

FN

Horse Racing Betting Rules

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1. BETTING RULES

Definitions:

"A bet" is the amount equal to the stake.

"A return" is the gross amount, including the initial stake, paid after the outcome of a race. All return are shown for a 1 Euro stake Except for Ze234 and Ze345 for which reports are displayed for basic wagering.

"The gain" is the return minus the stake.

"Error" is the generic term used to indicate general errors, typographical errors, misinterpretations, errors in oral or written comprehension, translation errors, misspellings, technical problems, login errors, transaction errors, manifest errors, force majeure events and/or any other apparent error.

"The result" is the official result as displayed on ZETURF.

A bet:

May only be placed by an account holder;

Can only be validated if it is placed on ZETURF website;

Is only valid once said bet has been confirmed by the account holder and said bet has been accepted by ZETURF;

Is debited from the gaming account of the titleholder,

Is only allowed if it does not exceed the balance of the account holder"s gaming account;

Is always accepted at the discretion of ZETURF.

The stake can be limited at the discretion of ZETURF.

A bet can be declared void, in which case the return retained for the payment of said bet is 1.00.

ZETURF reserves the right, if it sees fit, to declare a bet void, in part or in full, if it is clear that:

- § Bets have been offered, placed and/or accepted due to an error;
- § Bets have been placed after the start of the event in question;
- § Said bet is a joint bet;
- § Said bet is subject to an influence bet; and/or the result has been directly or indirectly influenced by criminal activity.

The return is credited to the gaming account of the titleholder.

ZETURF reserves the right, at its discretion, to alter a return credited to a ZETURF account if it is clear that the return has been credited to a ZETURF account due to an error.

ZETURF reserves the right, from time to time, to adjust or modify its rules as well as to adopt specific rules, and subject to particular conditions, and applicable to particular events, which may conflict with the betting rules given above.

These specific rules will be published and included in this document, under the section "Specific rules".

In the event of any ambiguity, priority shall be given as follows:

- (1) Rule published relating to a return.
- (2) Rule published under the section "Specific rules".
- (3) Rule published under the section "Betting rules".

2. PARIMUTUEL BETTING RULES

The principle of the Pool Betting (Pari Mutuel) is that the winners are divided the issues cashed, by race and type of bet after deduction of the margin of the operator.

For some foreign races, the Mutualisation of stakes is operated by the racecourse. In this case some types of bets may follow specific rules described in chapter 3.

As a consequence, the probable winnings can vary. They are chosen according to the multiples of the stake (ex: 2 means that the Winnings are equivalent to twice the stake).

Winnings are always rounded off to the lower first decimal place.

A bet can be cancelled until 10 minutes before the theoretical start of the race. This one will then be paid off.

Definition: The number of Runners is the one defined when opening bets on the race

Single-Win (SG)

The "Single-Win (SG)" bet pays if the horse that has been selected wins the race. ZETURF will offer the "Single-Win" bet for every race with at least two runners.

Single-Placing (SP)"

The "Single-Placing (SP)" bet pays if your horse finishes first or second (if at least four but no more than seven horses were in the opening card) or finishes first, second or third (if at least eight horses were in the opening card).

ZETURF can cancel the "Single-Placing" bets if less than four horses run.

ZeShow

The "ZEShow" bet pays if your horse finishes second of the race.

If your horse does not run, the bet is cancelled and refunded.

In the event there is a dead heat for first place, the **ZEShow** bets are refunded.

ZECouillon

The "ZEcouillon" bet pays if your horse finishes fourth of the race.

If your horse does not run, the bet is cancelled and refunded.

In the event there is a dead heat for third place, the ZEcouillon bets are refunded.

SuperSimple (S4)

The "SuperSingle (S4)" allows making 4 Single bet types on 1 sole ticket starting from 4€: 1€ on each type of bet: Single Winner, Single Placing, ZEshow and ZEcouillon.

Every day on all races where the 4 Single bets are open.

Generally, on races having at least 8 runners. If the horse selected by the better is a non-runner, the 4 bets (Single Winner, Single Placing, ZEshow and ZEcouillon) are refunded.

Straight Forecast / Exacta(JO)

The "Straight Forecast (JO)" bet pays if you pick the top two horses in the exact order.

ZETURF offers the "Straight Forecast" bet for race with at least three but no more than seven runners.

ZETURF will carry the stake of the "Straight Forecast" bet over to* the pool of the "Single - Win" bet (for the horse that runs) if one of the horses does not run. If the horse wins, the Winnings will be those of the "Single Win" bet.

If, during a race, less than two horses reach the finishing line, the "Straight Forecast" bets will be refunded.

Reverse Forecast (JG)

The "Reverse Forecast (JG)" bet pays when you choose two horses in one race that finish 1st and 2nd in either order.

ZETURF offers the "Reverse Forecast" bet for the races with at least eight runners.

If one of the horses does not run, ZETURF will carry the stake over to the pool of the "Single - Win", for the horse that runs. If the horse wins, the Winnings will be those of the "Single - Win" bet.

If, during a race, less than two horses reach the finishing line, all the "Reverse Forecast" bets will be refunded.

Placed Dual Forecast / Swinger (JP)

The "Placed Dual Forecast (JP)" bet pays if the two horses selected fill two of the three first places, in either order.

ZETURF offers the "Placed Dual Forecast" bet for races with at least eight runners.

If one of the horses selected does not run, ZETURF carries the stake over to* the pool of the "Single - Show" bet for the horse that runs. If you win, the Winnings will be those of the "Single - Show" bet.

If, during a race, less than two horses reach the finishing line, all the "Placed Dual Forecast" bets are refunded.

If, during a race, only two horses reach the finishing line, only one winning is paid as "Placed Dual Forecast"

ZE2/4

The "ZE2/4" bet pays if the two horses selected fill two of the four first places, in either order

If one of the horses selected does not run, ZETURF will refund the bet.

If, during a race, less than two horses reach the finishing line, all the "ZE2/4" bets are refunded.

Trifecta Box (Trio)

The "Trifecta Box (Trio)" bet pays if the three horses you selected come in first, second and third place, in any order.

ZETURF offers the "Trio" bet for all the races with at least eight runners.

If one or more selected horses do not run, ZETURF will carry the combinations over to* "Reverse Forecast" (if one non-runner has been selected) or "Single - Win" (if two non-runners have been selected).

If, during a race, less than three horses reach the finishing line, all the "Trio" bets are refunded.

Trifecta (TrioOrdre)

The "Trifecta (TrioOrdre)" bet pays if the three horses you selected come in first, second and third place, in the exact order.

ZETURF offers the bet "Trifecta (TrioOrdre)" in certain races selected among the races comprising at least 3 runners. In case less than 3 horses actually start, ZETURF reserves the right to cancel and refund all "Trifecta (TrioOrdre)" bets entered on this event.

If one or more selected horses do not run, the combinations including non-runners would be cancelled and refunded.

If, during a race, less than three horses reach the finishing line, all the "Trifecta" bets are refunded.

ZE4

The "ZE4" bet pays if you selected four horses that came first, second, third and fourth, in either order.

ZETURF can offer the "ZE4" bet for all the races with at least eight runners.

ZETURF can cancel a "ZE4" bet if there are less than eight runners.

If one of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "Trifecta Box" bet, for the horses that run. If you win, the Winnings will be those of the "Trifecta Box".

If, during a race, less than four horses reach the finishing line, all the "ZE4" bets will be refunded.

Superfecta / Quartet(ZE4Ordre)

The "Superfecta (ZE4Ordre)" bet pays if selected four horses that came first, second, third and fourth in the exact order

ZETURF can offer the "Superfecta" bet for all the races from 5 to 11 runners.

Only the combinations comprising the first 4 of the race in the exact order of arrival give right to the payment of a winning..

The bet Superfecta can be offered every day on one or more races selected by the operator.

If one of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "Trifecta" bet, for the horses that run. If you win, the Winnings will be those of the "Trifecta".

If two or more of the selected horses does not run, the associated bets will be refunded.

If, during a race, less than four horses reach the finishing line, all the "Superfecta" bets will be refunded.

ZE₅

The "ZE5" bet pays if you selected five horses that came first, second, third fourth and fifth, in either order.

ZETURF can offer the "ZE5" bet for the "Quinté" races and one other daily race with at least eight runners. ZETURF can cancel a "ZE5" bet if there are less than eight runners.

If one of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "ZE4" bet, for the horses that run. If you win, the Winnings will be those of the "ZE4".

If two of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "Trio" bet, for the horses that run. If you win, the Winnings will be those of the "Trio".

If three of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "Reverse Forecast" bet, for the horses that run. If you win, the Winnings will be those of the "Reverse Forecast".

If four of the selected horses does not run, ZETURF will carry the stakes over to* the pool of the "Single - Win" bet, for the horses that run. If you win, the Winnings will be those of the "Single - Win".

If, during a race, less than five horses reach the finishing line, all the "ZE5" bets will be refunded

In case of no Winning stake on the ZE5, the total amount of the pool will be carried over to the next day"s main ZE5 stakes mass and so on. if the situation is repeated several times in a row.

ZE234

The " ZE234" allows betting, on the same ticket, 1 ZE4, 4 Trio and 6 Reverse Forecast with split bets.

For a ZE234 bet of 15€, the split is the following: 5€ for the ZE4, 1€ on each Trio ans 1€ on each Reverse Forecast.

Frequency: Every day, on all main races of 14 runners and more.

In the event there is a non-runner, the combination that contains the non-runner are refunded.

ZE345

Bet "ZE345" allows on one ticket to bet: 1 ZE5, 5 ZE4 and 10 Trio with split bet.

For a **ZE345** bet with a bet of € 15, the distribution is as follows: € 5 on the ZE5, € 1 on each ZE4 and € 1 on each Trio.

Frequency: every day on the main races of the ZE5.

In the case of non-runners, combinations including the non-runner are refunded.

CHANCE

The "CHANCE" allows you to ask ZETURF to select for you a combination for your bets: ZETURF will select for you, among the favorite horses of the race, the combination whose probable ratio is the highest at the moment you make your bet.

"CHANCE" Total: ZETURF selects for you all the horses that make up your bet (2 for a Forcast, 3 for a Trifecta)

"CHANCE" Addition: You select one or more horses for your combination and "CHANCE" complete for you to reach the number of horses needed to perform a unit game (for example, you select 2 horses for a Ze5, and "CHANCE" will complete for you by designating the 3 additional horses).

By default "CHANCE" offers you a game of the minimum unit amount of the bet concerned. However, you can change this amount, within the limits of the floor and ceiling of the bet concerned.

Dead Heat:

In the event there is a dead heat, ZETURF will calculate the Winnings as follows: In the event there are several horses finishing first, the amount of all the stakes on the horses that can be paid is taken from the pool. The rest is divided by the number of horses that finished first. Then, each part is divided again by the number of stakes on each horse. The quotient, increased by the unit stake, represent the innings for each horse that finished first.

In the event there is a dead heat:

The "Single - Win" bets on every horse that finishes first will be paid according to a Win Winnings.

The "ZEShow" bets on every horse that finishes second will be paid according to the "ZEShow" Winnings.

The "ZECouillon" bets on every horse that finishes fourth will be paid according to the "ZECouillon" Winnings.

The "Single-Placing" bets on every horse that finish second or third (according to the number of runners - cf supra) will be paid according to the "Single-Placing" Winnings".

The "Forecast", "Trifecta Box", "Trifecta", "ZE4", "Superfecta", ZE2/4 and ZE5 that include horses that finish second, third or fourth (according to the type of bet and the number of runners) will be paid. In the event of dead heat for the last place, the combinations that include the two horses won"t be considered as winning bets.

Cancellation and / or substantial changes:

If a race is cancelled, all types of bets on the results of this race will be refunded.

If a race is postponed more than 1 hour after the initial start/or if the conditions of the race are substantially modified, ZETURF reserves the right to cancel definitely the bets on this race.

In "My Account", you can setup a parameter that automatically cancel your bets (instead of changing it down) when there is a non-runner.

Unless differently and explicitly mentioned, ZETURF will cancel every "Single - Win" and "Single - Show" bet placed on a horse declared non-runner.

For all ZETURF bets, bets will be refunded if there are no winning bets, with the exception of the ZE5 for which the mass of stakes is carried over to the next day"s ZE5 stakes mass and so on. if the situation is repeated several times in a row.

ZETURF Verticla bets (ex ZETURF grid):

Principle of a vertical bet:

A "Vertical Bet" is for the player to find winning combinations on an identified list of Races. To form a vertical bet, ZETURF selects on a day the support races of the game and the type of bet requested on each race.

Bets and winnings:

The minimum base bet of a vertical bet is 0.5 € for the "DAILY" and 0.2 for the "MAXI"

The win is the sum of the bets allocated the redistribution rate divided by the number of winning bets. A bet is considered a winner if it includes all the winning combinations requested on the races presented on the vertical bet.

ZETURF reserves the right to guarantee a minimum total gain.

The bet on a vertical bet remains open until the start of the 1st support race of the game.

The payment of the winnings is made after the registration of the arrival of the last race.

Game mode:

On each race presented on the vertical bet, the player selects the desired winning combination and chooses one or two reserve horses in the event of a non-runner.

If the player does not select replacement horses (or not enough) or if the replacement horses are themselves non-runners then the reservist horses selected by ZETURF will apply (the list of reservist horses chosen by ZETURF is posted on the site from the start of each race).

Particular case:

* In case of absence of winner >>

If no player wins, the sum of the bets is fully carried over to the next vertical game with the same number of races.

* In case of Dead-Heat >>

The win is the same for all winning bets, even in cases where there are multiple winning combinations for a given race.

* In case of non-runners >>

In the case of non-runners, these are replaced in the combinations played by reserve horses chosen by the player or failing which chosen by ZETURF applies

If there is a non-starter horse in the combination validated by the player, then the first selected reserve horse completes the combination.

For example: I validate a Reverse Forecast 1-2, with first complementary horse 3 and second complementary horse, 4. Horse 1 is a non-runner. My Reverse Forecast will therefore automatically become 2-3 in that order.

In case there is a second non-runner in the validated combination, then the second reserve horse will in turn complete the combination.

For example: I validate a Reverse Forecast 1-2, with first complementary horse 3 and second complementary horse on 4. Horses 1 and 2 are non-runners. My Reverse Forecast will therefore automatically become 3-4 in that order.

* In case of cancelled race >>

If two or more races composing a DAILY vertical are cancelled, then all bets are refunded.

If three or more races composing a MAXI vertical are cancelled, then all bets are refunded.

ZETURF Questions:

Principle of "ZETURF Questions":

ZETURF Questions bets consist of finding the winning answer from a list of answers predefined in advance by ZETURF. The proposed question can relate to one or more races serving as a support.

Stakes and winnings:

The basic bet is 1 euro.

The payout is the amount of the player's winning bet multiplied by the dividend. The payout is defined as the sum of the bets on the ZETURF Question, affected by the redistribution rate, divided by the sum of the winning bets.

Ratio = (Sum of bets x payout ratio) / sum of winning bets.

Win = winning bet x dividend.

Cancellation Conditions: The player can cancel his bet on a question up to 10 minutes before the start of the first race supporting the ZETURF question.

Game mode:

ZETURF will be able to offer several types of questions:

- § Questions about jockeys / drivers / trainers (duel or exhaustive list). The bet consists of predicting the name of the jockey/driver who will win the most races over the entire event. Betting can come in two forms:
 - o The designation of the winner of a duel between two jockeys / drivers / trainers selected by ZETURF: Where
 - o The designation of a winning jockey / driver / trainer from an exhaustive list offered by ZETURF;
- § The questions on the age of the horse consist in finding, among a list of proposals, the exact age or the age group of the winning horse.
- § Questions relating to the sex of the winning horse consist of finding the sex of the winning horse.
- § Questions relating to the number of victories of a jockey/driver/trainer consist in finding the number of victories of the latter on a meeting

Special cases:

- § If on all the races serving as support, no horse meets the characteristics of one of the answers proposed by ZETURF then the stakes are refunded. If only one of the answers remains possible, then the bet is canceled and the stakes are refunded.
- § In the event of a dead hit in first place, the two horses in the lead are considered as winners of the race serving as support.
- § If all the races serving as support for the question are canceled then the bet is also canceled and the stakes are refunded.
- § In the event that there is no player who has found the winning answer, the stakes are refunded.
- § In the event of an editorial problem concerning information relating to a jockey / driver / trainer, the age or the sex of a horse, the authentic information is that present on the ZETURF sites and applications.
- § In the case of a change of ride, if a jockey / driver / trainer proposed by ZETURF as an answer does not start the race(s) serving as support, then the stakes on this answer will be refunded. In the case of a duel question between two jockeys / driver / trainers, if one of the two jockeys / drivers / trainers does not take part in the event then the question is canceled and all stakes are refunded.
- § In the case of a question about the number of wins of a jockey / driver / trainer, if one of the horses concerned is a non-runner, then the question is canceled and all stakes are refunded.

3. Specific rules / Mutualization on foreign racecourses

The Ante-Post consists of determining, long (up to several weeks) before the race in question, which horse will participate AND win the said race. The Bet (a Single Win or a Single Placing) is Mutual, which means that the odds are subject to change until the session is closed. No cancellation will be possible. No refund will be made in the event of a last minute Non-Runner or if the selection does not participate in the event, for whatever reason.

3.2 South Africa (Phumelela RaceTrack))

Shared races on foreign racetracks are reported on the ZETURF website

In a meeting, the odds of the second race are only displayed once the first race is over (and so on)

Minimum wagers at 0.20 € are not allowed

Bets are not degradable in case of a non-starter in a combination.

Definition: The number of Runners is the number at the start of the race

Single-Placing (SP)"

If the race has 16 runners or more at the start of the race, the first 4 places are paid
If the race has between 8 and 15 runners at the start of the race, the first 3 places are paid
If the race has 6 or 7 runners at the start of the race, the first 2 places are paid
If the race has 5 runners or less at the start of the race, the bet is refund
Reminder: The number of Runners is the number at the start of the race

Placed Dual Forecast / Swinger (JP)

If the race has 6 runners or more at the start of the race, the first 3 places are paid If the race has 5 runners or less at the start of the race, only the first place is paid Reminder: The number of Runners is the number at the start of the race

3.3 Sweden (ATG): Vertical Bets

Shared races on foreign racetracks are reported on the ZETURF website

Definition of terms:

The term 'vertical bets' are "Grid" type bets: means that the player client tries to predict the winning horses over 4 to 8 races depending on the type of vertical bet (V4, V5, V65, V64, V75, GS75 and V86, the definitions of which are given below). 'Vertical bets' are offered on ZETURF sites in partnership with ATG, a horse betting organization based in Sweden, which defines support races for each type of vertical bet. The different support races of the vertical bet will then be called 'Legs'

To bet on a vertical bet, the customer's game ticket must be validated by both ZETURF and ATG, this validation takes place upon registration of the bet and in any event before the closure of bets from the race .. For your information, IThis vertical betting regulation contains the rules defined by ATG on the site www.atg.se. In any event, only these ZETURF rules in French govern the betting contract with the player.

Bets and Winnings

For each 'leg' making up the vertical bet, the client must choose one or more horses on which they wish to bet.

If a client selects a single horse for each 'leg' then the bet covers a combination. If a client selects more than one horse in one or more 'leg' then this bet contains several possible combinations and the bet is called a 'multiple bet'. The number of winning combinations in a multiple bet is determined by the number of winning combinations individually.

The number of combinations in a 'multiple bet' is determined by adding the horses selected by the client in each of the 'leg' and then multiplying the number of selections on each 'leg' between them via the following formula:

- number of combinations played = number of selections 'Leg 1' x number of selections 'Leg 2' x ... x number of selections 'Final Leg')

The amount of the bet is then calculated by multiplying the number of combinations by the amount of the unit bet defined by the player.

Winnings are displayed for the amount of the unit bet.

ZETURF reserves the right to guarantee a minimum total gain, at least equal to the unit bet

Replacement horses

A replacement horse is a selected horse, but entering the combination played only if and only if a horse in the original combination is declared 'non-runner'.

For each 'Leg' in addition to the client's selections, up to two other horses can be selected as replacement horses by the client after having defined an order of priority between these 2 replacement horses.

When validating the game ticket, these replacement horses will not be counted in the calculation of the number of combinations played and in the calculation of the stake.

After closing of the bets, ZETURF / ATG communicates on the site www.ZETURF.fr a list of default replacement horses for each of the support legs of the vertical bet, as well as an order of priority per horse. The default replacement horses are used to replace horses declared non-runners if the player has not chosen replacement horses himself or if those he has chosen are insufficient to replace all horses declared non-runners, starters.

ZETURF / ATG designates as default replacement horses the horses most often bet (in decreasing order of occurrences on this type of bet and in this race).

Activation of replacement horses

If a horse in the combination played is declared non-runner, then the replacement horse selected by the customer with the highest priority will automatically enter the combination played in place of the non-runner horse.

If the client has not selected a replacement replacement horse on the leg or the number of replacement horses chosen by the client is insufficient or that all the replacement horses selected by the client are themselves declared non-runners, the non-runner of the client's suit will be replaced by the 1st horse from the ZETURF / ATG list of available replacement horses (according to the order of priority defined by ZETURF / ATG).

Cancellation of a 'vertical bet' bet

A vertical bet game ticket cannot be canceled on the initiative of the client once it has been registered and validated by ZETURF.

Calculation of gain in case of dead heat

In the event of dead-heat in the first place in one or more Leg the calculation of the number of shares of Odd going to a winning customer who has planned more than one of these horses is carried out by multiplying the Odd by the number of horses winners selected by the client in each Leg.

Race to resort or postponement of the race

If a race is run or held at a later date, then the result of that race will be included in the bets.

Cancellation of a Leg, Leg declared void and Leg abandonned

If a leg is canceled, declared void or interrupted without being postponed (scheduled to be run later), the results of the other legs are decisive in determining the outcome of the bet. The horses chosen on this leg are considered as the winner. If all the heats are in this situation the bets are refunded.

The same provision will apply if a race is declared null or if no horse crosses the finish line as winner. A winning client, who has made two or more selections for such a leg, will be allocated an equivalent number of shares.

Deletion of one or more legs

For the vertical bet V4, if more than one leg has been canceled or, in the case of other categories of vertical bets, more than two legs have been canceled during the competition day and if these legs cannot be used or postponed to a later date, then bets will be canceled and stakes will be refunded.

Vertical bet 'V4'

The term 'V4' refers to the vertical bet category where the client attempts to predict the winning horses in four races held on the same racetrack on the same day. In V4 bets, the support races are designated legs and numbered 1 to 4.

Minimum bet

The minimum bet for the vertical bet 'V4' is 0.24 €

Winning combination

A combination is declared as winning if it contains the 4 winning horses of the 4 legs constituting the V4.

If no combination containing the winners of the 4 rounds of V4 has been played, the combinations played containing the winners of 3 legs will be declared as winners or failing this the combinations played containing the winners of 2 legs will be declared as winners and so on . If no winner, the stakes are refunded.

Calculation of the odd

In a V4 vertical bet, the odd is calculated by dividing the net total of bets by the total of winning bets.

Vertical bet 'V5'

The term 'V5' refers to the vertical bet category where the client tries to predict the winning horses in 5 races held on the same racetrack on the same day. In V5 bets, the support races are designated legs and numbered 1 to 5.

Minimum bet

The minimum bet for the vertical bet 'V5' is 0.12 €

Winning combination

A combination is declared as winning if the latter contains the 5 winning horses from the 5 legs constituting the V5.

If no combination containing the winners of the 5 rounds of V5 has been played, the winners of 4 legs will be declared as winners and failing this the combinations played containing the winners of 3 legs will be declared as winners and so on. If no winner, the stakes are refunded.

Calculation of the odd

In a V5 vertical bet, the odd is calculated by dividing the 'net' total of bets by the total of winning bets.

Vertical bet 'V65'

The term 'V65' refers to the vertical bet category where the client attempts to predict the winning horses in 6 races held on the same racetrack on the same day. In V65 bets, the support races are designated legs and numbered 1 to 6.

Minimum bet

The minimum bet for the vertical bet 'V65' is 0.12 €

Winning combination

A combination is declared as winning if the latter contains the winning horses from 5 or 6 legs constituting the V65.

Calculation of the Odd, Jackpot, Carry over of funds

The calculation of the odds is carried out as follows: in V65 bets, the net total of stakes validated on the vertical bet is divided into 2 as follows:

- 50% is allocated to combinations of 6 winning horses
- 50% is allocated to combinations of 5 winning horses

The sums thus obtained will be distributed among the numbers of winning combinations in each group of respective Odds.

In cases where the amount of the theoretical report, calculated by combination in the group of reports '5 winners' is lower than the Minimum Payable Report, then the bet is considered as losing. The Minimum Payable Report is set by the Swedish regulatory authority. The Minimum Payable Report for Vertical Paris 'V65' 'is set at 2.4 € (two euros 40 cents),

By virtue of the provision set out in the preceding paragraph, the sums exempt from payment will be placed in a kitty; in the same way, if there is no winner in one or more report groups for 5 or 6 winners, then the mass played will also be transferred to a prize pool; ZETURF / ATG will then pay the prize pool (s) for '6 winners' in a V65 bet, organized within the following twelve months, which will be offered by ZETURF to its bettors.

Once the kitty (s) are allocated to a V65 support meeting, this decision cannot be changed.

If there is no winner in one or more Odd groups for 5 or 6 winners, then the mass placed will be carried over to the Odd group for "6 winners" in a V65 bet held within the following twelve months.

Vertical bet 'V64'

The term 'V64' refers to the vertical bet category where the client attempts to predict the winning horses in 6 races held on the same racetrack on the same day. In V64 bets, the support races are designated legs and numbered 1 to 6.

Minimum bet

The minimum bet for the vertical bet 'V64' is 0.12 €

Winning combination

A combination is declared as winning if it contains the winning horses of 4, 5 or 6 legs constituting the V64.

Calculation of the Odd, Jackpot, Carry over of funds

The calculation of the odds is carried out as follows: in V64 bets, the net total of stakes validated on the vertical bet is divided into 3 as follows:

- 40% is allocated to combinations of 6 winning horses
- 20% is allocated to combinations of 5 winning horses
- 40% is allocated to combinations of 4 winning horses

The sums thus obtained will be distributed among the numbers of winning combinations in each group of respective Odds.

In cases where the amount of the theoretical report, calculated by combination in the group of reports '5 winners' or in the group '4 winners' is lower than the Minimum Payable Report, then the bet is considered as losing. The Minimum Payable Report is set by the Swedish regulatory authority. The Minimum Payable Ratio for Vertical Paris 'V64' 'is set at € 0.84 (eighty-four cents),

By virtue of the provision set out in the preceding paragraph, the sums exempt from payment will be placed in a kitty,; in the same way, if there is no winner in one or more winning groups for 4, 5 or 6 winners, then the mass played will also be transferred to a prize pool; ZETURF / ATG will then pay the prize pool (s) for '6 winners' in a V64 bet, organized within the next twelve months, which will be offered by ZETURF to its bettors.

Once the kitty (s) are allocated to a V64 support meeting, this decision cannot be changed.

If there is no winner in one or more Odd groups for 4, 5 or 6 winners, then the mass placed will be carried over to the Odd group for '6 winners' in a V64 bet held within twelve months following.

Vertical bet 'V75'

The term 'V75' refers to the vertical bet category where the client tries to predict the winning horses in 7 races held on the same racetrack on the same day. In V75 bets, the support races are designated legs and numbered 1 to 7.

Minimum bet

The minimum bet for the vertical bet 'V75' is 0.06 €

Winning combination

A combination is declared as winning if the latter contains the winning horses of 5, 6 or 7 legs constituting the V75.

Calculation of the Odd, kitty, carry-over of funds

The calculation of the odds is carried out as follows: in V75 bets, the net total of stakes validated on the vertical bet is divided into 3 as follows:

- 40% is allocated to combinations of 7 winning horses
- 20% is allocated to combinations of 6 winning horses
- 40% is allocated to combinations of 5 winning horses

The sums thus obtained will be distributed among the numbers of winning combinations in each group of respective Odds.

In cases where the amount of the theoretical report, calculated by combination in the group of reports '5 winners' or '6 winners' is lower than the Minimum Payable Report, then the bet is considered as losing. The Minimum Payable Report is set by the Swedish regulatory authority. The Minimum Payable Report for Vertical Paris 'V75' 'is set at 1.8 € (one euro and eighty cents),

By virtue of the provision set out in the preceding paragraph, the sums exempt from payment will be placed in a kitty; in the same way, if there is no winner in one or more report groups for 5, 6 or 7 winners then the mass played will also be transferred to a prize pool; ZETURF / ATG will then pay the prize pool (s) for '7 winners' in a V75 bet organized within the following twelve months, which will be offered by ZETURF to its bettors.

Once the kitty (s) are allocated to a V75 support meeting, this decision cannot be changed.

If there is no winner in one or more Odd groups for 5, 6 or 7 winners, then the money placed will be carried over to the Odd group for '7 winners in a V75 bet held within twelve months following.

The term 'GS75' refers to the vertical bet category where the client attempts to predict the winning horses in 7 races held on the same racetrack on the same day. In GS75 bets, the support races are designated legs and numbered 1 to 7.

The vertical bet 'GS75' is similar to the bet 'V75' but it offers a minimum guaranteed prize pool to be distributed among the winning combinations of 7 winning horses

Minimum bet

The minimum bet for the 'GS75' vertical bet is € 0.12

Winning combination

A combination is declared as winning if the latter contains the winning horses of 5, 6 or 7 legs constituting the GS75.

Calculation of the Odd, kitty, carry-over of funds

The calculation of the odds is carried out as follows: in GS75 bets, the net total of stakes validated on the vertical bet is divided into 3 as follows:

- 40% is allocated to combinations of 7 winning horses
- 20% is allocated to combinations of 6 winning horses
- 40% is allocated to combinations of 5 winning horses

The sums thus obtained will be distributed among the numbers of winning combinations in each group of respective Odds.

In cases where the amount of the theoretical report, calculated by combination in the group of reports '5 winners' or '6 winners' is lower than the Minimum Payable Report, then the bet is considered as losing. The Minimum Payable Report is set by the Swedish regulatory authority. The Minimum Payable Report for Vertical Paris 'GS75' 'is set at 1.8 € (one euro and eighty cents),

By virtue of the provision set out in the preceding paragraph, the sums exempt from payment will be placed in a kitty; in the same way, if there is no winner in one or more report groups for 5, 6 or 7 winners, then the mass played will also be transferred to a prize pool; ZETURF / ATG will then pay the prize pool (s) for '7 winners' in a GS75 bet organized within the next twelve months, which will be offered by ZETURF to its bettors.

Once the kitty (s) are allocated to a GS75 support meeting, this decision cannot be changed.

If there is no winner in one or more Odd groups for 5, 6 or 7 winners, then the money placed will be carried over to the Odd group for '7 winners' in a V75 bet held within twelve following months.

Vertical bet 'V86'

The term 'V86' refers to the vertical bet category where the client attempts to predict the winning horses in 8 races run on the same day. In V86 bets, the support races are designated legs and numbered 1 to 8.

Minimum bet

The minimum bet for the vertical bet 'V86' is 0.03 €

Winning combination

A combination is declared as winning if it contains the winning horses of 6, 7 or 8 legs constituting the V86.

Calculation of the Odd, kitty, carry-over of funds

The calculation of the odds is carried out as follows: in V86 bets, the net total of stakes validated on the vertical bet is divided into 3 as follows:

- 40% is allocated to combinations of 8 winning horses
- 20% is allocated to combinations of 7 winning horses
- 40% is allocated to combinations of 6 winning horses

The sums thus obtained will be distributed among the numbers of winning combinations in each group of respective Odds.

In cases where the amount of the theoretical report, calculated by combination in the group of reports '6 winners' and '7 winners' is lower than the Minimum Payable Report, then the bet is considered as losing. The Minimum Payable Report is set by the Swedish regulatory authority. The Minimum Payable Report for Vertical Paris 'V85' 'is set at € 1.8 (one euro and eighty cents),

By virtue of the provision set out in the preceding paragraph, the sums exempt from payment will be placed in a kitty; in the same way, if there is no winner in one or more report groups for 6, 7 or 8 winners, then the mass played will also be reported in a prize pool; ZETURF / ATG will then pay the prize pool (s) for '8 winners' in a V86 bet organized within the following twelve months, which will be offered by ZETURF to its bettors.

Once the kitty (s) are allocated to a V86 support meeting, this decision cannot be changed.

If there is no winner in one or more Odd groups for 6, 7 or 8 winners, then the money placed will be carried over to the Odd group for '8 winners in a V86 bet held within twelve months following.

4. BONUSES AND ZEMILES

In Belgium, the allocation of Bonuses or Premiums is suspended from 03/01/2020 in accordance with Belgian law.

Common Rules

Any Bonus has to be wagered before being withdrawn.

Any Bonus is valid for a maximum period of 6 months. After that period unused bonuses will be withdrawn from the customer"s account.

Rewards and Bonus of all kinds are granted at the sole discretion of ZETURF, who reserves the right to suspend payments of bonuses to any player or players of any class.

Turf Bonus can be used on ZETURF
Sport bonus can be used on ZEBET
Mixed Bonus can be used on ZETURF or ZEBET

Any bonus offered by ZETURF are not withdrawable without having been fully played. The conditions of use and withdrawal of bonuses distributed (including the number of times the bonus must be fully played to be removed) are stipulated on the management interface "My account" accessible by each client.

The withdrawal, without prior play of the entire deposit that generated the award of the bonus, will result in the immediate removal of said bonus

Registration Bonus

Registration Bonuses will be granted to customers according to the term and conditions valid at the time of registration and/or first deposit. The withdrawal, without previous play of all of the deposit that generated the award of the bonus will result in the immediate removal of said bonus

The same player (and the same household) can only receive one-time registration bonuses In the event that a customer opens more than one account, ZETURF reserves the right to suspend and close the additional accounts, and to invalidate any promotional offers it may have received. Moreover, any abuse of opening for a bonus may result in the exclusion of the player.

New deposit Bonus

ZETURF can offer a bonus related to a new deposit. This offer is valid during 15 days after the email is sent. Both the amounts of the bonus and the deposit have to be wagered before being withdrawned.

Any customer receiving a New deposit bonus will be excluded to any remaining part of its Registration Bonus.

ZEmiles

The ZEmiles programme is a loyalty points system, exclusively for ZETURF.fr and ZETURF.com clients. ZEmiles are awarded to each bet according to the scale shown below.

The ZEmiles are awarded per unit stake, without taking into account the sum total of the bet. If the same bet is placed twice, you are entitled to only one award of ZEmiles.

ZEmilesRate

```
Paris
Single-Win (SG) = 1
Single Placing (SP) = 1
Zeshow = 2
ZECouillon = 2
Paired Winner (JG) = 2
Paired Order (JuO) = 2
Paired Placing (JP) = 2
Trio = 4
Trifecta (TriO) = 4
ZE2/4 = 2
ZE4 = 4
(Z40) = 4
ZE5 = 5
ZE234 (mise 1€) = 3.8
ZE345 (mise 1€) = 4.9
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A fractional bet (in cents) will be rewarded by the corresponding fraction of ZEmiles.

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Bonus Conversion Rate 200 ZEmiles = €1
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Grids and Vertical Bets = 5

Members of the "Club ZETURF" Group III, II and I see their ZEmiles Augmented respectively 30%, 60% and 100%br/>

The balance of ZEmiles can be consulted under the heading "My Account". It will be updated the day after each settled bet.

The ZEmiles can be converted into bonuses credited to the client"s account. They can be converted into units of 200 starting from 2000 accumulated ZEmiles. The conversion can only be made by clients indicating their activation code.

The ZEmiles become invalid 12 months from the date of issue. Beyond that date they are no longer valid.

The ZEmiles will be lost if the account is unused for a period of 60 days.

The ZEmiles cannot be transferred, traded, sold or exchanged in any shape or form.

FRIEND BONUS

Any user (hereinafter referred to as "the sponsor") who logs in regularly to ZETURF is eligible to participate in the "friends bonus" program.

Each participant is entitled to sponsor their friends and acquaintances (hereinafter referred to as the "sponsee"). Immediate family (parents, brothers and sisters, children) of the sponsor, members of the sponsor"s family home as well as people whose e-mail address is identical to that of the sponsor or who use the same credit card as a sponsor when making a deposit are not eligible as sponsees.

E-mailing as part of the "friends bonus" program is only permitted to people with whom the sponsor is personally acquainted ("No spamming").

Each sponsor has the option, under the "friends bonus" section of their account, to send to their friends and acquaintances e-mails with a ZETURF presentation text which can be personalised by the sponsor. This e-mail contains a link and a code. The sponsee must click on the link and enter the code together with their e-mail in the appropriate field in the registration form.

If the sponsee does not click on the link in the e-mail or if they do not enter the code, they will not be registered in the "friends bonus" program, and the sponsor will not receive any resulting bonus.

To be considered as a "sponsee" in the "friends bonus" program, a customer must deposit cash and make at least one bet after having submitted their credentials.

By participating in the "friends bonus" program, the sponsee agrees that the sponsor will be informed of the registration, deposit and placing of the minimum amount by a new customer so as to inform the sponsor of a successful entry in the "friends bonus" program.

ZETURF reserves the right to exclude a registered customer and/or a new customer from participating in the "friends bonus" program in the event that they suspect manipulation, fraud or a breach of the conditions of participation. In such a case, the customer loses any right to a bonus.

Entering invalid data and/or alteration of facts are forbidden and render you liable to prosecution in court or by the competent authorities.

Sponsors and sponsees must themselves determine the legal relationship which connects them. The company disclaims any liability in the event of the unauthorised copying of the name and e-mail address of the sponsee.

The company reserves the right to suspend the "friends bonus" program at any time and without explanation.