

Tote Betting Rules

GENERAL

1. All Tote bets are placed with and into pools operated by the TDCO Limited and Tpoolco Limited (together trading as "Tote"), both of 6th Floor 6 Kean Street, London, United Kingdom, WC2B 4AS, or into pools operated by the relevant overseas operator.
2. All Tote bets are subject to the Tote betting rules and general rules of the TDCO Limited as amended from time to time.
3. All Tote bets are 'pool' or 'pari-mutuel' type bets whereby the winning return is calculated by reference to the money staked in the pool and the eventual number of winning bets.
4. There are no maximum limits to the amount of money that can be staked or won on a Tote bet. (The size of the pool provides a natural limit to the available winnings).
5. All British horseracing will be subject to the British Horseracing Authority. Overseas horseracing will be subject to the equivalent regulatory body of the relevant country. Decisions of the relevant authority as to the running and outcome of events will apply to all Tote bets. The timing of the declaration of dividends shall entirely be at the discretion of Tote or the relevant overseas operator.
6. The timing of the declaration of dividends shall entirely be at the discretion of the Tote or the relevant overseas operator.
7. Tote reserves the right to rectify errors in accepted bets regardless as to the cause.
8. Subject to the preceding rules and once the 'weighed in' has been announced, the declared dividend will stand regardless of any subsequent alteration to the official result.
9. Tote is prohibited by law from accepting bets from persons under 18 years of age. Tote will refuse to accept bets where it has reason to believe that the person placing them is doing so on behalf of persons under the age of 18. Any bets found to have been placed by or on behalf of a person under the age of 18 will be void.
10. In the event of a failure, for whatever reason, which prevents the declaration of a dividend, the stakes of the Tote(s) concerned may be refunded.
11. Bets accepted into overseas or third-party pools are additionally subject to the betting rules relative to those pools. Tote currently offers betting on pools operated in Hong Kong, Republic of Ireland, Macau, South Africa, Sweden, and France to customers in the UK. Such pools are governed by the Hong Kong Jockey Club, Tote Ireland, Macau Jockey Club, Phumelela Gold Enterprises, ATG Sweden, ZE Tote System, German Tote or the relevant US racecourse respectively. Tote is the official host of Bahrain racing pools and all bets placed on Bahrain racing will be subject to the rules described below for UK pools except for any specific variances described in Appendix 3 of these Betting Terms and Rules. With regards to North American pools, additional hosts' terms and conditions plus a list of the pool hosts and governing bodies can be found in Appendix 4.
12. These General Rules do not apply to pools offered on St. Lucian racing. Please see our betting rules for St. Lucia.
13. These General Rules do not apply to pools offered on football. Please see our 'Football General Rules' section below for the applicable rules for football betting.
14. These General Rules do not apply to pools offered on Tote fantasy contests. Please see the Fantasy Terms and Conditions here <https://tote.co.uk/fantasy/help/terms-and-conditions> for the applicable rules for fantasy contests.
15. Bets 'stand' on horses which do not run after coming under Starter's Orders.
16. On all single-leg pools, bets are void on horses declared as non-runners before coming under Starter's Orders. For all multi-leg pools, nonrunners are normally transferred onto the favourite, subject to the details in the rules.
17. All Tote bets on a single race are void if a race does not take place on the day scheduled, unless otherwise advertised. The rules for multiple leg bets are as stated in the relevant section of the rules.
18. Any net amounts from pools which were not won and have been carried forward, are suitably ring-fenced and held in a separate account with Tote.
19. Totalisator pools hosted by the TDCO Limited operate on an international basis, therefore meaning that investment may originate from customers residing outside and inside the United Kingdom.

PLACING BETS

1. Minimum permitted stakes and stake units apply. See the point of sale for details. Terms for other outlets may vary.
2. All bets must be confirmed in the system together with full stakes paid not later than the start of the race ('the off').
3. Full stakes for the correct amount must be paid in cash when bets are placed. Official tickets will be given as receipts and these should be checked carefully as errors cannot be rectified after the start of any race concerned. Bets will only be paid in accordance with official tickets/receipts.

4. Customers must check their tickets/bet receipts as errors will not be rectified after 'the off'.
5. Customers must check any change given from bets as claims for errors will not be considered once the customer has left the point of transaction.

PAYMENT OF WINNINGS

1. Payment of winnings is subject to the point of sale general rules. Payment of winnings from bets placed via third parties is subject to the payment rules of the third party.
2. Customers must check payments as claims for errors will not be considered once the customer has left the point of transaction.
3. When there is an objection or Steward's Enquiry which could affect the winner or placed horses, payment will not be made until the 'weighed in'. Otherwise payment is made at Tote's discretion on winning tickets when the dividend is declared.
4. In the event of an amended result, claims for additional payments on tickets previously surrendered must be made to the address below.
5. Tote reserves the right to pay the whole or part of any winnings by cheque from the address below.
6. Payments may be claimed by posting the tickets to Tote Customer Services, Douglas House, Green St, Wigan WN3 4DQ. Postal payments will normally be paid by cheque, but customers may opt to have winnings paid direct to a UK bank account, or into a totesport.com account, if full details are supplied.
7. Payments may be collected up to 12 months after purchase. Claims beyond this period must be submitted in writing in accordance with Rule 6 above. Terms for payment through third party outlets may vary.



AIM OF THE BET

To select the winning horse.

RACES ON WHICH POOL IS OPERATED

The Tote Win pool is operated on all races of 2 or more runners unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

19.25% (The net pool is therefore 80.75% of the gross pool) on races governed by the British Horseracing Authority. 20% (The net pool is therefore 80% of the gross pool) on races governed by the Horse Racing Ireland.

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total stakes on the winner of the race to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is greater than 90p and less than £1.10, the payable dividend will be £1.10.
- (ii) If the calculated dividend is 90p or below, the payable dividend will be £1.02.
- (iii) Notwithstanding (i) and (ii) above, in the case of a dead heat for first place if the calculated dividend is 60p or below, the payable dividend will be 60p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

If the winning horse is part backed, i.e. there is less than £1 of winning tickets in the pool, the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 1

Suppose we have a Tote Win pool where the net fund available for distribution after the deduction has been removed is £1,000 and the total amount invested on the winning horse is £0.80.

As the winning horse is part-backed, then the net pool of £1,000 is the calculated dividend.

The total amount paid out on the winning horse is only $(0.80 \times £1,000) = £800$, so the remaining £200 which has not been won will be carried forward to a subsequent Tote Win pool.

The deduction from any pool is only taken at the time the funds are won, so the 19.25% deduction is added back to the net funds carried forward. Therefore the gross carry-forward in this example is $£200.00 / (1 - 19.25\%) = £247.68$.

If the winning horse is not backed, then the entire gross pool will be carried forward to another race as decided by Tote.

Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Win pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If the race is a walkover, or is void, or is abandoned and is not re-ran on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

MULTIPLE SELECTIONS

Multiple selections on the same slip are accepted.

NO FINISHERS

If the official result is that there are no finishers, the pool will be declared void and all stakes refunded.

DEAD HEATS

When two or more horses dead-heat for first place, the net pool will be divided into as many equal parts as there are dead-heating runners. The part of the net pool allocated to each dead-heating horse is divided by the total stakes on that runner to obtain a calculated dividend for each dead-heating horse. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are then paid in proportion to their stakes.

If a dead-heating horse is part-backed, i.e. there is less than £1 of tickets in the pool on that horse, the net pool assigned to that horse is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that dead-heating horse which has not been won will be carried forward to another Tote Win pool as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 2

Suppose we have a Tote Win pool where the net fund available for distribution after the deduction has been removed is £1,000 and there is a dead-heat for first place between two horses, A and B with the following amounts invested on each:

A	£100.00
B	£0.90

The net pool is divided into 2 equal parts, and £500 is allocated to each of horses A and B.

The £500 allocated to horse A is then divided by the £100 of stakes on that runner, so the calculated dividend for horse A is £5.00.

As horse B is part-backed, the £500 allocated to that horse is the calculated dividend.

The total amount paid out on horse B is only $(0.90 \times £500) = £450$, so the remaining £50 which has not been won will be carried forward to a subsequent Tote Win pool.

The deduction from any pool is only taken at the time the funds are won, so the 19.25% deduction is added back to the net funds carried forward. Therefore the gross carry-forward in this example is $£50.00 / (1 - 19.25\%) = £61.92$.

If a dead-heating horse is not backed, the portion of the pool assigned to that dead-heating horse will be carried forward to another Tote Win pool. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

The minimum dividend payable on a Tote Win bet involving dead-heating horses will be 60 pence.



AIM OF THE BET

To select a horse to finish placed.

The finishing positions which constitute a place in any race, unless otherwise stated, are as follows:

5 - 7 runners	1st & 2nd
8 - 15 runners	1st, 2nd & 3rd
Non-handicap of 16 or more runners	1st, 2nd & 3rd
Handicap of 16 or more runners	1st, 2nd, 3rd & 4th

See further applicable rules in relation to non-runners in the World Pool appendix at the bottom of this document.

RACES ON WHICH POOL IS OPERATED

The Tote Place pool is operated on all races of 5 or more runners unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

20% (The net pool is therefore 80% of the gross pool) on races governed by the British Horseracing Authority.
25% (The net pool is therefore 75% of the gross pool) on races governed by the Horse Racing Ireland.

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward from the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the number of places payable on the race as defined above, i.e. 2, 3 or 4, in equal proportion. The part of the net pool allocated to each place is then divided by the total stakes on that placed horse to obtain a calculated dividend for each place. The calculated dividend is rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is greater than 70p and less than £1.10, the payable dividend will be £1.10.
- (ii) If the calculated dividend is 70p or below, the payable dividend will be £1.02.
- (iii) Notwithstanding (i) and (ii) above, in the case of a dead heat if the calculated dividend is 50p or below, the minimum payable dividend will be 50p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

In the event of (ii) above, i.e. if the calculated dividend falls below 70p, money will be taken from the net pool on the remaining placed horses in equal shares to ensure that the minimum calculated dividend on any placed horse is not less than 70p.

Example 3

Suppose we have a Tote Place pool where the net fund available for distribution after the deduction has been removed is £12,000, and suppose there are 3 places payable.

Then the net pool initially allocated to each placed horse = (£12,000 / 3) = £4,000.

Suppose the total amounts invested on the 3 placed horses are:

*1st placed horse: £1,000
2nd placed horse: £500
3rd placed horse: £8,000*

Therefore the calculated dividends on the 3 placed horses would be:

1st placed horse: £4.00
2nd placed horse: £8.00
3rd placed horse: £0.50

The calculated dividend for the 3rd placed horse is less than 70p. Therefore money will be taken from the net pool on the remaining placed horses in equal shares to ensure that the minimum calculated dividend on any placed horse is not less than 70p.

The net pool which must be allocated to the 3rd placed horse to increase the calculated dividend to 70p is $(£8,000 \times 0.70) = £5,600$. This means an additional $(£5,600 - £4,000) = £1,600$ will be taken from the net pool on the other 2 placed horses in equal shares, i.e. £800 from each of those other 2 placed horses. So the revised net pool allocated to each placed horse is now as follows:

1st placed horse: $£4,000 - £800 = £3,200$
2nd placed horse: $£4,000 - £800 = £3,200$
3rd placed horse: $£4,000 + £1,600 = £5,600$

The calculated dividend on each placed horse is now:

1st placed horse: $£3,200 / £1,000 = £3.20$
2nd placed horse: $£3,200 / £500 = £6.40$
3rd placed horse: $£5,600 / £8,000 = £0.70$

So the declared dividends will be:

1st placed horse: £3.20
2nd placed horse: £6.40
3rd placed horse: £1.02

Example 4

Suppose once again we have a Tote Place pool where the net fund available for distribution after the deduction has been removed is £12,000, and there are 3 places payable.

Then the net pool initially allocated to each placed horse = $(£12,000 / 3) = £4,000$.

Suppose the total amounts invested on the 3 placed horses are:

1st placed horse: £5,000
2nd placed horse: £100
3rd placed horse: £8,000

(Note: The total amount of winning units can be greater than the net pool due to the deduction.)

The calculated dividends on the 3 placed horses would be:

1st placed horse: £0.80
2nd placed horse: £40.00
3rd placed horse: £0.50

The calculated dividend for the 3rd placed horse is less than 70p. Therefore money will be taken from the net pool on the remaining placed horses in equal shares to ensure that the minimum calculated dividend on any placed horse is not less than 70p.

The net pool which must be allocated to the 3rd placed horse to increase the calculated dividend to 70p is $(£8,000 \times 0.70) = £5,600$. This means an additional $(£5,600 - £4,000) = £1,600$ will be taken from the net pool on the other 2 placed horses in equal shares, i.e. £800 from each of those other 2 placed horses. So the revised net pool allocated to each placed horse is now as follows:

1st placed horse: $£4,000 - £800 = £3,200$
2nd placed horse: $£4,000 - £800 = £3,200$
3rd placed horse: $£4,000 + £1,600 = £5,600$

The calculated dividend on each runner is now:

1st placed horse: $£3,200 / £5,000 = £0.64$
2nd placed horse: $£3,200 / £100 = £32.00$
3rd placed horse: $£5,600 / £8,000 = £0.70$

The calculated dividend for the 1st placed horse has now fallen below 70p. Therefore further money must be taken from the net pool on the other remaining placed horse, i.e. the 2nd placed horse, to ensure that the minimum calculated dividend on any placed horse is not less than 70p.

The net pool which must be allocated to the 1st placed horse to increase the calculated dividend to 70p is $(£5,000 \times 0.70) = £3,500$. This means an additional $(£3,500 - £3,200) = £300$ will be taken from the net pool on the 2nd placed horse. So the revised net pool allocated to each placed horse is now as follows:

1st placed horse: $£3,200 + £300 = £3,500$
2nd placed horse: $£3,200 - £300 = £2,900$
3rd placed horse: £5,600

The calculated dividend on each placed horse is now:

1st placed horse: $£3,500 / £5,000 = £0.70$
2nd placed horse: $£2,900 / £100 = £29.00$
3rd placed horse: $£5,600 / £8,000 = £0.70$

So the declared dividends will be:
1st placed horse: £1.02 2nd
placed horse: £29.00 3rd
placed horse: £1.02

If a placed horse is part-backed, i.e. there is less than £1 of tickets in the pool on a placed horse, then the net pool assigned to that placed horse is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that placed horse which has not been won will be divided in equal proportion between the remaining placed horses which have been fully backed.

Example 5

Suppose we have a Tote Place pool where the net funds available for distribution after the deduction has been removed is £3,000, and there are 3 places payable.

Then the net pool initially allocated to each placed horse = $(£3,000 / 3) = £1,000$.

Suppose the total amounts invested on the 3 placed horses are:

1st placed horse: £500.00
2nd placed horse: £100.00
3rd placed horse: £0.40

The 3rd placed horse is part backed, so only £400 of the £1,000 allocated to that horse will be paid out on that horse. The balance of £600 will be divided in equal proportion between the other horses which have been fully backed, so an additional £300 will be allocated to each of the 1st and 2nd placed horses.

So the revised net pool allocated to each placed horse is now as follows:

1st placed horse: $£1,000 + £300 = £1,300$
2nd placed horse: $£1,000 + £300 = £1,300$
3rd placed horse: $£1,000 - £600 = £400$

The calculated dividend on each runner is now:

1st placed horse: $£1,300 / £500.00 = £2.60$ 2nd
placed horse: $£1,300 / £100.00 = £13.00$ 3rd
placed horse: $£400 / £0.40 = £1,000.00$

If a placed horse is not backed, the portion of the net pool assigned to that placed horse will be divided in equal proportion between the remaining placed horses which have been fully backed.

If none of the placed horses are fully backed, the balance of the gross pool assigned to each placed horse which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If none of the placed horses are backed, the entire gross pool will be carried forward to another race as decided by Tote.

Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Place pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

VOID/ABANDONED RACES/MEETINGS

If the race is void or abandoned and is not re-ran on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

REDUCED FIELD SIZE

If the number of runners in any race falls below 5, then the pool will be declared void and all stakes refunded.

MULTIPLE SELECTIONS

Multiple selections on the same slip are accepted.

INSUFFICIENT FINISHERS

If the official number of finishers is fewer than the number of standard places in any leg, then only the runners which finish will be deemed to have been placed. The net pool will be divided by the number of finishers rather than being divided by the number of places that were originally payable on the race.

DEAD HEATS

If two or more horses dead heat for the final position which constitutes a place, a dividend is paid on each of those dead-heating horses. The amount of the pool allocated to that place is divided equally between the dead-heating horses.

If three or more horses dead heat for the penultimate position which constitutes a place, e.g. 3rd place in a race where 4 places are payable, a dividend is paid on each of those dead-heating horses. The total amount of the pool allocated to the final two places is divided equally between the dead-heating horses.

The proportion of the net pool allocated to each placed horse in the event of a dead-heat is as follows:

2 places, 2 runners in 1st place	1st(A)	1/2
	1st(B)	1/2
2 places, 2 runners in 2nd place	1st	1/2
	2nd(A)	1/4
	2nd(B)	1/4
2 places, 3 runners in 1st place	1st(A)	1/3
	1st(B)	1/3
	1st(C)	1/3
2 places, 3 runners in 2nd place	1st	1/2
	2nd(A)	1/6
	2nd(B)	1/6
	2nd(C)	1/6
3 places, 2 runners in 3rd place	1st	1/3
	2nd	1/3
	3rd(A)	1/6
	3rd(B)	1/6
3 places, 3 runners in 2nd place	1st	1/3
	2nd(A)	2/9
	2nd(B)	2/9
	2nd(C)	2/9
3 places, 3 runners in 3rd place	1st	1/3
	2nd	1/3
	3rd(A)	1/9
	3rd(B)	1/9
	3rd(C)	1/9
4 places, 2 runners in 4th place	1st	1/4
	2nd	1/4
	3rd	1/4
	4th(A)	1/8
	4th(B)	1/8
4 places, 3 runners in 3rd place	1st	1/4
	2nd	1/4
	3rd(A)	1/6
	3rd(B)	1/6
	3rd(C)	1/6
4 places, 3 runners in 4th place	1st	1/4

2nd	1/4
3rd	1/4
4th(A)	1/12
4th(B)	1/12
4th(C)	1/12

The part of the net pool allocated to each dead-heating horse is divided by the total stakes on that runner to obtain a calculated dividend for each dead-heating horse. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are then paid in proportion to their stakes.

In the event of a dead heat, if the calculated dividend of a horse involved in that dead heat is 50p or below, the dividend declared will be 50p and no money will be taken from the net pool allocated to any of the remaining placed horses to increase the calculated dividend.

If a dead-heating horse is part-backed, i.e. there is less than £1 of tickets in the pool on that horse, the net pool assigned to that horse is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that dead-heating horse which has not been won will be divided between all the placed horses which have been fully backed, and will be allocated in equal shares with the exception of the other dead-heating horse(s) for which the funds will be apportioned as stated in the dead-heat rule below.

If a dead-heating horse is not backed, then the net pool assigned to that dead-heating horse which has not been won will be divided between the remaining placed horses which have been fully backed, and will be allocated in equal shares with the exception of the other dead-heating horse(s) for which the funds will be apportioned as stated in the dead-heat rule below.

In the event of a dead-heat, if money within the Tote Place pool should be transferred between the placed horses, either to increase a calculated dividend to a specific minimum threshold or to re-assign funds from a placed horse which has not been fully backed to the remaining placed horses which have been fully backed, then the funds transferred to or transferred from a placed horse will be proportioned in the same ratio as the allocation of funds in the event of a dead heat as shown in the table above.

Example 6

Suppose we have a two-way dead heat for 3rd place with 3 places payable in the Tote Place pool, where: the 1st placed horse is part backed; the 2nd placed horse and the two dead-heating 3rd placed horses are fully backed; the balance of the net pool not won on the first placed horse is £1,000.

The £1,000 needs to be redistributed amongst the other placed horses which have been fully backed. Those are the 2nd, 3rd(A) and 3rd(B).

From the table above, the proportion of the net pool allocated to each placed horse is:

1st	1/3
2nd	1/3
3rd(A)	1/6
3rd(B)	1/6

So each of the two dead heating horses will be allocated half as much as the 2nd placed horse, i.e. the 2nd placed horse will be allocated £500 and each of the two dead-heating horses will be allocated £250.

Example 7

Suppose we have a triple dead heat for 2nd place with 3 places payable in the Tote Place pool, where: one of the horses which triple dead-heats for second place is part-backed; all the remaining placed horses are fully backed; the balance of the net pool not won on that part-backed dead-heating horse is £700.

The £700 needs to be re-distributed amongst the other placed horses which have been fully backed. Those are the 1st, 2nd(A) and 2nd(B).

From the table above, the proportion of the net pool allocated to each placed horse is:

1st	1/3
2nd(A)	2/9
2nd(B)	2/9
2nd(C)	2/9

So each of the two dead-heating horses which have been fully backed will be allocated two-thirds as much as the 1st placed horse, i.e. the 1st placed horse will be allocated £300 and each of the two dead-heating horses will be allocated £200.

The logo for Tote Swinger features the text "+o+e swinger" in white lowercase letters on a red rectangular background. A yellow cross-like graphic is positioned to the right of the text, consisting of a vertical bar and a horizontal bar intersecting at the top right of the text.

AIM OF THE BET

To select 2 horses to finish in any of the first 3 places.

RACES ON WHICH POOL IS OPERATED

The Tote Swinger pool is operated on all races of 6 or more declared runners unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

30% (The net pool is therefore 70% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

If the number of actual runners is 6 or more, even in handicaps of 16 or more runners, there will be 3 winning combinations:

- Combination 1: 1st + 2nd (in either order)
- Combination 2: 1st + 3rd (in either order)
- Combination 3: 2nd + 3rd (in either order)

One-third of the net pool will be allocated to each combination. The part of the net pool allocated to each winning combination is then divided by the total stakes on that combination to obtain a calculated dividend for each combination.

If the number of actual runners is reduced to only 4 or 5, then there is only one winning combination:
1st & 2nd (in either order)

In this case the entire net pool is divided by the total stakes on that combination to obtain a calculated dividend.

The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is greater than 70p and less than £1.10, the payable dividend will be £1.10.
- (ii) If the calculated dividend is 70p or below, the payable dividend will be £1.02.
- (iii) Notwithstanding (i) and (ii) above, if as a result of a dead-heat the proportion of the net pool allocated to any winning combination is reduced from one-third in the case of 6 or more runners, or reduced from the entire net pool in the case of 4 or 5 runners, should the calculated dividend be 50p or below, the minimum dividend payable on such a combination will be 50p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

In the event of (ii) above, i.e. if the calculated dividend falls below 70p, money will be taken from the remaining winning combinations in equal shares to ensure that the minimum calculated dividend on any combination is not less than 70p.

Example 8

Suppose we have a Tote Swinger pool where the net fund available for distribution after the deduction has been removed is

£12,000. Then the net pool initially allocated to each winning combination = (£12,000 / 3) = £4,000.

Suppose the total amounts invested on the 3 winning combinations are:

<i>1st + 2nd:</i>	<i>£1,000</i>
<i>1st + 3rd:</i>	<i>£500</i>
<i>2nd + 3rd:</i>	<i>£8,000</i>

Therefore the calculated dividends on the 3 winning combinations would be:

1st + 2nd:	£4.00
1st + 3rd:	£8.00
2nd + 3rd:	£0.50

The calculated dividend for the combination '2nd + 3rd' is less than 70p. Therefore money will be taken from the net pool on the remaining winning combinations in equal shares to ensure that the minimum calculated dividend on any winning combination is not less than 70p.

The net pool which must be allocated to the combination '2nd + 3rd' to increase the calculated dividend to 70p is $(£8,000 \times 0.70) = £5,600$. This means an additional $(£5,600 - £4,000) = £1,600$ will be taken from the net pool on the other 2 winning combinations in equal shares, i.e. £800 from each of those other 2 winning combinations. So the revised net pool allocated to each winning combination is now as follows:

1st + 2nd:	£4,000 - £800 = £3,200
1st + 3rd:	£4,000 - £800 = £3,200
2nd + 3rd:	£4,000 + £1,600 = £5,600

The calculated dividend on each winning combination is now:

1st + 2nd:	£3,200 / £1,000 = £3.20
1st + 3rd:	£3,200 / £500 = £6.40
2nd + 3rd:	£5,600 / £8,000 = £0.70

So the declared dividends will be:

1st + 2nd:	£3.20
1st + 3rd:	£6.40
2nd + 3rd:	£1.02

Example 9

Suppose once again we have a Tote Swinger pool where the net fund available for distribution after the deduction has been removed is £12,000.

Then the net pool initially allocated to each winning combination = $(£12,000 / 3) = £4,000$.

Suppose the total amounts invested on the 3 winning combinations are:

1st + 2nd:	£5,000
1st + 3rd:	£100
2nd + 3rd:	£8,000

(Note: The total amount of winning units can be greater than the net pool due to the deduction.)

The calculated dividends on the 3 winning combinations would be:

1st + 2nd:	£0.80
1st + 3rd:	£40.00
2nd + 3rd:	£0.50

The calculated dividend for the combination '2nd + 3rd' is less than 70p. Therefore money will be taken from the net pool on the remaining winning combinations in equal shares to ensure that the minimum calculated dividend on any winning combination is not less than 70p.

The net pool which must be allocated to the combination '2nd + 3rd' to increase the calculated dividend to 70p is $(£8,000 \times 0.70) = £5,600$. This means an additional $(£5,600 - £4,000) = £1,600$ will be taken from the net pool on the other winning combinations in equal shares, i.e. £800 from each of those other 2 winning combinations. So the revised net pool allocated to each winning combination is now as follows:

1st + 2nd:	£4,000 - £800 = £3,200
1st + 3rd:	£4,000 - £800 = £3,200
2nd + 3rd:	£4,000 + £1,600 = £5,600

The calculated dividend on each winning combination is now:

1st + 2nd:	£3,200 / £5,000 = £0.64
1st + 3rd:	£3,200 / £100 = £32.00
2nd + 3rd:	£5,600 / £8,000 = £0.70

The calculated dividend for the combination '1st + 2nd' has now fallen below 70p. Therefore money must be taken from the net pool on the other remaining winning combination, i.e. the combination '1st + 3rd', to ensure that the minimum calculated dividend on any winning combination is not less than 70p.

The net pool which must be allocated to combination '1st + 2nd' to increase the calculated dividend to 70p is $(£5,000 \times 0.70) = £3,500$. This means an additional $(£3,500 - £3,200) = £300$ will be taken from the net pool on the combination '1st + 3rd'. So the revised net pool allocated to each winning combination is now as follows:

1st + 2nd:	£3,200 + £300 = £3,500
1st + 3rd:	£3,200 - £300 = £2,900
2nd + 3rd:	£5,600

The calculated dividend on each winning combination is now:

1st + 2nd:	£3,500 / £5,000 = £0.70
1st + 3rd:	£2,900 / £100 = £29.00
2nd + 3rd:	£5,600 / £8,000 = £0.70

So the declared dividends will be:

1st + 2nd:	£1.02
1st + 3rd:	£29.00
2nd + 3rd:	£1.02

If a combination is part backed, i.e. there is less than £1 of tickets in the pool on a combination, then the net pool assigned to that combination is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 10

Suppose we have a Tote Swinger pool where the net fund available for distribution after the deduction has been removed is

£3,000. Then the net pool allocated to each winning combination = (£3,000 / 3) = £1,000.

Suppose the total amounts invested on the 3 winning combinations are:

1st + 2nd:	£100.00
1st + 3rd:	£50.00
2nd + 3rd:	£0.60

The calculated dividends for the winning combinations '1st + 2nd' and '1st + 3rd' are £10.00 and £20.00 respectively.

As the combination '2nd + 3rd' is part-backed, the net pool of £1,000 is the calculated dividend for that combination.

The total amount paid out on that combination is only (0.6 x £1,000) = £600, so the remaining £400 which has not been won will be carried forward to a subsequent Tote Swinger pool.

The deduction from any pool is only taken at the time the funds are won, so the 30% deduction is added back to the net funds carried forward. Therefore the gross carry-forward in this example is £400.00 / (1 - 30%) = £571.43.

If a combination is not backed, then the net pool assigned to that combination will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Swinger pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

VOID/ABANDONED RACES/MEEETINGS

If the race is void or abandoned and is not re-ran on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

REDUCED FIELD SIZE

If the number of runners in any race is reduced to 4 or 5, a dividend will only be paid in respect of the first and second placed horses in either order.

If the number of runners in any race falls below 4, the pool will be declared void and all stakes refunded.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Bankers are permitted and are limited to one per bet. A banker Tote Swinger allows you to combine one horse you are confident will finish in the first three places with any number of other horses.

Permutations are accepted.

INSUFFICIENT FINISHERS

If only 2 horses officially finish the race, a dividend will only be declared on the first and second in either order. If this combination has not been backed then the pool will be carried forward to another race as decided by Tote.

If only 1 horse officially finishes the race, a dividend will be declared on that horse with any other. This will be the only dividend declared. If that winning horse has not been included within any of the combinations backed, then the pool will be carried forward to another race as decided by Tote.

DEAD HEATS

In the case of 6 or more runners:

Where 2 horses dead-heat for 1st place, the winning combinations will be any 2 of the first 3 finishers.

Where 3 horses dead-heat for 1st place, the winning combinations will be any 2 of the first 3 finishers.

Where 2 horses dead-heat for 2nd place, the winning combinations will be any 2 of the first 3 finishers.

Where 3 horses dead-heat for 2nd place, the winning combinations will be 1st with any one of the dead-heating runners; and any 2 of the 3 dead-heating runners.

Where 2 horses dead-heat for 3rd place, the winning combinations will be 1st and 2nd; 1st with either of the dead-heating runners; and 2nd with either of the dead-heating runners.

Where 3 horses dead-heat for 3rd place, the winning combinations will be 1st and 2nd; 1st with any one of the dead-heating runners; and 2nd with any one of the dead-heating runners.

Where 2 horses dead-heat for 1st place and 2 horses dead-heat for 3rd place, the winning combinations will be the two runners which dead-heated for first; and either runner which dead-heated for 1st with either runner which dead-heated for 3rd.

In the case of only 4 or 5 runners:

Where 2 horses dead-heat for 1st place, the winning combination will be those two runners.

Where 3 horses dead-heat for 1st place, the winning combinations will be any 2 of those 3 runners.

Where 2 or more horses dead-heat for 2nd place, the winning combinations will be 1st with any one of the dead-heating runners.

If there is a two-way dead-heat for 1st place, then there will still be only one dividend payable for selecting the first two finishers. If there is a dead-heat for 2nd place or a dead-heat involving 3 or more horses for 1st place, the dividend will be calculated by apportioning the net pool in equal parts for each winning combination.

Here is a comprehensive list showing the proportion of the net pool allocated to each winning combination of the Tote Swinger in the event of a dead-heat:

In the case of 6 or more runners:

2 runners in 1st place	1st(A) + 1st(B)	1/3
	1st(A) + 3rd	1/3
	1st(B) + 3rd	1/3
3 runners in 1st place	1st(A) + 1st(B)	1/3
	1st(A) + 1st(C)	1/3
	1st(B) + 1st(C)	1/3
2 runners in 1st place, 2 runners in 3rd place	1st(A) + 1st(B)	1/3
	1st(A) + 3rd(A)	1/6
	1st(A) + 3rd(B)	1/6
	1st(B) + 3rd(A)	1/6
	1st(B) + 3rd(B)	1/6
2 runners in 1st place, 3 runners in 3rd place	1st(A) + 1st(B)	1/3
	1st(A) + 3rd(A)	1/9
	1st(A) + 3rd(B)	1/9
	1st(A) + 3rd(C)	1/9
	1st(B) + 3rd(A)	1/9
	1st(B) + 3rd(B)	1/9
	1st(B) + 3rd(C)	1/9
2 runners in 2nd place	1st + 2nd(A)	1/3
	1st + 2nd(B)	1/3
	2nd(A) + 2nd(B)	1/3

3 runners in 2nd place	1st + 2nd(A)	2/9
	1st + 2nd(B)	2/9
	1st + 2nd(C)	2/9
	2nd(A) + 2nd(B)	1/9
	2nd(B) + 2nd(C)	1/9
	2nd(C) + 2nd(A)	1/9
2 runners in 3rd place	1st + 2nd	1/3
	1st + 3rd(A)	1/6
	1st + 3rd(B)	1/6
	2nd + 3rd(A)	1/6
	2nd + 3rd(B)	1/6
3 runners for 3rd place	1st + 2nd	1/3
	1st + 3rd(A)	1/9
	1st + 3rd(B)	1/9
	1st + 3rd(C)	1/9
	2nd + 3rd(A)	1/9
	2nd + 3rd(B)	1/9
	2nd + 3rd(C)	1/9
In the case of only 4 or 5 runners:		
2 runners in 1st place	1st(A) + 1st(B)	1/1
3 runners in 1st place	1st(A) + 1st(B)	1/3
	1st(A) + 1st(C)	1/3
	1st(B) + 1st(C)	1/3
2 runners in 2nd place	1st + 2nd(A)	1/2
	1st + 2nd(B)	1/2
3 runners in 2nd place	1st + 2nd(A)	1/3
	1st + 2nd(B)	1/3
	1st + 2nd(C)	1/3

The part of the net pool allocated to each combination is then divided by the total stakes on that combination to obtain a calculated dividend. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are then paid in proportion to their stakes.

If a combination involving dead-heating horses is not fully backed, i.e. there is less than £1 of tickets in the pool on that combination, then the net pool assigned to that combination is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If a combination involving dead-heating horses is not backed, the net pool assigned to that dead-heating combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

In the event of a dead-heat, if money within the Tote Swinger should be transferred between the winning combinations in order to increase a calculated dividend to a specific minimum threshold, then the funds transferred from any winning combination will be proportioned in the same ratio as the allocation of funds in the event of a dead heat as shown in the table above.

Example 11

*Suppose we have a two-way dead heat for 3rd place in a race of 6 or more runners, where:
 combination '1st + 3rd(A)' is part-backed;
 all other winning combinations are fully backed;
 the balance of the net pool not won on the part-backed combination is £500.*

The £500 needs to be re-distributed amongst the other winning combinations which have been fully backed.

From the table above, the proportion of the net pool allocated to each winning combination is:

1st + 2nd	1/3
1st + 3rd(A)	1/6

1st + 3rd(B)	1/6
2nd + 3rd(A)	1/6
2nd + 3rd(B)	1/6

So each of the three combinations involved a dead-heating horse which have been fully backed will be allocated half as much as the combination involving the first two horses, i.e. the £500 not won from the combination '1st + 3rd(A)' will be allocated as follows:

1st + 2nd	£200
1st + 3rd(B)	£100
2nd + 3rd(A)	£100
2nd + 3rd(B)	£100

The minimum dividend payable on a Tote Swinger bet involving dead-heating horses will be 50 pence.



AIM OF THE BET

To select the winner and the second horse in the correct order. It is Tote's version of the computer straight forecast or CSF.

RACES ON WHICH POOL IS OPERATED

The Tote Exacta pool is operated on all races of 3 or more runners unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

25% (The net pool is therefore 75% of the gross pool) on races governed by the British Horseracing Authority. 30% (The net pool is therefore 70% of the gross pool) on races governed by the Horse Racing Ireland.

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total stakes on the winning Tote Exacta combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is less than £1.10, the payable dividend will be £1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for either 1st or 2nd if the calculated dividend is 60p or below, the payable dividend will be 60p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

If the winning Tote Exacta combination is part-backed, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If the winning Tote Exacta combination is not backed, then the entire gross pool will be carried forward to another race as decided by

Tote. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Exacta pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

VOID/ABANDONED RACES/MEETINGS

If the race is void or abandoned and is not re-run on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

REDUCED FIELD SIZE

If the number of runners in any race falls below 3, the pool will be declared void and all stakes refunded.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Fixed bankers are permitted and are limited to one per bet. Some outlets also allow floating bankers, again limited to one per bet.

A fixed banker allows you to combine one horse you are confident will finish in first place with any number of other horses to fill second place.

A floating banker allows you to combine one horse you are confident will finish in either of the first two places with any number of other horses to fill the other place.

Reverse exactas (1st and 2nd in either order) and permutations (two from any number of horses to finish in the first two places) are accepted.

INSUFFICIENT FINISHERS

If only 1 horse officially finishes the race, the dividend will be declared on that horse with any other.

If the official result is that there are no finishers, the pool will be declared void and all stakes refunded.

DEAD HEATS

When two or more horses dead-heat for first or second place, the net pool will be divided into as many equal parts as there are winning combinations.

The proportion of the net pool allocated to each winning combination of the Tote Exacta in the event of a dead-heat is as follows:

2 runners in 1st place	1st(A) + 1st(B)	1/2
	1st(B) + 1st(A)	1/2
2 runners in 2nd place	1st + 2nd(A)	1/2
	1st + 2nd(B)	1/2
3 runners in 1st place	1st(A) + 1st(B)	1/6
	1st(A) + 1st(C)	1/6
	1st(B) + 1st(A)	1/6
	1st(B) + 1st (C)	1/6
	1st(C) + 1st(A)	1/6
	1st(C) + 1st(B)	1/6
3 runners in 2nd place	1st + 2nd(A)	1/3
	1st + 2nd(B)	1/3
	1st + 2nd(C)	1/3

The part of the net pool allocated to each combination is then divided by the total stakes on that combination to obtain a calculated dividend. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are then paid in proportion to their stakes.

If a combination involving dead-heating horses is not fully backed, i.e. there is less than £1 of tickets in the pool on that combination, then the net pool assigned to that combination is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 12

Suppose we have a Tote Exacta pool where the net fund available for distribution after the deduction has been removed is £1,000 and there is a dead-heat for 2nd place between two horses, A and B with the following amounts invested on each winning exacta combination:

<i>1st + 2nd(A)</i>	<i>£100.00</i>
<i>1st + 2nd(B)</i>	<i>£0.90</i>

The net pool is divided into 2 equal parts, and £500 is allocated to each of the two winning combinations.

The £500 allocated to combination '1st + 2nd(A)' is then divided by the £100 of stakes on that combination, so the calculated dividend for that combination is £5.00.

As combination '1st + 2nd(B)' is part-backed, then the £500 allocated to that combination is the calculated dividend.

The total amount paid out on combination '1st + 2nd(B)' is only $(0.9 \times £500) = £450$, so the remaining £50 which has not been won will be carried forward to a subsequent Tote Exacta pool.

The deduction from any pool is only taken at the time the funds are won, so the 25% deduction is added back to the net funds carried forward. Therefore the gross carry-forward in this example is £50.00 / (1 - 25%) = £66.67.

If a combination involving dead-heating horses is not backed, the portion of the pool assigned to that dead-heating combination will be carried forward to another Tote Exacta pool. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

The minimum dividend payable on a Tote Exacta involving dead-heating horses will be 60 pence.



AIM OF THE BET

To select the first two finishers in either order.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

25% (The net pool is therefore 75% of the gross pool).

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total stakes on the winning Tote Quinella combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is less than £1.10, the payable dividend will be £1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for either 1st or 2nd if the calculated dividend is 60p or below, the payable dividend will be 60p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

If the winning Tote Quinella combination is part-backed, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If the winning Tote Quinella combination is not backed, then the entire gross pool will be carried forward to another race as decided by

Tote. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Quinella pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

VOID/ABANDONED RACES/MEEETINGS

If the race is void or abandoned and is not re-run on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

REDUCED FIELD SIZE

If the number of runners in any race falls below 3, the pool will be declared void and all stakes refunded.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Bankers are permitted and are limited to one per bet. A banker allows you to combine one horse you are confident will finish in the first two places with any number of other horses to fill the other first or second place.

Permutations (two from any number of horses to finish in the first two places) are accepted.

INSUFFICIENT FINISHERS

If only 1 horse officially finishes the race, the dividend will be declared on that horse with any other.

If the official result is that there are no finishers, the pool will be declared void and all stakes refunded.

DEAD HEATS

In the event of a dead-heat involving 3 or more horses for first place or 2 or more horses for second place, the net pool will be divided into as many equal parts as there are winning combinations which have been backed.

The proportion of the net pool allocated to each winning combination of the Tote Quinella in the event of a dead-heat is as follows:

3 runners in 1st place	1st(A) + 1st(B)	1/3
	1st(A) + 1st(C)	1/3
	1st(B) + 1st(C)	1/3
2 runners in 2nd place	1st + 2nd(A)	1/2
	1st + 2nd(B)	1/2
3 runners in 2nd place	1st + 2nd(A)	1/3
	1st + 2nd(B)	1/3
	1st + 2nd(C)	1/3

The part of the net pool allocated to each combination is then divided by the total stakes on that combination to obtain a calculated dividend. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are paid in proportion to their stakes.

If a combination involving dead-heating horses is not fully backed, i.e. there is less than £1 of tickets in the pool on that combination, then the net pool assigned to that combination is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 13

Suppose we have a Tote Quinella pool where the net fund available for distribution after the deduction has been removed is £1,000 and there is a dead-heat for 2nd place between two horses, A and B with the following amounts invested on each winning quinella combination:

1st + 2nd(A)	£100.00
1st + 2nd(B)	£0.90

The net pool is divided into 2 equal parts, and £500 is allocated to each of the two winning combinations.

The £500 allocated to combination '1st + 2nd(A)' is then divided by the £100 of stakes on that combination, so the calculated dividend for that combination is £5.00.

As combination '1st + 2nd(B)' is part-backed, then the £500 allocated to that combination is the calculated dividend.

The total amount paid out on combination '1st + 2nd(B)' is only $(0.9 \times £500) = £450$, so the remaining £50 which has not been won will be carried forward to a subsequent Tote Quinella pool.

The deduction from any pool is only taken at the time the funds are won, so the 25% deduction is added back to the net funds carried forward. Therefore, the gross carry-forward in this example is $£50.00 / (1 - 25\%) = £66.67$.

If a combination involving dead-heating horses is not backed, the portion of the pool assigned to that dead-heating combination will be carried forward to another Tote Quinella pool. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

The minimum dividend payable on a Tote Quinella involving dead-heating horses will be 60 pence.



AIM OF THE BET

To select the winner, the second and the third horse in the correct order. It is Tote's version of the tricast bet.

RACES ON WHICH POOL IS OPERATED

The Tote Trifecta pool is operated in all UK races with 3 or more declared runners unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

25% (The net pool is therefore 75% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total stakes on the winning Tote Trifecta combination to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake, with the following exceptions:

- (i) If the calculated dividend is less than £1.10, the payable dividend will be £1.10.
- (ii) Notwithstanding (i) above, in the case of a dead heat for 1st, 2nd or 3rd if the calculated dividend is 60p or below, the payable dividend will be 60p. (See rule on Dead Heats below.)

Holders of winning tickets are then paid in proportion to their stakes.

If the winning Tote Trifecta combination is part backed, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If the winning Tote Trifecta combination is not backed, then the entire gross pool will be carried forward to another race as decided by

Tote. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are not accepted in the Tote Trifecta pool.

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders. Bets are void on horses which become non-runners before coming under starter's orders, and the stakes on such non-runners are refundable.

VOID/ABANDONED RACES/MEETINGS

If the race is void or abandoned and is not re-ran on the same day, the pool will be declared void and all stakes refunded, unless otherwise stated. This is irrespective of whether the race is re-scheduled for a later date or not.

REDUCED FIELD SIZE

If the number of runners in any race falls below 3, the pool will be declared void and all stakes refunded.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Fixed bankers are permitted, either one or two per bet. Some outlets also allow floating bankers, again either one or two per bet.

One fixed banker allows you to combine one horse you are confident will finish in first place with any number of other horses to fill the other two place(s). Two fixed bankers allow you to combine the horses you are confident will finish in first and second place with any number of other horses to fill third place.

Floating bankers allow you to combine either one or two horses you are confident will finish in any of the first three places with any number of other horses to fill the other place(s).

'All-ways' trifectas (1st, 2nd and 3rd in any order) and permutations (three from any number of horses to finish in the first three places) are accepted.

INSUFFICIENT FINISHERS

If only 2 horses officially finish the race, the dividend will be declared on the first and second in the correct order, with any other runner for third.

If only 1 horse officially finishes the race, the dividend will be declared on that horse with any other runner for second and any other runner for third.

If the official result is that there are no finishers, the pool will be declared void and all stakes refunded.

DEAD HEATS

When two or more horses dead-heat for first, second or third place, the net pool will be divided into as many equal parts as there are winning combinations.

The proportion of the net pool allocated to each winning combination of the Tote Trifecta in the event of a dead-heat is as follows:

2 runners in 1st place	1st(A) + 1st(B) + 3rd	1/2
	1st(B) + 1st(A) + 3rd	1/2
2 runners in 2nd place	1st + 2nd(A) + 2nd(B)	1/2
	1st + 2nd(B) + 2nd(A)	1/2
2 runners in 3rd place	1st + 2nd + 3rd(A)	1/2
	1st + 2nd + 3rd(B)	1/2
3 runners in 1st place	1st(A) + 1st(B) + 1st(C)	1/6
	1st(A) + 1st(C) + 1st(B)	1/6
	1st(B) + 1st(A) + 1st(C)	1/6
	1st(B) + 1st(C) + 1st(A)	1/6
	1st(C) + 1st(A) + 1st(B)	1/6
	1st(C) + 1st(B) + 1st(A)	1/6
3 runners in 2nd place	1st + 2nd(A) + 2nd(B)	1/6
	1st + 2nd(A) + 2nd(C)	1/6
	1st + 2nd(B) + 2nd(A)	1/6
	1st + 2nd(B) + 2nd(C)	1/6
	1st + 2nd(C) + 2nd(A)	1/6
	1st + 2nd(C) + 2nd(B)	1/6
3 runners in 3rd place	1st + 2nd + 3rd(A)	1/3
	1st + 2nd + 3rd(B)	1/3
	1st + 2nd + 3rd(C)	1/3
2 runners in 1st place, 2 runners in 3rd place	1st(A) + 1st(B) + 3rd(A)	1/4
	1st(A) + 1st(B) + 3rd(B)	1/4
	1st(B) + 1st(A) + 3rd(A)	1/4
	1st(B) + 1st(A) + 3rd(B)	1/4
2 runners in 1st place, 3 runners in 3rd place	1st(A) + 1st(B) + 3rd(A)	1/6
	1st(A) + 1st(B) + 3rd(B)	1/6
	1st(A) + 1st(B) + 3rd(C)	1/6
	1st(B) + 1st(A) + 3rd(A)	1/6
	1st(B) + 1st(A) + 3rd(B)	1/6
	1st(B) + 1st(A) + 3rd(C)	1/6

The part of the net pool allocated to each combination is then divided by the total stakes on that combination to obtain a calculated dividend. The calculated dividend is then determined in accordance with the calculation of dividends above.

Holders of winning tickets are then paid in proportion to their stakes.

If a combination involving dead-heating horses is not fully backed, i.e. there is less than £1 of tickets in the pool on that combination, then the net pool assigned to that combination is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the net pool assigned to that combination which has not been won will be carried forward to another race as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

Example 14

Suppose we have a Tote Trifecta pool where the net fund available for distribution after the deduction has been removed is £1,000 and there is a dead-heat for 1st place between two horses, A and B with the following amounts invested on each winning trifecta combination:

1st(A) + 2nd + 3rd	£100.00
1st(B) + 2nd + 3rd	£0.90

The net pool is divided into 2 equal parts, and £500 is allocated to each of the two winning combinations.

The £500 allocated to combination '1st(A) + 2nd + 3rd' is then divided by the £100 of stakes on that combination, so the calculated dividend for that combination is £5.00.

As combination '1st(B) + 2nd + 3rd' is part-backed, then the £500 allocated to that combination is the calculated dividend.

The total amount paid out on combination '1st(B) + 2nd + 3rd' is only $(0.9 \times £500) = £450$, so the remaining £50 which has not been won will be carried forward to a subsequent Tote Trifecta pool.

The deduction from any pool is only taken at the time the funds are won, so the 25% deduction is added back to the net funds carried forward. Therefore the gross carry-forward in this example is $£50.00 / (1 - 25\%) = £66.67$.

If a combination involving dead-heating horses is not backed, the portion of the pool assigned to that dead-heating combination will be carried forward to another Tote Trifecta pool. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

The minimum dividend payable on a Tote Trifecta involving dead-heating horses will be 60 pence.



+o+e double

AIM OF THE BET

To select the winning horse in each of 2 specific races at the same meeting as nominated by Tote.

PLACING BETS

Minimum permitted stakes apply. See the point of sale for details.

POOL DEDUCTION RATE

20% (The net pool is therefore 80% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake. In any event, the minimum Tote Double dividend will be £1.10.

Holders of winning tickets are then paid in proportion to their stakes.

If the pool is not fully won, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another Tote Double as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If there are no winning tickets in the pool, then the entire gross pool will be carried forward to the next Tote Double pool, unless otherwise stated. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders.

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If either leg of the Tote Double is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the pool will be settled on the remaining leg, i.e. every selection in that leg is deemed to have been successful, provided the other leg of the bet takes place.

If neither of the legs of the Tote Double take place, the pool will be declared void and all stakes refunded. Provided at least one leg takes place, a dividend will be declared, subject to Tote rules.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in either leg the official result is that there are no finishers, the pool will be settled on the remaining leg, i.e. every selection is deemed to have been successful.

DEAD HEATS

In the event of a dead-heat for first place in either leg of the bet, all such dead-heating horses are considered to be full winners in that race.



AIM OF THE BET

To select the winning horse in each of 3 specific races at the same meeting as nominated by Tote.

PLACING BETS

Minimum permitted stakes apply. See the point of sale for details.

POOL DEDUCTION RATE

20% (The net pool is therefore 80% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake. In any event, the minimum Tote Treble dividend will be £1.10.

Holders of winning tickets are then paid in proportion to their stakes.

If the pool is not fully won, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another Tote Treble as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If there are no winning tickets in the pool, then the entire gross pool will be carried forward to the next Tote Treble pool, unless otherwise stated.

Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders.

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If any leg of the Tote Treble is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the pool will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful, provided at least one leg of the bet takes place.

If none of the legs of the Tote Treble take place, the pool will be declared void and all stakes refunded.

Provided at least one leg takes place, a dividend will be declared, subject to Tote rules.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in any leg the official result is that there are no finishers, the pool will be settled on the remaining legs, i.e. every selection is deemed to have been successful.

DEAD HEATS

In the event of a dead-heat for first place in any leg of the bet, all such dead-heating horses are considered to be full winners in that race.



AIM OF THE BET

To select a horse to be placed in each of the first six races at a meeting, unless otherwise stated.

The finishing positions which constitute a place in any leg, unless otherwise stated, are as follows:

2 - 4 runners	1st
5 - 7 runners	1st & 2nd
8 - 15 runners	1st, 2nd & 3rd
Non-handicap of 16 or more runners	1st, 2nd & 3rd
Handicap of 16 or more runners	1st, 2nd, 3rd & 4th

See further applicable rules in relation to non-runners in the World Pool appendix at the bottom of this document.

MEETINGS ON WHICH POOL IS OPERATED

The Tote Placepot is operated on all British meetings and selected overseas meetings unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details.

POOL DEDUCTION RATE

27% (The net pool is therefore 73% of the gross pool) on races governed by the British Horseracing Authority.

30% (The net pool is therefore 70% of the gross pool) on races governed by Horse Racing Ireland.

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake. In any event, the minimum Tote Win dividend will be £1.10.

Holders of winning tickets are then paid in proportion to their stakes.

If the pool is not fully won, i.e. there is less than £1 of winning tickets in the pool, the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another Tote Placepot as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If there are no winning tickets in the pool, then the entire gross pool will be carried forward to another Tote Placepot as decided by

Tote. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders.

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

For Placepot pools hosted by the UK Tote comprising of International races, please refer to the table below for the different selection criteria of the substitute for a non-runner.

<u>Country</u>	<u>Primary method of selecting a substitute for a non runner</u>	<u>Joint or co favourites</u>
UK	Starting Price favourite	Lowest racecard number
Ireland	Starting Price favourite	Lowest racecard number
Hong Kong	Hong Kong Jockey Club Tote Win pool favourite	Lowest racecard number
Sweden	ATG Sweden Tote Win pool favourite	Lowest racecard number
France	Press Association Starting Price favourite	Lowest racecard number
South Africa	Press Association Starting Price favourite	Lowest racecard number
UAE	Press Association Starting Price favourite	Lowest racecard number
USA	Press Association Starting Price favourite	Lowest racecard number

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If any leg of the Tote Placepot is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the pool will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful, provided at least one leg of the bet takes place.

If none of the legs of the Tote Placepot take place, the pool will be declared void and all stakes refunded. Provided at least one leg takes place, a dividend will be declared, subject to Tote rules.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in any leg the official number of finishers is fewer than the number of standard places, only the runners which finish will be deemed to have been placed.

If in any leg the official result is that there are no finishers, the pool will be settled on the remaining legs, i.e. every selection is deemed to have been successful.

DEAD HEATS

In the event of a dead-heat for any position which constitutes a place in any leg of the bet, all such dead-heating horses are considered to be fully-placed in that race.



+o+ejackpot

AIM OF THE BET

To select the winning horse in each of six races across one or more meetings as nominated by Tote. One Tote Jackpot pool will operate each day, unless otherwise stated.

PLACING BETS

Minimum permitted stakes apply. See the point of sale for details.

POOL DEDUCTION RATE

29% (The net pool is therefore 71% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward form the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake. In any event, the minimum Tote Win dividend will be £1.10.

Holders of winning tickets are then paid in proportion to their stakes.

If the pool is not fully won, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to the next Tote Jackpot pool. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within the next Tote Jackpot pool.

If there are no winning tickets in the pool, then the entire gross pool will be carried forward to the next Tote Jackpot pool. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

For Jackpot pools hosted by the UK Tote comprising of International races, please refer to the table below for the different selection criteria of the substitute for a non-runner.

<u>Country</u>	<u>Primary method of selecting a substitute for a non runner</u>	<u>Joint or co favourites</u>
UK	Starting Price favourite	Lowest racecard number

Ireland	Starting Price favourite	Lowest racecard number
Hong Kong	Hong Kong Jockey Club Tote Win pool favourite	Lowest racecard number
Sweden	ATG Sweden Tote Win pool favourite	Lowest racecard number
France	Press Association Starting Price favourite	Lowest racecard number
South Africa	Press Association Starting Price favourite	Lowest racecard number
UAE	Press Association Starting Price favourite	Lowest racecard number
USA	Press Association Starting Price favourite	Lowest racecard number

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If any leg of the Tote Jackpot is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the pool will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful, provided at least one leg of the bet takes place.

If none of the legs of the Tote Jackpot take place, the pool will be declared void and all stakes refunded.

Provided at least one leg takes place, a dividend will be declared, subject to Tote rules.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in any leg the official result is that there are no finishers, the pool will be settled on the remaining legs, i.e. every selection is deemed to have been successful.

DEAD HEATS

Dead heats for first place count as equal winners in the Tote Jackpot pool.



AIM OF THE BET

To select a horse to be placed in each of races 3 to 6 at a meeting, unless otherwise stated.

The finishing positions which constitute a place in any leg, unless otherwise stated, are as follows:

2 - 4 runners	1st
5 - 7 runners	1st & 2nd
8 - 15 runners	1st, 2nd & 3rd
Non-handicap of 16 or more runners	1st, 2nd & 3rd
Handicap of 16 or more runners	1st, 2nd, 3rd & 4th

See further applicable rules in relation to non-runners in the World Pool appendix at the bottom of this document.

MEETINGS ON WHICH POOL IS OPERATED

The Tote Quadpot is operated on all British meetings and selected overseas meetings unless otherwise stated.

PLACING BETS

Minimum permitted stakes and stake units apply. See the point of sale for details..

POOL DEDUCTION RATE

26% (The net pool is therefore 74% of the gross pool)

CALCULATION OF DIVIDENDS

The total of the funds invested plus any funds brought forward from the gross pool. If the gross pool is guaranteed to a particular amount, then this amount forms the gross pool unless the total of the funds invested plus any funds brought forward is greater than the guarantee.

The net pool is divided by the total winning stakes to obtain a calculated dividend. The calculated dividend is then rounded down to the next 10 pence to obtain the payable dividend declared to a £1 stake. In any event, the minimum Tote Win dividend will be £1.10.

Holders of winning tickets are then paid in proportion to their stakes.

If the pool is not fully won, i.e. there is less than £1 of winning tickets in the pool, then the net pool is the calculated dividend. In accordance with the rules above, this is then rounded down to the next 10 pence to obtain the payable dividend to a £1 stake. The balance of the gross pool which has not been won will be carried forward to another Tote Quadpot as decided by Tote. The deduction from any pool is only taken at the time the funds are won, so this is added back to the net rollover to be included within a subsequent pool.

If there are no winning tickets in the pool, then the entire gross pool will be carried forward to another Tote Quadpot as decided by

Tote. Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders.

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

For Quadpot pools hosted by the UK Tote comprising of International races, please refer to the table below for the different selection criteria of the substitute for a non-runner.

<u>Country</u>	<u>Primary method of selecting a substitute for a non runner</u>	<u>Joint or co favourites</u>
UK	Starting Price favourite	Lowest racecard number
Ireland	Starting Price favourite	Lowest racecard number
Hong Kong	Hong Kong Jockey Club Tote Win pool favourite	Lowest racecard number
Sweden	ATG Sweden Tote Win pool favourite	Lowest racecard number
France	Press Association Starting Price favourite	Lowest racecard number
South Africa	Press Association Starting Price favourite	Lowest racecard number
UAE	Press Association Starting Price favourite	Lowest racecard number
USA	Press Association Starting Price favourite	Lowest racecard number

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If any leg of the Tote Quadpot is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the pool will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful, provided at least one leg of the bet takes place.

If none of the legs of the Tote Quadpot take place, the pool will be declared void and all stakes

refunded. Provided at least one leg takes place, a dividend will be declared, subject to Tote rules.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in any leg the official number of finishers is fewer than the number of standard places, only the runners which finish will be deemed to have been placed.

If in any leg the official result is that there are no finishers, the pool will be settled on the remaining legs, i.e. every selection is deemed to have been successful.

DEAD HEATS

In the event of a dead-heat for any position which constitutes a place in any leg of the bet, all such dead-heating horses are considered to be fully-placed in that race.

The logo for Tote Scoop6 features the text '+o+e scoop6' in white lowercase letters on a pink background. To the right of the text is a large yellow letter 'T'.

AIM OF THE BET

- (i) To select the winning horse in each of 6 specific races nominated by Tote in order to qualify for a dividend from the Tote Scoop6 win fund.
- (ii) To select a horse to be placed in each of the same 6 races in order to qualify for a dividend from the Tote Scoop6 placefund.
- (iii) Winners of the Tote Scoop6 win fund who have correctly selected the winning horse in all 6 legs of the Tote Scoop6, to select the winner of the bonus race on a later day nominated by Tote in order to qualify for a dividend from the Tote Scoop6 bonus fund.

With regard to the Tote Scoop6 place fund, the finishing positions which constitute a place in any leg, unless otherwise stated, are as

follows: 2 - 4 runners	1st
5 - 7 runners	1st & 2nd
8 - 15 runners	1st, 2nd & 3rd
Non-handicap of 16 or more runners	1st, 2nd & 3rd
Handicap of 16 or more runners	1st, 2nd, 3rd & 4th

The finishing positions which constitute a place in any leg at the 2020 Royal Ascot meeting, which takes place between Tuesday 16th June and Saturday 20th June, are as follows

2 - 3 runners	1st
4 - 6 runners	1st & 2nd
7 or more runners regardless of whether the race is a handicap	1st, 2nd & 3rd

See further applicable rules in relation to non-runners in the World Pool appendix at the bottom of this document.

RACES ON WHICH POOL IS OPERATED

There are generally two separate 'sequences' of scoop6 pools operating:

- (i) The main Tote Scoop6 operates every Saturday and occasionally on other selected days as indicated in the national and sporting press.
- (ii) The 'FridayScoop6' operates most Friday evenings.

Any funds carried forward are rolled over to the next Tote Scoop6 pool within the same respective Tote Scoop6 sequence. This is usually 7 days later unless indicated otherwise in the national and sporting press.

PLACING BETS

Minimum unit stake = £2, Minimum total stake = £2.

Permutation bets in units of £2 are accepted.

POOL DEDUCTION RATE

30% (The net pool is therefore 70% of the gross pool)

CALCULATION OF DIVIDENDS

The Tote Scoop6 pool will be allocated to four different funds: Tote Scoop6 win fund, Tote Scoop6 place fund, Tote Scoop6 bonus fund, and Tote Scoop6 starting fund, in the ratio 14 : 7 : 5 : 2 respectively.

The Tote Scoop6 win fund, Tote Scoop6 place fund, and the Tote Scoop6 bonus fund are prize funds. The Tote Scoop6 starting fund is held in reserve to be added to the Tote Scoop6 win fund at a later time. A more detailed explanation of how the Tote Scoop6 starting fund operates can be found below.

The total of the money invested plus any money brought forward into any fund will form the gross fund, unless one or more legs are abandoned or declared void (see rule below).

If any fund is guaranteed to a particular amount, then this amount shall form the fund unless the total of the money invested plus any money brought forward in that fund is greater than the guarantee.

Each net prize fund is divided by the total number of winning tickets in that fund to obtain a calculated dividend.

The calculated dividend is rounded down to the next 10 pence to obtain the payable dividend declared to the stake unit. In any event, the minimum Tote Scoop6 dividend will be £1.10.

Only one dividend is declared for each prize fund.

If there is no outright winner of the Tote Scoop6 win fund or the Tote Scoop6 place fund, the respective portion of the gross pool will be rolled over to the next Tote Scoop6 win fund within that same sequence of Tote Scoop6 pools.

Note that any guarantee is disregarded for the purposes of carry-forwards.

FAVOURITE INVESTMENT

Bets on the un-named favourite are accepted and are represented by the starting price favourite. (See rule on non-runners below.)

NON-RUNNERS

Bets 'stand' on horses which do not compete after coming under starter's orders.

Non-runner selections are not void but are replaced by the starting price favourite.

When there are joint or co-favourites, the horse with the lowest racecard number will be taken. Should the favourite be withdrawn before coming under starter's orders but too late for the SP market to be re-formed, the horse with the shortest returned starting price will be used, but should there be two or more runners at the shortest starting price, the one with the lowest racecard number will be taken. If there are no starting prices returned, the first runner quoted in the Racing Post betting forecast will be substituted. If there is no betting forecast and hence no substitute horse can be determined in accordance with any specific rules then the runner with the highest number of Tote Win pool units in the relevant race will be substituted. If two or more runners have an equal number of Tote Win pool units then the one with the lowest racecard number will substitute. If no Tote Win pool is operated then the lowest racecard number will substitute.

For Scoop6 pools hosted by the UK Tote comprising of International races, please refer to the table below for the different selection criteria of the substitute for a non-runner.

<u>Country</u>	<u>Primary method of selecting a substitute for a non runner</u>	<u>Joint or co favourites</u>
UK	Starting Price favourite	Lowest racecard number
Ireland	Starting Price favourite	Lowest racecard number
Hong Kong	Hong Kong Jockey Club Tote Win pool favourite	Lowest racecard number
Sweden	ATG Sweden Tote Win pool favourite	Lowest racecard number
France	Press Association Starting Price favourite	Lowest racecard number
South Africa	Press Association Starting Price favourite	Lowest racecard number
UAE	Press Association Starting Price favourite	Lowest racecard number
USA	Press Association Starting Price favourite	Lowest racecard number

WALKOVERS/VOID/ABANDONED RACES/MEETINGS

If any leg of the Tote Scoop6 is a walkover, or is void, or is abandoned, or there is no official result declared for any reason, and is not re-ran on the same day, then the Tote Scoop6 win fund and the Tote Scoop6 place fund will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful in both the Tote Scoop6 win fund and the Tote Scoop6 place fund, provided at least one leg of the bet takes place.

If the Tote Scoop6 bonus race is void, or is abandoned, or there is no result declared for any reason, and is not re-run on the same day, then all registered qualifiers will be entitled to make a selection in an alternative bonus race to be nominated by Tote.

If the Tote Scoop6 bonus race is reduced to a walkover, then the race is considered to have taken place for the purposes of all funds of the Tote Scoop6, and all tickets in the Tote Scoop6 bonus fund will be deemed to have been successful.

If none of the legs of the Tote Scoop6 take place, the pool will be declared void and all stakes refunded.

Provided at least one leg takes place, a dividend will be declared for the Tote Scoop6 win fund and the Tote Scoop6 place fund, in accordance with these rules.

If one or more legs are abandoned or declared void, whether before or after the first leg has begun, the funds will solely be comprised of money invested on that day's Tote Scoop6 pool. Any stakes brought forward to the Tote Scoop6 win fund from a previous Tote Scoop6 win fund or Tote Scoop6 place fund, or any stakes brought forward to the Tote Scoop6 win fund from the Tote Scoop6 starting fund, will roll directly into the Tote Scoop6 win fund of the next such pool in which all six legs take place. In addition, winners of the Tote Scoop6 win fund will not be eligible to go for the bonus fund. The day's stakes which would otherwise have been allocated to the bonus fund will be re-distributed between the Tote Scoop6 win fund and the Tote Scoop6

place fund in the appropriate ratio shown above. This excludes stakes brought forward in rollovers from the previous Tote Scoop6 bonus fund within the sequence, which will rollover directly to the next Tote Scoop6 bonus fund within the sequence.

MULTIPLE SELECTIONS, BANKERS AND PERMUTATIONS

Permutations are permitted. To calculate the number of permutations, customers should multiply together the number of selections in each leg.

INSUFFICIENT FINISHERS

If in any leg the official number of finishers is fewer than the number of standard places, only the runners which finish will be deemed to have been placed for the purposes of the Tote Scoop6 place fund.

If in any leg the official result is there are no finishers, the win fund and place fund will be settled on the remaining legs, i.e. every selection in that leg is deemed to have been successful.

If in the bonus race the official result is that there are no finishers, all registered qualifiers will be entitled to make a selection in an alternative bonus race to be nominated by Tote.

DEAD HEATS

With regard to the Tote Scoop6 win fund, in the event of a dead-heat for first place in any leg of the bet, all such dead-heating horses are considered to be full winners in that race.

With regard to the Tote Scoop6 place fund, in the event of a dead-heat for any position which constitutes a place in any leg of the bet, all such dead-heating horses are considered to be fully placed in that race.

With regard to the Tote Scoop6 bonus fund, in the event of a dead-heat for first place, the bonus fund will be divided into as many equal parts as there are dead-heating runners. The part of the fund allocated to each dead-heating horse is divided by the total number of tickets on that runner to obtain a calculated dividend for each dead-heating horse. If a dead-heating horse is not covered by any tickets, then the proportion of the bonus fund allocated to that dead-heating horse will be carried forward.

TOTE SCOOP6 STARTING FUND

In any Tote Scoop6 pool, 5% of the amount invested will be allocated to the Tote Scoop6 starting fund. These funds will be held in reserve until after the Tote Scoop6 win fund is next won where all six legs have taken place. At this point, the entire amount held in the Tote Scoop6 starting fund will be carried forward to the next Tote Scoop6 win fund where all six legs take place, in order to boost the size of that fund.

TOTE SCOOP6 BONUS FUND

Tote Scoop6 win fund winners who have correctly selected each of the winners of the six Tote Scoop6 legs will qualify to register to compete in the Tote Scoop6 bonus fund. Claimants must call the Tote Scoop6 bonus race hotline on 0800 028 4418 (or such other number as announced by Tote in the national and sporting press) with their winning receipt, to register as bonus race qualifiers. Claimants should also state if they have more than one winning line as they will be entitled to one entry per winning line. Claimants may register on any day prior to the bonus race, but the deadline for registration is 1 hour before the publicised 'off-time' of the nominated bonus race. Failure to register will mean the claimant will not be eligible to compete for the Tote Scoop6 bonus fund.

The nominated bonus race will be announced the day before the bonus race is scheduled to take place. Registered qualifiers must call the bonus race hotline on the day of the bonus race anytime from 9am up to one hour before the bonus race publicised 'off-time'. It is the registered qualifier's responsibility to register their selection (or selections if they have more than one winning line). Should no selection be received within one hour of the publicised 'off-time' of the bonus race, registered qualifiers will be allocated the starting price favourite in accordance with these rules.

Claimants may register as a bonus race qualifier and state their selection(s) in the bonus race at the same time provided this is done no later than 1 hour before the bonus race publicised 'off-time'.

Tote may contact qualifiers for the Tote Scoop6 bonus fund to request their participation in media publicity, although agreement to participate is entirely at the customer's discretion.

Tote Scoop6 win fund winners will only qualify for a chance to win the Tote Scoop6 bonus if all six legs of the Tote Scoop6 have taken place. For the purposes of this rule, walkovers are considered to have taken place; any race which is ran but subsequently voided is considered not to have taken place.

If there are no qualifiers for the Tote Scoop6 bonus fund, the fund will be rolled over to the next bonus race within the sequence as decided by Tote.

If no one selects the winner of the bonus race, the Tote Scoop6 bonus fund will be rolled over to the next bonus race within the sequence as decided by Tote.

In the event of the nominated bonus race being void or abandoned and not re-ran on the same day, Tote reserves the right to nominate any future race on any day as the bonus race. All registered qualifiers will be entitled to make a new selection.

Should a bonus race selection be a non-runner, registered qualifiers will have the option to make a new selection on condition that no new selection can be made within 30 minutes of the publicised 'off-time' of the bonus race. Should no new selections be received or should a selection become a non-runner within 30 minutes of the publicised 'off-time' of the bonus race, registered qualifiers nominating the non-runner will be allocated the starting price favourite in accordance with these rules.

Payment will be made on the official result on the day, once the weighed-in has been announced.

GUARANTEES

Where Tote offers a guarantee in the Tote Scoop6 win fund, then such guarantee shall not apply where one or more of the 6 legs are abandoned, void, or no result is returned for any reason, and is not re-ran on the same day.

Where the Tote Scoop6 win fund is guaranteed, Tote reserves the right at its reasonable discretion to withdraw such a guarantee should any technical circumstances arise beyond Tote's control which materially affect the total amount invested into the pool.

Where the Tote Scoop6 win fund is guaranteed, Tote reserves the right to withdraw such a guarantee where any leg falls below 6 runners.

SPECIAL POOLS OPERATED

From time to time Tote may operate standalone Tote Scoop6 pools with separate rollover arrangements. These may be subject to some rule variations. Terms will be advertised in the national and/or sporting press and/or tote.co.uk.

APPENDIX 1 WORLD POOL

Overview

During the 2020 Royal Ascot meeting, which takes place between Tuesday 16th June and Saturday 20th June, there will be several changes to how pools are normally operated in the United Kingdom.

Except for Tote Exacta, single-race pool bets on races at this year's Royal Ascot may be notionally commingled with pools operated by the Hong Kong Jockey Club and will be subject to the Hong Kong Jockey Club betting rules.

The operation is known as 'World Pool', and is in partnership with Ascot Racecourse, Tote and the Hong Kong Jockey Club.

Tote will continue to operate local pools at Ascot, other than those nominated as a 'World Pool' and commingled.

The following table provides an overview of when a pool will be operated as a World Pool or by hosted by Tote.

Pool	World Pool	UK Tote Pool
Win	YES	
Place	YES	
Quinella	YES	
Exacta		YES
Trifecta	YES	
Swinger	YES	

Place Term Differences

All World Pool place terms are the same as UK rules with the exception of the following

- A race with 4 runners will pay out 2 places.
- A race with 7 runners will pay out 3 places.
- A race with 16 or more runners will pay out 3 places regardless of whether it is a handicap or not.
- If a field size drops from 5 or 6 declared runners to 4 actual runners, then 2 Place Dividends will still be paid.
- If a field size drops from 7 or more declared runners to 5 or 6 actual runners, then 3 Place Dividends will still be paid.
- If a field size drops from 7 or more declared runners to 4 actual runners, then the Place pool will be void and all bets will be refunded.
- If a field size drops from 5 or 6 declared runners to 3 actual runners, then the Place pool will be void and all bets will be refunded.

These place terms will also be applicable to Placepot, Quadpot and Scoop6 pools hosted by the UK Tote, i.e. multi race pools that contain races from the 2020 Royal Ascot meeting, which takes place between Tuesday 16th June and Saturday 20th June. (see main rules for details).

Deduction Rates

Deduction rates for all races at Royal Ascot will be the same as at all UK meetings except for the following

Win	17.5%	(So the net pool is 82.5% of the gross pool)
Place	17.5%	(So the net pool is 82.5% of the gross pool)
Quinella	17.5%	(So the net pool is 82.5% of the gross pool)
Swinger	17.5%	(So the net pool is 82.5% of the gross pool)
Trifecta	25.0%	(So the net pool is 75.0% of the gross pool)

Dividend rounding

World Pool dividends are rounded to the nearest 5p, except in the case of Trifecta which are rounded to the nearest 10p.

Minimum dividends

World Pool minimum dividends are £1.05 on Win, Swinger and Quinella pools; £1.01 on Place pools; £1.10 on Exacta, Trifecta and Treble pools. These minimum dividends also apply in the event of a dead heat.

Dead-heats

With regards to the World Pool Swinger pools, in the event of a dead-heat for third place, bets comprising of those dead-heat runners are winners.

Insufficient Starters

In respect of Win, Place, Quinella, Swinger or Trifecta pools, where as a result of withdrawals either before or during a betting period, there remains insufficient starters as set out below, the pool will be closed and all bets will be refunded.

<u>Pool</u>	<u>Insufficient Starters</u>
Win	less than 2 Starters
Place	(3 Dividends) less than 5 Starters (2 Dividends) less than 4 Starters
Quinella	less than 3 Starters
Swinger	less than 7 Starters
Trifecta	less than 3 starters

Technical process

In the event that pool totals accepted by Tote cannot be merged into World Pools at race off, or World Pools are not in operation, then Tote reserves the right to declare dividends for the affected race based on these pool totals.

Tote will use UK betting rules to calculate these dividends with the exception of:

- (i) deduction rates,
- (ii) minimum dividends,
- (iii) minimum permitted field size for pool to operate (this affects the Swinger only),

which will still follow World Pool betting rules;

- (iv) dividend rounding method

In such an instance where a Tote Quinella pool cannot be merged into a World Pool, should there be any part-backed or unbacked winning outcome, the balance of the gross pool which has not been won will be donated to the Injured Jockeys Fund (Registered Charity No. 1107395).

General

For the full set of Hong Kong Jockey Club betting rules, please visit:

https://special.hkjc.com/racing/info/en/betting/bet_betrules.asp

Note that under Hong Kong Jockey Club rules, the Swinger pool is named Quinella Place and the Trifecta pool is named Tierce.

These rules for Tote betting revoke all previous issues and are effective from 20th January 2023. Tote reserves the right to alter any of the rules and conditions listed from time to time by republishing them in the usual manner and without prior notice.

Issued by TDCO Limited and Tpoolco Limited (together trading as the Tote), both of 6th Floor 6 Kean Street, London, United Kingdom, WC2B 4AS.

Please bet responsibly – for advice visit <https://www.gamingcommission.be/fr/protection-des-joueurs>