AB TRAV OCH GALOPP – ATG

The Swedish Horse Race Totalisator Board

Betting Regulations

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

This is an English translation of the Betting Regulations. This English translation of the Betting Regulations is provided for convenience only, and all bets are governed by the applicable Swedish version of the regulations ("*Spelregler Häst*") which are made available at www.atg.se and at ATG agents.

1 GENERAL REGULATIONS 3
2 ODDS BETTING 10
2.1 WIN 10
2.2 SHOW 10
2.3 QUINELLA 11
2.4 EXACTA 11
2.5 TRIFECTA 12
2.6 DOUBLE (DD, LD) 12
2.7 MERGED POOL 13
3 V-BETTING PRODUCTS 16
3.1 V3 17
3.2 V4 17
3.3 V5 18
3.4 V65 18
3.5 V64 19
3.6 V75 20
3.7 V86 21
3.8 Grand Slam 75 (GS75) 21
4 OTHER MAIN BETTING PRODUCTS 23
4.1 TOP 7 23
5 ADDITIONAL BETTING PRODUCTS 26
5.1 BOOST 26
6 DIVIDENDS 28
7 INTERNATIONAL BETTING 28

1 GENERAL REGULATIONS

§ 1 Introductory Regulations
This English translation of the Betting Regulations is provided for convenience only, and all bets are governed by the applicable Swedish version of the regulations ("*Spelregler Häst*").

These Betting Regulations apply to all betting administered by ATG on trotting meetings, gallop meetings, and other horseracing meetings.

These Betting Regulations govern totalisator betting for the following betting products: 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 (GS75), 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.

Current Betting Regulations are made available at www.atg.se and at ATG agents.

Under the terms of the Gambling Act (2018:1138), persons must be eighteen years or older to take part in betting. Customers may not engage in betting through others or place bets on behalf of a third party.

If a person has breached these Betting Regulations, or if ATG has reasonable reason to believe that a person has breached these Betting Regulations, ATG may suspend such person from betting.

To participate in betting administered by ATG, a Customer must have an ATG Account. For ATG Accounts, ATG's at each time applicable terms and conditions for ATG Accounts, "*Villkor för innehavare av ATG-konto, ATG-kort och därtill kopplade tjänster*", ("**ATG's Account Terms**") apply, meaning that ATG's Account Terms applies to all betting.

§ 2 Definition of Terms
Note the definitions of the following terms as used in these Betting Regulations:

Additional Bet: Bet that can only be placed together with one or more Main Bets.

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

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

Betting Regulations: These Betting Regulations for the the betting products Win, Show, Quinella, Exacta, Trifecta, Double, V3, V4, V5, V65, V64, V75, V86, Grand Slam 75, TOP 7, and BOOST.

Betting Ticket: Receipt that a bet has been placed.

Class: A separate horseracing competition.

Customer: A person who has placed a bet through its own ATG Account or who intends to place a bet through its own ATG Account.

Horse Owner: A natural person who owns more than 5% of a horse, owns or controls one or more legal person(s) that own(s) more than 5% of a horse, or is registered as an owner of a horse with ST, SG, or any other horse racing organisation. For the purpose of this definition, "legal person" means Swedish legal persons (such as limited liability companies (Sw. "*aktiebolag*"), trading companies (Sw. "*handelsbolag*"), limited partnership companies (Sw. "*kommanditbolag*"), economic associations (Sw. "*ekonomiska föreningar*"), and other forms of associations such as foundations (Sw. "*stiftelser*") and estates (Sw. "*dödsbon*") etc.) and foreign equivalents. For the purpose of this definition, "controls" means the right to exercise a governing influence over a legal person, whether because of majority ownership or otherwise. In these Betting Regulations, a Horse Owner's horse is called its "own horse".

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

Odds Bets: Each of the betting products Win, Show, Quinella, Exacta, Trifecta, and Double.

Program: The Arranger's official program for a race meeting.

Program Number: A horse's number in the race start list in the Program, for a Class or a race.

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).

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.

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 product '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 § 23.

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.

V Betting: The betting products V3, V4, V5, V65, V64, V75, V86, and GS75

§ 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 Application of the Betting Regulations
ATG's Betting and Internal Control Manager is ultimately responsible for ensuring that these Betting Regulations are correctly observed. For ongoing horse races, ATG's on duty Betting Manager is responsible for ensuring that these Betting Regulations are correctly observed.

§ 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 product.

ATG may publish other forms of information on one or more races from one or more racetracks. This information may be published in digital form.

If there is any divergence in the factual information provided in the Arranger's Program and other information published by ATG, 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, the horses concerned may be withdrawn, or the race may be completely struck out from the betting. The Customers will be informed by any measures taken in a suitable way.

In the event of differences between Programs, Programs published 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 24 hours of the time 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. Customers may be entitled to a refund in accordance with rules in § 18 below.

The Arranger shall make its decision public as soon as possible.

§ 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 veterinarian.

§ 9 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, the race number, the track and as a rule the Program Number of the horse or horses on which the Customer 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 product.

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 krona (SEK).

The information presented here is also to be published on ATG's website, www.atg.se.

§ 10 Limitation of Liability
All electronic communication with ATG takes place at the Customer’s own risk, in accordance with what follows from ATG’s Account Terms. In addition, ATG’s liability is limited in accordance with what follows from av ATG’s Account Terms.

§ 11 Binding Bets
A bet placed through ATG’s website or mobile solution is binding when the bet has been registered by ATG.

A bet placed through a physical point of sale is binding when the Customer has left the point of sale without giving notice that the Betting Ticket is incorrect and requesting that the bet be cancelled.

For other categories of bets (V3, V4, V5, V65, V64, V75, V86, GS75 and TOP 7), the bet is considered binding when ten minutes has passed from the placing of the bet and the Customer has not given notice that the Betting Ticket is incorrect and requested that the bet be cancelled.

A request to have a bet cancelled may never be made after the start of the race, or, where a bet relates to several races, the start of the first race included in the bet.

Cancellation may only be requested at the place where the bet was placed.

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 responsible for checking that the receipt tallies with the information it filled in and must immediately give notice of any error.

§ 12 Information on Receipt
Both a horse’s number and a horse’s name may be indicated on a Betting Ticket. If a number and/or a horse’s name indicated on a Betting Ticket differs from information on the race start list, the number indicated on the Betting Ticket is valid.

§ 13 Betting Deadline
Bets may not be placed after the valid start of the race, or, with regard to the betting products Double, V3, V4, V5, V65, V64, V75, V86 and GS75 or the 'Raketen' betting method, after the valid start of the first race covered by the bet. ATG may also fix

an earlier deadline (submission deadline) after which bets may not be placed. Different 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 integrity of the betting or the horse racing may not participate in betting. This means, for example, that on duty totalisator personnel or on duty racing stewards are prohibited from betting, that jockeys and drivers are prohibited from betting on races or competitions in which they participate, and that trainers are prohibited from betting on races, competitions, or Classes where horses trained by them are participating.

The individuals mentioned in the first paragraph may not engage in betting through others or place bets on behalf of a third party.

§ 15 Betting by Horse Owners
Horse Owners may only bet on races or competiotions in which their own horse is to compete as detailed in the following:

Betting on Win and Show:
Bets may only be placed on the Horse Owner's own horse.

Betting on Exacta, Trifecta and TOP 7:
A Horse Owner may only bet on races in which no more than one of the Horse Owners own horses competes, and the Horse Owner's own horse must feature as the bet's first horse.

Betting on Quinella, Double, V3, V4, V5, V65, V64, V75, V86 and GS75:
The Horse Owner's own horse must be included in the bet.

Betting using Quick Pick (Harry Boy):

A Quick Pick bet is allowed if the bet is fully designed by ATG computers.

For a Quick Pick bet where the Horse Owner indicates certain selected horses, their own horse must be included among the selected horses.

In the case of a reduced system bet, the system may only be designed so that no horse has a higher part of the total bet amount than the part on the Horse Owner’s own horse for the leg in question.

A Horse Owner may also be prohibited from betting by the rules in § 14 above.

§ 16 Errors in Totalisator Equipment
If, owing to an error in totalisator equipment, the calculation of dividends cannot be effectuated 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.

§ 17 Withdrawn Horses
In the betting products Win, Show, Quinella, Exacta, Trifecta and Double, the Customer is entitled to a refund of its stake if a horse on which the Customer has placed its bet has been withdrawn. A condition for a horse to be considered as withdrawn is that the race is completed.

§ 18 Customer’s Right to Refund of Stake
The Customer is entitled to a refund of its stake if the Customer’s Betting Ticket has been receipted in an obviously incorrect way and this may affect the bet. Such refund can only take place if the Customer requests repayment before the start of the race or of the first leg of the betting product.

Moreover, the Customer is for all betting products entitled to a refund of its stake if the starting method is changed (for example if a starting car cannot be used but the Program states that a car will be used), if a race is held on another kind of course surface than that stated in the official Program, or if a change has been made from hurdles/steeple chasing to flat-racing. Such refund can only be made where the Customer has placed its bet prior to the change and where the refund can be made while bets can be placed on the betting product.

§ 19 Race or Class cancelled, Abandoned or Declared Void and Postponed Start
In the event of a race or Class being cancelled no refund of stakes will be made.

If, however, a race, competition, or Class is abandoned, declared void, or postponed, stakes will be refunded on the request of the Customer. If the Customer does not request a refund, the bet will be valid if the race or competition is arranged within 24 hours of the time presented in the race Program.

A request for a refund must 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, GS75 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.

§ 20 Result of Betting
Placing according to the race or competition Arranger's definitive result, determines the result of the betting.

In some races or Classes one or more horses may participate without being part of the totalisator. If, for example, a withdrawn horse in a drivers' race is replaced by a reserve horse that reserve horse is not part of the totalisator. Horses that are not part of the totalisator do not affect the result of the betting.

§ 21 Dead Heat
If, in the definitive result of a race or competition, 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.

§ 22 Net Betting Turnover, Takeout
The sum total of the stake monies paid in on a betting product and not repaid, minus a takeout fixed by ATG 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 Bet category Boost is the exception as it is dependent on the outcome of the Main Bet, see section: 5.1 § 5.

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

§ 23 Calculation of Dividends
With regard to betting on the betting products 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 effectuated by multiplying the odds by the amount of stake money placed by a winning Customer. If the odds are less than 1.00 a winning Customer shall recoup its stake. In the betting product V3 the dividend is calculated per division, while in the betting products V4, V5, V64, V65, V75, V86, GS75 and TOP 7 the dividend is calculated per winning dividend group. Every dividend is rounded down to the nearest whole krona (SEK).

With regard to all betting products, dividend payments are rounded down to the nearest whole krona (SEK).

§ 24 Statistically or Automatically Generated Systems Bets
It is not permitted, in whole or in part, to play statistically and/or automatically generated systems.

ATG reserves the right to decide whether a system is statistically and/or automatically generated.

§ 25 Limitation of Number of Systems
ATG reserves the right to limit the number of systems which a Customer may submit. This limitation can be general and apply per competition and betting product or individual and apply to a single Customer. For current information regarding these limits, please see www.atg.se. Individual limitations are notified to the single Customer.

§ 26 Limitation of Number of Winning Systems
ATG reserves the right to limit the number of systems with all correct a Customer is entitled to win. This limitation is general and applies per competition and betting product. For current information regarding these limits, please see www.atg.se. ATG can decide on deviating limitations. Deviating limitations are communicated appropriately to those affected.

§ 27 Maximum Stake
ATG reserves the right to limit the size of the stake which a Customer may place. This limitation can be general and apply per competition and betting product or individual and apply for a single Customer. For current information regarding these limits, please see www.atg.se. Individual limitations are notified to the single Customer.

§ 28 Collaboration Between Customers
Customers are prohibited from collaborating with others to play statistically and/or automatically generated systems and from using several of their own or others' ATG accounts, betting companies, or a combination of the above to play statistically and/or automatically generated systems, to play more systems than what is allowed and/or to place a higher stake than what is allowed.

The rules in §§ 24, 25, 26 and 27 above also apply when a Customer collaborates with others when placing its bets, when a Customer puts its ATG Account at another's disposal, or when a Customer uses several of its own or others' ATG accounts, betting companies or a combination of the above to play statistically and/or automatically generated systems, to play more systems than what is allowed and/or to place a higher stake than what is allowed.

It is also prohibited to divide a statistically and/or automatically generated system so that different parts of the system is played by different Customers and/or so that different parts of the system is played through different ATG Accounts and/or betting companies. In assessing whether a system is statistically and/or automatically generated, ATG may take into account bets placed by different Customers or through different accounts or betting companies.

§ 29 Jackpot Rules for Discontinued Betting products
If a betting product 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.

§ 30 Betting on Equal Terms
All bets must be placed on equal terms. This means, among other things, that anyone who receives Customers' bets and stake money for participation in betting pools arranged by ATG is prohibited from offering Customers any kind of price reduction, bonus or other special offer/preferential treatment. Anyone who receives Customers' bets and stake money is prohibited from using 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.

Any Customer that places a bet and receives any kind of price reduction, bonus or other special offer/preferential treatment has placed a bet in violation of these Betting Regulations.

§ 31 Cancelled Betting
ATG may decide to cancel the betting to one or more races and/or one or more betting products.

§ 32 Prohibition of Inappropriate Influence
Customers are prohibited from inapproprately attempting to influence the result of any bet, race, Class, or action that may be subject to a bet.

§ 33 Questioned Integrity or Manipulation
ATG reserves the right to suspend a Customer from betting and/or withhold payment of dividends if ATG has a reasonable suspicion that any of the following has occurred:

- Cheating ,
- A Customer has in any other way inappropriately influenced or attempted to influence the result of any bet, race, Class, or action that may be subject to a bet,
- The integrity of of any bet, race, Class, or action that may be subject to a bet has been jeopardized,
- Any bet, race, Class, or action that may be subject to a bet has been manipulated or has been subject to inappropriate influence,
- A criminal act has been committed in connection with any bet, race, Class, or action that may be subject to a bet,
- A Customer has in any other way breached these Betting Regulation or ATG's Account Terms, or
- An obvious error has occurred in connection with any bet, race, Class, or action that may be subject to a bet.

A Customer is never entitled to compensation for any loss, direct damage, or indirect damage related to measures taken by ATG under this § 32.

§ 34 Invalid Bets, Withholding of Dividends, and Forfeit of Stakes
ATG may refuse payments of dividends and forfeit stakes if any of the following has occurred:

- Cheating,

- A Customer has in any other way inappropriately influenced or attempted to influence the result of any bet, race, Class, or action that may be subject to a bet,
- The integrity of of any bet, race, Class, or action that may be subject to a bet has been jeopardized,
- Any bet, race, Class, or action that may be subject to a bet has been manipulated or has been subject to inappropriate influence,
- A criminal act has been committed in connection with any bet, race, Class, or action that may be subject to a bet,
- A Customer has in any other way breached these Betting Regulation or ATG's Account Terms, or
- An obvious error has occurred in connection with any bet, race, Class, or action that may be subject to a bet.

ATG has the right to reclaim, and a Customer must repay, any dividends paid in a situation described above in this § 33.

A Customer is never entitled to compensation for any loss, direct damage, or indirect damage related to measures taken by ATG under this § 34.

§ 35 Disputes
Any dispute related to a bet or otherwise related to these Betting Regulations shall be settled by a Swedish court applying Swedish law.

A Customer also has the right to have any dispute tried by the National Board for Consumer Disputes (ARN) or through the EU's online platform for dispute resolution.

Information about and contact details to the National Board for Consumer Disputes can be found at www.arn.se.
The National Board for Consumer Disputes' mail address is Box 174, 101 23 Stockholm, SWEDEN.

Information about the EU's online platform for dispute resolution can be found at www.ec.europa.eu/consumers/odr/.

2 ODDS BETTING

2.1 WIN

§ 1 Win Betting
The term 'Win betting' refers to the betting product where the Customer attempts correctly to forecast which horse will win a race or competition.
Customers who correctly forecast the winning horse win the bet.
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 its stake money, but not any fee it 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 product 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 aforementioned (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 refunded. In the event of such a race being included in an on-going 'Raketen' bet the Customer is not entitled to a refund of the stake; instead, the stake money will be carried on to the next leg of the 'Raketen' bet.

§ 3 Dividend Calculation
Dividend calculation is effectuated 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 effectuated 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.

If none of the placed horses have been the subject of any bets, the stake money placed will be refunded.

§ 6 Dividend less than Stake
A winning Customer recoups its stake, but not any fee it 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 effectuated 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 the net betting turnover shall be rolled over to the Exacta pool for a race to be held within the following twelve months. If only one horse reaches the finish, the stake money placed will be refunded.

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 effectuated 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 1 SEK.

If the price per combination is less than 1 SEK, 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 1 SEK.

§ 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, 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 or two horses finishes the race, Customers' stake money shall be refunded.

2.6 DOUBLE (DD, LD)

§ 1 Double Betting
In the betting product 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 effectuated 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 effectuated 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 effectuated 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.

2.7 MERGED POOL

§ 1 Merged Pool
Betting on a Merged pool means that a common pool is provided for two or more of the bet types Win, Show, Quinella, Exacta and Trifecta. All bets are put together in a common pool and broken down into basic combinations in the form of Trifecta or Exacta combinations. Each bet on selected items or combinations are distributed so that the bets are spread across all basic combinations that would be winning for the selected item or combination within each bet type.

E.g. a Win bet in a race with 5 starters and Trifecta as basic combination will be spread on all possible Trifecta combinations having number 1 as the first horse, giving the following Trifecta combinations:

1-2-3, 1-2-4, 1-2-5, 1-3-2, 1-3-4, 1-3-5, 1-4-2, 1-4-3, 1-4-5, 1-5-2, 1-5-3 och 1-5-4.

The bet is distributed with a calculation algorithm that means that the winnings will be the same no matter which of the possible winning combinations the result is. Each possible base combination receives a unique bet quota, per bet type and selected item or combination, which is obtained by dividing the distributed bet on each basic combination with each bet item's or combinations total bet.

§ 2 Win Betting in a Merged Pool
Win betting means that wagers must correctly forecast which horse will win a race or competition. Customers who correctly forecast the winning horse win the bet.

§ 3 Show Betting in a Merged Pool
Show betting means that wagers must 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).

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 refunded. In the event of such a race being included in an on-going 'Raketen' bet the Customer is not entitled to a refund of its stake; instead, the stake money will be carried on to the next leg of the 'Raketen' bet.

Customers who place their bet on a horse which finishes in one of the places indicated in the aforementioned (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.

§ 4 Quinella Betting in a Merged Pool
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.

If only one horse reaches the finish, the stake money placed on Quinella will be refunded.

§ 5 Exacta Betting in a Merged Pool
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.

If only one horse reaches the finish, the stake money placed on Exacta will be refunded.

§ 6 Trifecta Betting in a Merged Pool
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.

If only one or two horses reaches the finish, the stake money placed on Trifecta will be refunded.

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 1 SEK.

If the stake per combination is less than 1 SEK, 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 1 SEK.

In the event of the special case that the total winning bet on the trio in a pool is less than 1 SEK, the trio bet will be lower than the presented possible Trifecta dividend for the combination.

§ 7 Too Few Starters in a Merged Pool
If no more than three horses on which bets may be placed start the race, the betting on Show, Quinella and Trifecta 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 its stake; instead, the stake money will be carried on to the next leg of the 'Raketen' bet.

If no more than two horses on which bets may be placed start the race, the betting on Exacta will be called off and stakes will be refunded.

§ 8 Dividend Calculation in a Merged Pool
Dividends are calculated by dividing the net sum from all included bet types in the race or Class by the gross sum of the total bets on the correct base combination, the quota being a dividend for Trifecta or Exacta, which is the base for all dividends in the Merged Pool.

For the bet types that are not base combinations, the respective dividends are calculated based on the dividend for the base combination multiplied by the unique bet quota that applies to each item or combination per bet type on the winning base combination.

If fewer horses arrive in the finish than there are possible place horses according to § 3 or are needed in a correct base combination, new dividends will be calculated based on the new conditions.

§ 9 Dead Heat Dividend Calculation in a Merged Pool

In the event of there being a dead heat for one or more of the first three places can result in multiple winning base combinations. 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 winning combination; the quotas constitute the dividends for Trifecta or Exacta, which is the base for all dividends in the Merged Pool.

For each bet type, as many dividends are distributed as there are winning items or combinations for each bet type due to the dead heat.

§ 10 Dividend Less than Stake

A winning Customer recoups its stake money, but not any fee it may have paid, if the dividend is less than the stake money paid.

3 V-BETTING PRODUCTS

§ 1 V-Betting
The term 'V-betting' means that the Customer attempts to forecast the winning horses in 3 to 8 races or competitions depending on the betting product.

When placing bets on V-betting products, 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 on behalf of ATG.

§ 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 product, 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 V-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 it 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
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, 18 (first paragraph) or § 19.

§ 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 it has not forecast the winning horse.

§ 13 Deletion of One or More Legs
For V3, V4, if more than one leg has been deleted, or, in the case of other V-betting products, 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 V3

§ 1 V3 Betting
The term 'V3 betting' refers to the betting product where the Customer attempts to forecast the winning horses in three races or competitions held as part of one and the same race meeting.

In V3 betting the races or competitions are designated legs 1-3.

§ 2 Winning the Bet
In V3 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 V3 betting dividend calculation is effectuated by equally dividing the net total of turnover between the numbers of winning rows (these equal parts being termed dividend shares).

3.2 V4

§ 1 V4 Betting
The term 'V4 betting' refers to the betting product where the Customer attempts to forecast the winning horses in four races or competitions held as part of one and the same race meeting.

In V4 betting the races or competitions 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 effectuated by equally dividing the net total of turnover between the numbers of winning rows (these equal parts being termed dividend shares).

3.3 V5

§ 1 V5 Betting
V5 Betting is where the Customer forecast the winning horses in five races or competitions held as part of one and the same race meeting.

In V5 betting the races or competitions 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).

3.4 V65

§ 1 V65 Betting
The term 'V65 betting' refers to the betting product where the Customer attempts to forecast the winning horses in six races held as part of one and the same race meeting.

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 effectuated 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.

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 1 SEK, 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 1 SEK.

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 ATG, then the dividend will not be paid and the stake money will be funded.
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 funded.
Funds that, according to the above-mentioned regulations, are not paid out in the meeting are distributed according to ATG's decision in future competitions.

3.5 V64

§ 1 V64 Betting
The term 'V64 betting' refers to the betting product 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 effectuated 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.

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 1 SEK, 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 1 SEK.

In cases where the dividend amount calculated per combination in the dividend group for 5 or 4 correct forecasts is less than a certain amount decided by ATG, then the dividend will not be paid and the stake money placed will be funded.

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 and 4 correct forecasts, then the stake money placed will be funded.

Funds that, according to the above-mentioned regulations, are not paid out in the meeting are distributed according to ATG's decision in future competitions.

3.6 V75

§ 1 V75 Betting
The term 'V75 betting' refers to the betting product 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 effectuated 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.
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 0,6 SEK, 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 0,6 SEK.

In cases where the dividend amount calculated per combination in the dividend group for 6 or 5 correct forecasts is less than a certain amount decided by ATG, then the dividend will not be paid and the stake money placed will be funded.

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 and 5 correct forecasts, then the stake money placed will be funded.

Funds that, according to the above-mentioned regulations, are not paid out in the meeting are distributed according to ATG's decision in future competitions.

3.7 V86

§ 1 V86 Betting
The term 'V86 betting' refers to the betting product 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 effectuated 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.

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 0,25 SEK, 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 0,25 SEK.

In cases where the dividend amount calculated per combination in the dividend group for 7 or 6 correct forecasts is less than a certain amount decided by ATG, then the dividend will not be paid and the stake money placed will be funded.

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 and 6 correct forecasts, then the stake money placed will be funded.

Funds that, according to the above-mentioned regulations, are not paid out in the meeting are distributed according to ATG's decision in future competitions.

3.8 Grand Slam 75 (GS75)

§ 1 Grand Slam 75 Betting
The term 'GS75 betting' refers to the betting product where the Customer attempts to forecast the winning horses in seven races held as part of one and the same race meeting.

GS75 betting the races are designated legs 1-7.

§ 2 Winning the Bet
In GS75 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 effectuated as follows: in GS75 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.

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 1 SEK, 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 1 SEK.

In cases where the dividend amount calculated per combination in the dividend group for 6 or 5 correct forecasts is less than a certain amount decided by ATG, then the dividend will not be paid and the stake money placed will be funded.

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 and 5 correct forecasts, then the stake money placed will be funded.

Funds that, according to the above-mentioned regulations, are not paid out in the meeting are distributed according to ATG's decision in future competitions.

4 OTHER MAIN BETTING PRODUCTS

4.1 TOP 7

§ 1 Betting on TOP 7
Betting on TOP 7 refers to the betting product 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 on behalf of ATG.

§ 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
The 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 fixed system combinations the bet applies. This is done by specifying the stake and selecting groups of horses where all the horses in the group are alternated at all positions within the group. A group can consist of 2 to 7 horses and 1 to 3 groups can be selected per bet. In the ticket bet, the first position or the first two positions can be chosen to be the same on all of the bet combinations.

The number of combinations in a system is determined by the stake. All permitted systems for each possible stake are presented on www.atg.se. The bet includes all the possible unique combinations that can be obtained for each given system.

Below are some examples of templates, all based on the same ranking 1 - 2 - 3 - 4 - 5 - 6 - 7 and selected groups are marked with dividing lines.

Stake	16 SEK	24 SEK	48 SEK	480 SEK	576 SEK
1st	1	1, 2, 3	1	1	1, 2, 3, 4
2nd	2, 3	1, 2, 3	2, 3, 4	2	1, 2, 3, 4
3rd	2, 3	1, 2, 3	2, 3, 4	3, 4, 5, 6, 7	1, 2, 3, 4
4th	4	4	2, 3, 4	3, 4, 5, 6, 7	1, 2, 3, 4
5th	5, 6	5	5	3, 4, 5, 6, 7	5, 6, 7
6th	5, 6	6	6, 7	3, 4, 5, 6, 7	5, 6, 7
7th	7	7	6, 7	3, 4, 5, 6, 7	5, 6, 7
Number of combinations	4	6	12	120	144

§ 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 it 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, 18 (first paragraph) or § 19.

§ 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 effectuated 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.

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.

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 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. When the combination price is under 4 SEK, the dividend will be no higher than the net sum division that corresponds to the stake's division of 4 SEK.

§ 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 refunded.

5 ADDITIONAL BETTING PRODUCTS

§ 1 Additional Betting products
These are bets that may only be placed in combination with one or several Main Bets.

5.1 BOOST

§ 1 V75 in Combination with BOOST Betting
Betting on Boost refers to the betting product 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 three digit Boost number is assigned to the bet when its placed.

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 on behalf of ATG.

§ 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 30 SEK, which is added to the total stake for the bet. When choosing multiple number of times to place the bet, the bet is 10 percent of the bet for the main bet, but at least SEK 30 multiplied by the number of times the Customer has placed the bet.

§ 4 Retraction of Betting Ticket
A Boost Betting Ticket may not be retracted separately. If the Betting Ticket for the Main Bet 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 the dividend on 7 correct forecasts
2	6 correct forecasts V75 and correct Boost number	100 times the dividend on 6 correct forecasts
3	5 correct forecasts V75 and correct Boost number	100 times the 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. When choosing multiple number of times to place the bet, the the winnings will be that same multiple number multiplied by the dividend from the highest achieved

dividend group of 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 100,000,000 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 100,000,000 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 100,000,000 SEK.

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 50,000,000 SEK. 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 50,000,000 SEK, 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 50,000,000 SEK.

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 100,000,000 SEK. 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 100,000,000 SEK shall be reduced so that the dividend for the main system equals 100,000,000 SEK. The term main system also refers to, for example, a division system including extra divisions or a bet where multiple number of times to place the bet is chosen.

All reductions of the dividend affect 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 Bet competition does not take place and, as a consequence, stakes are repaid, Boost will also be called off and the Boost will be refunded.

§ 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 effectuated 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 bet will be cancelled, and Boost stakes will be refunded.

6 DIVIDENDS

§ 1 Dividend Payment
The payment of dividends starts when the 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 has been started in a manner that is in contravention of the provisions detailed in Section 1, §§ 16, 20 or 21, then the provisions laid down in the third and fourth paragraphs of this sub-section shall apply.

With regard to the betting products Win, Show, Double, Quinella, Exacta, Trifecta, V3, V4, V5, V65, V64, V85, V86, GS75, 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 before the start of the next race or class or if the event occurs in the last race or class, 15 minutes after the start of the commencement of dividend payment.
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.

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

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 regulations in force in the country in which the race is being held shall apply. The Betting Regulations of the betting pool organizer shall apply. 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 products 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 must be informed.