set regardless of if the remainder of the match runs to completion.

12.32.9. For the avoidance of doubt, it is possible for a player to lose the match but cover a minus handicap. i.e. Player A is -1.5 – if they lose the match 67, 60, 67 they will still cover the minus handicap.

12.32.10. If a player retires and no tie break already played, then the market is void. If a tie break has already been played, the market is paid as yes.

12.32.11. If a retirement occurs before the completion of the 2nd set in a best of 3 set match, or before the completion of the 4th set in a best of 5 set match, bets on the 'Number of Sets' market are void. If a retirement occurs after the completion of the 2nd set in a best of 3 set match, the 'Number of Sets' market will be resulted as a 3-set match. If a retirement occurs after the completion of the 4th set in a best of 5 set match, the 'Number of Sets' market will be resulted as a 5-set match.

13. Responsible Gambling

13.1. CrownBet is committed to ensuring its Members gamble responsibly. CrownBet:

13.1.1. maintains a Responsible Gambling Policy (see https://crownbet.com.au/help/responsible-gambling). In the Responsible Gambling Policy, CrownBet has included: (a) tools for Members to manage their betting activity; (b) details of help and support agencies (such as Gambling Help Online) that can be contacted; and (c) information about BetStop (the Australian National Self-Exclusion Register);
13.1.2. operates a monitoring program to monitor Member transactions, identify changes in behaviour and contact Members (where necessary);

13.1.3. offers customer-driven deposit limits with 'cooling-off' periods that have to be observed before they can be increased;

13.1.4. offers 'short break' and 'long break' options, which allow Members to temporarily disable their account; and

13.1.5. offers 'permanent exclusion' to Members.

13.2. Members can access the responsible gambling tools referred to in Terms 13.1.3, 13.1.4 and 13.1.5 by visiting the Responsible Gambling page in the 'My Account' section of the website.

13.3. If you or someone you know wishes to self-exclude from all licensed wagering operators, for a period of 3 months and up to a lifetime, please see the Australian National Self-Exclusion Register, BetStop. Call 1800 238 786 or visit https://betstop.gov.au for more information.

14. Brands operated by the Company

14.1. The Company operates CrownBet in accordance with the SB Licence. The Company also holds a betting exchange licence (**BE Licence**) issued by the NTWC under the Racing and Wagering Act 2024 (NT). Pursuant to the BE Licence, the Company operates a betting exchange business branded 'Betfair' (**Betfair**). The CrownBet platform is completely separate from the Betfair platform.

14.2. You acknowledge and agree that:

14.2.1. if you implement a deposit limit on your CrownBet account, that deposit limit will not carry across to any account that you hold with Betfair;

14.2.2. if you implement a short break or long break on your CrownBet account, such break will not automatically carry across to any account that you hold with Betfair. If such a break is implemented, the Company may, in its absolute discretion, suspend and/or close any account that you hold with Betfair;

14.2.3. if you close your CrownBet account (i.e. deactivate your CrownBet account), such closure will not automatically carry across to any account that you hold with Betfair. If such a closure is implemented, the Company may, in its absolute discretion, suspend and/or close any account that you hold with Betfair; and

14.2.4. if you permanently close your CrownBet account (i.e. implement a permanent exclusion on your CrownBet account), such closure will not automatically carry across to any account that you hold with Betfair. If such a closure is implemented, the Company may, in its absolute discretion, permanently close any account that you hold with Betfair.

15. Dispute resolution

15.1. Our aim is to offer you the best customer experience possible. We want to ensure that all of our Members are fully satisfied with the products and service we offer. However, we recognise that there are rare occasions where we might not meet your expectations. If you are not happy with the service provided you can raise your query with our Customer Services Team by sending an email to support@crownbet.com.au.

15.2. If you have raised a dispute or made a complaint to CrownBet and you are not satisfied with CrownBet's decision in relation to your dispute or complaint, you can lodge a complaint with the NTWC via the online "wagering complaint form" found here:

https://nt.gov.au/industry/gambling/gambling/complain-about-a-bookmaker-or-bettingexchange-operator

16. Severability

16.1. In the event that any provision of these Terms is deemed by any competent authority to be unenforceable or invalid, the relevant provision shall be modified to allow it to be enforced in line with the intention of the original text to the fullest extent permitted by applicable law. The validity and enforceability of the remaining provisions of these Terms shall not be affected.

17. No Waiver

17.1. No failure or delay by a party to exercise any of its rights under this agreement shall operate as a waiver thereof and no single or partial exercise of any such right shall prevent any other or further exercise of that or any other right.

Version 7.0 – Version History

Version No.	Date of implementation
1	12/02/26
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3	07/04/26
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