

(1) Types of wagers accepted;

Bet Types

1) "Match" (aka 1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, HGMV might display an offer in the "American" format (ie: Away Team @ Home Team), where the host team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization.

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

3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.

4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, etc.). "Odd" is 1, 3, 5 etc.; "Even" is 0, 2, 4 etc.

5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by HGMV.

6) "Half time/Full time" is where it is possible to bet on the result in Half time and the outcome at the end of the listed timeframe. E.g. if at Half time the home team is leading 1-0 and the match ends 1-1, the winning outcome is 1/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.

7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1,

the winning outcome is 1/2/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.

8) "Draw No Bet" (aka Moneyline) is where it is possible to bet on either "1" or "2". It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Bets will be voided should the specific match/event not produce any winning outcome (E.g. match ends as a draw), or the occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0).

9) "Handicap" (aka Spread) is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the chosen team wins the match by exactly 3 goals difference (3-0, 4-1, 5-2, etc). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants.

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

There are 3 different "handicap betting" formats:

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

Example:

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

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

Example:

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

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

Example:

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

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

11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a

specified position in the classification of the listed event/competition. Should two or more participants share finishing positions. 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules.

13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

Betting Props

1) Fantasy "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:

- a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
- b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions will not be taken into consideration.
- d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
 - (i) the applicable Sport-specific rules
 - (ii) Result Settlement rules

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

2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.

4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.

5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.

6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant that is the first to reach the specified tally of points/goals/events. If the offer lists a timeframe (or any other period restriction), it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.

7) Bets on "Winner of Point X / Next to Score " and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed occurrence not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.

8) Bets referring to the happening of a particular occurrence in a pre-defined time order, will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome.

9) "To score first and win" refer to the listed team/participant being the first to register any scoring in the match and going on to win the match. Should there be no scoring in the match all bets will be settled as void.

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

11) " To win from behind" refers to the listed team/participant winning the match after having been at least 1 goal/point behind their opponents at any point in the match/relevant timeframe.

12) Any reference for a team/participant to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals/points than its opponent during all the stipulated halves/periods of the match.

13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.

14) Settlement of bets on offers such as "Most Valuable Player" etc. will be based on the competition's organisers' decision, unless otherwise stated.

15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.

16) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.

17) Settlement of offers referring to which team/participant will be the first to achieve a

particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished. Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.

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

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

While all necessary precautions have been taken by HGMV to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that, at any

given point in time, these markets do not represent an enhanced value comparable to related bet offers currently present on HGMV Sports Book. All bets remain valid regardless of these eventual fluctuations.

19) During selected events, HGMV will provide users with functionality to place bets combining outcomes and occurrences from the same event (aka Intra-Event Combinations), either through pre-established combinations present in its Sportsbook (excluding Enhanced Multiples, Boosted Odds, or through the [BetBuilder] functionality). Such functionality is only present at HGMV's sole discretion and without prejudice to related contingencies. All selections within an intra-event combination (Same Game Parlay (SGP)) will be settled according to the respective sport-specific rules. Should any selection be settled as VOID, all selections within that intra-event combination will be settled as VOID and stakes refunded. Where applicable, should the combination feature any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH), such part of the combination will be removed from settlement calculation and bets will be paid out taking into consideration only the other parts of the combination.

20) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL match between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.

21) Bets referring to "Rest of the match" or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.

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

System Bets

1) In Pre-match and Live betting, it is possible to combine up to twelve (12) different offers on a single coupon. Based on these twelve offers, Account Holders can choose their own number of singles, doubles, trebles etc.

2) HGMV reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies.

3) It is possible to include one or several matches as 'bankers' which means that the selected matches/events will be included in all coupons.

4) A 'Trixie' is a combination, which includes one treble and three doubles from a selection of three matches.

5) A 'Patent' is a combination, which includes one treble, three doubles and three singles from a selection of three matches.

6) A 'Yankee' is a combination, which includes one fourfold, four trebles and six doubles from a selection of four matches.

7) A 'Canadian' (also known as 'Super Yankee') is a combination, which includes one fivefold, five fourfolds, ten trebles and ten doubles from a selection of five matches.

8) A 'Heinz' is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty trebles and fifteen doubles from a selection of six matches.

9) A 'Super Heinz' is a combination, which includes one sevenfold, seven sixfolds, twenty-one fivefolds, thirty-five fourfolds, thirty-five trebles and twenty-one doubles from a selection of seven matches.

10) A 'Goliath' is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six trebles and twenty-eight doubles from a selection of eight matches.

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

(2) Method for calculation and payment of winning sports wagers;

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

All payout calculations when settling bets will be done based on decimal odds, irrespective of any other format displayed/chosen at time of bet placement.

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

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

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

(3) Effect of scheduling changes and/or cancelled sporting events

In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.

In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial game which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the game is continued.

1. Bets on events that are cancelled, postponed or rescheduled more than 12 hours beyond their official start time will be void, unless otherwise specified in sport-specific rules or the specific bet offer. However, bets will remain valid under the following exceptions:

- a. The event did not have an official start time confirmed by the relevant governing body at the time of bet placement.
- b. The event is rescheduled for logistical or broadcast reasons but remains within the

same competition round, and the sequence of official fixtures for all participants remains unchanged.

c. The start time is advanced, but the match still occurs within the same round, and the order of official fixtures is preserved. Past-posting and similar cancellation occurrences still apply.

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

This rule does not apply to season or outright bets, which remain valid provided the competition is held and completed in the relevant season/year as displayed within the offer, regardless of scheduling changes.

For playoff or multi-leg series, individual match rescheduling does not affect bet validity provided the order of home/away fixtures is maintained and the match occurs within the series framework. Otherwise, bets are VOID.

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

All bet offers related to uncompleted matches/events where the official governing body is not previously acknowledged (e.g. Club Friendlies) will be declared as void unless at least 90% of the stipulated Regular/Full time is played. Should the match/event be abandoned after 90% has been completed, the settlement will be based on the current score at the time when the match/event was stopped.

Unless stated alongside the wagering market, settlement of bet offers, such as, but not limited to, shots, shots on target, ball possession, assists, rebounds, etc. will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, HGMV will not acknowledge any complaints which derive from a personal interpretation of such terms.

Wagers placed on participants/teams who take no part in an event, will be declared

void. However applicable qualifying stages or similar, are to be considered part of the main event, and any participation within, is considered as validating the wager and will not be voided.

No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the account holder has the possibility to ask for a price on a non-listed participant/outcome. HGMV reserves the right, to accept or decline such requests.

In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition, the disqualification will be considered to have taken place at the time of the participant's removal from the event. No alterations will be made to previous results, regardless of any modifications due to said actions. Bets placed after the disqualified participant last took part in the event will be declared void.

If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated using "Dead Heat" rules. The payout is calculated using the following equation:

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

The payout will always be at least equal to the stake, except in cases of "Head to Heads."

In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.

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

In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.

In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing body follows specific tie-breaking procedures, in which case, these will be deemed valid.

If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid. Should any participant listed in the offer not take any subsequent part, bets placed from after the last time the participant was active in the event will be declared void.

Unless specifically stated, whenever the organising association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the Regular Season in order to determine the classification, league winners, promotion/relegation, etc., HGMV will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.

Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.

Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the Regular Season.

Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues, or a cumulative league performance will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the Regular Season, unless otherwise specified.

In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, unless an outcome has already been achieved, bets will be voided should any of the following occurrences happen to any relevant participant: (i) is not part of the matchday squad for the club/team they are eligible for at time of bet placement in 50% or more of the remaining applicable matches for any reason, (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player, unless a draw/tie option

has been offered. Other sports-specific conditions may apply.

In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant, unless a draw/tie option has been offered.

During specific events HGMV might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.

Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.

Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.

Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.

A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 12 hours of its supposed start time.

Bets remain valid if the venue or surface changes, unless the sport's specific rules state otherwise or the event is moved to the regular home venue of one of the teams involved.

As a general principle, the designation of 'Home' (host) and 'Away' (visitor) is determined by the governing body's official fixture list, not by the order teams appear on the betting interface. Furthermore, bets on matches at neutral venues remain valid

regardless of how the teams are positioned in the betting display or whether neutrality is explicitly stated. Home/Away designations will not affect bets in sports or events where venue doesn't provide any material advantage, such as, but not limited to, Tennis, UFC events or MMA fights. Similarly, events held at pre-determined venues such as the NCAA Final Four or the Super Bowl are considered neutral even if one participant/team is playing at a location or venue deemed as a potential 'Home' pitch, such as, but not limited to, the Super Bowl being held in LA with the LA Rams being one of the participants.

Information referring to gender of the teams, age groups and youth teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.

While all necessary precautions are taken by HGMV to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.

In case of bets where there is reference to timeframes, they should be interpreted in the following way: "within the first 30 minutes" will include anything happening until 0 hours 29 minutes and 59 seconds; "between 10 to 20 minutes" will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.

Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.

HGMV acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, HGMV reserves the right to adjust and settle accordingly.

Any reference to goals scored by specific players will not count if they are defined as 'own goals' (scored in their own goals) unless otherwise stated.

Any reference to confederation, nationality or similar will be subject to the definition by the governing body.

Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.

Offers referring to individual player performances' over a particular period/tournament (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most goals during the season), require all listed individuals to be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand.

Any bets referring to "breaking" of records require the listed occurrence to be fully accomplished. Equaling the record will not be considered as having fully accomplished the feat. Only the listed occurrence will count for settlement purposes.

(4) Process for handing incorrectly posted sporting events, odds, or results

"Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar, which may or may not be apparent to HGMV and/or the patron at the relevant time which has caused or resulted in bets being offered and/or accepted.

Examples of errors include, but are not limited to:

As a result of inappropriate manipulation of offers or settlement procedures as well as any fraudulent activity.

Incorrect payouts.

Cyber attacks.

Bets accepted;

During technical problems that would otherwise not have been accepted; at odds/prices that have been increased, improved or enhanced from the odds/prices that would have otherwise been offered.

On events/offers that have already been decided or concluded, or in relation to which

HGMV had suspended betting.

On events/offers after the event/match/offer has started (except for live betting bet types).

On markets/events containing participants that are not part of the event.

Otherwise than in accordance with the applicable laws.

At odds that are materially different from those available in the general betting industry at the time the bet was accepted, whereby HGMV will use a majority of betting industry operators, to determine whether odds offered were "materially different".

At odds which reflect an incorrect score, standing or ranking situation, including where incorrect odds are offered, as a result of any errors or omissions made in respect of the announcing, publishing, or reporting of a score, standing or ranking situation.

At incorrect odds where it is clear that the actual chances of the event occurring at the time the bet was accepted were materially different, or

That the bet has been placed by someone other than the Account Holder (including where someone has gained access to the Account holders' account) or where the Account Holder is victim of fraudulent activity.

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

- i. Bets have been offered, placed and/or accepted due to an Error, as defined in <Section A, Para 2.1>, and/or at odds which significantly differ from those currently present elsewhere in the betting industry market
- ii. Bets have been offered with incorrect criteria resulting in ambiguous offers or invalid settlements (eg. Match Odds being offered with "Yes/No" options).
- iii. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
- iv. Influence Betting;
- v. Syndicate Betting;
- vi. A result has been affected by criminal actions - directly or indirectly;
- vii. A public announcement has occurred in relation to the bet which significantly alters the odds.
- viii. A bet has been offered on the relevant market in breach of the gambling regulation in the specific jurisdiction
- ix. HGMV ceases offering its services in a specific country, region or regulation and the bet has been placed under the jurisdiction of that country, region or regulation.

Past-posting and other cancellations: While HGMV employs its most reasonable endeavors to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, HGMV reserves the right

to void all bets accepted within said circumstances. Similar situations include, but are not limited to:

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

'Live' bets placed/accepted at incorrect odds due to delayed or failing 'Live' coverage, or on odds which represented a different score than the actual;

Bets placed following the last instance that a participant/outcome had any chance to influence the match/event scoring applicable to the relevant market and an eventual withdrawal/disqualification/cancellation/format change or anything which precludes the ability of the applicable participant/outcome to influence said scoring will be declared void;

Bets placed with odds which do not reflect that a related event was underway and where conditions could have been altered in a direct and indisputable way, or else after an event which could normally be deemed as leading to the outcome is happening or has happened already.

Related contingencies: Unless placed via HGMV's in-event combination functionality, or offered explicitly as a specific offering, HGMV prohibits accumulator bets that include two or more outcomes which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although HGMV takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, HGMV reserves the right, to declare void all parts of the accumulative bet which include the correlated outcomes whose odds are not indicative of the related contingency.

When settling results HGMV will do its utmost to attain itself to information obtained first-hand (during or exactly after the event has been concluded), through TV transmissions, streaming (web-based and through other sources) as well as official sites. Should this information be omitted from first-hand viewing and/or official sources and/or there is an obvious mistake in the information included in the sources above, the settlement of the bet offer will be based on other public sources. Nevertheless, unless a clear and verifiable Error is noted in the first official result, settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalizations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily.

Bets remain valid if the venue or surface changes, unless the sport's specific rules state

otherwise or the event is moved to the regular home venue of one of the teams involved.

As a general principle, the designation of 'Home' (host) and 'Away' (visitor) is determined by the governing body's official fixture list, not by the order teams appear on the betting interface. Furthermore, bets on matches at neutral venues remain valid regardless of how the teams are positioned in the betting display or whether neutrality is explicitly stated. Home/Away designations will not affect bets in sports or events where venue doesn't provide any material advantage, such as, but not limited to, Tennis, UFC events or MMA fights. Similarly, events held at pre-determined venues such as the NCAA Final Four or the Super Bowl are considered neutral even if one participant/team is playing at a location or venue deemed as a potential 'Home' pitch, such as, but not limited to, the Super Bowl being held in LA with the LA Rams being one of the participants.

HGMV reserves the right to use information collected from a consensus of recognised national broadcasters, in order to settle markets before the official result as described in <Section C, Para 31.6.a> is proclaimed and confirmed. Any public concession by an opposing contender will also be considered grounds for settlement to occur. <Section A, Para 6.2>.

Changes in a declared or published official result deriving from eventual protests, disputes, sub-judice results and/or successive changes to the official result, after it has been issued/confirmed will not be considered.

In "Outright" or "Place" bets, no refunds will be given for any candidate who does not take part, withdraws, and/or is not listed on the ballot of any election for any reason.

(5) Method of notifying patrons of odds or proposition changes

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

(6) Methods of funding a wager or sports gaming account

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

(7) Methods for redeeming a winning sports wager

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

Tickets can be redeemed via mail if under \$600. Tickets can be redeemed via mail if under \$3,000, so long as the winnings from the ticket are not subject to reporting to the Internal Revenue Service as required by section 6041 of the Internal Revenue Code, nor any withholdings under Ohio Revised Code 3775.16. Patrons must write "mail pay" on both sides of the ticket, include a copy of a government issued ID, the mail pay form (or include name, address, phone number, and email address), and a self-addressed stamped envelope. Mail pay information can be found at the Sports Book counter.

HGMV offers a cashout feature, whereby wagers can be graded early, before events have concluded. This feature is offered at our sole discretion and may not always be available. It is available on selected events both in pre-match and live, as well as on both single and multiple bets. The cashout function allows the customer the possibility to redeem a bet, which status has not been settled yet, at its current value. HGMV reserves the right to decline all, or part of, any bet requested. This includes the possibility that a bet is not accepted in full, either in terms of stakes or combinations included within the bet. Cashout requests might be subject to some delay. All bets, including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary. Should it happen that during this delay, for whatever reason, either the offer is removed, or odds fluctuate, the cash out request will not be accepted, and the customer will be notified with an on-screen message. HGMV reserves the right to offer such functionality at its own discretion and does not acknowledge or accept any liability whatsoever should the functionality not be available. Should a cashout request be successful, the bet will be settled immediately, and any subsequent events which occur in relation with the bet will not be considered. In the instance of a cashout bet having suffered from a technical, pricing or settlement error at any time between the time of original offering and the final settlement, HGMV reserves the right to rectify such inaccuracy.

(8) Lost or damaged ticket policy;

HGMV is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, if

possible, payment will be made as soon as possible. For all lost, stolen or unreadable tickets where the rightful owner cannot be immediately determined, the period for honoring a future claim will be the same as that of a ticket expiring following the event date under its normal terms.

(9) Expiration of any winning ticket one year after the date the ticket outcome is determined

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

(10) Process for accepting sports wagers at other than posted terms

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

(11) Process for canceling sports wagers for obvious errors, including notification

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

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

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

(12) Process for contacting the sports gaming proprietor to submit questions and/or complaints

Any dispute relating in any way to the use of this Sports Book can be made in person, on a form provided by HGMV, or can be emailed to HWMV_SportsBook@pennentertainment.com .

(13) Notification of the patron dispute process

Any dispute relating in any way to the use of this Sports Book can be made in person, on a form provided by HGMV, or can be mailed to 655 N Canfield Niles Rd.,

Youngstown Ohio 44515.

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

Ohio Casino Control Commission
<https://casinocontrol.ohio.gov/>

(14) Notification to patrons of the voluntary exclusion program

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

Patrons seeking information about the Commission's voluntary exclusion program should visit TimeOutOhio.com