Miami Valley Gaming
Sportsbook "House Rules"
Approved 10/21/2026

3775-10-01(A) (1) - Types of Wagers Accepted;

1) "Moneyline" or "Game" or "Match"

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

2) "Correct Score" or "Result Betting"

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

3) "Over/Under" or "Totals"

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

4) "Odd/Even"

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

5) A "Head-to-Head" and/or "Triple-Head"

A "Head-to-Head" and/or "Triple-Head" is a competition be/tween two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by Miami Valley Gaming.

6) "Half time/Full time"

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

7) "Period betting

"Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.

8) "Draw No Bet"

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

9) "Spread", "Point Spread, or "Handicap"

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

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

There are 3 different "handicap betting" formats:

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

Example:

Team A is given a -1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (ie. 2 goals or more).

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

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

Example:

Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (ie. 3 goals or more).

Draw would be the victorious outcome should the match end up with exactly the listed margin (ie. match ends with results such as 2-0, 3-1 and 4-2).

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

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

Example:

Team A is given a -1.75 goal handicap in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a “tie”. Should the match produce any other outcome, including a Team A victory with only 1 goal of margin, the whole stake would be lost.

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

10) "Double Chance"

"Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event.

11) “Future” or "Outright" or "Place"

"Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the payout will be calculated by dividing the odds by the number of participants sharing those certain positions and are settled accordingly

12) “Each Way”

An “Each Way” bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the “Win” part and the “Place” part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets.

13) "Goal minutes"

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

Betting Props

1) "Grand Salami"

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

2) Over/Under bets

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

3) "Quarter / Half / Period X"

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

4) "Result at end of Quarter / Half / Period X"

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

5) "Race to X Points / Race to X Goals..."

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

6) "Winner of Point X / Next to Score"

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

7) Bets referring to the happening of a particular occurrence in a pre-defined time order will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.

8) "To score first and win"

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

9) "Clean sheet"/"Shutout"

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

10) "To win from behind"

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

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

12) "Decisive goal"

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

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

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

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

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

While all necessary precautions have been taken by the Miami Valley Gaming to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that, at any given point in time, these markets do not represent an enhanced value comparable to related bet offers currently present on the Miami Valley Gaming's Sportsbook. All bets remain valid regardless of these eventual fluctuations.

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

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

1) "Teaser+" Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.

"Rest of the game/match"

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

1. Round Robin Bets

1. In Pre-match and live betting, it is possible to combine up to twelve (12) different offers on a single coupon. Based on these twelve offers, Customers can choose their own number of permutations.
2. Miami Valley Gaming reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies, and also other factors, at its own discretion.
3. It is possible to include one or several matches as 'bankers' which means that the selected matches/events will be included in all coupons.
4. For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the Customer's bet history to the nearest decimal number. The payout will however be effected based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

Livebetting - is where it is possible to bet during an ongoing match or event. Wagers are settled in accordance with these House Rules using the applicable approved results source.

In the event the bettor believes there is a discrepancy, they must make Miami Valley Gaming aware of such immediately, and it will be reviewed.

3775-10-01(A) (2) - Method of calculation and payment of winning sports wagers:

Method for calculation and payment of winning sports wagers Winning wagers are calculated by the Sports Gaming System using American Odds. American Odds with a negative prefix such as '-110' inform the customer how much money they need to wager to win $100. In this example if the customer places a wager for $110 which wins at odds of -110, the Sports Gaming System will pay $210 to the player wallet, $100 of winnings plus their returned wager amount of $110. Odds with a positive prefix such as '+300' inform the customer how much money they will win if they wager $100. In this example if the

customer places a wager for $100 which wins at odds of +300, the Sports Gaming System will pay $400 to the player wallet, $300 of winnings plus their returned wager amount of $100.

Result Settlement

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

2)

a) Settlement of markets held over for more than 1 round/stage (E.g:.Season Bets), will only consider amendments affecting bets for which settlement has not yet been decided. Such measures must be announced by the governing body before the last scheduled round/stage to be considered. Any changes effected after this date, or else referring to bets which have already been settled based on events happening during the event/competition will not be considered.

b) Unless otherwise specified within the offer, implied by the official competition rules or announced beforehand as being the official format for that particular event, any changes from the default sport/event/competition format that result in Miami Valley Gaming offering odds/lines/totals which are incongruent with the revised playing format, will result in the voiding of the bets affected by the format change.

c) Offers where the format change does not preclude the governing body from declaring a winner (ex. Season winner), irrespective whether there will be a continuation of play or not, revised length of season/competition etc., will be settled according to the result issued by the governing body granted that said result is issued as per the timeframes listed below and is congruent to the odds/lines/totals available at time of offer publishing.

d) The following settlement provisions apply in such cases:
   (i) Should the governing body declare a relevant outcome within 3 months from the last match played before the interruption (be it final classification, cancellation or intentions to resume play), markets will be determined accordingly.
   (ii) In case no applicable official communication/result is issued within 3 months from the last match played before the interruption, markets will be settled in accordance with the last

classification/rankings available, regardless of number of matches played/current stage/phase of the competition.

(iii) Markets which refer to whether a team/participant will reach a subsequent phase of the competition (example: Play-Offs) will be settled as void should there be any changes to the format/number of participants scheduled to contest that particular phase or that particular phase is not played at all, unless an outcome based on the market connotations at time of bet publishing has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.

(iv) Markets which odds are dependent/based on a full schedule of matches being played (example: Over/Under Wins in the Regular Season/Points in the League), will be declared void should the number of matches played end up being different than originally scheduled at the time of bet publishing, unless an outcome has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.

3 Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. Unless otherwise stated in the bet offer, occurrences will be settled based on the time the related action is taken, not on the time when the occurrence was awarded. Occurrences are only considered valid for settlement if the subsequent related action is performed i.e. (Offside must result in a free kick, corners must be taken, and Goal kicks must be taken). Should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.

4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision, will be declared void.

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

6) Wagers placed on participants/teams who take no part in an event, will be declared void.
However applicable qualifying stages or similar, are to be considered part of the main event, and any participation within, is considered as validating the wager and will not be voided.

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

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

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

Payout = Stake x (Odds ÷ Number of Participants Sharing the Certain Positions).

The payout will always be at least equal to the stake, except in cases of “Head to Heads.”, see A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by Miami Valley Gaming.

Examples of Dead Heat rules settlements include, but are not limited to, the following instances (All calculations use decimal odds):

Example 1

You bet $20 on a participant to finish in the Top 20 at odds 2.0. The participant finishes tied 16th with 5 other players. Payout would be calculated as follows:

2.0 x 5 = 10.0 (Original odds multiplied by number of places remaining in top 20)

10.0 ÷ 6 = 1.67 (10.0 taken from output of the calculation above, divided by the number of players sharing the remaining places in top

1.67 x 20= 33.40 (New odds multiplied by stake)
Payout of $33.40

Example 2

You bet $10 on a participant to finish in the top 10 at odds 3.0. The participant finishes tied 10th with 3 other players. Payout would be calculated as follows:

3.0 x 1 = 3.0 (Original odds multiplied by number of places remaining in top 10)

3.0 ÷ 4 = 0.75 (3.0 taken from output of calculation above, divided by number of players sharing 10th place)

0.75 x 10 = 7.50 (New odds multiplied by stake)
Payout of $10

Note here the payout computed is less than the original stake. As the rule states, payouts will always equal the stake except in cases of head to heads. In this example, the bet was

not a head to head, and thus payout equals the stake of $10.

Example 3

You bet $10 on a participant to win his 3-ball at odds 2.40. The participant finishes tied for best score with 1 other player. Payout would be calculated as follows:

2.40 ÷ 2 = 1.20 (Original odds divided by number of players who tied)

1.20 x 10 = 12.0 (New odds multiplied by stake)
Payout of $12

Example 4

You bet $10 on a participant to win his 3-ball at odds 1.50. The participant finishes tied for best score with 1 other player. Payout would be calculated as below:

1.5 ÷ 2 = 0.75 (Original odds divided by number of players who tied)

0.75 x 10 = 7.50 (New odds multiplied by stake)
Payout of $7.50

Note here the payout is less than the stake. As the rule states, payouts will always equal the stake except in cases of head to heads. In this example, the bet was a head to head, and thus payout can be less than the stake.

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

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

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

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

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

14) Unless specifically stated, whenever the organizing association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the Regular Season in order to determine the classification, league winners, promotion/relegation, etc., Miami Valley Gaming will take into account the results and outcomes deriving from these matches for

settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

29) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet

on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.

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

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

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

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

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

35) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (E.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterruptedly between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals, if applicable.

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

The [Cash Out] function allows the Account Holder the possibility to redeem a bet, which status has not been settled yet, at its current value. It is available on selected events both in pre-match and live, as well as on both single and multiple bets. [Cash Out] functionality cannot be used on free bets. [Cash Out] requests might be subject to the same delay procedure. All odds offered are subject to variation. Such fluctuation is determined by Miami Valley Gaming. Bets are accepted only at the odds available in the betting grid, at the time the bet was accepted by Miami Valley Gaming, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
Should it happen that during this delay, for whatever reason, either the offer is removed, or odds fluctuate, the [Cash Out] request will not be accepted, and the Account Holder will be notified with an

on-screen message. Miami Valley Gaming reserves the right to offer such functionality at its own discretion. Should a [Cash Out] request be successful, the bet will be settled immediately and any subsequent events which occur in relation to the bet will not be considered. In the instance of a [Cash Out] bet having suffered from a technical, pricing or settlement error at any time between the time of original offering and the final settlement, Miami Valley Gaming reserves the right to rectify such inaccuracy.

3775-10-01(A) (3) - Effect of scheduling changes and/or cancelled sporting events;

Effect of scheduling changes and/or cancelled sporting events;
all bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision, will be declared void.
In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.

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

Unless otherwise stated either in the Sport-Specific rules or in conjunction with the bet offer, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/date longer than 12 hours from the last scheduled time issued by the governing body due to bad weather, crowd trouble or similar scenarios will be declared void with the following exceptions where bets will remain valid:
a. Events which starting times have not been officially confirmed yet by the governing body at time of bet placement.
b. Events which are moved due to scheduling conflicts/tv broadcasts but remain scheduled to be played within the same matchday/game week/round (as applicable) and the change does not change the order of official fixtures for any of the participants in the offer.
c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same matchday/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences, the change does not modify the order of official fixtures for any of the participants in the offer.

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

home and away fixtures in the series is not modified and the listed fixture takes place within the series. Bets will be declared void otherwise.

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

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

3775-10-01(A) (4) - Process for handling incorrectly posted sports betting events, odds, or results;
Miami Valley Gaming reserves the right to void any bet where there are incorrectly posted events, odds or results. Instances of incorrectly posted odds include but are not limited to an error in publishing a price or a handicap (e.g. New England Patriots -6.5 is published as New England Patriots +6.5). In case of such errors, we will endeavor to contact the guest prior to the start of the event. However, in situations where it has not been possible to contact the guest, bets will be void. In the event that an error is discovered after a bet has been settled, we reserve the right to void the bet(s) retrospectively.
In the case of incorrect settlements Miami Valley Gaming reserves the right to correct any error made and re-settle the bet correctly. Such funds may be repaid to us when a request for payment is made by us to you. We will strive to settle these issues as amicably as possible while ensuring compliance.

'Error' is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar. Examples of errors include, but are not limited to:
• bets accepted during technical problems that would otherwise not have been accepted
• bets placed on events/offers that have already been decided
• bets on selections containing incorrect participants
• bets placed at odds that are materially different from those available in the general selection at the time the bet was placed
• bets offered at odds which reflect an incorrect score situation
• Odds being clearly incorrect given the chance of the event occurring at the time the bet was placed.
• incorrect settlement of a bet or bets
Where there is evidence of price, race, game or event rigging, we reserve the right to withhold payment, pending the outcome of any subsequent investigation and ultimately to declare bets on that event as void.
Where evidence of rigging exists, or where there is evidence of a series of bets containing the same selections(s) having been placed by or for the same individual or by a syndicate of individuals, we reserve the right to require claims for payment to be submitted in writing to Support.

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

3775-10-01(A)(5) - Method of notifying patrons of odds or proposition changes;
In the event of an odds or proposition change, the sports betting team will update the applicable odds boards in conjunction with our sports betting technology provider. In addition, the OTC's and Self-Betting kiosks will reflect the updated odds and/or propositions. This will occur as soon as the information is received, and a reasonable amount of time is allotted to execute said changes.

Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing body. For example, in Soccer, full time is stipulated to be 90 minutes including injury time, and in Ice Hockey it is stipulated as the 3 x 20-minute periods. Should the governing body decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event (for example, soccer matches played with 3 x 30 minutes or 2 x 40 minutes formats). Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.

3775-10-01(A) (6) – Methods of funding a wager or sports gaming account;
Miami Valley Gaming wagers may be funded over the counter or through a self-service sports betting terminal/kiosk. Funding for a wager may be done with cash, a winning bet ticket or voucher.

3775-10-01(A) (7) – Methods of redeeming a winning sports wager;
Sports wagering tickets and/or vouchers may be redeemed by a patron at a sports wagering kiosk or at the Sportsbook Cage.
Sports wagering tickets and/or vouchers are redeemed at a sports wagering self-service kiosk by scanning the barcode of the ticket and/or voucher at the kiosk. Once scanned the kiosk utilizes the sports wagering system database to confirm the validity of the ticket. Once confirmed, the ticket is automatically cancelled from the sports wagering system database and marked as redeemed. Subsequently the value of the ticket and/or voucher is transferred to the balance of the machine and may be utilized to place additional wagers and/or print a voucher which may be redeemed by a Sportsbook Rep or higher at the Sportsbook Cage for cash and/or check.

Prior to payment, the Sportsbook Rep or above enters or scans the ticket/voucher number into the sports wagering system to validate the ticket/ voucher.
Once validated, the sports wagering system brands the ticket and/or voucher with a redeemed designation, the amount of payment, teller ID number and date.
Once the transaction is completed, the Sportsbook Rep or higher places the ticket /voucher in his/her cashier drawer as support for the funds issued to the patron. The ticket and/or voucher redemption is automatically recorded on the Sportsbook Rep or above individual electronic transaction log within the sports wagering system.

3775-10-01(A) (8) - Lost or damaged ticket policy;
Miami Valley Gaming is not responsible for lost, stolen, altered, or unreadable tickets. If a ticket is intentionally altered, it will not be honored and automatically become a loser. Miami Valley Gaming Sports Book may not honor any claims or accept any responsibility for inaccurate tickets or incomplete transactions that may be the result of miscommunication, misunderstanding, error or any other cause. In the event the aforementioned circumstances occur, Miami Valley Gaming will conduct due diligence in the situation and inform the guest of the outcome.

3775-10-01(A)(9) – Expiration of any winning ticket one year after the ticket outcome is determined;
Winning sports wagering tickets are honored up to one year from the conclusion of the event wagered upon, at which time they will be expired. The redemption period will be stated on each betting ticket, in House Rules and on notices conspicuously placed in the Sportsbook area. After that one-year period, those tickets will be escheated and processed under the direction of the Ohio Casino Control Commission.

3775-10-01(A) (10) – Process for accepting sports wagers at other than posted terms;
All bet selections are subject to pre-imposed limits set solely at Miami Valley Gaming's discretion which may be lower than the limits mentioned. Should this limit be reached, the Patron has the right to ask for it to be exceeded. Miami Valley Gaming reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation. 3) Miami Valley Gaming reserves the right to decline, solely at its own discretion, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined in the Betting Rules is not accepted in full, either in terms of stakes or combinations included in said "System bet."

3775-10-01(A) (11) - Process for canceling sports wagers for obvious errors, including notification;
1) A bet can be declared void, under the circumstances described in clause 3 below. If a bet is voided, it will be settled with odds of 1.00.

2) A bet made as an accumulative bet shall remain valid, notwithstanding a match or an event which is part of the accumulative bet being void.

3) Miami Valley Gaming reserves the right, to declare a bet void, totally or partially, if any of the following, or similar, circumstances have occurred:
a. Bets have been offered, placed and/or accepted due to an Error and/or at odds which significantly differ from those currently present elsewhere in the betting industry market
b. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
c. Influence Betting;
d. Syndicate Betting;
e. A result has been affected by criminal actions - directly or indirectly;
f. A public announcement has occurred in relation to the bet which significantly alters the odds.
g. A bet has been offered on the relevant market in breach of the gambling regulation in the specific jurisdiction

4) Past-posting and other cancellations: While Miami Valley Gaming employs its most reasonable endeavors to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, Miami Valley Gaming reserves the right to void all bets accepted within said circumstances. Similar situations include, but are not limited to:
(i) 'Pre-match' bets placed/accepted after the event has started;
(ii) 'Live' bets placed/accepted at incorrect odds due to delayed or failing 'Live' coverage, or on odds

which represented a different score than the actual;
(iii) Bets placed following the last instance that a participant/outcome had any chance to influence the match/event scoring applicable to the relevant market and an eventual withdrawal/disqualification/cancellation/format change or anything which precludes the ability of the applicable participant/outcome to influence said scoring will be declared void;
(iv) Bets placed with odds which do not reflect that a related event was underway and where conditions could have been altered in a direct and indisputable way, or else after an event which could normally be deemed as leading to the outcome is happening or has happened already.

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

6) Bets can be voided regardless of whether the event has been settled or not.

3775-10-01(A) (12) - Process for contacting the sports gaming proprietor to submit questions and/or complaints;

Any dispute relating in any way to the use of the Miami Valley Gaming Sports Book should be emailed to INFO@MVGRLLC.COM or 513.934.7070. This information will be posted on our company website and within the sports book area.

3775-10-01(A) (13) – Notification of the patron dispute process;

Any dispute relating in any way to the use of the Miami Valley Gaming Sports Book should be emailed to INFO@MVGRLLC.COM or 513.934.7070. This information will be posted on our company website and within the sports book area. Once received, a member of the Sportsbook Management Team will investigate the concern and respond to the guest within ten days of receipt of the complaint.

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

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

3775-10-01(A) (14) – Notification to patrons of the Voluntary Exclusion Program;

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

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