AB TRAV OCH GALOPP – ATG

The Swedish Horse Race Totalisator Board

Betting Regulations

for the betting categories
Win, Show, Quinella, Exacta, Trifecta, Double,
V3, V4, V5, V65, V64, V75, V86,
Grand Slam 75, TOP 7, BOOST

These betting regulations have been drawn up under the provisions of the license issued by the Swedish government to 'AB Trav och Galopp', ATG (The Swedish Horse Race Totalisator Board, in the following referred to as ATG), permitting ATG to arrange betting competitions in connection with horseracing meetings.

These regulations enter into force as of those horseracing meetings held on 27th of February 2017. Regulations that nullify previous betting regulations may be replaced. The Swedish Gambling Authority has approved the regulations in a ruling of 16th of January 2017

1 GENERAL REGULATIONS

§ 1 Introductory Regulations
Betting on trotting and horseracing meetings is to be administered by ATG.
These regulations govern totalisator betting for the following betting categories: Win, Show, Quinella (combination of first and second horse in any order) Exacta (combination of first and second-placed horses), Trifecta (combination of first, second and third-placed horses), Double (the names of which in Swedish are Vinnare, Plats, Tvilling, Komb, Trio and Dagens Dubbel respectively), V3, V4, V5, V65, V64, V75, V86, Grand Slam 75 (GS 75), TOP 7 and Boost. This is if the horseracing meeting is held in Sweden, or when the meeting is held in another country but betting administered by ATG can only be carried out via a local ATG pool.
These regulations, which are free of charge, are available online at www.atg.se, or may be ordered at racetracks and from ATG agents. At such places it is to be clearly communicated that all betting activities are carried on in accordance with the conditions laid down in and arising from these betting regulations.
Under the terms of the National Lotteries Act persons under the age of eighteen years may not take part in betting. ATG has as an additional regulation that persons aged under eighteen may not act as representatives for any other person in connection with betting activities.
ATG is entitled to refuse to allow persons who have contravened these betting regulations to take part in betting activities.

§ 2 Definition of Terms
Note the definitions of the following terms as used in the regulations:

Arranger: ATG, or the actor which, on ATG's account, administers totalisator betting with regard to horseracing.

Arranging Track: track which arranges horseracing meetings.

ATG Account: an account with ATG held by a private natural person.

Main Bets: Bets that can be placed independently of other types of betting.

Horse owner: A person who has more than 5% ownership of a horse or is registered as an owner at ST, SG or other horse racing organisation.

Odds Bets: Win, Show, Quinella, Exacta, Trifecta and Double
Program: The arranger's official program for the race meeting.

Program Number: Horse's number on the race start list, in the official program.

Raketen: (the term used in Sweden for ATG's accumulator bet) A method of betting in which the customer, on one coupon and on one occasion places a growing stake in either the betting category 'Win' or 'Show', on no more than one horse in no fewer than two and no more than seven races at the same race meeting. The winnings from each leg of an on-going 'Raketen' bet make up the stake to be placed in the next leg. The accumulated or 'rolled-over' stake in a 'Raketen' bet is to be calculated in accordance with the rules for the payment of winnings as detailed in § 24.

System 'Raketen' Betting: A customer who wishes to place a system bet using the 'Raketen' method may mark the horses in accordance with the conditions detailed on each separate coupon.

Quick Pick: A method of betting whereby the customer does not specify or only specifies some of the horses to be included in the bet. A Quick Pick can be made without filling in a betting coupon (the product name in Swedish is Harry Boy.).

Betting ticket: Proof that a bet has been placed.

Race-Meeting Regulations: Regulations laid down by the Swedish Harness-Racing Association (Svensk Travsport, in the following denoted by the Swedish initials ST), the Swedish Jockey Club (in the following denoted by the Swedish initials SG) or any other arranger of race meetings approved by ATG.

Customer: The owner of a betting ticket, or in the case of Account Betting (i.e. betting via the Internet) an electronic betting coupon. Frequently called punter (Australia) or bettor (USA).

V Betting: V4, V5, V65, V64, V75, V86 and GS 75

§ 3 Customers' Terms
A customer who places a bet thereby accepts the conditions and provisions laid down in these betting regulations.

§ 4 Betting Regulations have precedence over Race-Meeting Regulations
At race meetings where betting is carried on the race-meeting regulations shall apply. In the event of any provision of the race-meeting regulations being irreconcilable with the betting regulations, the betting regulations shall apply.

§ 5 Totalisator Manager
The ultimate responsibility for ensuring that the betting regulations are correctly observed rests with ATG's Tote Manager.

As regards betting, be it through an agent, via atg.se or through international partners plus DD, V65, V64, V75, V86, GS 75, TOP 7 and Boost and betting in their entirety, the ATG Totalisator Manager is responsible for the application of betting regulations.

The arranger is to be represented in issues concerning totalisator betting on track by a representative, the Totalisator Manager, who will settle any issues concerning the application of betting regulations.
The racetracks' totalisator managers are appointed by ATG for a specified period of time; managers are proposed by the trotting or horseracing societies concerned.
A totalisator manager shall be present, either at the track or at ATG, throughout the time during which bets can be placed at the track.
Provided ATG has given its permission, a totalisator manager may act as a totalisator manager at another racetrack.
Totalisator managers shall follow the directives issued by ATG relating to the application of the regulations.

§ 6 Program
Arrangers of race meetings at which totalisator (also known as tote) betting activities are carried on shall produce a program for the meeting. The information presented in the program provides a basis for the tote betting. The program may be made available in digital form only.
The program shall list those horses that have been definitely entered to start. The program shall indicate on which horses tote bets may be placed. The name and program number of these horses shall be given, apart from with regard to legs or elimination races and similar competitions. A separate betting list may be drawn up for races organised in the form of heats plus final, or races which are legs or elimination races and similar competitions.
In such cases, betting on the final shall only make use of the number featured on the separate betting list.
Any horse which has started in a heat but does not start in the final, is not to be classified as a withdrawn horse, and customers are in such cases not entitled to a reimbursement of their stake.
In certain cases, horses may be grouped together as a joint betting object with a single program number, for example where more than 15 horses have been definitely entered to start.
If, at any race meeting, forms of betting are available in which the bet embraces more than one race, the program shall make it clear which races are included in which betting category.
ATG, ST and SG may publish programs that include one or more races from one or more racetracks. These programs may be published in digital form.

If there is any divergence in the factual information provided by the arranger and that provided in the programs published by ATG, ST and SG, then the following provisions shall apply:
If the divergence is of considerable import with regard to the betting for example numbering of horses, which horses are to start, figures given for weights or distances ATG may decide that the betting carried on up to a certain point shall be discontinued. The stakes which have been placed up to that point are not to be included in the betting, and shall be repaid. Customers are to be informed of this in an appropriate manner. Betting at meetings affected in this manner may be resumed, on condition that each customer is informed as to the corrected information. Alternatively, the horses concerned may be withdrawn, or the race may be completely struck out from the betting.

The rules with regard to the order of priority of reserves are laid down in §§ 4-6 in Section 3 and Section 4.2 .
In the event of there being any discrepancy between information made available in printed form and information made available electronically, the information published online at www.atg.se shall take precedence.

§ 7 Moving of Races/Race meeting
If a race meeting at a certain race-course cannot be held in the manner detailed in the published program owing to the occurrence of a substantial impediment - for example unfavorable weather conditions, infectious horse disease, a ban issued by a veterinary surgeon, a technical mishap or an accident then ATG may decide that the meeting, in part or in its entirety, will be held at another course and at another time. The races shall in this case be held within 72 hours of the date for the meeting given in the program.

Should ATG decide to implement a change of the kind detailed in the preceding paragraph, then those races which are moved to another course will not be considered cancelled.
Bets placed will retain their status; in certain cases repayment may be made (see § 20).

ATG shall make its decision public as soon as possible, and shall also inform the Swedish Gambling Authority of its decision.

§ 8 Withdrawals

A horse which has been definitively entered to start may only be removed from the starting line-up following an official decision to withdraw that horse. Such a withdrawal decision may be issued by ATG, ST, SG, the arranger, the managers of the meeting, or the course vet.

§ 9 Withdrawals due to Changed Conditions

The decision to withdraw a horse shall be taken if an error is discovered in the program or if some other event of importance occurs which is of such a nature that it may have a significant effect on the betting. Withdrawals (non-runners) shall be announced as soon as possible.

§ 10 Placing of Bets

A bet is placed by means of the customer indicating, either orally or using a betting coupon, the category of bet, the amount of stake money to be paid, and as a rule the program number of the horse or horses on which he/she wishes to bet. Once the stake has been paid, the customer receives a betting ticket as a receipt for the bet placed. The bet is considered to have been placed when ATG has registered the information.

ATG shall decide in what amounts (units) stakes may be placed.

ATG shall decide what is to be the minimum stake per coupon for each respective betting category.

ATG shall provide appropriate information regarding the price per combination used in calculating dividends.

ATG is empowered to impose charges on all forms of betting and dividend payments.

In the case of betting ATG can decide to round up to whole SEK crowns.
The information presented here is also to be published on ATG's website, www.atg.se.

§ 11 Binding Bets

A bet placed on Odds bets (Win, Show, Quinella, Exacta, Double, Trifecta) is considered binding when the customer has left the point of sale without having pointed out that the betting ticket he has received contains incorrect information.

The V3 betting category has special rules for when a bet is considered binding, see section 4.1. §§1-6. For leg 1, the bet is considered binding if, within ten minutes of placing the bet.

With regard to the other categories of bet (V4, V5, V65, V64, V75, V86, GS 75 and TOP 7), the bet is considered binding if, within ten minutes of placing the bet, the customer has not pointed out any error in the betting ticket.

A request to have a bet cancelled may be made no later than the starting time of the race; or, where a bet relates to several races, the starting time of the first race included in the bet.
Cancellation may only be effected at the place where the bet was placed.

§ 12 Direct Registration of Betting

With regard to the registration of a bet, the information receipted by ATG's cashier terminal shall be considered as the bet placed. The customer is himself responsible for checking that the receipt tallies with the information he/she filled in.

§ 13 Betting Deadline

Bets may not be placed after the valid start of the race, or, with regard to the betting categories Double, V3, V4, V5, V65, V64, V75, V86 and GS 75 or the 'Raketen' betting method, after the valid start of the first race covered by the betting. ATG may also fix an earlier deadline (submission deadline) after which bets may not be placed. Varying deadline times may be in operation at different places where betting is carried on.

§ 14 Prohibition of Betting

Any person who might influence the results of betting or who is otherwise affiliated with betting or horse racing so as to jeopardize the security of such may not participate in betting. Betting may not be engaged in by, for example, totalisator personnel or racing stewards who are on duty. Nor may bets be placed by jockeys and drivers with respect to races in which they are participating or by trainers in races where horses trained by them are participating.

Further, the individuals mentioned in the first paragraph may not engage in betting through intermediaries or as intermediaries on behalf of a third party.

§ 15 Betting by Horse Owners

Horse owners may only bet on races in which their own horse is to compete as detailed in the following:
Betting on Win or Show:
Bets may only be placed on the owner's own horse.

Betting on Exacta, Trifecta and TOP 7:
Bets may be placed on races in which only one horse owned by the owner is to compete, and the owner's own horse must feature as the bet's first horse.

Betting on Quinella, Double, V3, V4, V5, V65, V64, V75, V86 and GS 75:
The owner's own horse must be included in the bet.
In the case of a reduced system bet, the owner's own horse must be included in the highest ranking group for the leg in question.

§ 16 Validity of Bets

Bets placed in contravention of the regulations detailed in §§ 14-15 above are void, and do not entitle the customer to dividend payment or refund of his stake money.

§ 17 Fault in Totalisator Equipment

If, owing to a fault in totalisator equipment, the calculation of dividends cannot be effected in a sufficiently reliable manner, betting will cease. Bets placed will be considered void, and customers are entitled to a refund of their stake. ATG shall inform customers of the situation in an appropriate manner.

§ 18 Withdrawn Horses

In the betting categories Win, Show, Quinella, Exacta, Trifecta and Double, the customer is entitled to a refund of his stake if a horse on which he has placed his bet has been withdrawn. However, if a horse is withdrawn from a race included in an on-going 'Raketen' accumulator bet, the customer is not entitled to a refund; instead, the stake money will be rolled over to the next leg of the 'Raketen' bet. For 'Raketen' bets, the stake will only be refunded if all the horses covered by the bet are withdrawn.

§ 19 Incorrect Receipting and Changes in Starting Method

The customer is entitled to the repayment of his stake if his betting ticket has been receipted in what is clearly an incorrect fashion and if this incorrectness may have a bearing on the bet. Once a race has got off to a valid start repayment of this kind may only be made if repayment is requested before the customer is able to form a picture of the initial stage of the race.
In addition, with regard to all forms of betting, customers are entitled to repayment of their stake money in the event of the starting method being changed (for example if a starting car cannot be used when the program states that a car will be used), or if a race is held on a kind of course surface other than that stated in the official program, or if a change has been made from hurdles/steeple chasing to flat-racing. The conditions which must be met for a repayment to be made are, in all three of the afore-mentioned cases: that the customer has placed his bet prior to the change in starting method or kind of course surface; and that repayment can be made during the time when bets can be placed on the betting category in question or on that leg of a 'Raketen' bet which is held first.

§ 20 Race Abandoned or Declared Void, Postponed Start

In the event of a race being cancelled no repayment of stakes will be made. If however the race is abandoned, declared void or postponed, stakes will be repaid. If the customer does not claim a refund, the bet will be valid if the race is arranged within three days after the day presented in the race program. However, the customer is not entitled to repayment of his stake if the race is a leg of an ongoing 'Raketen' accumulator bet; instead the stake money will be carried over to the next leg of the bet. Claims for repayment are to be made no later than the deadline decided on and made public by the arranger.
With regard to betting on Double, V3, V4, V5, V65, V64, V75, V86, GS 75 and TOP 7 additional, special regulations apply.
The race-meeting regulations shall make clear what is meant by the terms cancelled race, abandoned race, void race, re-run and postponed race.

§ 21 Result of Betting

The order in which horses cross the finishing line determines the result of the betting, after account has been taken of any withdrawals, disqualifications and/or downward or upward place adjustments effected in accordance with the race-meeting regulations.

§ 22 Dead Heat

If, in the definitive result of a race, two or more horses are placed in the same finishing position, then those horses have run a dead heat.
If there is a dead heat for first place between two or more horses, then each horse shall be considered the winner.
If there is a dead heat for first place between two horses, then no horse will be placed second.
Generally, if there is a dead heat for the first to seventh places, then no horse will be placed in as many subsequent positions as the number of horses that have run a dead heat on the placing minus one.
For example, in the case of a dead heat between three horses for second place, then no horse will be placed third or fourth.

§ 23 Net Betting Turnover, Takeout

The sum total of the stake monies paid in on a betting category and not repaid, minus a takeout fixed by government constitutes the net betting turnover. The net betting turnover constitutes the sum that shall be divided between the winning customers in accordance with these betting regulations. The additional betting category Boost is the exception as it is dependent on the outcome of the main betting category, see section: 5.1 § 5.

The figures for takeout and net betting turnover will be rounded down to the nearest whole krona (SEK). (See § 24)
The figures in question shall be published on ATG's website, www.atg.se.

As regards betting activities with the joint international betting pool, ATG's dividend payment to Swedish customers must exceed, or fall below, the shares specified after
deduction of the dividends has been made for each respective betting category. This regulation is the result of Swedish customers being either over or underrepresented alternatively as winners of the joint dividend pools

§ 24 Calculation of Dividends

With regard to betting on the betting categories Win, Show, Quinella, Exacta (first and second horse), Trifecta (first, second and third horse), and Double, odds shall be calculated.
Odds will be fixed to two decimal places, without account being taken of the third decimal place.
The calculation of dividends is to be effected by multiplying the odds by the amount of stake money placed. If the odds are less than 1.00 a winning customer shall recoup his stake.
In the betting category V3 the dividend is calculated per division, while in the betting categories V4, V5, V64, V65, V75, V86, GS 75 and TOP 7 the dividend is calculated per winning dividend group.
With regard to all betting categories, dividend payments are rounded down to the nearest whole SEK krona. That being said, any amount of SEK öre above the nearest whole krona deriving from dividend calculations shall not be considered as part of the dividend, but shall instead be distributed between ATG and the Swedish state in the form of a supplementary tax deduction.

§ 25 Declining to Accept Bets

ATG may, in certain cases, decline to accept bets from individual partners or customers. Such decisions must be made before the betting pool is finally closed. The customer/partner must be informed of the measure taken and why ATG has refused to accept the bet. Where the customer attempts to violate such a decision, ATG shall be entitled to exclude the customer from continued betting.

With respect to the bet types V4, V5, V65, V64, V75, V86, GS 75 and TOP 7 it is not permitted, in whole or in part, to play one's own statistically generated systems which are based on pure probability results for any of the above-stated bet types. In the event of violation of this regulation, ATG shall be entitled to exclude the customer and close the customer’s ATG account. if there are repeated violations of this regulation, the customer’s bets shall be forfeited and the customer shall forfeit his/her right to any payout of winnings.
ATG shall notify the Swedish Gambling Authority each time a bet is rejected or a customer is excluded.

§ 26 atg.se

For betting via ATG’s web service additional special regulations apply, see appendix 1.

§ 27 Horse Name on Betting Ticket

Both number and horse name may be presented on the betting ticket. If the number and name differ from the race card, the number will be valid.

§ 28 Limitation of Number of Systems

ATG reserves the right to limit the number of systems which a customer may submit. This limitation applies per competition and betting category. For current information regarding these limits, please see www.atg.se.

§ 29 Maximum Stake

ATG reserves the right to limit the size of the stake which a customer may place. The above-stated limitation applies per racecard and betting category. For current information regarding these limits, please see www.atg.se.

§ 30 Jackpot Rules for Discontinued Betting Categories

If a betting category is discontinued (i.e. is no longer to be offered as a product), any jackpot/carry-forward fund accruing from the final meeting shall be paid into the dividend equalisation fund. If the betting type Boost is discontinued, any positive balance in the Boost fund will be paid into the regulation fund.

§ 31 Betting on Equal Terms

Betting is to be made available and implemented on equal terms.

Persons who, on the part of ATG, receive customers' bets and stake money for participation in the betting pools arranged by ATG, may not offer customers any kind of price reduction, bonus or other special offer/preferential treatment. This means that persons who receive customers' bets and stake money may not use the money received as payment for ATG's products as a basis for calculating any type of payment/reward, cost deduction or discount, repayment of money, or award of goods or services in any form.
Should any person who receives customers' bets and stake money for participation in the betting pools arranged by ATG, break against this regulation, then ATG may suspend/exclude that person with immediate effect.

§ 32 Collaboration Between Customers

What has been stated in §§ 25, 28 and 29 applies even if customers collaborate with others when placing their bets, or if customers use several of their own or others' accounts, betting companies or a combination of the above.

§ 33 Cancelled Betting

ATG may, irrespective of gaming type, take a decision to cancel betting. When this occurs, all gaming is cancelled and bets plus any other charges will be repaid to the customers.

2 ODDS BETTING

2.1 WIN

§ 1 Win Betting
The term 'Win betting' refers to the betting category where the customer attempts correctly to forecast which horse will win a race.
Customers who correctly forecast the winning horse win the bet.
The winning horse in the totalisator context is that horse which, without any determining intervention by a race judge, is the first of all the horses on which bets have been placed to cross the finishing line.
If no bets have been placed on the winning horse, customers' stakes will be reimbursed.

§ 2 Dividend Calculation
Dividend calculation is effected in such a way that the net total of turnover is divided by the gross total of turnover money placed on the winning horse. The quotient provides the odds.
Where a race ends in a dead heat the net total of turnover will firstly be divided into as many parts as there are winning horses. Any of these horses on which no bets have been placed will be excluded from the calculation.
The odds for each winning horse are thereafter calculated by means of dividing each such part by the gross total of turnover placed on the horse in question.

§ 3 Dividend Less than Stake
A winning customer recoups his or her stake money, but not any fee they may have paid, if the dividend is less than the stake money paid

2.2 SHOW

§ 1 Show Betting
The term 'Show betting' refers to the betting category where the customer attempts to forecast that a horse will be placed as follows:
- If bets may be placed on 7 or more horses, the forecast is for the horse on which the bet is placed to finish in one of the first three places (first, second or third place);
- If bets may be placed on 4 to 6 horses, the forecast is for the horse on which the bet is placed to finish in one of the first two places (first or second place).

Customers who place their bet on a horse which finishes in one of the places indicated in the afore-mentioned (a placed horse) have won the bet.
The number of horses on which bets may be placed is determined by the number of horses definitively entered to start.

§ 2 No more than Three Starters
If no more than three horses start in a race for which show betting is carried on the betting will be called off and stakes will be repaid. In the event of such a race being included in an on-going 'Raketen' bet the customer is not entitled to repayment of his stake; instead, the stake money will be carried on to the next leg of the 'Raketen' bet.

§ 3 Dividend Calculation
Dividend calculation is effected in such a way that the net betting turnover relating to the race is firstly reduced by the gross total of all stakes bet on the placed horses.
The remaining sum is thereafter divided in such a way that an equal dividend share is allocated to each place. This dividend share is then divided by the gross turnover placed on each respective placed horse. To the quotient thus obtained 1.00 is added, and the sum thus obtained provides the odds.

§ 4 Dead Heat
In the event of a dead heat for first place between two horses, no horse will be placed as second.
Should there be a dead heat for first place between more than two horses, no horse will be placed in second or third place. If there is a dead heat for second place no horse will be placed in third place.
If, in a dead heat, the number of placed horses exceeds the number of horses which, in accordance with § 1 above, are to be designated as placed, then the dividend share accruing to the place for which the dead heat has occurred will be divided

equally between the horses which have finished in this place. The net total will be divided by the number of places resulting from the dead heat.

§ 5 Few Placed Horses
In the event of a smaller number of horses being placed than the number of horses which, in accordance with § 1 above, are to be designated as placed, then the calculation of dividends is to be effected on the basis of the number of horses which have achieved a place.
The same shall apply if any of the placed horses have not been the subject of any bets.
Consequently, if a race only produces one placed horse, the whole of the dividend will accrue to that horse.

§ 6 Dividend less than Stake
A winning customer recoups his stake, but not any fee he may have paid, if the dividend is less than the stake money paid.

2.3 QUINELLA

§ 1 Quinella Betting
The term Quinella betting refers to a form of betting in which the customer attempts, in a race in which there are no fewer than four horses on which bets may be placed, to forecast, those horses which will finish the race in first and second position, in any order.
Customers who have correctly forecast the horses in first and second place have won the bet.

§ 2 No More Than Three Starters
If no more than three horses on which bets may be placed start the race, the betting will be called off and stakes will be repaid.

§ 3 Dividend Calculation
Dividend calculation is effected in such a way that the net total of turnover is divided by the gross total of turnover placed on the two horses placed first and second. The quotient provides the odds.

§ 4 Dead Heat
In the event of a dead heat for one or more of the first two places, several bet-winning combinations are produced.

In such cases the net total of turnover is divided into as many equal parts as there are winning combinations; any combinations on which no bets have been placed are excluded from this calculation.

The dividend shares thus obtained will thereafter be divided by the gross total turnover placed on each respective winning combination; the resulting quotients provide the odds.

§ 5 No Winning Combination
If no customer has correctly forecast the first two horses to finish the race, or if only one horse reaches the finish, the stake money placed will be refunded.

2.4 EXACTA

§ 1 Exacta Betting
The term 'exacta betting' refers to betting on the combination of first and second horse: the customer attempts, in a race in which there are no fewer than three horses on which bets may be placed, to forecast, in the correct order, those horses which will finish the race in first and second position.
Customers who have correctly forecast the winning combination have won the bet.

§ 2 No More Than Two Starters
If no more than two horses on which bets may be placed start the race, the betting will be called off and stakes will be repaid.

§ 3 Dividend Calculation
Dividend calculation is effected in such a way that the net betting turnover is divided by the gross total of betting turnover placed on the winning combination. The quotient provides the odds.

§ 4 Dead Heat
In the event of there being a dead heat for one or more of the first two places, several bet-winning combinations are produced. In such cases the net betting turnover is divided into as many equal parts as there are winning combinations; any combinations on which no bets have been placed are excluded from this calculation.
The dividend shares thus obtained will thereafter be divided by the gross total turnover placed on each respective winning combination; the resulting quotients provide the odds.

§ 5 No Winning Combination
If no customer has correctly forecast the winning combination, or if only one horse reaches the finish, the net betting turnover shall be rolled over to the Exacta pool for a race to be held within the following twelve months.

2.5 TRIFECTA

§ 1 Trifecta Betting
The term 'Trifecta betting' refers to a form of betting in which the customer attempts, in a race in which there are no fewer than four horses on which bets may be placed, to forecast, in the correct order, those horses which will finish the race in first, second and third position.
Customers who have correctly forecast the winning combination of horses in first, second and third place have won the bet.

§ 2 No More Than Three Starters
If no more than three horses on which bets may be placed start the race, the betting will be called off and stakes will be repaid.

§ 3 Dividend Calculation
Dividend calculation is effected in such a way that the net betting turnover is divided by the gross betting turnover placed on the winning combination. The quotient provides the odds.

§4 Fixed System-Price
Customers may choose a fixed price for their system bet irrespective of the number of combinations. The net betting turnover from customers choosing this option is distributed equally between the respective combinations, with figures being rounded down to the nearest tenth of an öre (and no account taken of the following decimal places).
The lowest payable dividend per coupon is 1 krona or SEK 1.
If the price per combination is less than SEK 1, the dividend paid shall be no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 1.

§ 5 Dead Heat
In the event of there being a dead heat for one or more of the first three places, several bet-winning combinations are produced. In such cases the net betting turnover is divided into as many equal parts as there are winning combinations; any combinations on which no bets have been placed are excluded from this calculation.

The dividend shares thus obtained will thereafter be divided by the gross total turnover placed on each respective winning combination; the resulting quotients provide the odds.

§ 6 No Winning Combination
If no customer has correctly forecast the winning combination, or if only two horses reach the finish, the net betting turnover shall be rolled over to the Trifecta pool for a race to be held within the following six months. If only one horse finishes the race, customers' stake money shall be refunded.

2.6 DOUBLE (DD, LD)

§ 1 Double Betting
In the betting category known as Double, customers attempt to forecast the winning horse in two races (such races are known as Double legs).
Customers who correctly forecast the two winning horses (the winning Double) in the Double legs win the bet.

§ 2 Dividend Calculation
Dividend calculation is effected by dividing the net total of turnover by the gross total of turnover placed on the winning Double. The quotient provides the odds.

§ 3 Several Winning Doubles
If, as a result of there having been a dead heat in one or both of the Double races several winning Doubles have been produced, then dividend calculation will proceed as follows: the net total of turnover will firstly be equally divided between those Doubles on which bets have been placed; the sum thus obtained – the dividend share per Double – is then divided by the gross total turnover placed on each respective winning Double. The quotients thus obtained provide the odds.

§ 4 No Correct Double
If no customer has correctly forecast the winning Double, customers who have correctly forecast the winner of one of the Double races win the bet.

§ 5 Dividend Calculation according to § 4
In cases covered by § 4 above, dividend calculation will be effected as follows.
The net total of turnover will be divided into two equal parts, between those customers who correctly forecast the winning horse in the first Double leg and those customers who correctly forecast the winning horse in the second Double leg. The dividend shares thus obtained will thereafter be divided by the gross total turnover placed on each respective horse; the resulting quotients provide the odds.

If there has been a dead heat, the dividend share relating to that race will be divided into as many equal parts as there are joint winning horses of the race. The odds for each individual winning horse in that race will then be established by means of dividing each part thus obtained by the gross total turnover placed on each respective horse.

If no customer has correctly forecast the winning horse in one of the two Double legs, then the dividend share consists of the net total of turnover that relates to the winning horse in the other Double leg: dividend calculation will be effected by means of dividing this total by the gross total turnover placed on the winning horse; the resulting quotient provides the odds.

§ 6 Cancellation of Double leg, Double leg declared void, Double leg postponed
If either of the Double legs is cancelled, abandoned or declared void, or if no horse crosses the finishing line as winner, then that race will not be included in the totalisator betting. If however a race thus affected is re-run at a later time on the same day, then the result of the re-run will be included in the totalisator betting. ATG is however entitled, with reference to Section 1, § 7, to hold the race on another date and at another course.

§ 7 Cancelled Double leg
If either of the Double legs is excluded from the totalisator betting as a consequence of the provisions detailed in § 6 above, then customers who have correctly forecast the winning horse in the other Double leg win the bet.

§ 8 Refunds
If both of the Double legs are excluded from the totalisator betting as a consequence of the provisions detailed in § 6 above, or if there is no winning customer, then the stakes placed will be refunded.

3 V-BETTING CATEGORIES

§ 1 V-Betting
The term 'V-betting' means that the customer attempts to forecast the winning horses in 4 to 8 races depending on the betting category.

When placing bets on V-betting categories, valid coupons issued and approved by ATG shall be used. In the case of fast betting bets may also be placed orally.

ATG may publish more detailed instructions regarding V-betting. The instructions, which are available free of charge, may be obtained or ordered at any place authorised to carry on betting activities.

§ 2 Filling in the Coupon
The coupon shall be filled in by the customer in the manner described in the instructions published by ATG.

§ 3 Calculation of Stake
Customers indicate those horses on which they wish to place a bet by marking one or more numbers in each leg (selections).

If a customer makes one selection for each leg, then the bet covers one combination (single combination). If a customer makes more than one selection in one or more legs, then the bet is termed a multiple bet (i.e. it covers more than one combination).

The number of combinations in a system is determined by adding together marks in each of the legs, and multiplying the resultant numbers together.

The total payable stake is calculated by multiplying the number of combinations by the price per combination, and also, where applicable, by the number of times the customer wants to place the bet.

§ 4 Reserve Selections
For each leg, in addition to the selections, up to two further horses may be marked (reserve selections). ATG may allocate reserves that are registered at the time of betting. Reserve selections apply, in the order of priority given and in accordance with the instructions, in place of a selection made for a horse which has been withdrawn. It is permitted to select the same program number as both regular and reserve.

If the bet has no reserve selections, then in place of a selection made for a horse which has been withdrawn, a reserve will be chosen in accordance with the established reserve order.

§ 5 Bringing in of Reserve Selections, Reserve Order
In this betting category, after the first leg has been concluded and closed, it shall be established in which order of priority the horses in each leg will be included in the bet in the cases described as below.

If one and the same program number has been marked as both a regular and reserve selection, the bet contains a higher number of winning combinations, provided the other conditions are met. Similarly, a higher number of winning combinations are produced if reserves, in accordance with the established reserve order, are brought in one or more times. When a reserve is brought in for a horse that has been withdrawn, precedence is given to registered reserves in line with the order of priority indicated, in such cases where the customer has chosen one or more reserves. Otherwise, reserves will be chosen from the established reserve order, using unmarked program numbers from the reserve order. No reserve from the established reserve order, including registered reserves, is to be used more than once.
The allocation of reserves is to be effected in such a way that the number of selections on the horses starting the race is as equal as possible.
If, however, all the horses starting a race have already been used as reserves and additional reserve horses are required, then the established reserve order will always be used.

In V4 betting, the reserve order given in the program published digitally at www.atg.se shall always apply, even if it should contain errors.

Should any individual horse(s) be deleted from the reserve order they will be placed last in the reserve order, with lowest numbers first.

If there is no reserve order, or if more than half the horses have been deleted from the reserve order, then the arranger shall establish the reserve order to be applied, and publish it as soon as possible on the ATG website, www.atg.se.

Any errors in other publications are of no purport.

§ 6 Too High a Number, Only one reserve, No Reserve Order
If a bet has been registered for a number which does not correspond to a program number, then that registration will be considered as the selection of a non-runner.

If only one reserve has been registered, then thereafter the established reserve order shall apply.

If no order of preference has been registered for two selected reserve horses, then the order of priority between them to be applied will be that in the established reserve order.

§ 7 Coupon
In V4 betting only such a coupon may be used on which a single combination or a system can be multiplied by means of the customer indicating the number of single combinations or systems to be included in the bet (multi-coupon).

ATG may, in connection with certain meetings, choose to offer customers the option of choosing to compete only in the highest dividend pool. Once ATG has provided information to the effect that, for a specific meeting, customers may choose to compete only in the highest dividend pool, ATG's decision to make the option available may not be reversed.

§ 8 Retraction of Betting Ticket
A V-betting ticket may not be retracted once it has been registered at a place authorised to carry on betting, unless such circumstances pertain as are described in Section 1, §§ 11, 19 (first paragraph) or § 20.

§ 9 Too High a Stake
If a customer has indicated and paid too high a stake in proportion to the number of horses which start, the difference will not be reimbursed. According to the rules governing the use of reserve horses, one or more horses will be taken as selected twice or more than twice.

§ 10 Dividend Calculation in event of a Dead Heat
If there is a dead heat for first place in one or more of the legs, the calculation of the number of dividend shares accruing to a winning customer who has forecast more than one such horse is effected by multiplying together the number of winning horses selected by the customer in each leg.

§ 11 Re-Run or Postponement of Race
If a race is re-run or held at a later date, then the result of that race will be included in the betting.

§ 12 Cancellation of Leg, Leg Declared Void, Leg Abandoned
If any leg is cancelled, declared void, or abandoned without being deferred (scheduled to be run at a later time), then the results from the other legs are decisive in determining the result of the betting.

The same provision will apply if a race is declared void or if no horse crosses the finishing line as winner. A winning customer, who with regard to such a leg has made two or more selections, will be awarded that number of dividend shares which corresponds to the product of 1 and the figure(s) which denote(s) the number of selections made by the customer in such a leg.

If winning horses have crossed the finishing line in all of the legs covered by the bet, but a winning customer has correctly forecast the winning horses in less than all the legs, then the winning customer will be awarded that number of dividend shares which corresponds to the product of 1 and the figure(s) which denote(s) the number of valid selections made by the customer in that leg or those legs in which he has not forecast the winning horse.

§ 13 Deletion of One or More Legs
For V4, if more than one leg has been deleted, or, in the case of other V-betting categories, more than two legs have been deleted during the competition day and if those legs cannot be re-run or held at a later date in accordance with Section 1, § 7, then the betting will be called off and the stakes will be refunded.

3.1 V4

§ 1 V4 Betting
The term 'V4 betting' refers to the betting category where the customer attempts to forecast the winning horses in four races held at the same track on the same day.

In V4 betting the races are designated legs 1-4.

§ 2 Winning the Bet
In V4 betting the bet is won by the combination indicating the winning horses in the greatest number of legs.

The number of winning combinations in a system is determined by the number of winning single combinations included by the multiple bet.

§ 3 Dividend Calculation
In V4 betting dividend calculation is effected by equally dividing the net total of turnover between the numbers of winning rows (these equal parts being termed dividend shares).

3.2 V5

§ 1 V5 Betting
V5 Betting is where the customer forecast the winning horses in five races held at the same course on the same competition day.

In V5 betting the races are designated legs 1-5.

§ 2 Winning the Bet
In V5 betting, the bet is won by the combination indicating the winning horses in the greatest number of legs.

The number of winning combinations in a system is determined by the number of winning single combinations included by the multiple bet.

ATG may for certain competition meetings decide to pay out more than the net total for a single combination with five winning horses.

§ 3 Dividend Calculation
In V5 betting, the dividend is calculated by equally dividing the net total of turnover between the numbers of winning rows (these equal parts being termed dividend shares).

3.3 V65

§ 1 V65 Betting
The term 'V65 betting' refers to the betting category where the customer attempts to forecast the winning horses in six races held at the same course on the same day.
In V65 betting the races are designated legs 1-6.

§ 2 Winning the Bet
In V65 betting, the bet is won by the combination indicating the winning horses in 6 or 5 legs. This constitutes a dividend group unless otherwise stated in § 3.

§ 3 Dividend Calculation, Jackpot, Carry-Forward Funds
Dividend calculation is effected as follows: in V65 betting the net total of turnover is divided into two parts. The share of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group	Share of net total
6 correct forecasts	50 %
5 correct forecasts	50 %

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.

The net betting turnover deriving from those customers who choose only to participate in the pool for 6 correct forecasts shall be added only to that pool.

Of those customers who choose to take part only in the pool for 6 correct forecasts, anyone who succeeds in making 6 correct forecasts shall be paid twice the ordinary dividend for 6 correct forecasts; no dividend is payable to these customers should they make five correct forecasts.

In cases where the dividend amount calculated per combination in the dividend group for 5 correct forecasts is less than a certain amount decided by government, then the dividend will not be paid. The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to the dividend group for 6 correct forecasts in a V65 bet held within the following twelve months.

When ATG has decided to which V65 meeting monies from the carry-forward fund will be allocated, this decision may not be reversed.

For the current lowest payable dividend per combination, see ATG's website, www.atg.se.

If there is no winner in one or more of the dividend groups for 6 and 5 correct forecasts, then the stake money placed will be carried forward to the dividend group for 6 correct forecasts at one or more V65 meetings to be held within the next twelve months.
The number of combinations with 6 or 5 correct forecasts in a system is determined by the number of winning single combinations (of regular selections) with 6 or 5 correct forecasts included by the multiple bet.
When the price per combination is under SEK 1, the dividend is limited to no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 1.

3.4 V64

§ 1 V64 Betting
The term 'V64 betting' refers to the betting category where the customer attempts to forecast the winning horses in six races held as part of one and the same race meeting. In V64 betting the races are designated legs 1-6.

§ 2 Winning the Bet
In V64 betting, the bet is won by the combination indicating the winning horses in 6, 5 or 4 legs. This constitutes a dividend group unless otherwise stated in § 3.

§ 3 Dividend Calculation, Jackpot, Carry-Forward Funds
Dividend calculation is effected as follows: in V64 betting the net total of turnover is divided into two parts; the share of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group	Share of net total
6 correct forecasts	40 %
5 correct forecasts	20 %
4 correct forecasts	40%

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.
The net betting turnover deriving from those customers who choose only to participate in the pool for 6 correct forecasts shall be added only to that pool.

Of those customers who choose to take part only in the pool for 6 correct forecasts, anyone who succeeds in making 6 correct forecasts shall be paid 2.5 times the ordinary dividend for 6 correct forecasts; no dividend is payable to customers who make five and four correct forecasts.

In cases where the dividend amount calculated per combination in the dividend group for 5 and 4 correct forecasts is less than a certain amount decided by government, then the dividend will not be paid.
The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to the dividend group for 6 correct forecasts in a V64 bet held within the following twelve months.

When ATG has decided to which V64 meeting monies from the carry-forward fund will be allocated, this decision may not be reversed.

For the current lowest payable dividend per combination, see ATG's website, www.atg.se.
If there is no winner in one or more of the dividend groups for 6, 5 or 4 correct forecasts, then the stake money placed will be carried forward to the dividend group for 6 correct forecasts at one or more V64 meetings to be held within the next twelve months.
The number of combinations with 6, 5 or 4 correct forecasts in a system is determined by the number of winning single combinations (of regular selections) with 6, 5 or 4 correct forecasts included by the multiple bet.

When the price per combination is under SEK 1, the dividend is limited to no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 1.

3.5 V75

§ 1 V75 Betting
The term 'V75 betting' refers to the betting category where the customer attempts to forecast the winning horses in seven races held as part of one and the same race meeting.

V75 betting the races are designated legs 1-7.

§ 2 Winning the Bet
In V75 betting, the bet is won by the combination indicating the winning horses in 7, 6, or 5 legs. This constitutes a dividend group unless otherwise stated in § 3.

§ 3 Dividend Calculation, Jackpot, Carry-Forward Funds
Dividend calculation is effected as follows: in V75 betting the net total of turnover is divided into three parts; the share of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group	Share of net total
7 correct forecasts	40%
6 correct forecasts	20 %
5 correct forecasts	40 %

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.
The net betting turnover deriving from those customers who choose only to participate in the pool for 7 correct forecasts shall be added only to that pool.

Of those customers who choose to take part only in the pool for 7 correct forecasts, anyone who succeeds in making 7 correct forecasts shall be paid 2.5 times the ordinary dividend for 7 correct forecasts. No dividend is payable to customers who make 6 and 5 correct forecasts.

In cases where the dividend amount calculated per combination in the dividend group for 6 and 5 correct forecasts is less than a certain amount decided by government, then the dividend will not be paid.
The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to the dividend group for 7 correct forecasts in a V75 bet held within the following twelve months.

When ATG has decided to which V75 meeting monies from the carry-forward fund will be allocated, this decision may not be reversed.

For the current lowest payable dividend per combination, see ATG's website, www.atg.se.

If there is no winner in one or more of the dividend groups for 7, 6 or 5 correct forecasts, then the stake money placed will be carried forward to the dividend group for 7 correct forecasts at one or more V75 meetings to be held within the next twelve months.
The number of combinations with 7, 6 or 5 correct forecasts in a system is determined by the number of winning single combinations (of regular selections) with 7, 6 or 5 correct forecasts included by the multiple bet.

When the price per combination is under SEK 0.50, the dividend is limited to no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 0.50.

3.6 V86

§ 1 V86 Betting
The term 'V86 betting' refers to the betting category where the customer attempts to forecast the winning horses in eight races held as part of one and the same race meeting.
For V86 betting, the races are designated legs 1-8.

§ 2 Winning the Bet
In V86 betting, the bet is won by the combination indicating the winning horses in 8, 7, or 6 legs. This constitutes a dividend group unless otherwise stated in § 3.

§ 3 Dividend Calculation, Jackpot, Carry-Forward Funds
Dividend calculation is effected as follows. In V86 betting, the net total of turnover is divided into three parts; the share of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group	Share of net total
8 correct forecasts	40%
7 correct forecasts	20 %
6 correct forecasts	40 %

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.
The net betting turnover deriving from those customers who choose only to participate in the pool for 8 correct forecasts shall be added only to that pool.

Of those customers who choose to take part only in the pool for 8 correct forecasts, anyone who succeeds in making 8 correct forecasts shall be paid 2.5 times the ordinary dividend for 8 correct forecasts. No dividend is payable to customers who make 7 and 6 correct forecasts.
In cases where the dividend amount calculated per combination in the dividend group for 7 and 6 correct forecasts is less than a certain amount decided by government, then the dividend will not be paid.
The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to the dividend group for 8 correct forecasts in a V86 bet held within the following twelve months.

When ATG has decided to which V86 meeting monies from the carry-forward fund will be allocated, this decision may not be reversed.
For the current lowest payable dividend per combination, see ATG's website, www.atg.se.
If there is no winner in one or more of the dividend groups for 8, 7 or 6 correct forecasts, then the stake money placed will be carried forward to the dividend group for 8 correct forecasts at one or more V75 meetings to be held within the next twelve months.

The number of combinations with 8, 7 or 6 correct forecasts in a system is determined by the number of winning single combinations (of regular selections) with 8, 7 or 6 correct forecasts included by the multiple bet.

When the price per combination is under SEK 0.25, the dividend is limited to no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 0.25.

3.7 Grand Slam 75 (GS 75)

§ 1 Grand Slam 75 Betting
The term 'GS 75 betting' refers to the betting category where the customer attempts to forecast the winning horses in seven races held as part of one and the same race meeting.

GS 75 betting the races are designated legs 1-7.

§ 2 Winning the Bet
In GS 75 betting, the bet is won by the combination indicating the winning horses in 7, 6, or 5 legs. This constitutes a dividend group unless otherwise stated in § 3.

§ 3 Dividend Calculation, Jackpot, Carry-Forward Funds
Dividend calculation is effected as follows: in GS 75 betting the net total of turnover is divided into three parts; the share of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group	Share of net total
7 correct forecasts	40%
6 correct forecasts	20 %
5 correct forecasts	40 %

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.
The net betting turnover deriving from those customers who choose only to participate in the pool for 7 correct forecasts shall be added only to that pool.

In cases where the dividend amount calculated per combination in the dividend group for 6 and 5 correct forecasts is less than a certain amount decided by government, then the dividend will not be paid.
The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to the dividend group for 7 correct forecasts in a GS 75 bet held within the following twelve months.

When ATG has decided to which GS 75 meeting monies from the carry-forward fund will be allocated, this decision may not be reversed.

For the current lowest payable dividend per combination, see ATG's website, www.atg.se.

If there is no winner in one or more of the dividend groups for 7, 6 or 5 correct forecasts, then the stake money placed will be carried forward to the dividend group for 7 correct forecasts at one or more V75 meetings to be held within the next twelve months.

The number of combinations with 7, 6 or 5 correct forecasts in a system is determined by the number of winning single combinations (of regular selections) with 7, 6 or 5 correct forecasts included by the multiple bet.

When the price per combination is under SEK 1.00, the dividend is limited to no more than that proportion of the net betting turnover which corresponds to the proportional size of the stake vis-à-vis SEK 1.00.

4 OTHER MAIN BETTING CATEGORIES

4.1 V3

§ 1 V3 Betting
The term "V3 Betting" refers to the betting category where the customer attempts to forecast the winning horses in three races held as part of one and the same race meeting. The three races are designated as the first, second and third leg.
If, however, administrative or technical reasons arising at the meeting so require, the order in which the legs are run may be changed.

The original designation first leg, second leg, third leg shall apply, even if there has been a change in the order in which those legs are actually run.

ATG may publish more detailed instructions regarding V3 betting.
The instructions, are available free of charge and may be obtained or ordered at any place authorized to carry on betting activities.

§ 2 Calculation of Stake
The calculation of the stake to be paid by the customer involves the basic stake, the size of which is established by ATG, together with the number of horses selected.

When using a coupon to place their bet, the customer selects program numbers in all three legs.

The coupon shall be filled in by the customer in accordance with the provisions included in these regulations and with the more detailed instructions published by ATG.

The total payable stake is calculated by multiplying the number of horses selected in the three legs by the basic stake.

Where the customer places a fast bet, a selection must be made, at the time the bet is placed, of program numbers from all three legs.

Customers who place their bet interactively buy one or more basic stakes in one or more of the horses starting the first V3 leg. It is this or these basic stake(s) which, if the winning program number has been correctly forecast or in the event of the nominated lead reserve winning the race, entitle the customer to select a program number in the next V3 leg.

§ 3 Withdrawals
V3 betting allows no reserve selections. In the event of a horse or horses being withdrawn, then its/their place in the betting will be taken by what is known as the lead reserve horse (the Swedish name for which is Turhäst). The horse nominated as lead reserve for the race is the horse on which, in the Win betting category, the largest total of stake money has been placed.

If an equal amount of stake money has been placed on two or more horses in the race, the horse with the lowest program number will be nominated as lead reserve. It is possible for customers to change their selections of horse(s) when engaging in interactive betting, although this possibility is only available with regard to legs 2 and 3.
In the case of interactive betting, a customer may receive a refund for the withdrawal of a horse in the first leg if the refund has requested the refund before the closure of betting on the first leg. Where the customer has placed his/her bet using a coupon, stake money can be refunded irrespective of which leg is in question, provided the customer requests the refund before the closure of betting on the first leg.

If the customer does not request repayment of his/her stake, and does not either place his/her stake on another horse before the race gets off to a valid start, then the stake will automatically be placed on the lead reserve.

§ 4 Coupon Betting
To be valid, a betting coupon must show which track and program numbers have been selected; it must be completed for each of the three legs, and the weekday and number of basic stakes must also be marked.

For a bet to be considered a winning bet, it is a precondition that the selected program number is the first to cross the finishing line, or that the lead reserve wins.

Every selection of the winning horse in the final leg entitles the customer to a dividend payment.

§ 5 Interactive Betting
Customers who choose to place a V3 bet orally or interactively may buy one or more basic stakes in one or more horses (program numbers) starting the first leg of the V3.

Each basic stake represents a division of the V3 turnover.

Customers who place their basic stake on the horse which wins the first leg may carry this over as their division in the second leg.

Customers who place a division on the horse which wins the second leg may carry this over as their division in the third leg.

Before the second and third leg customers may change their mind and place their division on a different horse than the one they had previously chosen, up until such time as the leg in question gets off to a valid start.

If a customer has not placed a division by the time the leg in question gets off to a valid start, then the division will automatically be placed on the horse nominated as lead reserve.

Neither a basic stake nor a division may be placed on more than one horse.

Every division placed on a winning horse in the final leg entitles the customer to a dividend payment.

§ 6 Deferred Leg
If the order in which the V3 legs are to be run differs from the order given in the program, oral betting customers who have already placed a division in the leg which has been moved to a later time may place the division on a horse in the race which is to be held next. For coupon betting customers the original designation of the legs shall apply.
If the interactively betting customer does not re-place their division in this way before the next leg gets off to a valid start, then their division will automatically be placed on the horse nominated as lead reserve in the leg.

§ 7 Cancellation of Leg, Leg Declared Void, Leg Abandoned
If any leg is cancelled or declared void, or is abandoned without being deferred and run at a later stage of the same meeting, then the results from those legs which are run are decisive in determining the result of the betting.
If two legs are cancelled or declared void, or are abandoned without being deferred and run at a later stage of the same meeting, then the betting will be called off and the stakes will be repaid.

§ 8 Dividend Calculation
In V3 betting, dividends (winnings) are calculated by dividing the net betting turnover equally between the number of winning divisions in the V3 leg which is run last.

§ 9 Leg Won by Unbacked Horse
If no divisions have been placed on the horse which wins the final leg of the V3 program, the dividend shall be shared between the correct divisions from the two previous legs.

If no divisions have been placed on the horse which wins the second leg, the dividend shall be shared between the correct divisions from the first leg.

If no divisions have been placed on the horse which wins the first leg, the betting shall be called off and customers' stakes refunded.

4.2 TOP 7

§ 1 Betting on TOP 7
Betting on TOP 7 refers to the betting category where the customer attempts, in a race in which there are no fewer than seven horses on which bets may be placed, to forecast, in the correct order, those horses which will finish the race in first, second, third, fourth, fifth, sixth and seventh position.

Betting on TOP 7 shall be effected using valid TOP 7 coupons issued by ATG. Quick pick bets may also be placed orally.

ATG may publish more detailed instructions regarding TOP 7 betting. The instructions, which are available free of charge, may be obtained or ordered at any place authorised to carry on betting activities.

§ 2 Filling in the Coupon
The coupon shall be filled in by the customer in the manner described in the instructions published by ATG.

§ 3 Fixed Systems
Customers indicate those horses on which bets shall be placed, by specifying a horse for each finishing position from one to seven. These seven horses constitute the bet rankings. The customer then specifies for which of the nine fixed system combinations the bet applies. This is effected by stating the total payable stake and also whether the horse ranked first shall be first on the played combinations of the bet referred to as the "banker".

The number of combinations in a system is determined by the stake.

The fixed systems and finishing positions that are included are presented below. The bet includes all the possible unique combinations that can be obtained for each given system.

All examples are based on the same rankings 1 – 2 – 3 – 4 – 5 – 6 – 7

Stake	SEK 24	SEK 48	SEK 96	SEK 480
1st	1, 2, 3	1, 2, 3	1, 2, 3, 4	1, 2, 3, 4, 5
2nd	1, 2, 3	1, 2, 3	1, 2, 3, 4	1, 2, 3, 4, 5
3rd	1, 2, 3	1, 2, 3	1, 2, 3, 4	1, 2, 3, 4, 5
4th	4	4, 5	1, 2, 3, 4	1, 2, 3, 4, 5
5th	5	4, 5	5	1, 2, 3, 4, 5
6th	6	6	6	6
7th	7	7	7	7
Number of combinations	6	12	24	120

Stake	SEK 24 "banker"	SEK 48 "banker"	SEK 96 "banker"	SEK 480 "banker"	SEK 2880 "banker"
1st	1	1	1	1	1
2nd	2, 3, 4	2, 3, 4	2, 3, 4, 5	2, 3, 4, 5, 6	2, 3, 4, 5, 6, 7
3rd	2, 3, 4	2, 3, 4	2, 3, 4, 5	2, 3, 4, 5, 6	2, 3, 4, 5, 6, 7
4th	2, 3, 4	2, 3, 4	2, 3, 4, 5	2, 3, 4, 5, 6	2, 3, 4, 5, 6, 7
5th	5	5, 6	2, 3, 4, 5	2, 3, 4, 5, 6	2, 3, 4, 5, 6, 7
6th	6	5, 6	6	2, 3, 4, 5, 6	2, 3, 4, 5, 6, 7
7th	7	7	7	7	2, 3, 4, 5, 6, 7
Number of combinations	6	12	24	120	720

§ 4 Reserve Selections

For each bet, in addition to the selection of seven horses, up to two further horses may be marked (reserve selections). ATG can allocate the bet reserves that are registered on the specific betting occasion. Reserve selections apply, in the order of priority given and in accordance with the instructions, in place of a selection made for a horse which has been withdrawn.
It is not permitted to select the same program number as both regular and reserve.
If a bet has no reserve selections, then in place of a selection made for a horse which has been withdrawn, a reserve will be chosen in accordance with the established reserve order.

§ 5 Bringing in of Reserve Selections, Reserve Order

After betting has closed, the reserve order of the horses to be included in the bet is determined, as in the cases described below.
When a reserve is brought in for a horse that has been withdrawn, precedence is given to the reserves selected by the customer in the order of priority indicated, in such cases where the customer has chosen reserves. Otherwise reserves will be chosen from the established reserve order, using unmarked program numbers from the reserve order. No reserve from the established reserve order, including selected reserves, may be used more than once in the ranking.

The bringing in of reserve selections is to be effected in such a way that the relative ranking order is maintained and adjusted forward in the rankings.

After adjustment of the selections, reserves are brought in to supplement the bet according to the order of priority indicated above so that the bet has seven ranked horses.
The bet’s fixed systems are maintained in the regard that the finishing positions included will remain under the system templates in § 3.

In TOP 7 betting, the reserve order given in the program published digitally at www.atg.se shall always apply, even if it should contain errors.

Should any individual horse(s) be deleted from the reserve order they will be placed last in the reserve order, with lowest numbers first.

If there is no reserve order, or if more than half the horses have been deleted from the reserve order, then the arranger shall establish the reserve order to be applied, and publish it as soon as possible on the ATG website, www.atg.se.

Any errors in other publications are of no purport.

§ 6 Too High a Number, Only One Reserve, No Reserve Order

If a bet has been registered for a number which does not correspond to a program number, then that registration will be considered as the selection of a non-runner.
If only one reserve has been registered, then thereafter the established reserve order shall apply.
If no order of preference has been registered for two selected reserve horses, then the order of priority between them to be applied will be that in the previously established reserve order.

§ 7 Retraction of Betting Ticket

The betting ticket may not be retracted once it has been registered at a place authorised to carry on betting, unless such circumstances pertain as are described in Section 1, § 11, 19 (first paragraph) or § 20.

§ 8 Winning the Bet

In TOP 7 betting the bet is won by those combinations which indicate the winning horses in the correct order as shown below.

Dividend Group 1	First, second, third, fourth, fifth, sixth and seventh place.
Dividend Group 2	First, second, third, fourth, fifth, and sixth place.
Dividend Group 3	First, second, third, fourth, and fifth place.
Dividend Group 4	First, second, third, and fourth place.
Dividend Group 5	First, second, and third place
Dividend Group 6	First and second place.

There are normally 6 dividend groups unless otherwise stated in § 9.

§ 9 Dividend Calculation, No winning Combination, Redistribution, Carry-forward Fund

Dividend calculation is effected as follows. In TOP 7 betting the net total of turnover is divided into six parts; the division of the net total of turnover ascribed to each dividend group is shown in the following table:

Dividend group 1	28 %
Dividend group 2	12 %
Dividend group 3	6 %
Dividend group 4	9 %
Dividend group 5	17 %
Dividend group 6	28 %

The sums thus obtained are divided between the numbers of winning combinations in each respective dividend group.
The number of winning combinations with correct forecasts in the respective dividend group is determined by the highest complete dividend group of each winning combination included in the multiple bet.

If there is no winner in dividend group 1, then the stake money placed will be carried forward to dividend group 1 at one or more TOP 7 meetings to be held within the next twelve months.

If there is no winner in any of the dividend groups 2-5, then the stake money placed will be carried forward to the next dividend group at the same TOP 7 meeting.

If there is no winner in dividend group 6, then the stake money placed will be carried forward to dividend group 1 at one or more TOP 7 meetings to be held within the next twelve months.

Redistribution of profits shall take place if necessary to ensure that the dividend in a higher dividend group with winners shall always maintain a dividend that, before truncation, is at least 1.1 times higher than that of the next dividend group. If there are no winners in the next winning level, the dividend shall be, at least, a further 1.1 times higher for each medium level dividend group with no winner. The dividend of a higher dividend group will always be, after redistribution, at least 1.0 SEK higher than that of the next dividend group.

In cases where the dividend amount calculated per combination in the dividend groups 2-6 is less than a certain amount decided by government, then the dividend will not be paid. The monies excepted from payment in accordance with this provision shall be placed in a carry-forward fund; ATG shall subsequently pay out these monies to dividend group 1 in a TOP 7 bet held within the following twelve months. When the combination price is under SEK 4, the dividend will be no higher than the net sum division that corresponds to the stake's division of SEK 4.

§ 10 Dead Heat
In the event of a dead heat occurring for one or more of the first seven places, several bet-winning combinations are produced.

§ 11 Fewer than Seven Horses Complete the Race
If fewer than seven horses cross the finishing line, the following rules apply:
If only six horses cross the finishing line, all the other horses that started the race count as having run a dead heat in seventh position.
If only five horses cross the finishing line, all the other horses that started the race count as having run a dead heat in sixth position.
If only four horses cross the finishing line, all the other horses that started the race count as having run a dead heat in fifth position.
If fewer than four horses cross the finishing line, then the stakes placed will be refunded.

§ 12 Maximum of Six Starting Horses
If six horses at the most, on which bets may be placed, start the race, the betting will be abandoned and stake money placed will be returned.

5 ADDITIONAL BETTING CATEGORIES

§ 1 Additional Betting Categories
These are bets that may only be placed in combination with one or several main betting forms.

5.1 BOOST

§ 1 V75 in Combination with BOOST Betting
Betting on Boost refers to the betting category where the customer attempts to forecast the winning horses in seven races held as part of one and the same race meeting and have the correct Boost number.
The Boost number is denoted by the three final digits in the identification number of the bet.

Bets on Boost may only be placed as an addition to V75. Betting on Boost shall be effected using valid Boost coupons issued by ATG. Quick pick bets may also be placed orally.

ATG may publish more detailed instructions regarding Boost betting. The instructions, which are available free of charge, may be obtained or ordered at any place authorised to carry on betting activities.

§ 2 Filling in the Coupon
The coupon shall be filled in by the customer in the manner described in the instructions published by ATG.

§ 3 Calculation of the Stake
The stake for Boost is 10 per cent of the main stake, although it must amount to at least SEK 30, which is added to the total stake for the bet.

§ 4 Retraction of Betting Ticket
A Boost betting ticket may not be retracted separately. If the main betting ticket is retracted, then Boost will also be retracted.

§ 5 Dividends and Dividend Calculation
For V75 with Boost, 40% of the Boost stakes are allocated to a fund with the dividend monies for Boost, referred to as the Boost Fund.

In V75 betting with Boost, the dividend from the Boost Fund is awarded to bets placed that indicate the correct last digit in the Boost number.

The dividends for the V75 with Boost are predetermined and defined by parameters and values as shown in the table below.

Dividend groups 1, 2 och 3 are dependent on dividends (winnings) on V75 while dividend groups 4, 5 och 6 have fixed dividends.

	V75 with Boost	
Dividend Group	Description of Dividend	Dividend
1	7 correct forecasts on V75 and correct Boost number	10 times dividend on 7 correct forecasts
2	6 correct forecasts V75 and correct Boost number	100 times dividend on 6 correct forecasts
3	5 correct forecasts V75 and correct Boost number	100 times dividend on 5 correct forecasts
4	Correct Boost number	500 SEK
5	Two final digits in Boost number correct	150 SEK
6	Final digit in Boost number correct	50 SEK

A multiple bet or system may win a dividend only from the dividend groups 4, 5 or 6. Dividends won from one or more of the dividend groups 1, 2 och 3 also win from dividend group 4.

For the total dividend amount for V75 with Boost in the first dividend group per race/race meeting, there is an upper limit of 100 million SEK. If the total dividend sum in the first dividend group were so high, as calculated according to the dividend table above, that it exceeded 100 million SEK, the dividend factor (10) would be reduced to the highest possible factor by two decimal points. This ensures that the total dividend amount for dividend group does not exceed SEK 100,000. 000.

For the total dividend amount for V75 with Boost in the second and third dividend groups per race/race meeting, there is an upper limit of SEK 50.000.000 kr. If the total dividend sum in the second and third dividend group were so high, as calculated according to the dividend table above, that it exceeded SEK 50.000.000, the dividend factor (100) would be reduced to the highest possible factor by two decimal points. This ensures that the total dividend amount for dividend group does not exceed
SEK 50,000. 000.
In addition to the limitations stipulated above, there is a basic winnings system for V75 with Boost that applies, which permits a maximum takeout of SEK100.000.000 kr. A main winnings system, according to the dividend table above, and considering possible reductions in the dividend factors, that has a total dividend amount which exceeds SEK 100.000.000 shall be reduced so that the dividend for the main system equals SEK 100.000.000. The term main system also refers to, for example, a multibet or a division system including extra divisions.
All reductions of the dividend affects the part of the dividend which theoretically would have consisted of monies from the Boost fund.

§ 6 Competition Does Not Take Place

In the event that the main betting competition does not take place and, as a consequence, stakes are repaid, Boost will also be called off and the Boost will be repaid.

§ 7 Drawing of Winning BOOST Number

The completion of all seven legs of the V75 race will generate the race's winning Boost number. This is effected by accessing a random number generator that returns a three-digit number between 000 and 999.

The result of the draw is made public in conjunction with the regular V75 results after all seven legs of the V75 race have been completed. The winning Boost number will be presented during the TV broadcast and via ATG's normal information channels.

In the event that the winning Boost number cannot be generated, the Boost race will be cancelled and Boost stakes will be refunded.

6 DIVIDENDS

§ 1 Dividend Payment
The payment of dividends starts when the racing result and the dividend calculation have been definitively established and made public.

Once dividend payment has started, the dividend calculation effected may not be changed. If however the payment of dividends, or in the V3 betting category the payment of dividends or changing of divisions, has been started in a manner that is in contravention of the provisions detailed in Section 1, §§ 17, 21-22, then the provisions laid down in the third and fourth paragraphs of this sub-section shall apply.

With regard to the betting categories Win, Show, Double, Quinella, Exacta, Trifecta, V3, V4, V5, V65, V64, V75, V86, TOP 7 and Boost, dividend payment will be abandoned and a new dividend calculation will be made, provided that the new dividend calculation can be started within ten minutes after the commencement of dividend payment, and (irrespective of this ten-minute rule) before the start of the next race.

With regard to the betting category V3, the rule is that a new dividend calculation will only be undertaken if the changed result has an effect on the winnings or on customers' entitlement to change the reinvestment of divisions. If a new V3 result is to be registered after the first leg, the betting will be abandoned and stake money placed will be returned. If the situation occurs after the second V3 leg the betting will be abandoned and dividends will be paid to those customers who had placed their division on the winning horse in that leg.

If the situation occurs after the third leg, dividends will be paid to those customers who had placed their division on the winning horse in that leg.

Any surplus which has arisen as a result of incorrect dividend calculation or dividend payment, and which it is not possible to pay immediately to winning customers, shall be placed in a dividend equalisation fund for winning customers. This money is to be distributed to betting customers on an appropriate occasion, no later than twelve months after the error occurred.

If, with regard to a winning 'Raketen' bet, it has not been possible to place the stakes in accordance with the customer's selections in each and every leg (for example owing to technological problems), then ATG shall pay the customer the difference between a correctly calculated dividend and the dividend which the totalisator calculated.

ATG reserves the right to exact a charge for dividend payment.

§ 2 Entitlement Betting Ticket
Dividends will be paid when the customer presents his valid betting ticket indicating that his bet has entitled him to the dividend payment.

Betting tickets that cannot be unambiguously identified e.g. due to being torn apart, will not be redeemed by an agent or at the track.

Dividend payment will be made in accordance with ATG's instructions, which are published on ATG's website, www.atg.se.

§ 3 Thirty-Day Payment Period, Payment in Instalments
Dividends will be paid up until the thirtieth day after the day on which the race meeting was held. The same time limit applies with regard to refunds.

If necessary for inspection reasons, the redemption of betting tickets may be postponed until the fifteenth day after the day of the race meeting.

The payment of dividends may be effected in instalments. Payment may be made in instalments where the dividend sum involved exceeds certain previously established threshold amounts. These amounts are published on ATG's website, www.atg.se.
The arranger reserves the right to retain the dividend or stake money in cases where the betting ticket has not been presented within the time limit prescribed or if the customer has not requested dividend payment or refund of stake money within thirty days following the day of the race meeting in question.

ATG reserves the right to exact a charge for costs arising when customers claim dividend payments/refunds of stake money after the lapse of the 30-day deadline. If ATG has paid tax on the dividend or refund sum, then the charge exacted will be no less than the amount of tax paid. The current applicable tax level is published on ATG's website, www.atg.se.

7 INTERNATIONAL BETTING

§ 1 International Betting
The term "International betting" refers to betting on races held at tracks in a country other than Sweden.

The betting can be organised with a joint betting pool, where the stake monies collected by the respective countries' betting arrangers are pooled together. The racing and betting regulations in force in the country in which the race is being held shall apply. As an alternative organisational form, the betting activities may be carried out in a local Swedish betting pool; in this case, the racing regulations in force in the country in which the race is being held shall apply, while the betting regulations to be observed are those in force in Sweden. Exceptions may be made to this provision; where exceptions are made specific information shall be provided on each separate occasion.

§ 2 Joint Betting Objects
ATG may decide to permit two or more horses to be grouped together as a joint betting object with a single program number to be counted as one horse in all betting considerations; alternatively, certain horses may be excluded from the betting.

In betting categories where the customer selects more than one horse and has to attempt to correctly forecast the finishing position, only the best finishing position achieved by the program number (i.e. by a horse included in a joint betting object) shall be included in the betting results.

§ 3 Hindrances to International Betting
In the event of computer breakdown, interruption to computer communications, or any other occurrence which represents a hindrance to international betting, ATG is entitled to conduct betting into a local Swedish pool, for which the Swedish betting regulations and the racing regulations of the country in which the race meeting is being arranged shall apply. This entitlement applies, even if previous information has stated that bets will be placed into a joint international pool. In the event of such hindrances ATG is also entitled to adopt the alternative course of action of refunding stake money placed. If this course is adopted, the foreign party in question, and the Swedish Gambling Authority, must be informed.

APPENDIX 1 ATG'S BETTING REGULATIONS– ACCOUNT BETTING

This appendix only contains those special regulations which apply to betting, payment of winnings and refunds via ATG-account (ATG's Internet betting facility).
Use of the ATG-account system is only granted after a contractual agreement regarding transactions via electronic media has been concluded between a private physical person and ATG.
In order to bet, the customer must use an electronic betting coupon.

When betting is carried out via ATG-account, then the provisions in this appendix shall replace the following subsections of ATG's Betting Regulations:
Section 1, §§ 10, 11, 18 and 26; and Section 6, § 1 (first paragraph), §§ 2 and 3.

The provisions relating to betting coupons and betting tickets (receipting) in Sections 2, 3, 4, and 5, are replaced by Section 1, § 10 in this appendix.

SECTION 1 GENERAL REGULATIONS

§ 10 Placing of Bets

To place a bet the customer fills in an electronic betting coupon; the customer is responsible for checking that he has filled in the coupon correctly. The bet is then sent, with a password in order to confirm its identity.

After the customer has sent his bet he/she may not change it or retract it. The customer receives an electronic receipt, which contains the conditions attaching to the bet and the bet's serial number. Payment is made by debiting the customer's ATG account with the appropriate amount for each individual bet.

ATG shall decide in what monetary amounts (units) stakes may be placed.
ATG is empowered to charge fees for all forms of betting and dividend payments.

§ 11 Binding Bets

The bet is considered to have been placed and becomes binding when ATG has registered the customer's bet.

§ 18 Refund of Stake Money

In the betting categories Win, Show, Exacta, Quinella, Trifecta and Double the customer is entitled to a refund of his stake if the horse on which he has placed his bet has been withdrawn. If a horse is withdrawn from a race included in an on-going 'Raketen' accumulator bet, the customer is not entitled to refund; instead, the stake will be carried over to the next leg of the 'Raketen' bet. For Raketen bets, stakes will only be refunded if all a customer's selections have been withdrawn.

If the bet still includes other sections which are still valid, refund of stake money will not be affected before the day after the race meeting in question. The sole means of refund adopted is the crediting of the amount in question to the customer's ATG-account.

In the V3 betting category, if a horse on which the customer has placed a bet is withdrawn, the division in question will be transferred to the horse nominated as the lead reserve.

§ 26 Limitation of Liability

All computer communication to and from ATG's computer terminals is carried out at the risk of the customer.

ATG can under no circumstances be held liable for any transmission faults or errors in the registration of information. If the customer can prove that information has been registered in an erroneous fashion, and that the error has not been committed by the customer, then the customer is entitled to refund of the money invested.

ATG's liability is limited, with regard to every betting category, to the amount of money invested by the customer; ATG can under no circumstances be held liable for losses of an indirect nature, such as the customer's missing a dividend.

Similarly, ATG cannot be held liable for damages caused by circumstances beyond the control of ATG, such as labour conflicts, blockade, war, sabotage, faults in the telecommunications or electricity supply systems, or similar circumstances.

SECTION 6 DIVIDEND PAYMENT

§ 1 Dividend Payment
The payment of dividends starts after the racing result and the dividend calculation have been definitively established and made
public.

Dividends will only be paid into the customer's ATG account, or into some other account registered with ATG for the purpose.

§ 2 Entitlement to Dividend Payment
Dividends will be paid on winning bets registered with ATG.
Dividend payment will be made in accordance with ATG's instructions.

§ 3 Payment and Payment in Installments
If necessary for inspection reasons, the redemption of betting tickets may be postponed until the fifteenth day after the day of the meeting.