

HOUSE RULES

GENERAL MANAGEMENT

1. Management reserves the right to add, delete, or change the House Rules and/or payoff odds subject to regulatory approval of the Mississippi Gaming Commission.
2. Management reserves the right to refuse or limit any wager or delete or limit any selection(s) prior to the acceptance of the wagers.
3. Management reserves the right to rescind wagers where an obvious error has occurred (e.g., obvious human or technology erroneous pricing). Approval from the Mississippi Gaming Commission will be received prior to any wager is rescinded.
4. Management reserves the right to modify any lines, odds, or any other wager prices or payoffs prior to the acceptance of the wagers.
5. Management determines the minimum and maximum wagers on all events.
6. The use of two-way electronics communication devices while you are at the counter placing a wager is prohibited.
7. Persons under the age of 21 are prohibited from placing wagers or collecting winnings.
8. All wagers will be deemed to have been accepted from the individual placing the wager only, and not on behalf of any entity. Wagering rules and conditions are subject to change; please refer to Retail Text Screens for details. If there is a conflict between a stipulation on a Retail Text Screens and these House Rules the stipulation on the Retail Text display will prevail.



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GENERAL MANAGEMENT (continued)

9. Accepting telephone or electronic wagers from outside the Treasure Bay Casino facility is strictly prohibited.
10. Wagers may be accepted at other than the posted odds, please check your ticket prior to leaving the window.
11. Wagering rules and conditions are subject to change; please refer to odds sheets/displays for details. If there is a conflict between a stipulation on an odds sheet/display and these House Rules the stipulation on the odds sheet/display will prevail.
12. Teasers. A teaser consists of 2-to-8 Football or Basketball events parlayed together with adjusted spreads and/or totals with special odds applied. Teaser pay tables will be available in the sports book.
 - a. If a teaser wager is reduced to one live leg (due to a push, void, etc), a wager with a winning selection will be paid out at the odds listed in the table below.

	NFL			College Football			Pro + College Basketball		
Selections	6pt	6.5pt	7pt	6pt	6.5pt	7pt	4pt	5pt	6pt
Level	1	2	3	1	2	3	1	2	3
1 (for settlement only)	-260	-280	-300	-240	-260	-280	-250	-270	-300
2	-120	-130	-140	100	-110	-120	-110	-120	-140
3	160	145	130	180	160	130	180	150	120
4	260	220	200	280	250	200	250	220	180
5	400	350	300	450	400	350	400	350	300
6	600	500	450	700	600	500	600	500	450
7	800	700	600	1000	800	700	800	700	600
8	1000	900	800	1200	1000	900	1000	900	800

- b. Teasers can only be placed on main, full-game spread and total markets.



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GENERAL MANAGEMENT (continued)

c. For cross-sport teasers, the lowest odds are applied.

13. We will not offer any prohibited sports events. Prohibited sports event means

- a. Any amateur sport or athletic event other than;
 - i. Olympic sporting or athletic events sanctioned by the International Olympic Committee, subject to limitation by the Executive Director or the Executive Director's designee in his sole and absolute discretion, and
 - ii. Collegiate sporting or athletic events;
- b. Any sport or athletic event which the licensee knows or reasonably should know, is being placed by, or on behalf of a coach or participant in that event.
- c. The outcome of any election for any public office; and
- d. Any event which the Executive Director deems to be contrary to public policy

14. Management will keep a record of all point spreads, odds, final scores, and related betting proposition statistics to protect both the customer and Sports Book in case of an obvious computer, mechanical, technical, or human error.



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NOTIFICATION OF ODDS OR PROPOSITION CHANGES

1. The latest odds / prices are reflected on the display boards within the Sportsbook
2. For any wagers being placed via a Kiosk:
 - a. Once a selection has been added to the bet slip a price/handicap change is indicated on the bet slip.
 - It will turn yellow over a 3 seconds transition.
 - A message is placed at the top of the bet slip
 - The boarder around the selection will remain highlighted for the length of time that the selection remains in the bet slip or until bet opportunities is recalled (for example selection added/removed)
 - b. If a bet is not placed, then a bet placement error is shown.
3. For any wagers being placed via a teller (using the POS terminal at the window/ counter):
 - a. Once a selection has been added to the bet slip a price/handicap change is indicated on the bet slip.
 - It will turn yellow over a 3 seconds transition.
 - A message is placed at the top of the bet slip
 - The boarder around the selection will remain highlighted for the length of time that the selection remains in the bet slip or until bet opportunities is recalled (for example selection added/removed)
 - b. If a bet is not placed, then a bet placement error is shown to the teller and the patron will be notified.
4. All prices of wagers as placed are clearly shown on the wager ticket along with the potential return if it wins.



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TICKET ACCURACY

1. Please check your ticket for accuracy as all tickets go as written after you leave the wagering counter. Once a wager is accepted by both parties, tickets will not be altered or voided except at the discretion of Management and with the approval of both parties.
2. No winning wager will be paid without the customer copy of the wagering ticket, except for lost, stolen or unreadable tickets which will be honored as stated below.
3. Management is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, payment will be made as soon as possible. For all lost, stolen, or unreadable tickets where the rightful owner cannot be immediately determined the waiting period for honored claims will be 120 days.
4. Winning tickets are void after 120 days from the conclusion of the event.
5. The time on the tickets is Central Standard Time.
6. Where mail-pay is accepted, winning tickets may be mailed in for redemption to the address on the reverse side of the ticket. See the reverse side of the wagering ticket for mail-in collection instructions and address. If a self-addressed envelope is not included, a processing fee may be charged. . If no mail-in instructions are included on the reverse side of the ticket, mail-pay is not accepted at that property.



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PAYOUTS (ROUNDING)

1. All payout calculations for Retail bets are rounded to the nearest nickel.
2. Rounding of the payout of all cash-equivalent bets to the nearest nickel are:
 - 1 cent and 2 cent amounts to be rounded down to 0 cent
 - 3 cent and 4 cent amounts rounded up to 5 cents
 - 6 cent and 7 cent amounts to be rounded down to 5 cents
 - 8 cent and 9 cent amounts rounded up to 10 cents
3. Rounding is applied to all bet types and amounts applicable to wagers refunded due to them being cancelled, voided, or pushed bets

PAYOUTS (CALCULATION)

1. Calculations for wager types are as follows:
 - **Odds** – Odds can be displayed in American, Fractional, or Decimal format (display at patron selection on Kiosk). Payout calculation is the same regardless of selected odds format.
 - **Parlay payoff** – Parlay odds are calculated by multiplying odds of each leg within the Parlay. In the event of a Void leg within a Parlay, the Parlay will ignore that selection.
 - **Teaser payoff** – Teaser pay charts are posted alongside the house rules.
2. Rounding is applied to all bet types and amounts applicable to wagers refunded due to them being cancelled, voided, or pushed bets



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HOUSE RULES

DETERMINING THE WINNER

1. The winner of an event or game will be determined on the date of the event's conclusion. Management does not recognize suspended games, protests, overturned decisions, changes to the score, etc. Management, at its sole discretion, may delay payment of winning wagers if the final score is questioned or challenged. Once the score is posted for payment and the winning wager has been paid out, no subsequent score changes will be recognized.
2. The winner of a proposition wager that occurs while a game or match is in progress will be used "action", regardless if the game or match is played to its conclusion, unless otherwise specified.
3. All futures bets placed will be "action" regardless of any regular season or playoff structural changes the league deems necessary.
4. If a league declares a championship, conference, division or any other category a winner, all bets on the winning team will be paid out regardless of regular season or playoff format.
5. Bets will be paid out if the league declares a championship, conference, division, or any other category a winner without playoffs taking place during the particular season.
6. If a league does not declare a championship, conference, division or any other category a winner, all bets on those futures markets will be void and considered "no action".



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SAME-GAME PARLAY RULES

1. If any leg of a Same-Game Parlay bet relates to an existing market on site, rules for that market will apply. For example, if a Same-Game Parlay bet includes a player to score an anytime touchdown & the selected player scores only scores via passing touchdowns, this bet will be graded a loser because the Anytime Touchdown Scorer rules do not include touchdowns scored as a passer.
2. If any leg of the Same-Game Parlay bet is made void or settles as a push, then the whole bet would become a void or a push. The exception to this is if the outcome of the bet requested can still happen.
3. A Same-Game Parlay bet may contain up to 10 legs. Same-Game Parlays do not support wagers with more than 10 legs.
4. A Same-Game Parlay bet must be placed from a single game. Same-Game Parlay wagers cannot be combined across multiple games.
5. If part of the bet requested consists of one of two named players to score at any time during a game, bets placed on that market will stand if one or both of those players play any part in that game.



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DISPUTES

1. If you have any complaints, claims or disputes concerning any outcome regarding the services or any other activity, please promptly bring any complaint, claim, or dispute concerning any outcome regarding the services or any other activity to the attention of the management team at the Sports Book.

Address and phone number are:

Treasure Bay Casino and Hotel

1980 Beach Blvd
Biloxi, MS 39531
228.385.6000

2. In the event of a dispute that cannot be resolved to the satisfaction of the customer, the customer has the right to file a dispute with the Mississippi Gaming Commission. Decisions of the Mississippi Gaming Commission are final.

FUTURES BET SETTLEMENT

1. All futures bets placed will be action regardless of any playoff structural changes the leagues deem necessary.
 - If a league declares a championship winner, all bets on the winning team will be paid out regardless of playoff format.
 - Bets will be paid out if the league declares a championship winner without playoffs taking place during the league year.
 - If a league does not declare a championship winner, all futures bets will be void.



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GENERAL SPORTS RULES

The following general rules apply to all markets, unless specifically stipulated at the sport level, in which those rules will prevail:

1. We only accept bets on approved sporting events, numbers betting or special events as listed in rules or where the bet has been agreed and authorized by the Treasure Bay Casino Sportsbook Trading Department. Any bets accepted in error and not so authorized or covered will be declared void once approved by the Mississippi Gaming Commission.
2. Legs considered no action will be made Void for settlement purposes and wagers will be fully refunded.
3. All events must take place on advertised date for action. If an event is abandoned for any reason, unless it is declared official according to the wagering rules of the particular sport, any market yet to be determined will be declared void unless completed by 6AM venue time the following day.
4. If an event is postponed, then legs will be made Void unless completed by 6AM venue time the following day.
5. Management does not recognize any score changes, official or otherwise, on dates following event end.
6. In abandoned events, markets referencing a specific period of play are action if the given period has been completed.
7. Venue changes, unless specified, are void and wagers will be fully refunded.
8. Where there are multiples winners of a single event, dead-heat stake reduction rules may apply.
9. Whenever a tie or draw is quoted, overtime does not count for settlement.
10. Both sides must start in any two-way match-up propositions.



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HOUSE RULES

NON-RUNNERS / NON-PARTICIPANTS AND VOID SELECTIONS

1. When a selection is made void or does not run, then in single bets the stake will be returned. In accumulative bets the stake will run on to the remaining selection(s) with a two-leg parlay becoming a straight, a three-leg parlay becoming a two-leg parlay and so on. Unless a specific reference is made in the individual section that covers the sport, abandoned or postponed events are void. However, bets in markets that have already been resolved at the time of abandonment, such as 'first touchdown scorer' etc. will stand.

DEAD HEATS

1. In a DEAD HEAT the stake money on a selection is divided by the number of runners or competitors involved in the dead heat. The full odds are then paid to the divided stake, with the remainder of the stake money being lost.

RELATED CONTINGENCIES

1. Accumulative/multiple bets are not accepted where the outcome of one part of the bet contributes to the outcome of another. If taken in error, the stake will be invested on the selection with the largest price. Where two or more selections are quoted at the largest price, the stake will be divided equally between them. However, where the related parts of the bet are resolved at different times, unless 'special double' or 'special accumulative' odds are available, bets will be settled as instructed with the odds for the second or subsequent legs being determined at each individual stage.



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RELATED CONTINGENCIES (continued)

• **FOR EXAMPLE:** In a hockey game, if a parlay mistakenly goes through on the Rangers to win in 60-minute regulation time and the Rangers to win on the money line in the main game market, that would be a related contingency. If the Rangers win in 60 minutes of regulation time, they would also win in the main game money line market. So, in that case, a \$20 parlay would be paid as a straight bet on the best price of the two legs that were parlayed.

SPORTS GOVERNING BODIES

It is a condition of our acceptance of bets from you that, and by offering to place a bet with us, you represent that:

1. You are not prohibited from entering into the bet by any term of your contract of employment or other professional contract or any rule of a Sports Governing Body, which applies to you.
2. You are not aware of any circumstance which would make the placing of the bet a breach of a rule on betting applied by a Sports Governing Body.
3. Where the bet is placed on the outcome of a race, competition or other event or process or on the likelihood of anything occurring you do not know the outcome of the event or have not been involved in events which adversely affected the potential outcome.
4. In the event of any such representation by you proving to be false your stake will be forfeited, and we shall not be obliged to pay any winnings which might otherwise have been payable in respect of the bet.



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SPORTS GOVERNING BODIES (continued)

5. We have a method of communicating with Sports Governing Bodies where we will share information with them where there is suspicious betting, or where we identify bets that have not been placed in accordance with our rules for Sports Governing Bodies.
6. You are not a "Prohibited participant" which means any person who is prohibited from participating in sports betting activities. This includes any individual whose participation may undermine the integrity of the wagering or the sports event or for other good cause, including but not limited to: any individual placing a wager as an agent or proxy; any person who is an athlete, coach, referee, a player or a referee personnel member, in or on any sports event overseen by that person's sport's governing body based on publicly available information; a person who holds a position of authority or influence sufficient to exert influence over the participants in a sporting contest, including but not limited to coaches, managers, or athletic trainers; a person with access to certain types of exclusive information on any sports event overseen by that person's sport's governing body based on publicly available information, or a person identified by any lists provided by the sport's governing body to the division and the racing commission.



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DATA SUPPLIED BY A THIRD PARTY

1. Please be aware that data such as current scores, time elapsed etc. that is displayed on our site or on our text screens is sourced from a 'live feed' provided by a third party and may be subject to time delay and/or be inaccurate. If you rely on this data to place bets, you do so entirely at your own risk and Treasure Bay Casino Sportsbook accept no responsibility for any loss (direct or indirect) suffered by you as a result of your reliance on it.

RIGGING

1. We reserve the right to withhold payment or void any bet(s) if we have any reasonable suspicion and/or evidence that the prices or the pool have been manipulated or where a race, event or match has been rigged and this reasonable suspicion and/or evidence has caused us to report the match to the proper regulatory authorities. Evidence of the above may be based on the size, volume or pattern of bets placed with Treasure Bay Casino Sportsbook across any or all our betting channels.



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OBVIOUS PRICE OR TERMS ERRORS

We do all that we can to avoid errors, however we cannot accept responsibility for obvious errors, also referred to as palpable errors, or omissions in respect of the announcing, publishing or marking of prices, spreads, or results that occur despite our every effort to ensure total accuracy.

1. A non-exhaustive list of "obvious errors" is as follows:
 - a. the prices/terms offered are materially different from those available in the general market at the time the bet was placed;
 - b. the prices/terms offered at the time the bet is placed are clearly incorrect given the probability of the event occurring;
 - c. odds or terms of a bet have been misquoted as a result of human or system error;
 - d. where we have continued to accept bets on a game which should have been suspended, including where the relevant event is in progress or had already finished;
 - e. where an error is made by us as to the amount of winnings/returns that are paid to you, including as a result of a manual or computer input error.
 - f. where markets are created and graded for an event or matchup that does not take place
2. When a bet is placed on a market offered before an event has started and more advantageous odds or terms than those actually available with Treasure Bay Casino Sportsbook are applied, we will either settle the bet at the correct price or terms available with Treasure Bay Casino Sportsbook once approval is received from the Mississippi Gaming Commission.



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LIVE PLAY GENERAL RULES

If betting Live is available, bets will stand and be settled at the current Live price at the time the bet was struck. Where betting Live is not available any bet that is inadvertently accepted after this time will be void, unless we are satisfied that the bet was placed before the actual start of the event. Prior to any void being processed, notification and approval from the Mississippi Gaming Commission will be received. This is with exception in the following circumstances: a Golf event up to 15 minutes after the start time, a Soccer match up to 15 minutes after the start time (provided there have been no goals scored or players sent off) and any of the following sports events up to 5 minutes after the start time: Football, Baseball, Basketball, Ice Hockey, Tennis.

Live Bet Acceptance (Kiosk):

1. For the purposes of security and integrity, Live bets (meaning events that have already started) are subject to an automated time delay prior to acceptance.
2. Once a selection has been added to the bet slip, a price/handicap change is indicated on the bet slip.
 - It will turn yellow over a 3 seconds transition.
 - A message is placed at the top of the bet slip
 - The boarder around the selection will remain highlighted for the length of time that the selection remains in the bet slip or until bet opportunities is recalled (for example selection added/removed)
3. If a bet is not placed, then a bet placement error is shown.
4. A betting market may be suspended
 - When something of significance occurs or is likely to occur (such as goal, touchdown, ejection, etc).
 - Due to the time elapsed in the match, the market becoming uncompetitive or for technical reasons.
 - The above examples are not exhaustive and there may be other reasons that are not listed. While a market is suspended, bets cannot be placed.



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LIVE PLAY GENERAL RULES (continued)

Live Bet Acceptance (via a teller using the POS terminal at the window/ counter):

1. For the purposes of security and integrity, Live bets (meaning events that have already started) are subject to an automated time delay prior to acceptance.
2. Once a selection has been added to the bet slip a price/ handicap change is indicated on the bet slip on the teller screen
 - It will turn yellow over a 3 seconds transition.
 - A message is placed at the top of the bet slip
 - The boarder around the selection will remain highlighted for the length of time that the selection remains in the bet slip or until bet opportunities is recalled (for example selection added/removed)
3. If a bet is not placed, then a bet placement error is shown, and the patron will be notified.
4. A betting market may be suspended
 - When something of significance occurs or is likely to occur (such as goal, touchdown, ejection, etc).
 - Due to the time elapsed in the match, the market becoming uncompetitive or for technical reasons.
 - The above examples are not exhaustive and there may be other reasons that are not listed. While a market is suspended, bets cannot be placed.



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FULL COVER BETS

A Full Cover bet is a package of wagers that contains all possible multi-bet options based upon the given number of selections. These bets give you more options to win even if one or more of your straight bets lose.

Example: if you have 3 selections in your bet slip (Patriots, Eagles, and Falcons), then the Full Cover bet will consist of 3 straight bets, 3 round robins by 2's (Patriots + Eagles, Patriots + Falcons, and Eagles + Falcons) and 1 three-team parlay. If the Eagles lose but Patriots and Falcons both win, your Patriots + Falcons round robin is a winner along with your 2 straight bets, but the other two round robins and the three-team parlay are losers.

For each Full Cover bet, the amount wagered is multiplied by the number of available options:

Full cover with 3 selections

3 X straight bets
3 X round robins by 2
1 X 3 team parlay
7 bets total

Full cover with 4 selections

4 X straight bets
6 X round robins by 2
4 X round robins by 3
1 X 4 team parlay
15 bets total

Full cover with 5 selections

5 X straight bets
10 X round robins by 2
10 X round robins by 3
5 X round robins by 4
1 X 5 team parlay
31 bets total

Full cover with 6 selections

6 X straight bets
15 X round robins by 2
20 X round robins by 3
15 X round robins by 4
6 X round robins by 5
1 X 6 team parlay
63 bets total



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HOUSE RULES

PARLAY RULES

1. All off the board Parlay tickets are paid in accordance with the standard mathematical odds.
2. Combination parlays are determined using standard odds (mathematical) calculations.
3. Final calculations are rounded to the nearest nickel (this applies to all wager bets and not just parlays).
4. Teaser pay tables will be available in the sports book.

PARLAY CARD RULES

1. See reverse side of parlay card(s) for rules.

NON-CASH PRIZES

1. No non-cash prizes are offered for wagers.

WAGERING TIES

1. Straight Wager, "no action" and the wager will be refunded.
2. 2-team Teaser, "no action" regardless of the outcome of the other team.
3. Parlays and Teasers (other than 10 or 14 point) reduce by one leg/selection.
4. 10 and 14 Point Teasers any tie loses.
5. In the case of a tie for an award or any other event, odds will be divided by the number of winners.

RESPONSIBLE GAMING

We are committed to promoting an atmosphere of responsible gaming. Guests at the Treasure Bay Casino Sports Book can enjoy a wide variety of amenities. Unfortunately, for a small number of individuals, gaming can be a problem, which can negatively impact the lives of individuals. If you or someone you know has a gambling problem, and wants help, call 1-888-777-9696 or text msgambler to 53342.



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