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1. TERMS OF BUSINESS (*Last Update 17th August 2026*)

The following rules apply to Toals Bookmakers Shops, Dial-a-Bet and Text-a-Bet services.

They provide you with a guarantee of fairness, which you can refer to whenever you have a betting query. Our staff are here to help you. Whilst comprehensive, they are not exhaustive.

Upon placing a bet, you acknowledge and accept our terms of business.

Bets placed via a Self-Service Betting Terminal will be governed by the Rules & Odds specific to that platform and may differ from our shop Rules/Odds.

Bonuses, Events, Markets, Odds & Promos available on Self Service Betting Terminals are exclusive to that platform and are not applicable to over-the-counter bets.

Errors & Malfunctions, if any part of the Services suffers an administrative, human, operational, software, technical or other error, or presents incorrect information to you such as incorrect terms, odds or winnings we will have certain rights including the right to void affected transactions and settle at correct odds. This includes circumstances where the problem is not obvious to you or us and is only discovered by us when we check or verify the result of a bet or transaction.

Toals Bookmakers Dial-a-Bet and Text-a-Bet trades on a NI License.

Toalsbet.com Sportsbook was run completely by a separate company (FSB Technology Ltd <https://fsbtech.com>) and traded under a British gaming licence,

No information is shared between these Licensed businesses which operate in different jurisdictions.

The onus is on the customer to be aware of this.

These rules govern settlement of all transactions and any exception or amendment made by a notice displayed in our offices, on our CIT's (customer information terminals) or on www.Toalsbet.com are to be read as part of these rules.

Any bet or part of a bet which is precluded by these rules will be void.

Terms are cash/debit card only (staff are not permitted to offer credit) and bets are accepted according to the rules, which staff do not have authority to vary.

When paying using a Debit Card, payment must have been made before the bet will be accepted. Any returns paid back to card may take 2-3 business days, we will only pay back any winnings to the card used to take payment.

Customers should ensure they present their card at the counter well before the event's start time to allow enough time to process it. The onus is on the customer to confirm the amount of the bet when entering their pin or using contactless.

The minimum stake accepted on a slip is 5p but if a bet is accepted in error for less than that amount, it will stand for the amount paid.

Maximum stake/ payouts for certain events are set out in the rules for those events, but we reserve the right to refuse any bet, or part of a bet.

We also reserve the right to refuse settlement on any bet which cannot be substantiated by reference to our photographic/computer imaging evidence of the day's business.

No claim for payment can be made unless it is made within 12 months of the event taking place.

We reserve the right to refuse the admission of any person to our betting offices. Persons under the age of 18 are forbidden by law to be on the premises.

2. WE PAY DOUBLE RESULT (i.e. We Pay Out on Both First Past the Post & Official Result)

Double Result applies to all Win and Place, Forecast and Tricast wagers on horse races at all UK, Irish & Foreign Horse Races where Bookmakers operate on course or where an Industry SP is returned.

Double Result Does Not Apply and the **"Official Result"** will apply:

Where the race is declared void.

Where the horse is placed first in error by the judge.

Where the horse has taken the wrong course.

Where a horse fails to weigh in or carries the incorrect weight.

To Tote and Ante-Post wagers.

Objections, disqualifications and amended results after the 'weighed in' announcement will be disregarded.

However, if a Horse/Greyhound wins a race and it is subsequently discovered that it was a "ringer" we reserve the right to disregard the "Official Result."

3. CUSTOMER'S RESPONSIBILITY

A betting shop is a fast-moving environment. Odds move rapidly and bets are taken continuously, consequently mistakes can occur.

We will do all that we can to avoid this, but we cannot accept responsibility for any obvious errors or omissions in respect of the announcing, publishing or marking of prices, handicaps, place terms, runners or results despite our efforts to ensure total accuracy.

Customers should write their own bet instructions, but should a member of staff help them in doing so, the onus of responsibility for seeing that such instructions are written clearly and correctly shall be on the customer and as such the customer shall not have any claim against Toals in the event of such instructions being incorrect.

The onus is on the customer to ensure that bets are written clearly and that the spelling, timing, instructions, and staking are correct and complete so that they cannot be misunderstood, and that bets are placed before the off is signalled for any race involved.

Customers should check receipts to verify that the amount paid has been correctly recorded. Receipts must be retained by the customer until all bets on them can be fully settled.

Returns due will be paid on surrender of the counterfoil/receipt. A slip cannot be altered or amended once any selection on it has run.

Bets cannot be changed or cancelled if a price has been taken on a selection.

When paying with card, Cardholders have personal responsibility to know the laws in his / her country.

AMBIGUOUS INSTRUCTIONS

Where a price has been marked on a slip that contains an ambiguous selection, the price may be used to determine the sport/bet intended.

For example, England Soccer/England Rugby: Where no price is indicated Soccer will take precedence.

If any ambiguity remains stakes may be divided.

4. ACCEPTANCE OF BETS

Subject to these rules, bets will be accepted for all meetings held under the rules of the British Horseracing Authority, the Irish Turf Club and the greyhound meetings of the BAGS and BEGS service.

We also accept bets at those NGRC meetings which we price up, provided that, in each case, the programme and results are published in the Racing Post. Wagers will also be accepted on events of public interest and for race meetings abroad which, from time to time, may be advertised in our offices or in the sporting press.

Bets may be placed by writing selections and instructions on a betting slip and then handing the slip, together with the full amount of stake money, to a member of staff.

The slip will then be passed through a cash register (and immediately photographed in a microfilm camera, or computer imaging device). A carbon copy receipt/slip bearing details of the bet number, time recorded, date and amount of stake paid will then be issued to the backer.

We cannot accept any liability unless a bet is dealt with in this manner.

We reserve the right to void any bet when we are not satisfied with its bona fides.

Where computer imaging is not used the top copy of the betting slip must remain in our possession and staff are instructed that they must not hand back the top copy to customers under any circumstances. If, for any reason, a top copy is inadvertently returned to a customer, bets on that slip will be void and stakes returned.

All bets are taken to be for the day of issue (Or the next time the selection plays), unless clearly specified otherwise, by the customer on the slip.

Should there be any doubt whether a bet refers to horses or greyhounds, horse racing will be given preference. But if numbered selections are given, or Trap (or the letter T) is written and doubt exists, the bet will be taken as for greyhound racing.

A line drawn across a slip indicates the end of bets above that line and the start of a new bet beneath it, except where the customer has made it clear that this does not apply.

In all cases where bets, or parts of bets, are made void, stakes on singles will be returned, but in multiple bets the void selection will be treated as a non-runner.

Postal bets, or bets put through letter boxes at branches, are not accepted. All such bets will be void.

We reserve the right to refuse the whole or part of any bet offered. We also reserve the right to correct any palpable errors.

If a bet is accepted in error by us on an event for which there will be no Toals Price available, the selection will be void

(Toals Prices includes SP).

If at the time of acceptance, no Toals Price is available for a selection that is subsequently priced, the selection will be settled on the first available price.

5. TIME OF ACCEPTANCE

The time at which a bet is recorded on microfilm/computer governs settlement.

If, at the time the bet was made, the race or the event was resolved, or the customer could have had an unfair advantage, the selection will be made void.

Where an official off time is not signalled by SIS/TRP, bets will be accepted up to the advertised time of the race, and in such cases any bet on a slip timed later than the advertised time of the race will be void.

6. SETTLEMENT OF BETS

The advertised times of races, the runners, returns and results as published in The Racing Post will govern settlement of all bets, errors and omissions excepted.

Unless otherwise provided for in our rules, all bets will be settled at Starting Price, with the place part of each-way bets settled by the place terms set out in our rules and displayed in our offices.

Each-way accumulative bets are settled win-to-win, place-to-place.

Selections in races where an S.P. would be expected and no S.P is returned will be treated as non-runners.

Where the same selection is included more than once in a multiple bet, or where selections from the same race are included, stakes will be divided equally in those parts of the bet where such selections clash. If, however, one of the selections is also entered for another race on the day, the bet will be settled as for the races in which they do not clash.

In any race of fewer than 5 runners, all place money goes on to win. In accumulative wagers, the bet reverts to normal place odds in other races, according to the number of runners in each race.

In the event of a dispute regarding a match/event, settlement will be based on the result on the day, with any subsequent changes or disqualifications ignored.

Place only bets are not accepted (except for Place 6/Place 4 bets or where special place terms are offered by us) unless at least an equal amount is invested to win. Any place stake more than the win stake will be void and returned to the backer.

Special bets will be settled according to special rules issued for such bets but for any eventuality not covered in such special rules the terms of these general rules will apply (i.e., non-runners will necessitate a Rule 4):

- Horse Matches - singles and upwards accepted unless stated otherwise. Bets are settled FFTP, finishers as returned by The Racing Post. Where both horses fail to finish bets on that match will be void. Non-runner no bet.
- Sporting Specials - if there are any non-runners bets will be settled on the remainder of the selections at the relevant prices.
- Extra time does not count unless otherwise stated. Settlement of all stats markets will be based on data provided by OPTA (Part of the stats perform Group)
- Individual Distance Betting - when Dead Heats occur, bets are settled as half stakes on less than and half the stake will be on a loser. If R4 of 20p or greater, bets revert to SP Win.
- Horse winning distance bets which do not have over/under/exactly clearly stated will revert to a win single on the selection at SP. Prices are not indicative of intent.
- Place Only special bets will be settled on the actual number of runners that run.

7. EACH-WAY BETTING AT STARTING PRICE AND BOARD PRICE

The following place terms apply for all horse racing wagers struck at Starting Price or Board Prices:

- In a field of 5, 6 or 7 runners we pay one quarter of the win odds for first and second.
- In a field of 8 or more runners, we pay one fifth of the win odds for first, second and third.
- In handicap races of 12 to 15 runners, we pay one quarter of the win odds for first, second and third.

- In handicap races of 16 or more runners, we pay one quarter of the win odds for first, second, third and fourth.
- In all races of 4 runners or less betting is win only.
- Where we offer enhanced place terms, they will not apply to Tote bets.

When we offer special each way terms on a race, we reserve the right to alter the standard place terms detailed in our rules (e.g we may offer to pay out five places in a handicap with 16 or more runners but change the place terms to pay 1/5 of the odds rather than 1/4) Customers should check the place terms of a race whenever we offer additional places.

8. FAVOURITES & UNNAMED SELECTIONS

S.P. bets will be accepted, win only on first and second favourites in horse racing and greyhound racing, and the place part of any such bet accepted in error will be void.

The favourite is the horse quoted in the official starting price returns at the shortest odds, the second favourite is the horse quoted at the next shortest odds, and so on. If two horses are quoted at the same odds and those odds are shorter than those quoted for any others, then these two are equal first favourite and second favourite.

If two or more co-favourites are thus selected, the backer's stake will be divided equally between or among them.

When a returned favourite does not come under starter's orders and is withdrawn, that favourite will be treated as a non-runner.

The only exception to this provision is in the case of Place 6 and Place 4 bet, where, if the favourite is withdrawn, the next lowest price horse is then taken as substitute for a non-runner which, under the particular bet rule, must be replaced by the favourite.

Any favourite bet or unnamed selection such as a trap number, in a single bet which is untimed or incorrectly timed but has the meeting nominated will be settled for the next race to go off at that meeting after the time of acceptance of the bet.

In accumulative bets however, such a selection will be void. When a favourite bet does not have the meeting nominated, the bet will stand for the races timed, providing those times do not clash with other races with the same advertised race time.

Where times of such races clash, the stake will be apportioned to those races having the same advertised times, whose results are being given race by race on SIS/TRP.

The same applies to numbered selections, except that the stake is only divided over those races where the times clash and numbered selections appear.

Where combination or accumulative bets are involved and the customer makes clear by the exact times given that only one meeting can be intended, they will be on that meeting, even if some race times clash with races at other meetings.

Thus, if a bet is a Yankee on 2.00, 2.35, 3.05 and 3.30 and those are race times at Ascot, the bet will be on that meeting, even though there are other meetings with races at 2.00 and 3.30.

Any favourite bet with no meeting, race time or any other indication of the race intended will stand for the earliest advertised race, horse or greyhound, still to be run (for this definition Virtual Racing does not apply). With accumulative bets the selection(s) concerned is void and treated as a non-runner.

Where the time and meeting are stated but no selection given, the bet will be on the first favourite for that race.

9. LATE WITHDRAWALS

In all horse races, excluding ante-post bets, if a horse is withdrawn before coming under starter's orders, bets will be settled in accordance with Tattersalls Rule 4 (c) which lays down that backer of withdrawn horses will have their stake refunded.

When there has not been time to re-form the market, deductions are made from winning returns on the race (exclusive of stake) according to the table displayed in offices.

When there has been time for a new market to be formed, deductions will apply only to bets at screen or board prices struck prior to the announcement of the withdrawal.

10. DOUBLE ENGAGEMENTS

An untimed single bet for a selection which has more than one engagement will be timed for the first race in which it runs, unless an "If absent" selection is also given on the slip, when this will be taken as timing the bet for the race where both were engaged.

Where a selection is doubly engaged and is timed by the backer, it will be settled as a bet for that timed race only. Where it is untimed or incorrectly timed, the bet will be on the first race where it runs, after the time of acceptance.

If two selections, one of which is doubly engaged, are included in an accumulative bet, and run in the same race, the one which is doubly engaged will be deemed to be timed for the race where they do not clash.

If both are doubly engaged, the selection written first on the slip will be timed for the race in which it runs, and the other timed for the race where they do not clash. This does not apply to single bets, which will be treated as entirely separate bets.

11. DISPLAYED PRICES

The following applies to bets at "List Prices" or at "Displayed Prices" on screen or board. Where a displayed price is taken, it will apply to the selection wherever it appears on the slip, unless instructions written on the slip specify otherwise.

If there are any palpable errors in prices laid, transmitted or marked up, the bet will be settled at the corrected price for the time the bet was made, or at S.P., whichever is the greater.

Should a horse be withdrawn, whereby Tattersalls Rule 4 (c) would apply, no displayed prices can be laid after the withdrawal, unless there has been time for a new market to be formed.

In "List Price" or "Early Price" bets, if any of the listed horses do not run, stakes will be refunded on the withdrawn horses and all winning returns from the race will be subject to deduction on the Rule 4 (c) scale, depending on the listed odds of the withdrawn horses.

Prices may not be taken on unnamed favourites or after the off in any race.

12. FORECASTS

Subject to the following rules, straight forecasts are accepted in singles, doubles and trebles.

Forecasts are available in races of 3 or more runners and will be settled in accordance with the computer straight forecast dividends. In races where no CSF dividend is returned, the NSL straight forecast chart will be used. Where no S.P is returned, forecasts will be void. Forecasts inadvertently accepted in races with only 2 runners, will be settled as a win single on the selection nominated to finish first.

In the event that there is only one finisher in a race and no Forecast dividend is returned, all Forecasts bets with the winning selection to finish first will be settled as WIN SP singles on the winning horse. All other forecast bets will be losing bets.

Unnamed favourites cannot be used in forecasts, where selections must be named or numbered, and forecasts including a "fav" selection will be void. Where a non-runner appears in a forecast, or if the same selection is repeated, the total stake will be invested on a win single at S.P. on the remaining runner

Where instruction is for Forecast (F/C), selections must finish first and second in the order written. Should instructions be for a reversed forecast with only one stake given, the stake will be divided, and the bet settled as a reverse forecast. Returns for forecast doubles will be calculated by multiplying the appropriate return for each forecast.

Written instruction for a selection with the field or a selection against the field will be taken as for the selection to win. Instructions for the field with, or the field against, will be taken as for the selection to finish second.

Where 3 or more selections are given, settlement will be made as a full combination of forecasts. If a smaller number of combinations than the full permutation is required, the slip must make this clear.

Where a permutation is used which could apply either to forecasts or tricasts and neither is specified, the bet will be settled on forecasts.

Where a backer nominates a forecast for 2 selections in different races and one of them is not doubly engaged in the same race as the other, the stake will be divided on singles, and if the instructions were for reversed forecast, on each way singles.

13. TRICASTS

Tricasts in which selections must finish first, second and third in that order, in handicaps of 8 or more runners and in certain other races, are accepted in singles only. Stakes for tricast doubles or trebles, where taken in error, will be divided equally to cover each tricast race in singles only.

Bets accepted for races not specified, or for which no tricast dividend is declared, will be settled as computer straight forecasts on the selections nominated to finish first and second, with the selection nominated for third place disregarded.

Only named selections or racecard numbers will be accepted in tricasts, with name taking precedence where both are used and there is a discrepancy, and any bet containing an unnamed favourite will be void, win, or lose.

Should a tricast contain a non-runner the total stake will be invested on a straight forecast on the remaining selections in the order written. In the case of a full cover combination, the total stake will be divided equally as a reversed straight forecast on the remaining 2 selections.

Should there be 2 non-runners the total stake will be invested on a win single at S.P. on the remaining runner, with returns subject to deduction of tax at the current rate. For the purposes of settlement, a permutation is considered as a series of straight tricasts.

Tricasts will be settled in accordance with the official computer return, from which tax has already been deducted. If fewer than 3 finish in a race, a dividend will be declared on those that finish.

14. TOTE BETS

We do not accept favourite bets at Tote odds except on a Place 6 or Place 4 bet.

Place only Tote bets are not accepted and if taken in error, will be equally proportioned to win and place.

Where instruction is for Exacta, selections must finish first and second in the order written. Should instructions be for reversed exacta with only one stake given, the stake will be divided, and the bet settled as a reverse Exacta. An Exacta which includes a non-runner is void.

Where instruction is for Tote Trifecta the selections must finish first, second and third in the correct order in a race of 8 or more runners nominated daily by the Tote. If a Trifecta is accepted for a race in which no Trifecta return is made, then stakes will be settled on the Tricast return. A Trifecta which includes a non-runner is void.

15. PLACE 6 / PLACE 4

Place 6 & Place 4 bets are accepted at horserace meetings in GB & Ireland.

We operate our Place 6 & Place 4 on the same basis as the GB & Irish totes operate their Placepots & Quadpots.

We may also accept Place 6 or Place 4 bets at other major international meetings where the alternative Placepots/Quadpots are declared.

If a Place 6 or Place 4 bet is inadvertently accepted for other meetings where there are no official returns, it will be settled as a place accumulator at the S.P. place terms, provided the selections are in the first 6 races/races 3 to 6 at the nominated meeting.

For a Place 6 or Place 4 bet to be successful, a selection must be placed in each of the first 6 races/races 3 to 6 at the meeting nominated as defined below:

In races of 4 or less runners -1st only (unless a Tote Place Dividend is returned on the selection).

In races of 5, 6 or 7 runners-1st or 2nd

In races of 8 or more runners -1st, 2nd, or 3rd.

In Handicap races of 16 or more runners -1st, 2nd, 3rd, & 4th.

Any bet placed after the first Place 6 or Place 4 leg, will be void.

Unnamed First Favourites are accepted. Where there are Joint Favourites, the one with the lowest race card number will be taken.

If the Favourite is withdrawn the next shortest priced runner will be used and should there be more than one, the horse with the lowest race card number will be taken.

Unnamed Second and Third Favourites are not accepted and any bet including such selections will be made void.

Where the Favourite is nominated and no S.P. is returned, the shortest priced runner as forecast in the Racing Post will be used.

- Where the selection nominated becomes a non-runner
- Where the selection has been omitted or cannot be understood
- Where the number nominated does not correspond with any race card number involved in that leg.
- Where no meeting is stated and it is clear by all the numbers nominated that only one meeting could possibly be intended, the bet will be settled for that meeting, otherwise the bet will be taken to be for the principal meeting as published in the Racing Post.

If a Place 6 or Place 4 bet has both numbers and names that do not correspond, the bet will be split where applicable.

In the event of no Place 6 or Place 4 dividend being declared, bets will be settled as a Place Accumulator at the appropriate S.P. place terms.

The maximum payout that can be won by one customer on any one day's betting is governed by our General Betting Office Rules under Limits.

Toal's Bookmakers General Betting Office Rules apply to all instances not covered by these Special Rules

16. INCORRECT AND INSUFFICIENT INSTRUCTIONS

An incorrectly spelt name is not necessarily invalid, so long as it is clear what the punter's intentions were. If a named selection is wrongly written so that more than one horse could conceivably be intended, the stake will be equally divided between or among the selections involved.

A named selection which is not doubly engaged but is timed for the wrong race or a different meeting, stands for the race in which it runs.

If a horse and dog of the same name run on the same day, and it is not clear which is the selection, the bet will be settled as on the horse. However, if the bet is placed after one of the two has run, it will be on the one still to run.

If a horse and virtual runner of the same name run on the same day, and it is not clear which is the selection, the bet will be settled as on the horse; if the bet is placed after one of the two has run it will be on the one still to run.

When the only difference in name between two runners engaged on the same day is the suffix of the country of origin e.g. Fr for France, bets will be settled as on the one with no suffix, unless a determining race time or suffix is shown on the slip. If both names contain a suffix, but your bet states neither it will be settled on the first one to run after your bet is placed, unless the time indicated makes the selection clear.

Where all selections are made from different events and a single stake is stated, the bet will be settled as win only in accordance with the following:

1 selection - win single

2 selections - win double

3 selections - win Trixie

4 selections - win Yankee

5 selections - win Canadian

6 selections - win Heinz

7 or more selections as full cover doubles, trebles, etc.

The above win bets will be settled as each way (E.W.) only when this is stated on the betting slip.

Where two or more selections in the same race are stated and no instruction given, the bet will be settled as a forecast with the stake being divided over the greater number of bets from the selections stated (i.e. full cover).

Where it is impossible to determine the intention of a bet as shown above then the stake will be divided over all the selections as win singles.

Football bets will be treated as accumulators.

Where meeting and time are given, but no selection, it will be taken as for the S.P. favourite.

Where a single stake and name of a selection are given with no instruction, the bet will be taken as for a win single.

Where a customer stakes a through-the-card bet for fewer than the number of races that are on the programme, the stake will be apportioned to cover all the races on the card.

Where instructions are so illegible that they cannot be understood, the bet will be void.

17. STAKE MONEY: Too little or too much

(a) If insufficient cash is paid to cover the bet as written on your slip, settlement is made in accordance with the stake as recorded by our cash register on your receipt at the time of placing your bet. With various bets on one slip the whole slip will be settled in proportion. In other words, the total return will be calculated from your slip as written, then multiplied by the actual cash paid and divided by the amount you should have paid.

(b) If too much cash is accepted by mistake for the bet, you have written down, the excess cash will be refunded on production of your receipt, after all your selections have run.

(c) If your slip shows fewer than the correct number of bets, the return is worked out proportionally. We multiply what should have been the full return by the stake you actually paid. This is then divided by the amount you should have paid.

(d) If your slip shows more than the correct number of bets, it is settled to the correct number at the stake unit you request, and the excess cash refunded to you after all your selections have run.

Example for (a)

2 bets written on one slip

(1) 10p win Yankee (4 selections).

(2) 20p E.W. Patent (3 selections).

Incorrect total stake paid £2.50 should be £3.90

The bets are calculated as written then returns x £2.50 and divided by £3.90

Example for (c)

(1) 4 selections, bet is 4 x £1 Doubles and 1 x £2 Accum. Stake paid £6.00, settled as 6 x £1 Doubles and 1 x £2 Accum. Returns are x £6 and divided by £8.

18. ANTE POST

Ante-post bets are accepted at quoted prices up to the final declaration stage of the event, on the basis of, all-in, run or not, entered-or-not, so long as entry was not precluded by the conditions of the race. Returns for accumulative bets will be settled in the same manner as S.P. bets.

The only exceptions are:

If a race is postponed to another day and overnight declarations stand, then Ante Post bets stand however single ante-post bets will be void if the race is abandoned, declared void, or if the conditions of the race are altered after the bet is made. In any such cases, accumulative ante-post bets will stand on the remaining legs, at the prices laid on the selections in those races, with a double becoming a single, treble becoming a double, etc.

In the event of horses being withdrawn under racing rules to limit the number of starters in a race, all ante-post bets on such horses will be void. Liability of layers against the horses remaining will be reduced on both win and place parts of such bets. In accordance, with the rate to be announced before the race by Tattersalls Committee, dependent on the odds available against the withdrawn horses at the time of the official withdrawal.

Bets are executed at the price ruling at the time of handing in the bet. We reserve the right to correct any palpable errors.

Each-way bets are calculated win-to-win, place-to-place, and for the place part the fractional odds and number of places relating to each event will be those pertaining at the time of acceptance. Any excess of place over win stake will be void and that part of stake refunded to the backer. Place only bets, "any-to-come" and forecasts are not accepted ante post.

When the same selection is taken to win two or more races in ante-post doubles or trebles, special odds will be laid and those will govern settlement.

19. LIST PRICES

A bet at list price made on the day of the race or after the final declaration stage is not an ante-post bet and, in the event of any withdrawals, the withdrawn horse will be treated as a non-runner. Returns from bets on other horses in the event will be subject to deductions on the Rule 4 (c) scale, depending on the listed price of the withdrawn horse or horses.

20. DEAD-HEATS

In the event of a dead-heat for first place, the stake money on a winning selection will be divided by the number of winners in the dead-heat and full odds will be paid to the divided stake with the remainder of the stake lost.

A similar rule applies in place betting where, because of a dead heat, more than the required number of horses are placed.

21. POSTPONEMENTS

If a programme is postponed, all bets placed after the final declaration stage will be void (unless precluded by press announcements). If races are set back in time because of weather conditions, the settling of all bets for the meeting will be governed by the original advertised race times.

22. FOREIGN RACING

Bets are accepted for important races abroad only as advertised in our offices and in press advertisements.

Bets at our "list prices" will be settled under our general rules. There is no S.P. in most countries and bets (not at "list prices") will be settled according to the industry returned SP when provided by SIS/TRP. Where there is no industry returned SP we settle bets at the Pari-mutual/Tote returns for the appropriate pools, without any tax deducted.

Bets on unnamed favourites are not accepted in Tote pools and were taken in error will be void.

In each-way bets the place part will be settled by the place pool except in USA races where the "Show" pool (1,2,3) will be used and "Place" returns (1,2) when 7 runners or less.

Win bets in French races, not at "list prices", will be settled under the French rules where horses in the same ownership (or part ownership) are coupled, although they run independently so far as place bets are concerned. The same ruling applies if a trainer officially declares horses in his charge coupled.

Forecast bets on French racing will be settled according to the "Jumele" returns and, where there are:

Less than 4 runners - no forecast.

4 - 7 runners - exacta forecast only.

More than 8 runners - dual forecast.

Please note that in some rare cases when horses are coupled in 8 runner races in France only a straight forecast will be allowed.

Only 3 places declared even in races with more than 15 runners.

Dividends in France are declared to €1 unit.

Bookmakers do operate at Belgian trotting, so normal S.P. conditions apply, except that "coupling" applies to all bets, including Place and Forecast. Should a "Coupled" horse not run, stakes are returned only in bets nominating that horse. Place terms are determined by the number of quotations, taking coupling into account, and not the total number of runners. In the event of withdrawals, show price bets are settled at S.P. Forecast dividends declared, but Tricasts do not operate. Should two coupled horses be chosen in a forecast, that bet will be settled as win single.

Dividends in the USA are declared to a \$2 unit.

In Germany a straight forecast will be returned on all races of 4 or more runners. Dividends in Germany are declared to a one (1) unit stake.

In Italy when there are less than 4 runners there is no forecast declared. 4 and 5 runner races there is a straight forecast only. When there are more than 5 runners, only a dual forecast will be allowed. No tricasts are declared. Please note that in some rare cases when horses are coupled in 6 runner races straight forecast only will be allowed.

23. LATE WITHDRAWALS

Where a horse is withdrawn before coming under Starter's orders, or is officially deemed by the Starter to have taken no part in the race, stakes will be returned on the withdrawn horse, and winning bets will be subject to deductions in accordance with Tattersalls' Rule 4(c):

In the case of bets made at a price on the day of the race before it has been officially notified that a horse has been withdrawn before coming under Starter's Orders, the liability of a layer against any horse remaining in the race, win or place, will be reduced in accordance with the following scale depending on the odds current against the withdrawn horse at the time of such official notification:

25. DISTANCES

Where we offer a Fixed odds bet on selected Horse Race meetings based on predicting the total of the winning distances for all races at that meeting.

The following list represents the numeric unit that is used in the calculation for distances less than a length:

Nose 0.05 Lengths

Short Head 0.10 Lengths

Head 0.20 Lengths

Neck 0.30 Lengths

Half Length 0.50 Lengths

1 Length 1.00 Length etc

The maximum distance for a single race is 12 lengths for flat racing and 30 Lengths for National Hunt.

In the event of a walkover, 2 lengths will be awarded to a flat race, and 6 lengths will be awarded to a national Hunt Race.

If one or two races are abandoned or made void at a selected meeting, all such races will be awarded a default distance of 2L for Flat and 6L for NH (Inc NH Flat)

If three or more races are abandoned or made void, all bets placed on this market will be void unless the Over selection has won. In this scenario the Over would be settled as a winner with the Under & Inc settled as Void.

26. FAVOURITE BETTING

Where we offer odds on selected meetings it is based on a points system for the finishing positions of favourites in each race. The aim is to correctly predict the total number of points for the finishing positions of favourites in each race at the specified horse meeting.

The following is a list of the number of points awarded for the relevant placing of favourites in horse races, regardless of the number of runners:

First Place 25 Points

Second Place 10 Points

Third Place 5 Points

If the favourite is withdrawn or in the event of a walkover, then 10 points is awarded for that race.

If there are joint or co-favourites, then the selection will be the one with the lowest race card number.

If one or two races are abandoned or made void at a selected meeting, all such races will be awarded a default figure of 10 points per race. If three or more races are abandoned or made void, all bets placed on this market will be void unless the Over selection has won. In this scenario the Over would be settled as a winner with the Under & Inc settled as Void

In the event of a horse finishing alone, the maximum distance for each code will apply.

The following is the number of points awarded in greyhound races regardless of the number of runners.

First place	25 Points
Second Place	10 Points

27. GREYHOUNDS

Greyhounds will be settled as per the Official Result. An unnamed selection bet nominating one BAGS meeting but giving a race time of another will be settled either for the next race to be run at the nominated meeting or the race applicable to the written race time, whichever is next to go off after the bet was placed.

Untimed or incorrectly timed single bets or single forecasts will be settled as for the next BAGS race to go after time of acceptance. In such cases, where there are two meetings and one of them is nominated, the bet will be on the next race at that meeting.

A bet is not incorrectly timed where the race time written corresponds exactly to the time of a race already resolved. Such a bet is void.

Where a customer uses a programme order or states "through-the-card" to time trap numbers, but does not state a meeting, and if the bet is in time for a BAGS meeting, it will be settled as for that meeting. If two meetings are on schedule and the bet is accepted in time for both, stakes will be equally divided to cover each meeting individually.

Bets for unnamed selections which nominates a BAGS meeting not on schedule for that day, and with no other date given, will be settled as for the BAGS meeting taking place on the day the bet is placed. When two meetings are scheduled, the stakes will be equally divided to cover each of them individually. However, if race times given correspond to only one meeting, the bets will stand for that meeting.

If a greyhound is withdrawn from a race, bets placed prior to the withdrawal at early or show prices will be settled at SP.

If a bet has a named dog but the incorrect trap number, the stake will be split between name and trap. If a trap number is stated and the advertised greyhound is replaced by a reserve greyhound, that bet will stand for the trap number selected.

Top Dog/Trap Challenges - Which trap will have the most wins? Available at selected meetings as advertised. Dead Heat Rules Apply.

The following points scoring system, based on the official result, will apply regardless of the number of runners in each race; 3 for a win, 2 for a second, 1 for a third.

Bets are unaffected by reserves, vacant traps, void races or meetings abandoned once they have started. Where no race(s) take place after a bet is struck the bet is void.

If a race finishes as a dead heat each trap will receive a "half win" (3-way dead heat "one third win" etc). Likewise, points will be divided on the same basis. A selection that dead heats for first will be awarded 2.5 points

28. RE-RUN RACES

When a race is declared void and is re-run, all bets will stand for the greyhounds which take part in the re-run, but single bets may be cancelled by mutual agreement before the re-run starts. The prices returned on the re-run will rule settlement and board prices from the original race will not be valid.

A re-run race is taken as in the order it was originally placed on the programme, and no notice is taken of the time of the re-run.

When a race is declared void and is not re-run, all bets on that race will be void and will not count for any additional reserve race.

29. FOOTBALL

Matches are priced on the basis of 90 mins play only (90 mins is normal time plus any additional injury time added by the referee), unless otherwise stated (i.e. extra time does not count). Only matches for which we quote prices may be selected.

Matches scheduled for a lesser duration (e.g. Youth Matches 60, 70 or 80mins) will be settled at the end of the agreed playing time whether the playing time is advertised by us or not.

Match details such as dates and kick-off times that are displayed on Screens and/or Coupons are subject to change and are for guidance only.

Singles are accepted on football unless otherwise stated. Doubles and Trebles etc., on different contingencies on the same event will be settled with the stakes equally divided, e.g. £10 Double Arsenal 90 minutes, Arsenal Half Time/Full Time will be settled as two £5 singles. Illegible selections will be deemed void.

Bets will be accepted up to actual kick off time. If a bet is inadvertently accepted which includes a match after its kick off time the match will be treated as a non-runner, however, such bets will stand if accepted up to 5 minutes after kick off time provided that no goals had been scored at the time the bet was placed.

Where a match is played on a different day to that advertised on the coupon, bets will stand provided they are accepted before the match takes place and the match is played within two days from the date stated, unless void by mutual consent.

Should a void match reduce a bet to less than the required number of selections the remaining selections will stand.

Where the venue printed on our list is reversed or changed to a neutral ground, or a team plays a different opponent to the one printed, the match will be deemed void.

Correct Scores can be accepted on a Football Slip in the format: 0-0, 2-1 etc.

Teams will always be settled to WIN unless clearly stated otherwise. If a draw is required, then "draw" or "X" must be clearly stated. Prices will not be deemed as an indication of intent.

Goalscorer bets will be settled as to score the first goal unless clearly stated otherwise. Own goals do not count for First Goalscorer purposes. First Goalscorer will be settled on the consensus of reports from the national press when there is any doubt. When a player does not play in a scorecast bet (i.e. First player to score and correct score bet) the stake will stand on the correct score. Whilst every effort is made to produce a comprehensive list of participants for each match, lists are not exhaustive and other players will count as winners if they score the first goal.

The number of corners in a match will be settled by the result provided by Flashscores, if any doubt exists we will go with the majority of online bookmakers.

All prices are subject to fluctuation.

Text Screen / Coupon prices take preference over the charts we provide for Correct Score, Half Time / Full Time and Scorecasts.

Where special Handicap odds are not quoted the following will apply:

Bets, handicap minus 1 goal Two Times the Odds

Bets, handicap minus 2 goals Four Times Odds

Bets, handicap minus 3 goals Ten Times Odds

Bets, handicap plus 1 goal 1/4 odds

Bets, handicap plus 2 goals 1/12 odds

Unless special Handicap Prices are quoted by us, Handicaps plus 1 or 2 goals are only accepted on odds against teams, if accepted in error the match will be deemed void.

Our Goals Galore bet applies to both teams scoring (or not) in a soccer match over 90 mins play. In the case of an abandoned match, if at the time of abandonment both teams have scored, that match will count as a winner.

Goals Galore Plus applies to both teams scoring and the match result.

Win Galore applies to both teams scoring (or not) and there to be No Draw.

All bet types/markets must be clearly marked on your betting slip, otherwise bets will be accepted on teams to win.

Top tournament goalscorer betting will be settled in accordance with Dead Heat Rules if players finish on the same number of goals scored, regardless of whether an official result is determined by other means by the sports ruling body, i.e. FIFA's awarding of the Golden Boot in the event of players being tied on the same number of goals will have no bearing on our settlement of the market.

We will settle in accordance with our normal Dead Heat rules.

We offer a 2UP – Early Payout market on selected pre-match football matches.

Here's what you need to know about our new betting market:

1. If your team goes two or more goals ahead, at any point in the match, we will pay you out as a winner. This applies to pre-match. It does not apply to In-Play bets, Price Boosts, or any other concessions.
2. This can be on single and multiple bets. It applies only to our website and Self-Service Terminals (ABTs)
3. 2UP is a separate market - so bets placed on the Match Betting market don't apply to this offer. Your betslip receipt will indicate you are on the 2UP market
4. The offer does not apply to bets placed on the Draw selection in each game.
5. As this is a separate market, 2UP will not qualify for Acca Boosts
6. 2UP won't apply where a bet has been Cashed Out.
7. If your bet is paid out early in accordance with this offer, it won't be paid out again if your selection goes on to win the match.
8. This market applies to 90 mins normal time only - any goals scored in Extra Time don't count towards the offer and bets will be settled at the end of the standard 90 minutes.
9. If a match is abandoned and a team has gone two (2) or more goals ahead, then bets on that selection will still be paid as winners. Bets on the other team will be void.
10. In the event that your selection doesn't take a two-goal lead but wins the match, your bet will be settled as a winner at full time.
11. In the event that a customer is paid out as a winner on a selection that would otherwise have been classed as a loser, the maximum payout for that customer shall be capped at £10,000

30. GENERAL SPORT

Special odds are available for players/teams to win more than one event, e.g. a named Golfer winning the Grand Slam. Bets will be settled at special odds irrespective of any individual odds marked on the slip.

We reserve the right to deduct Tattersalls Rule 4 in the event of withdrawn players/teams prior to the start of an event.

A Match is deemed to be “Postponed” when it is finished within a 48 Hour Time period from its initial Start Time. An “Abandoned” match has not been started/completed within this time frame. Postponed matches will stand no matter how many minutes have to be finished, unless mutually voided before the start of the match.

If a match has started but been abandoned before the end of normal play, markets on that match will be deemed void, unless the market has already won, or lost, at the time of abandonment, in which case bets will stand, i.e. bets that have already been resolved at the time of abandonment and which could not be altered by future events will be settled in accordance with its outcome

Outright Betting is for regular season unless otherwise stated. The Finishing position of teams at the end of the scheduled programme of matches will determine placings with no allowance for playoffs or subsequent enquiries (and potential point deductions) by the respective leagues.

Sports special bets are for normal time only, unless stated otherwise.

31. GOLF

In tournaments affected by adverse weather, bets will be settled on the official result regardless of the number of rounds played, unless there is no further play after a bet has been struck in which case it will be void. Where a tournament is affected by withdrawals before the start, we reserve the right to use Tattersalls' Rule 4(c).

In outright, group and tournament match betting a player is deemed to have played once they have teed off. In the event of a player withdrawing after having teed off, stakes will be lost.

a) Outright Betting: Non-Runner - no bet. Play-offs will determine the tournament winner. Dead heat rules will apply for placings.

b) 72-hole Match Betting: The winner will be the player achieving the highest placing at the end of the tournament. If one player misses the cut, the other is deemed the winner. Where both players miss the cut the lowest score after the cut has been made will determine settlement. If one player is disqualified, either prior to the completion of two rounds or after both players have made the cut, the other player is deemed the winner. If a player is disqualified during either the 3rd or 4th rounds, when his opponent has already missed the cut, the disqualified player is deemed the winner. A price will be offered for the tie and in the event of a tie bets on either player to win will be lost.

c) Group Betting / Top UK Player etc.: The winner will be the player achieving the highest placing at the end of the tournament. Any player missing the cut will be considered a loser. If all players miss the cut, the lowest score after the cut has been made will determine settlement. Players are grouped together for betting purposes only. Non-runner - no bet, deductions in line with Tattersalls' Rule 4(c) will apply. Dead heat rules apply except where the winner is determined by a play-off.

- d) 18 Hole Betting: The winner will be the player with the lowest score over 18 holes. In the event of a 2 or 3 ball being rearranged, bets will be settled on the original pairings / groups. Non-runner - 2 or 3 ball void. In 2 ball betting a price will be offered for a tie, and this will govern settlement. Dead heat rules will apply to 3 ball betting. If a player in an 18 Hole 2 or 3 ball has teed off, then all bets stand regardless of whether they subsequently withdraw or are disqualified from the tournament.
- When special bets are offered grouping more than 3 players together over 18 holes - e.g. Six Shooter - Dead-Heat rules apply. Non-Runner No Bet. Deductions in line with Tattersall's Rule 4 (c) will apply.

32. ATHLETICS

The medal ceremony will determine all bets. In the absence of a medal ceremony, bets will be settled on the official IAAF result.

33. MOTOR RACING

The podium positions will count as the weigh in, and this will determine bets.

34. SNOOKER/DARTS

Match and Frame/Legs Betting: In the event of a match starting but not being completed all match and Frame/Legs betting will be void. In the event of a change in the total number of Frame/Legs played match bets will stand, but Frame/Legs betting will be void.

35. TENNIS

a) Outright Betting - all in, compete or not.

b) Match and Set Betting: If one player withdraws or is disqualified after the first set has been completed, the player progressing to the next round or that is awarded the match by the umpire will be considered the winner. If the first set has not been completed, all Match bets will be void.

If a match does not reach a natural conclusion, any market (besides Match Betting) that are not unconditionally determined will be void.

For the avoidance of doubt, all bets on the "Set Betting" will be made void if there is a retirement.

c) In the event of any of the following circumstances taking place all bets will stand:

a change of playing surface,

a change of venue,

a change from indoor court to outdoor court or vice versa.

d) Any bets accepted after a match has started will be deemed void, win or lose.

36. CRICKET

Limited over matches: In rain affected matches, bets will be governed by the official competition rules. Test match results will stand provided at least one ball has been bowled.

a) Limited Overs Matches: Where no price is quoted for the tie and the official competition rules do not determine a winner, bets on the Outright Result will be void.

b) Outright Betting - Limited Overs Matches: In matches affected by adverse weather, bets will be governed by the official competition rules.

c) Outright Betting - Test Matches: In matches affected by adverse weather, bets will stand on the official result provided at least one ball has been bowled and in the event of a tie, bets will be settled on the draw.

d) UK County Championship Match Betting: In the event of a draw or tie, all bets on the match result will be void.

e) If a match is abandoned due to outside interference, bets will be made void. Abandoned or postponed matches are void. In the event of a change of opponent from the one advertised, all bets for that match are void.

f) Series Betting: Bets are void if the designated number of matches is not completed, unless a sufficient number of tests are played to determine the series.

g) Top Series Batsman / Bowler: All in play or not.

h) Top Batsman in Match: Betting is available on the first innings only and bets stand regardless of the number of overs bowled. Bets placed on any player not in the starting 11 are void. Bets on players who are selected but do not bat will be lost.

37. RUGBY & AMERICAN FOOTBALL

Where odds for Outright, Match & Handicap betting are provided, unless the Handicap or a qualifying price has been requested, all bets will be settled on the Match result. However, where only Handicap betting is available bets will be settled at the available Handicap whether requested or not.

Penalty Tries Count for Total Tries markets and First Team to Score a Try but not for First Tryscorer purposes.

Extra time does not count in Rugby. Overtime does count in American Football (except Double Result Betting). Abandoned or postponed matches are void unless they are re-arranged and rescheduled to take place within 48 hours of the original start time. If they play within 48 hours your bet stands unless cancelled by mutual consent.

38. BOXING

If a boxer is replaced by a substitute all bets on the original bout will be void.

If either boxer fails to answer the bell for the next round, his opponent will be deemed to have won the bout in the previous round.

If, for any reason, a points decision is awarded before the full number of rounds are completed, bets will be settled on the round in which the fight was stopped. Bets which nominated 'to win on points' will only be deemed winners if the full number of rounds are completed.

If for any reason the selected number of rounds on which we are betting is changed, all round-by-round bets will be void.

39. GAA

Matches are priced based on 60 or 70 minutes play (depending on the competition), unless otherwise stated.

Where two teams of the same name, e.g. Cork Senior and Cork Minor, play on the same or following day bets will default to Senior matches unless clearly specified.

Where two teams play on the same or following day, e.g. Cork Football and Cork Hurling, stakes will be divided equally on both selections if the selection is not clearly defined. Prices are not deemed indicative of intent.

40. BASKETBALL

All games must start on the same day (local time) for bets to stand.

Outright win bets stand provided that 43 minutes of an NBA match or 35 minutes of a NCAA or European match have been played and an official result is declared.

In other competitions bets will stand if an official result is declared.

In the event of any game being suspended for any reason and resumed within 24 hours of the original tip off, bets will stand and will be settled on the official result. Should the game not be resumed within 24 hours the 43 / 35-minute rule will apply. Overtime counts unless otherwise stated.

The Push Rule applies for all markets where a draw/tie price is not offered.

The stake on a single bet is returned, and the selection is treated as a non-runner in any multiple bets.

Official results will be from www.nba.com & www.fiba.com.

41. BASEBALL

All games must start on the same day (local time) for bets to stand.

In the event of any game being suspended for any reason and resumed within 24 hours of the original start, bets will stand and will be settled on the official result.

Extra Innings (Overtime) counts unless otherwise stated.

The Push Rule applies for all markets where a draw/tie price is not offered. The stake on a single bet is returned, and the selection is treated as a non-runner in any multiple bets.

Official results will be from www.mlb.com

42. ICE HOCKEY

All games must start on the same day (local time) for bets to stand.

In the event of any game being suspended for any reason and resumed within 24 hours of the original start, bets will stand and will be settled on the official result.

Overtime counts unless otherwise stated.

The Push Rule applies for all markets where a draw/tie price is not offered. The stake on a single bet is returned, and the selection is treated as a non-runner in any multiple bets.

Official results will be from the relevant official competition website.

43. NUMBERS BETTING GENERAL RULES

Numbers bets may not be coupled with any other betting event, and two or more draws may not be combined in accumulative bets. No bonuses, Consolation Dividends, or Double the Odds will be paid on any bet on the Lucky Numbers Game.

Bets specifically instructed for lotteries on which we do not have odds available will be void. We currently have odds and accept bets on the following lotteries: Irish Lotto, 49's, Daily Millions, Euro Jackpot, French Lottery, German Lottery, Polish Lottery, Spanish Lottery, and New York Lottery

We do not accept bets on the UK National Lottery or the Euromillions.

Any bets accepted in error will be void, whether they result in a win or a loss.

On any perm section or any Numbers bet, if a customer does not denote or clearly specify from six numbers or from seven numbers (where applicable), the stake will be settled on the six number draw.

If for any reason a specific named draw does not take place, bets will be void.

Illegible figures will be disregarded. Where bets are reduced by illegible figures, the odds will be those applicable for the valid numbers only.

Where too few numbers are entered on the slip, the bet will be settled at the odds applicable to the number of selections chosen. Where too few numbers are selected for a bet type the excess stake will be refunded/void- Example a £1 Yankee with three numbers will be settled as three doubles and one treble with the excess stake refunded.

Where more numbers are selected than permitted for the chosen bet type, the bet will be settled as a permutation bet, up to the maximum number of selections allowed for that game. The stake will be adjusted accordingly-

Example: a £1 Yankee with 5 selections will be settled as a £1 Canadian multiplied by 11 divided by 26=42p Canadian.

Bets must clearly specify both the Numbers Game and the intended Draw. If no Numbers Game is stated, the bet will be void. If the named draw has already taken place that day, the bet will also be void. If the Numbers Game is stated but the draw is not, the bet will apply to the next draw in that game after acceptance. If the chosen numbers clearly relate to a specific Numbers Game, the bet will be void.

43.1 VIRTUAL BETTING

Our general rules will govern all bets accepted on Virtual Racing.

44. FIXED ODD BETTING TERMINALS (FOBT's)

We offer a number of different types of content on our machines. Details of how to play each game can be obtained by following the instructions within the help pages of the game or by asking our staff. Winnings will be displayed as and when the result of the game has been determined. If you require any assistance, please do not hesitate to ask our staff. The amount of credit you have available is displayed on the machine. You may collect your credit or winnings at any stage by presenting the receipt to our staff. In the event of a claim or dispute, you will be required to complete a Claim Form. The result shown on the computerized data records will determine the settlement of the claim. We refuse the right to refuse payment on any transaction that cannot be substantiated or to withhold payment if we are not satisfied with the merit of the claim. We reserve the right to verify the validity of any claim by examining the computerised data records. In such cases, every effort will be made by us to conclude claims as soon as possible.

45. MARK SENSE COUPONS

If selections on your receipt do not match the selections on your original coupon (i.e extra selections have been picked up or omitted erroneously) then the original coupon may be used to determine settlement, including the number of selections box.

If doubt still exists, then the stakes will be split between both sets of selections.

Limits - Maximum Payout

HORSE & GREYHOUND RACING (Where all selections are in races covered by a full service are advertised to run during branch opening hours)	Maximum Payout
Horse Racing in GB & Ireland – Graded, Group, Listed, Class 1 & 2 Race	£250,000
Horse Racing in GB & Ireland – All Other Races Not Listed Above	£100,000
Horse Racing in France, UAE & USA	£100,000
Horse Racing in All Other Countries	£50,000
Specials & Derivative Markets (e.g. Favourites, Winning Distances, Betting Without, Top Finish Markets)	£50,000
Tote Bets Entered into the Tote On-Course Pool	No Limit
Tote Bets Not Entered into the Tote On-Course Pool	£25,000
Greyhound Racing B.A.G.S, B.E.G.S Sky Sports or Terrestrial TV	£50,000
Greyhound Racing at other listed tracks where bets are accepted and all UK mainland open races at any other track where runners are published in the Racing Post and Irish open races at any other track where full form is published in the Racing Post	£10,000
Other Greyhound events where bets are accepted	£2,500
Any bet which includes a selection running after the office is closed	£25,000
NUMBERS GAMES	
49'S, Irish Lotto, Daily Millions & Euro Jackpot	£250,000
Virtual Horses / Dogs / Games	£100,000
SELF SERVICE BETTING TERMINALS	
Playtech & Biztech Software	£50,000
FOOTBALL & OTHER SPORTING EVENTS	
Grade 1 Football (includes English Premier League, Scottish Premier League, English Leagues 1 & 2, Scottish Championship & Leagues 1 & 2, English and Scottish Cup Matches, Internationals, Champions League, Europa League, German Bundesliga, Spanish La Liga, French Ligue 1 and Serie A)	£250,000
All other Football including Irish League and All Ireland GAA (Football & Hurling)	£100,000
Australian Football	£25,000
American Football (NFL), Golf, Rugby Union Internationals, Tennis, Boxing, Snooker, Cricket and Formula One & Darts	£100,000
Athletics World Championships, Baseball (MLB), Basketball (NBA), Ice Hockey (NHL), Motor Sports, Olympic Games, National League and Club GAA (Football & Hurling)	£50,000
Rugby League Internationals and Club Matches, Rugby Union Club Matches	£50,000
All other sporting events not listed above (unless advertised otherwise)	£25,000
SPECIAL (NON SPORTING EVENTS)	
All Other Special (Non Sporting) Events	£10,000
EFFECTIVE FROM 1st May 2025 All limits are inclusive of any special bonus payments and apply to any one person or syndicate in any one day and will take into account duplicated bets. It is important to bear the limits in mind as we cannot be responsible for bringing them to your attention at the time the wager is placed. Where bets are placed on different days, the maximum amount that can be won in one day's betting is determined by the day on which the final race/event on each bet is resolved, rather than the day on which each individual bet is placed. FULL SERVICE is defined as meetings covered by SIS and/or TRP where selections taken from the different categories listed above are combined in multiple or accumulative bets the lowest maximum winnings limit will apply.	

RESPONSIBLE GAMBLING

Toals Bookmakers take Socially Responsible Gambling seriously. We want all our customers to gamble responsibly and within their means. Therefore, we will endeavour to put in place appropriate measures to protect customers and promote a responsible gambling culture.

Most people gamble responsibly. The well-being of our customers is our top priority.

Toals Bookmakers are committed to providing support and assistance wherever we can.

Guidelines – Please keep to the following guidelines:

- Keep track of the time that you are gambling for
- Only spend what you can afford to lose
- Be aware of your disposable income
- Keep track of the amount you spend whilst gambling
- Avoid chasing your losses

Underage Gambling

Nobody under the age of 18 years is allowed to gamble in any of our Betting Shops or via our Call Centre / website. Toals Bookmakers operate a THINK 21 policy, meaning that anyone that is unknown to our staff and appears, in their opinion, to be Under 21 will be asked to provide photographic identification. Anyone who is unable to provide proof will be refused service and asked to leave the premises until they can provide proof of their age.

Self-Exclusion Tools

Information in relation to help with problem gambling is available in all our shops.

Please talk to the shop staff if you wish to discuss any concerns that you may have relating to your gambling habits. For those customers who wish to restrict their gambling, we provide a self-exclusion policy, which enables you to restrict your ability to place bets in any of our shops.



The restriction will last until the agreed time, after this period you can visit one of our shops and discuss with the shop manager to confirm you are happy to resume gambling.

If you require any information relating to this facility, please speak to the shop manager in the first instance or alternatively, call our Customer Service Department on 02890 322200.

We will put all reasonable safeguards in place to ensure that once you are self-exclude you will not be permitted entry onto the relevant premises.

However, should you be able to gain entry to these premises (despite our efforts to prevent this), we will have no liability in relation to your gambling losses or any related damage or claims made by you or a third party.

Likewise, you will have no claim against us for refusal to permit you entry or for not excluding you from premises other than offices operated by Toals Bookmakers.

Our Dial-a-bet/Text-a-bet services offers many tools, such as Deposit Limits or Cool off periods to allow customers to control their gambling.

Funding for Problem Gambling

The Dunlewey (Addiction Services) provides information, advice and counselling to individuals, their family and friends who have concerns about problem gambling. If you require any information the Manager of this branch will be pleased to assist you

Toals Bookmakers contributes an annual sum to the Dunlewey addiction Services.

The majority of queries can be dealt with amicably by the Shop Manager. It is in everybody's interests that any disputes are settled quickly and amicably, so you can be sure of prompt and sympathetic attention. On the very rare occasion when the matter cannot be resolved between us within a reasonable time, it will be referred to an independent, mutually agreed third party, for example IBAS. IBAS is the Independent Betting Arbitration Service who address for correspondence is IBAS, PO BOX 62639, London, EX3P3AS. This version of our rules was updated on 15th June 2026.



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***BEST PRICE
GUARANTEED***

**On ALL UK and Irish
Horse Racing**

**Applies To Singles & Multiples On
EARLY PRICES & BOARD PRICES**

Shops – Max Benefit £1,000 for Multiples and £2,500 for Singles

Dial a bet / Text / Web – Max Benefit £2,500 for Singles and Multiples

