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1. General Rules

- a. Patrons must be 21 years of age or older to place a sports wager.
- b. Patrons should familiarize themselves with <u>Treasure Bay Casino</u> House Rules before placing a bet. By placing a bet, the patron acknowledges reading and understanding the 'House Rules'.
- c. <u>Treasure Bay Casino</u> reserves the right to refuse any wager, delete, or limit selections prior to the acceptance of any wagers.
- d. <u>Treasure Bay Casino</u> reserves the right to suspend odds during an event due to failed transmission or other technical related issues or if fraud is suspected. Additionally, Treasure Bay Casino may subsequently void any wagers placed on the affected events and/or markets.
- e. Please check your tickets for accuracy before leaving the betting window/kiosk. Leaving the window/kiosk with the ticket is deemed an acceptance of the wager by both parties.
 - Tickets will not be altered or voided prior to the start of an event except at the discretion of management and with the approval of both parties.
 - Once both parties accept a wager, tickets will not be altered or voided after an event officially begins.
 - Wagers may only be rescinded with the approval of the chairman of the State Gaming Control Board.
 - Tickets will expire <u>120</u> days from the event settlement date.
- f. Management will make every effort to ensure the odds displayed on their screen are accurate.
 - Computer generated point spreads / odds shall determine winners, losers, ties, and payout odds.
 - For the protection of all concerned, management will retain a record of all point spreads and odds in case of technical or human error.
 - All statistical and other data displayed on the sports book screens, wallboards, scratch sheets, etc. are for the convenience of our patrons only. Maximum care is taken to ensure the accuracy of such information.
 - Wagers may be accepted at other than the posted odds, please check your ticket prior to leaving the window.
- g. <u>Treasure Bay Casino</u> will determine minimum and maximum wagers on all race & sports events.
- h. <u>Treasure Bay Casino</u> reserves the right to void or amend a wager that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a wager are materially different from those available to the general market at the time the wager is placed. This applies to individual wagers or wagers that are part of a multi-event, such as a parlay. Any dispute of a void or amendment may be brought to the attention of the Mississippi Gaming Commission, with the final decision resting with the Executive Director.

- i. <u>Treasure Bay Casino</u> reserves the right to add, change or delete the Race & Sports Book payout ratio limits.
- j. <u>Treasure Bay Casino</u> is not responsible for lost, stolen, altered or unreadable tickets. If a patron chooses to make a lost ticket claim, the patron must fill out a Lost Ticket Claim Form prior to the ticket expiration date so a determination to honor the ticket for payment can be made. If the patron cannot provide sufficient information to reasonably identify their "lost" ticket, the claim will not be paid. If the claim is questionable and the claim for was completed prior to the ticket 120 days after the final event listed on the ticket settles to verify the original ticket has been purged and not previously paid. If so, the patron may be contacted to be paid if the determination to do so has been made. Tickets are considered to be the same as cash and submitting a Lost Ticket Claim Form does not guarantee payment, and any ticket previously paid yet claimed to be lost will not be paid.
- k. Management will make every reasonable effort to resolve disputes. Any unresolved dispute arising as a result of wagers accepted by <u>Treasure Bay Casino</u> shall be resolved as set forth in the Mississippi Gaming Regulations.
- 1. <u>Treasure Bay Casino</u> reserves the right to prohibit the below sportsbook participants:
 - a. Any patron on the exclusion list
 - b. Self-excluded patrons
 - c. Banned patrons.
 - d. Patrons suspected of syndicate wagering.
- m. <u>Treasure Bay Casino</u> reserves the right to add, change or delete the Race & Sports Book House Wagering Rules, subject to regulatory approval.
- n. <u>Treasure Bay Casino</u> does not guarantee a field selection on any Future/Proposition wager.

2. Action/Official Results

- a. An abandonment is where a match is halted before the completion of the allocated match time and not played out to conclusion on the same day. Markets which have been determined at the time abandonment (i.e., the outcome has already been decided) such as "First Team to Score', "First goal scorer", etc. will stand. The market must be fully determined for bets to stand.
- b. Basketball, Boxing, Hockey, Mixed Martial Arts and Baseball must be played on the date scheduled for "action." If a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action", unless otherwise specified. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- c. Football, if a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action/void", unless played in the same weekly schedule (Thursday Wednesday local stadium time).
- d. For Soccer unless otherwise specified, if a match is suspended/postponed and is continued within 48 hours of the previous scheduled start time, then all bets will be

considered "action" and settled with the final result. If the match is not started within 48 hours, then all undecided bets are considered "no action/void." unless stipulated otherwise on guest wagering information sheets or odds display.

- e. Except for boxing, mixed martial arts (all leagues), and tennis Management is not responsible for location changes. If a game or event is moved from original location, all wagers are "No Action" unless otherwise stipulated.
- f. For wagering purposes, unless otherwise stipulated on matches are official after: All considered action once the opening bell/buzzer sounds, regardless of the scheduled length of the bout. All fighting "pick the round" proposition wagers are "No Action" (Refunded) if the scheduled length of the bout is changed from the distance displayed by the sports book, be it on guest wagering information sheets or odds boards.
- g. All results are deemed final once the official agency (official sports body, commission, sanctioning organization, etc.) has posted the result. Subsequent inquiries and changes to official results will not affect the bet settlement after one hour or more of the conclusion of the event.
- For betting purposes, the winner of an event or game will be determined on the date and approximate time of the event's conclusion according to house wagering rules. <u>Treasure</u> <u>Bay Casino</u> does not recognize suspended games, result changes one hour or more after the events conclusion, protests, or overturned decisions, etc.
- i. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):
 - Baseball (major league, college) In all nine-inning scheduled games, winners and losers are official after nine innings of play, unless the home team is leading after eight and one-half innings. Postponed or Suspended games must go a minimum of five innings or four and one-half innings if the home team is ahead. If a game goes past five innings and is subsequently Postponed or Suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count.
 - Basketball (NBA) 43 minutes of play
 - Basketball (International/Olympic) 35 minutes of play
 - Basketball (College) 35 minutes of play
 - Basketball (WNBA) 35 minutes of play
 - Fighting, Mixed Martial Arts (Professional) When bell (buzzer etc.) is sounded signifying the start of the opening round the bout is considered official for betting purposes, regardless of the scheduled length.
 - Football (Professional/College) 55 minutes of play
 - Hockey (Professional/College) 55 minutes of play
 - Soccer (Professional) 90 minutes of play
 - All halftimes (1st half and 2nd half), quarter, period, set, etc. wagering propositions must be played to the conclusion of that portion of play to be considered "Action", and are independent of the game and other propositions.

Soccer 1st half or 2nd half wagers must go at least 45 minutes to be considered "Action".

- j. For all sports except Baseball, for Player Proposition bets the player must **play** for "Action" or all bets for that player will be considered "no action/void." For Baseball, the player must **start** for "Action" or all bets for that player will be considered "no action/void."
- k. If a game is final for betting purposes, all player prop bets are Action; however, if the game is suspended/postponed/abandoned before the game is official for betting purposes, all undecided player prop bets for that game will be "No Action/Void."
- 1. Pre-Built Parlay Markets: If any individual leg of the parlay is void (player did not play or for MLB player did not start), the parlay will be graded as "No Action/Void."
- m. Futures wagers will be graded within one calendar year of the official league start date, in the circumstances of delayed future wagers including but not limited to division/conference/finals etc, the date change will be considered action if completed within one calendar year of the official league start date.
- n. Both sides must start in any two-way matchup propositions
- Any straight wager deemed "no action" will be refunded. If a parlay has a leg that is deemed "no action", the parlay will reduce by one selection (i.e., 4-team parlay becomes a 3-team parlay, 2- team parlay becomes a straight wager). If a teaser has a leg that is deemed "no action", the teaser will reduce by one selection (i.e., 4 team teaser becomes a 3-team teaser, 2- team teaser becomes a refund). *This rule does NOT apply to SGP (Please see SGP rules)
- p. For season long player statistical leader and award futures players must play in at least one regular season game for "action".
- q. In the event of a tie or a "dead heat" the bet amount is divided by the number of players that are tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: \$20*+200=\$60

3. Auto Racing

- a. All future book wagers on Auto Racing are "Action," unless stipulated otherwise on guest wagering information sheets or odds display.
- b. All participants in event match-up or Driver propositions must start the race, or that proposition is "No Action" and wager will be refunded.
- c. The winner of driver matchups and race propositions will be based on the official finish order.
- d. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.
- e. Auto race results will be considered official for wagering purposes upon conclusion of post-race inspection. At that time auto series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.

- f. The field includes any driver who is not listed.
- g. If a specific event is suspended/postponed, then bets will be considered "action" provided that the event is completed within 72 Hours.

4. Baseball

- a. Baseball wagers are accepted in the following manner:
 - i. All bets are action, team against team regardless of starting pitcher. There are no listed pitchers.
- b. On baseball first inning wagers, the first inning must be completed for "Action".
- c. On baseball first 5 inning Money Line wagers the game must go 5 complete innings or 4 ¹/₂ innings with the home team winning for action.
- d. When wagering on "totals" (over/under), extra innings, etc., are counted in the final score, unless stipulated otherwise.
- e. All settlements are based on the results and statistics provided by the relevant league's governing body (e.g., Major League Baseball).
- f. Called/suspended games must go a minimum of five innings, or four and one-half innings if the home team is ahead.
- g. If a game goes past five innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play. Except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended; the runs do count.
- h. When wagering on baseball full game "totals" or "run lines," the game must go at least the regulation nine innings (eight and one-half if the home team is ahead) for a scheduled nine-inning game. For baseball first 5 innings "totals" or "run lines" the game must go 5 complete innings for action.
- i. For all non-US professional leagues and college baseball and softball, wagers are "action" regardless of starting pitchers. "Totals" and "run line" wagers are subject to the same game length rules as professional US baseball. The bottom team that is listed, does not necessarily bat last.
- j. If on the day of the events conclusion no winner is determined, minimum play requirements are not met or if "no contest" is declared, all wagers on that event will be considered "No Action" for betting purposes and wager will be refunded.
- k. When wagering on softball "totals" or "run lines", the game must go at least the regulation seven innings (six and one-half innings if the home team is ahead). i. If the game goes past regulation innings into extra innings and is subsequently suspended or postponed, it is considered to have "action" and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extra-inning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, in which then the score will be determined at the point of suspension.

- 1. For the World Baseball Classic or any other games that are called due to the mercy rule, "totals" and "run lines" are considered "action".
- m. Unless odds are quoted for a tie, any market where the result is a tie, those bets will be refunded.
- n. For pro baseball regular season wins wagers, please check customer sheets for the minimum required games to be played for "action".
- o. In the event that the All Star Game does not go into extra innings but is decided by a Home Run Derby the Winner of the Derby will have one (1) run added to its score and this run will count towards the game total. Example of the Home Run Derby scenario: If the score is 3-3 after nine (9) innings the team winning the Home Run Derby will win the game 4-3.

5. Basketball

- All games must be fully completed for full game basketball wagers to be "action". NBA must play a minimum of 43 minutes to be considered "completed". College, WNBA and International must play a minimum of 35 minutes to be considered "completed".
- b. All first and second half, and quarter wagers must be played to their conclusion to be considered "action".
- c. Any part-game wagers are action upon completion of the specified period. For example, a 1st quarter wager in a game postponed in the 2nd half is action; whereas a 3rd quarter wager in a game postponed during the 3rd quarter is void.
- d. Overtime is counted in the final score, unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- e. Unless odds are quoted for a tie, any market where the result is a tie will be refunded.
- f. If a match starts on the scheduled start date and is not completed within 24 hours, it will be deemed "no action".
- g. For 2nd Half Basketball Bets For any bets in these markets, unless otherwise stated, Overtime will be counted when tallying the score.
- h. For pre-season, summer league and pro basketball All-Star games, games are "action" if the league determines a result, no matter what the rule changes are pertaining to the individual games.
- i. For pro basketball regular season wins wagers, please check customer sheets for the minimum required games to be played for "action".

6. Boxing/MMA

a. In "Fighting", a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering purposes. If a half round (one minute and thirty seconds of a three minute round, 2 minute 30 seconds of a five minute round) or other specified time

is listed, the official time of the bouts conclusion, as determined by ring officials, will determine proposition winners and losers.

- b. If a boxing or mixed martial arts fight ends at exactly 1:30 of a 3:00 minute round or 2:30 of a 5:00 minute round, whereas the fight lands exactly on the listed total, over/under wagers will be refunded.
- c. On fighting and mixed martial arts "K.O." proposition wagers, "K.O." includes knockout, technical knockout, disqualification, or any other stoppage.
- d. For pick the knockout round wagers, if a fighter doesn't answer the bell for the next round, the previous round will be declared the winner. Knockout includes a technical knockout and disqualifications.
- e. On fighting and mixed martial arts "Decision" proposition wagers, "Decision" means the fight must go to the judge's scorecards to determine a winner, including a technical decision.
- f. On fighting and mixed martial arts "Draw" proposition wagers; "Draw" means fight must go to the judges' scorecards and be declared a draw; including a technical draw. In the event of a draw, wagers on who will win are "no action."
- g. All straight win wagers will have "action" regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knock-out ("K.O.") or decision proposition wagers are "no action" if the scheduled length of the bout is changed.
- h. All wagers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- i. For settlement purposes, in case the match is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- j. In the event of a fight being declared a "no-contest", all wagers (including totals) on that fight will be considered "no-action", regardless of when the fight is stopped.

7. Football

- a. Games must be played at the venue specified for "action."
- b. In case of abandoned or postponed matches, all undecided markets are considered void unless the match continues within the same weekly schedule (please note that weekly schedule does not mean a timeline of a "week"). For example, for the NFL the weekly schedule would be the timeline of Thursday through Wednesday local stadium time.
- c. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- d. Overtime counts unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- e. Wagers for all partial-game markets are action upon the completion of the specified period. For example, a 1st half wager is action if a game is postponed in

the 2nd half; whereas a 4th quarter wager is void if the game is postponed in the 4th quarter.

- f. Ties will be posted as a "refund".
- g. For 2nd Half Football Bets For any bets in these markets, unless otherwise stated, Overtime will be counted when determining how the bets are settled.
- h. Futures/Season Bets NFL regular season win totals, and matchups are based on teams completing all 17 regular season games, and for CFL all 18 regular season games, College Football teams must play all scheduled regular season games for action.
- i. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for "action". If there is a change in opponent, if the team plays the originally scheduled number of games, those bets are still declared as "action". For college football regular season wins, conference championship and bowl games do not count towards the win total.
- j. Defensive Tackles and Tackles+Assists markets only count plays made on the defensive plays (i.e. Special Team plays are not included into grading)
- k. For pro football championship game proposition wagers, please consult the customer sheets for all rules that govern specific bets.

8. Golf

- All bets referring to Tournament Performance (Winner, Place, Group Betting, Top Nationality, Individual Final Position, etc.) will be deemed valid as long as 36 holes have been completed by the eligible players, and an official result has been declared by the tournament organization.
- b. If a golfer withdraws before the start of a tournament all futures bets will be action unless otherwise specified
- c. Most holes played wins golf matchups. If holes are equal, then low score wins.
- d. If both golfers listed in a "head-to-head" match-up are involved in a 3-way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is "No Action" and wager will be refunded.
- e. In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the "Cut" the player with the lowest score at the "Cut" will be resulted as the winner.
- f. In the event of a tie or a "dead heat" the bet amount is reduced by the number of players tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: \$20*+200-\$60
- g. Tournament Group Betting: Winning bets must select the player who achieves the highest tournament placing from a selected group. In the event of any player in the group not teeing off, bets will be refunded. Players missing the cut will be

eliminated unless all of the players in the group miss the cut. If this occurs the lowest score at that stage will determine the winner. Dead heat rules apply if two or more players are tied at the end of the tournament, unless the result is determined by a playoff in which case the playoff winner is considered the group winner.

h. Round Leader Markets: Bets will be settled after the specific round has been completed. Dead heat rules apply.

9. Hockey

- a. For wagers that specify "Including Overtime", In the event of a shootout in Hockey, the winner of the shootout will have one (1) goal added to its score and this goal will count towards the game total regardless of the number of shootout goals scored. For player yes-no goal scoring props, shootout goals do not count.
- b. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- c. If overtime includes another period, the first team to score will win the game. This overtime goal scored will be included in the puck line wagers and total wagers that are only specified as "including overtime".
- d. For college hockey wagering purposes, regular season final scores will be determined by the rules of the particular conference. 3 on 3 and shootout results may not count towards the final score.
- e. Wagers for all partial game markets are action upon the completion of the specified period. For example, a 1st period wager is action if a game is postponed in the 3rd period; whereas a 2nd period wager is void if the game is postponed in the 2nd period.
- f. Ties will be refunded unless the market is a three-way market (where odds are quoted for a tie)
- g. Futures/Season Bets All bets stand on Outright, Conference and Divisional betting regardless of player movement, team movement, team name change or season length.
- h. Hockey player proposition wagers do include overtime, but not shootouts unless otherwise specified.
- i. For pro hockey regular season points wagers, please check customer sheets for the minimum required games to be played for "action".

10. Soccer

a. For all goal line, money line, and total wagers, the score at the end of 90 minutes, plus injury time minutes, will be used to determine winning and losing tickets; extra time and penalty kick shootouts do not count, unless otherwise specified. For all first half goal line, money line and total wagers, the score at the end of 45 minutes, plus injury minutes, will be used to determine winning and losing wagers.

- b. A wager on a team "To Advance" will include the result of extra time and penalty kick shootouts to determine the winner of the match.
- c. Wagers will be decided based on the score at the referee's final whistle at the match's natural conclusion, whether the match is decided in regular time, extra time or in a penalty shootout.
- d. For 3-way wagering propositions: sides must win, lose or draw (each is a separate wagering interest).

If the wagering offer on a match includes the draw as a third option and the match ends in a draw, wagers on the draw will be paid, while wagers on both teams will be considered losing propositions.

Three Way wagers will be decided based on the score after 90 minutes of play and any added injury time.

- e. "1st Goal scorer and correct score" Any player who does not score will be settled as "other", as well as if any team scores more than 4 goals. "Anytime Goal scorer and correct score" Any player who does not score will be settled as "other", as well as if any team scores more than 4 goals.
- f. Yellow and Red Cards for non-players (already substituted players, managers, players on bench) are not considered as well as cards show after the final whistle.
- g. Official league data will be used to determine all statistical wagering propositions, player proposition wagers and future book wagers. This may take up to one hour after the conclusion of the match to be settled.

11. Tennis

- a. If there is a walkover, retirement, disqualification, or abandonment at any time after the start of the match, the player progressing to the next round will be deemed the winner. If a match is abandoned before the match has begun, all bets are "no action".
- b. A tennis match is deemed to have started with the first serve of the match.
- c. All future book wagers on Tennis are "Action" once-event begins unless stipulated otherwise on kiosks or sports book sheets.
- d. If a match is suspended/postponed after the match has started, all full game wagers are "action" if completed within 48 Hours.
- e. For partial-match wagering (e.g., game and set betting), wagers are considered action upon the completion of the specified period; for example, 1st set wagers are action upon the completion of the 1st set.
- f. All tennis matches are "action" regardless of a venue change, surface change, court type, or change of scheduling as long as they are fully completed.

12. Olympics

- a. All events will be settled based on the official International Olympic Committee podium results.
- b. Wagering on the Championship Medal Counts will be settled following the final event and according to the podium results.

- c. If an event is postponed during the Olympics, wagers will stand as long as the event is completed prior to the closing ceremony.
- d. For an event with a time limit, the full time of the game must expire for a wager to be considered "action".
- e. In head-to-head matches, best time/score is the winner.
- f. Medal Winners are considered "action", when awarded their medal at the podium.

13. In-Play House Rules

- a. If games do not finish in their entirety, Handicap and Total "In-play" wagers will be refunded.
- b. Once an in-play wager is submitted, it will be considered "action" and will not be voided.
- c. For partial-game wagering, wagers are considered "action" upon the completion of the specified proposition.
- d. Football
 - Overtime periods count towards the point line, total, and money line for full game wagers, unless otherwise specified.
 - Ties will be refunded.
- e. Basketball
 - Overtime periods count towards the point line, total, and money line for full game and second half wagers, unless otherwise specified.
 - Ties will be refunded.
- f. Baseball
 - The event needs to go at least 8 ¹/₂ innings for the spread and totals markets to be "action".
- g. Hockey
 - For In-play period wagers, the period must be played to its conclusion to have "action".
- h. Soccer
 - Wagers for all full-game propositions are valid providing at least 90 minutes of play plus added injury time by the officials has occurred, unless otherwise specified. Extra time or penalty kicks are not included.
- i. Tennis
 - If a player retires or is disqualified from a match before its completion, all wagers placed on the match winner will be action.
 - All other markets will be refunded.

14. Wager Information

- a. Funding A Wager
 - Wagers at <u>Treasure Bay Casino</u> may only be funded in cash or with funds from a winning ticket or voucher. All wagers are placed at the Sportsbook

Kiosks after cash has been inserted or a winning ticket (or voucher) has been scanned.

- b. Cashing out a winning bet (or cash voucher)
 - All winning bets (or cash vouchers) must be cashed out at the Sports Counter/Cashier's Cage during normal hours of operation.
 - Winning tickets may be mailed in for redemption to the address on the reverse side of the tickets. 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.
- c. Maximum Wager Limit
 - The maximum wager accepted at the sports betting kiosk is <u>\$200</u> per wager AND only ONE bet per market is permitted. Multiple IDENTICAL wagers will result in ALL wagers beyond the 1st to be VOID. Wagers voided for this reason will also subject the player to potential revocation of their privileges to use the Sports Book facilities.
- d. Cancellation & Voiding Wagers
 - Although <u>Treasure Bay Casino</u> works to ensure no errors are made in accepting sports betting wagers, due to technical or human error a bet may be accepted that is an obvious error. An obvious error could be one of the following:
 - The odds or terms offered are materially different from the general betting market when the bet was placed. In these instances, <u>Treasure</u> <u>Bay Casino</u> reserves the right to correct the odds and pay the winning bet at correct price as determined by <u>Treasure Bay Casino</u> or void any bets placed.
 - If an event is offered in error, the scheduled start time is incorrect, or for any other reason <u>Treasure Bay Casino</u> may void these erroneous bets at its discretion and will provide explanation of why the decision to void was made after an investigation.
 - Any other instances due to system or technical issues will be addressed individually.
 - Patrons shall verify that all information on their ticket is accurate before leaving the Sportsbook Counter/Kiosk. Unless agreed upon by both parties, and at the discretion of <u>Treasure Bay Casino</u>, no ticket will be altered or voided prior to the start of the event.
 - All future wagers are "action" if winner is officially declared, unless otherwise posted or noted on printed media.

• The field includes any participant who is not listed.

• Any dispute of a void may be brought to the attention of the Mississippi Gaming Commission, with the final decision resting with the Executive Director.

15. Voids/Cancellations

- a. <u>Treasure Bay Casino</u> reserves the right, at its own discretion, to declare a bet void, totally or partially, if it is obvious that any of the following circumstances have occurred:
 - Bets have been offered, placed and/or accepted due to an Error.
 - Bets placed while the website was encountering technical problems, that would otherwise not have been accepted.
 - We reserve the right to void bets placed on known outcomes or known results.
 - Influence Betting.
 - Multiple duplicate wagers in order to circumvent maximum betting limits
 - Syndicate Betting.
 - A result has been affected by illegal activity- directly or indirectly.
 - Any erroneous pre-game wagers accepted after the scheduled start time.
 - Any erroneous live-game wagers accepted at an incorrect price due to delayed or failing of the 'Live' coverage.

16. Calculating Parlay Payout (*This does NOT apply to SGP payouts (Please see SGP rules).***)**

STRAIGHT BETS PAY 10-11 unless posted or specified otherwise on printed media. -- In the event of a tie on a straight wager, the wager is considered "no action" and is refunded.

All parlays are based on a TRUE ODDS format. This is calculated by multiplying the decimal amount wagered.

```
PARLAY ODDS (-110)
2 TEAMS 2.64 - 1
3 TEAMS 5.95 - 1
4 TEAMS 12.28 - 1
5 TEAMS 24.35 - 1
6 TEAMS 47.41 - 1
7 TEAMS 91.42 - 1
8 TEAMS 175.44 - 1
```

Negative odds (odds with minus sign) are converted in following way; divide 100 with the odd value (for -110 value is 110) and then add 1 to the result. Example: 1+(100/110) = 1.91

Decimal odds
1.952
1.909
1.833
1.769
1.714
1.667

If the odds are positive (odds with a plus sign) the formula is as follows (divide positive odd value with 100 and then add 1 to the result. Example: (+110/100) + 1 = 2.100

American odds	Decimal odds
+105	2.050
+110	2.100
+120	2.200
+130	2.300
+140	2.400
+150	2.500

A maximum payoff limit of 299-1 is paid on parlays "off the board". In the event of a tie or "no action," parlay is reduced to the next lower number of parlays. Acceptance of all parlays is at the discretion of management.

		ootball Tea	0	•		
2	3	4	5	6	7	8
-125	+150	+250	+400	+600	+900	+1250
		TIES RED	UCE TO NE	XT LEVEL		
	6.5 Point	Football Te	aser Pay Ta	ble - Totals	Included	
2	3	4	5	6	7	8
-140	+140	+200	+350	+500	+800	+1100
		TIES RED	UCE TO NE	XT LEVEL		
7 Point Football Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-150	+120	+180	+300	+425	+650	+900
		TIES RED	UCE TO NE	XT LEVEL		
		sketball Te	-			-
2	3	4	5	6	7	8
-120	+140	+200	+350	+500	+700	+1000
		TIES RED	UCE TO NE	XI LEVEL		
	5 5 Point B	asketball To	aseer Pay T	able - Tota	le Included	
2	3	4	5	6	7	8
-125	+135	+190	+300	+450	+650	+900
		TIES RED	UCE TO NE	XT LEVEL		
	6 Point Ba	sketball Te	aser Pay Ta	able - Totals	s Included	
2	6 Point Ba 3	sketball Te 4	aser Pay Ta 5	able - Totals 6	s Included 7	8
2 -140						8 +800

Calculating Teaser Payout

17. Same Game Parlays (SGP)

- a. A Same Game Parlay (SGP) is a special type of Parlay that links two or more non main market selections (legs) from a single game.
- b. If any leg of the Same Game Parlay wager is made void or settles as a push, then the whole wager is a void or a push.
- c. If any leg of a Same Game Parlay wager relates to an existing market on site, rules for that market will apply.
- d. Maximum payout odds of two hundred ninety-nine to one (299-1) apply and supersede the true odds of a Same Game Parlay.
- e. The total maximum number of selections in a Same Game Parlay is 8. The maximum number of selections in a Same Game Parlay are subject to change at Treasure Bay Casino_discretion.

18. Same Game Parlay Plus (SGP+)

- a. A Same Game Parlay Plus (SGP+) is a parlay that combines multiple Same Game Parlays (SGPs) or combines an SGP with a Parlay (Traditional Parlay) or combines an SGP with a straight wager selection.
- b. Regular Same Game Parlay rules apply to the legs of a Same Game Parlay Plus. See Same Game Parlay (SGP) Rules.

- c. Parlay rules apply to the Parlay (Traditional Parlay) legs of a Same Game Parlay Plus. See Parlay (Traditional Parlay) and Teaser Rules.
- d. If a Same Game Parlay leg of a Same Game Parlay Plus is void, then all the legs in that SGP will be voided. The remaining selections in the SGP+ wager will remain active and will be calculated at either the listed Same Game Parlay odds of the other selections or true odds where relevant.
- e. Maximum payout odds of two hundred ninety-nine to one (299-1) apply and supersede the true odds of a Same Game Parlay Plus.
- f. The total maximum number of selections in a Same Game Parlay Plus is 8. The maximum number of selections in a Same Game Parlay Plus are subject to change at Treasure Bay Casino's discretion.

19. Lost Ticket Policy

<u>Treasure Bay Casino</u> is not responsible for lost or stolen tickets. If a patron chooses to make a lost ticket claim, the patron must fill out a Lost Ticket Claim Form prior to the ticket expiration date so a determination to honor the ticket for payment can be made. If the patron cannot provide sufficient information to reasonably identify their "lost" ticket, the claim will not be paid. If the claim is questionable and the claim for was completed prior to the ticket expiration as required, the Sports Book Manager or above will check the purged tickets 120 days after the final event listed on the ticket settles to verify the original ticket has been purged and not previously paid. If so, the patron may be contacted to be paid if the determination to do so has been made. Tickets are considered to be the same as cash and submitting a Lost Ticket Claim Form does not guarantee payment, and any ticket previously paid yet claimed to be lost will not be paid.

20. Parlays, Parlay Cards & Teasers

Parlays

- a. All parlay bets placed are subject to the sportsbook house rules that apply to each individual sport that relates to any leg of any parlay bet.
- b. Off-the-board maximum parlay payoff limit is cap at 299/1 Parlay Cards
- c. Parlay Cards and their corresponding pay tables are governed by specific Parlay Card rules that are posted separately at the book. Please ask any member of the Sports Book for assistance.

Teasers

d. Pushes and refunds in an off-the-board teaser wager cause the wager to reduce to the payoff bracket representing the number of remaining teams, if only 1 team remains the bet becomes a refund.

21. Mobile Wagering Accounts (When Applicable)

- a. Account holders must be at least 21 years of age.
- <u>Treasure Bay Casino</u> posted House Rules and regulations are applicable to Mobile Wagering Accounts. House Rules are available to view in the Support area of Mobile Wagering App. 14
- c. For an individual account, the patron must personally appear and provide <u>Treasure Bay Casino</u> with valid proof of identification and social security number prior to activating an account.
- d. Mobile Wagering Account transactions through the Mobile Wagering App cannot be accepted from any individual who does not have a valid Mobile Wagering Account which is in good standing.
- e. Management reserves the right to refuse any application.
- f. Management reserves the right to suspend an account for reasons it deems sufficient.
- g. Management reserves the right to terminate and settle the account balance with the patron for reasons it deems sufficient.
- h. Management shall keep all wagering account information and transactions confidential except from the patron, affiliates or as a result of any state and/or federal law or legally sufficient subpoena or other court document that require the book to provide any and all information related to any and all accounts.
- i. Only the person named and identified as the account holder for an individual account can conduct transactions on the account. No agents or representatives will be permitted to access the account. For a business entity account the designated individual(s) of the business entity may conduct transactions and be permitted access to the account.
- j. Mobile Wagering Account transactions are accepted through the Mobile Wagering App.
- k. Wagers placed through the Mobile Wagering App are binding when the patron verifies and confirms purchase of wager displayed on the screen.
- 1. Wagers will not be accepted if they exceed the balance in the account.
- m. Mobile Wagering Account withdrawals and subsequent deposits made at any Casino authorized location during business hours must be signed and authorized by the account holder.
- n. Mobile Wagering Account winnings are subject to IRS reporting and/or withholdings.
- o. Wagers placed through the Mobile Wagering App are the sole responsibility of the account holder. Management is not responsible for unauthorized access to the account.
- p. History of transactions placed through the Mobile Wagering App will be available for a minimum of 60-days in the My Wagers and statement pages.
- q. If you do not place any wagers for 365 days consecutively your account will be suspended from play and classified as dormant. To reactivate the account, you must appear in person at any location which is available for account opening to

re-validate your identity. We may close the dormant account at our own discretion at any time and the funds will be forfeited.

- r. Unless otherwise stated, all rules apply to both wagers made in person and to wagers made using the Casino Mobile Wagering App.
- s. For wagers made through the Mobile Wagering App, the terms of your wager are displayed before you tap "Place Bet," which action is deemed an acceptance of the wager terms by you. Our acceptance of the wager request is displayed in a confirmation message on your mobile device and can be reviewed in the My Wagers section of the Mobile Wagering App at any time.
- t. Payment of winning wagers will be made when Casino confirms and posts results. Winning wagers will be applied directly to your Mobile Wagering Account.
- Wagers may only be accepted from within the areas inside the casino property approved for Sports Wagering by the MS Gaming Commission. <u>Treasure Bay</u> <u>Casino</u> is prohibited by law from accepting wagers originating from outside these areas.
- v. Changes will automatically be updated within the Mobile Wagering App. Any changes on bet-selections will require your acceptance of the revised change before your wager can be confirmed.
- w. Mobile Wagering Accounts are subject to an audit at the discretion of management at any time. If it is determined that account balances are inaccurate or in error as a result of posting errors, late decision adjustments, modifications mandated by notifications or decisions of the Gaming Commission or other system errors, the Mobile wagering Account will be adjusted to reflect the findings of the audit. An account may also be adjusted as a result of the resolution of a customer dispute. In the event an adjustment would result in a negative balance in the account, all activity in the account will be suspended until agreement on the adjustment is reached between the account holder and system operator. If the parties are unable to agree on the adjustment the matter will be submitted to the Gaming Commission for resolution as a customer dispute.
- x. Mobile Wagering Account rules and regulations are subject to change by management at any time.
- y. Due to possible delays or inaccuracies, the LIVE scoreboard may not be reflective of actual LIVE scores and therefore should not be solely relied upon in determining whether to place a bet or not.

22. Prohibited Participants

- a. Persons under 21 years old.
- b. Persons placing a wager as an agent or proxy.
- c. Any person who is an athlete, coach, referee, player in or on any sports event overseen by that person's sport's governing body.

- d. Any person who holds a position of authority or influence to persuade the participants in a sporting contest, including, but not limited to coaches, managers, handlers, or athletic trainers.
- e. Any 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 based on a list provided to the <u>Mississippi</u> Gaming Commission by a sports governing body.
- f. Any person suspected of being involved in activities described in AML rules and regulations. <u>Treasure Bay Casino</u> reserves the right to report such individuals to the appropriate agencies.

23. Patron Questions and Complaints

In the event that a customer has a dispute involving a placed wager, or the way in which a bet or market type has been settled, <u>Treasure Bay Casino</u> is responsible for receiving and addressing any patron disputes.

Patron questions or complaints can be sent to marketing@treasurebay.com. In addition, patrons may call (228) 385-6000 and ask to make a Sportsbook question or complaint request. All requests will be responded to within ten (10) business days.

<u>Treasure Bay Casino</u> will attempt to resolve any disputes with the patron, however if a resolution cannot be reached or the dispute involves at least <u>\$500</u>, the Sportsbook will notify the <u>Mississippi</u> Gaming Commission.

24. Acceptance of Disclosed Terms and Liabilities

- a. You hereby accept that by using the services, there is a risk that you may, as well as winning money, lose money. You agree that your use of the services is at your own risk and <u>Treasure Bay Casino</u> and affiliated parties accept no responsibility and shall not be liable for any consequences that are alleged to have occurred through your use, or misuse, of the services.
- b. <u>Treasure Bay Casino</u> and affiliated parties are not liable for any failure of equipment/software and or loss by any act of God, power failure, disputes that may affect the placing of wagers/bets.
- c. <u>Treasure Bay Casino</u> and affiliated parties reserve the right to cancel or suspend the services without incurring any liability.
- d. Patrons agree that these house rules have been read and accepted prior to the submission of any wagers.
- e. The sports and/or markets listed in these house rules may not be currently available in your jurisdiction, therefore will not be available for wagering.

24. Extended Session (Pad / Miosk Wagering)

- a. An Extended Session balance increases with top-ups and winning wagers.
- b. An Extended Session balance decreases by wagering and payouts.
- c. An Extended Session is "playable" from its purchase until the Sports Book ticket writing desk closes (operating hours are posted at the Book).
- d. An Extended Session played on a previous day (aka "Played) is not valid for wagering or top-ups.
- e. An Extended Session balance is payable at any time until it expires.
- f. An Extended Session balance pays the entire balance available at the time of a claim. There can be more than one claim depending on the settlement date/time of any remaining open events on your Extended Session ticket once they have been resulted.
- g. Extended Sessions expire 120 days after the last open event has been resulted.
- h. An Extended Session's wagering history is available until it expires.
- i. An Extended Session may be mailed in for redemptions following the same guidelines in *Section 14. Wager Information b. Cashing out a winning bet (or cash voucher)*.
- j. An Extended Session will not permit any wagers to be placed with 300 to 1 odds or higher. You must go to the ticket counter or a kiosk to make this type of wager.

Revision History

Revision Number	Completed By	Date
1.1 (SGP&SGP+)	Andrew Marchenko	December 19, 2023
1.2 (Baseball grading rules)	Andrew Marchenko	March 11, 2024