



Betting House Rules

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Betting House Rules

1. General Betting Rules

- a. Only individuals of 18 years or older, whose identity was verified and register as Authorized Players can place bets using the services. Such individuals must register and create a Player Account with WinIn to be able to use our services.
- b. Players should familiarize themselves with WinIn's Betting House Rules before placing a bet. By placing a bet, Player acknowledges reading and understanding WinIn's Betting House Rules.
- c. WinIn management reserves the right to refuse any bet, delete, or limit selections prior to the acceptance of any bets.
- d. Players are encouraged to verify their tickets for accuracy before leaving the betting window/kiosk. Leaving the betting window/kiosk with the ticket is deemed an acceptance of the bet by both parties, WinIn and Player.
 - Bet tickets or vouchers will not be altered or voided prior to the start of an event except at the discretion of management and with the approval of both parties.
 - Once both parties accept a bet, tickets will not be altered or voided after an event officially begins.
 - Modifications (including rescinding, voiding, or cancelling) of a bet after the outcome of an event is known must be approved by the Puerto Rico Gaming Commission.
 - Tickets will expire 180 days of event's outcome. Therefore, Players have up to 180 days of event's outcome date to redeem their tickets.
- e. WinIn's management will make every possible effort to ensure the odds/payouts and prices for available Sports Events and Special Events that are displayed on our screen(s) are accurate.
 - Computer generated point spreads / odds shall determine winners, losers, ties, and payout odds.
 - For the protection of all concerned, WinIn's management will retain a record of all point spreads and odds in case of technical or human error.
 - All statistical and other data displayed on the sportsbook's screens, wall boards, scratch sheets, etc. are for the convenience of our customers only. Maximum care is taken to ensure the accuracy of such information.
 - Bets may be accepted at other than the posted odds, please check your ticket prior to leaving the window/kiosk.
- f. WinIn will determine the minimum and maximum bets on all Sports Events and Special Events.



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- g. WinIn reserves the right to void or amend a bet that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a bet are materially different from those available to the general market at the time the bet is placed. This applies to individual bets or bets that are part of a multi-event, such as a parlay.
- h. WinIn reserves the right to add, change or delete the Sportsbook payout ratio limits.
- i. WinIn is not responsible for any misprinted, miswritten, lost, stolen, forged, mutilated, or altered tickets. Lost or stolen ticket claims may be paid upon presentation of supporting information or documentation deemed to be adequate and sufficient evidence by WinIn's Management. In the absence of such documentation, WinIn reserves the right to wait at least 120 days after the conclusion of the event to make its decision regarding payment.
- j. Management will make every reasonable effort to resolve disputes. Player disputes will be managed in accordance with Article 10 of the Puerto Rico Gaming Commission Regulations (hereinafter, the "Commission"), Reg. No. 9316 of October 2021, as amended. Players may file a complaint with WinIn on a 24/7 basis and WinIn will endeavor to respond to Players' complaints, in writing, within ten (10) days of its receipt.
- k. WinIn reserves the right to prohibit the following individuals:
 - a. Any individual under the age of 18;
 - b. Any customer on an exclusion list (Commission's voluntary or involuntary exclusion lists);
 - c. Self-excluded players;
 - d. Banned players;
 - e. Any employee of the Commission;
 - f. Any individual who is listed on any authorized operator's voluntary or involuntary exclusion lists; and
 - g. Any other individual as determined by the Commission or WinIn
- l. WinIn reserves the right to add, change or delete any House Betting Rules, subject to approval by the Commission.
- m. Payoffs over \$10,000 may be delayed until the next available banking day.
- n. Payoffs up to \$100,000 can be paid in cash. Payout amounts higher than \$100,000 will be paid by check or wire transfer.

2. Action/Official Results

- a. Except as noted below or otherwise specified, all events must be held within seven (7) days of the scheduled date to be considered "Action." For example, if a game is postponed on a Thursday, it must be completed by the following Wednesday.



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- b. Basketball, Baseball, Boxing, Hockey, Mixed Martial Arts and Soccer must be played on the date scheduled for "Action." If a game is postponed and/or rescheduled to a later date, said game will automatically constitute "No Action", unless otherwise specified. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- c. Events including golf tournaments, , tennis matches, auto races, track and field, and international tournaments (excluding Olympics) or events, must be held within 7 days of scheduled date to be considered "Action", unless stipulated otherwise on customer betting information sheets or odds display. An event that is re-scheduled after 7 days of its original scheduled date will be considered "No Action" and wagers made on the event will be refunded. If an event is canceled prior to its scheduled date and start time it will be considered "No Action" (Refunded).
- d. Management is not responsible for location changes. If a game or event is moved from its original location, all bets are "No Action".
- e. For betting purposes, unless otherwise stipulated, Boxing, Fighting and Mixed Martial Arts matches are considered "Action" once the opening bell/buzzer sounds, regardless of the scheduled length of the bout. All fighting "pick the round" proposition bets are "No Action" (Refunded) if the scheduled length of the bout is changed from the distance displayed by the sports book, or on guest betting information sheets or odds display.
- f. All results are deemed final once the official agency (official sports body, commission, sanctioning organization, etc.) has posted the result. Subsequent inquiries and changes to official result(s) will not affect the bet settlement after one hour or more of the conclusion of the event.
- g. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the event's conclusion according to this house betting rules. WinIn does not recognize suspended games, or result changes one (1) hour or more after the event's conclusion, protests, or overturned decisions, etc.
- h. Minimum play requirements for betting purposes. Unless stipulated otherwise on guest betting information sheets or odds display, games are official after:
 - Baseball (major league, minor league, college, amateur) – Winners and losers of games are official after 5 innings of play. If the home team is leading, the game is official after 4 ½ innings. Subsequently, if a game is Postponed or Suspended, the winner is determined by the score after the last full inning of play; except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count.
 - Basketball (professional) – 43 minutes of play.
 - Basketball (college) – 35 minutes of play.



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- Basketball (Women's/International) – 35 minutes of play.
 - Fighting, Mixed Martial Arts (professional and amateur) – When bell (buzzer, etc.) is sounded signifying the start of the opening round, the bout is considered official for betting purposes, regardless of the scheduled length.
 - Football (professional and college) - 55 minutes of play.
 - Hockey (professional, college, amateur) – 55 minutes of play.
 - Soccer (professional and amateur) - 90 minutes of play.
 - All contests or sports not listed above that involve a predetermined length of play, time limit, distance, etc. that are not reached, yet the event is called final by event officials with a winner declared, shall also be considered official for betting purposes, unless stipulated otherwise on guest betting information sheets or odds display.
 - All other contests not listed above that involve a scheduled length of play or time limit must play to their conclusion or have five minutes or less than 10% of scheduled playing time remaining when the contest concludes to be considered official for betting purposes.
 - All halftime (1st half and 2nd half), quarter, period, set, etc. betting propositions must be played to the conclusion of that portion of play to be considered “Action”, and are independent of the game and other propositions. Soccer 1st half or 2nd half bets must go at least 45 minutes to be considered “Action”.
- i. Prop (proposition) bets must go for the duration of the sports minimum play requirement and the player must play for “Action”.
 - j. Futures bets will be graded within one (1) calendar year of the official league's start date. In circumstances of delayed future bets, including but not limited to division/conference/finals etc., the date change will be considered “Action” if completed within one calendar year of the official league's start date.
 - k. All future bets are “Action” if winner is officially declared, unless otherwise posted or noted on printed media.
 - The field includes any participant who is not listed.
 - l. Both sides must start in any two-way matchup propositions.
 - m. Any straight bet deemed “No Action” will be refunded. If a parlay has a leg that is deemed “No Action”, the parlay will be reduced by one selection (i.e., 4-team parlay becomes a 3-team parlay, 2- team parlay becomes a straight wager).
 - n. For player proposition bets to be considered “Action”, the following criteria must be met:
 - Baseball- Player must start
 - Basketball-Player must play
 - Football-Player must play



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- Hockey-Player must play
- Soccer-Player must start. Additionally extra time and penalty kick shootout statistics are not included for proposition bets
- o. For season long player statistical leader and award futures players must play in at least one regular season game for "Action".
- p. In the event of a tie or a "dead heat" the bet amount is divided by the number of players that are tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Payout Calculation: $\$20 \times 5 = \100

3. Specific Sports Rules

1. Auto Racing

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

2. Baseball

- a. Baseball bets are accepted in the following manner:
 - i. All bets are "Action", team against team regardless of starting pitcher. There are no listed pitchers.
- b. On baseball first inning bets, the first inning must be completed for "Action".
- c. On baseball first 5 inning Moneyline wagers the game must go 5 complete innings or 4 ½ innings with the home team winning for "Action."

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- d. When betting on “totals” (over/under), extra innings, etc., are counted in the final score, unless stipulated otherwise.
- e. All settlements are based on the results and statistics provided by the relevant league’s governing body (e.g., Major League Baseball).
- f. Called/suspended games must go a minimum of five innings, or four and one-half innings if the home team is ahead.
- g. If a game goes past five innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play. Except in a case in which the home team scores to tie or take the lead in the bottom half of the inning in which the game is postponed or suspended; the runs do count.
- h. When wagering on baseball full game "totals" or "run lines," the game must go at least the regulation nine innings (eight and one-half if the home team is ahead) for a scheduled nine-inning game. For baseball first 5 innings “totals” or “run lines” the game must go 5 complete innings for action.
- i. For all non-US professional leagues and college baseball and softball, bets are “Action” regardless of starting pitchers. “totals” and “run line” bets are subject to the same game length rules as professional US baseball. The bottom team that is listed, does not necessarily bat last.
- j. If on the day of the event’s conclusion no winner is determined, minimum play requirements are not met or if “no contest” is declared, all bets on that event will be considered “No Action” for betting purposes and bet will be refunded.
- k. When betting on softball “totals” or “run lines”, the game must go at least the regulation seven innings (six and one-half innings if the home team is ahead). If the game goes past regulation innings into extra innings and is subsequently suspended or postponed, it is considered to have “Action” and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extra-inning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, in which then the score will be determined at the point of suspension.
- l. For the World Baseball Classic or any other games that are called due to the mercy rule, “totals” and “run lines” are considered “Action”.
- m. Unless odds are quoted for a tie, any market where the result is a betting tie, those bets will be refunded.
- n. For pro baseball regular season wins bets, please check customer sheets for the minimum required games to be played for “Action”.
- o. In the event that the All-Star Game does not go into extra innings but is decided by a Home Run Derby the Winner of the Derby will have one (1) run added to its score and this run will count towards the game total. Example of



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the Home Run Derby scenario: If the score is 3-3 after nine(9) innings the team winning the Home Run Derby will win the game 4-3.

3. Basketball

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

4. Boxing/MMA

- a. In "Fighting", a full round is defined as one in which the bell (buzzer, etc.) has sounded signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for betting purposes. If a half round (one minute and thirty seconds of a three-minute round, 2 minute 30 seconds of a five-minute round) or other specified time is listed, the official time of the bout's conclusion, as determined by ring officials, will determine proposition winners and losers.



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

5. Football

- a. Games must be played at the venue specified for "Action."
- b. Bets for all full-game markets are considered "Action" provided that at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- c. Overtime counts unless otherwise specified. Overtime will count in halftime bets, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- d. Bets for all partial-game markets are "Action" upon the completion of the specified period. For example, a 1st half bet is "Action" if a game is postponed



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

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

6. Golf

- a. All bets referring to Tournament Performance (Winner, Place, Group Betting, Top Nationality, Individual Final Position, etc.) will be deemed valid as long as 36 holes have been completed by the eligible players, and an official result has been declared by the tournament organization.
- b. If a golfer withdraws before the start of a tournament all futures bets will be “Action” unless otherwise specified
- c. Most holes played wins golf matchups. If holes are equal, then low score wins.
- d. If both golfers listed in a “head-to-head” match-up are involved in a 3-way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is “No Action” and bet will be refunded.
- e. In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut, then the other player will be settled as the winner. If both participants fail to make the "Cut", the player with the lowest score at the "Cut" will result as the winner.
- f. In the event of a tie or a “dead heat” the bet amount is reduced by the number of players tied for that placing while the original odds stand. An example of this would be a \$100 bet placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Payout Calculation: $\$20 \times +200 = \60



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- g. Tournament Group Betting: Winning bets must select the player who achieves the highest tournament placing from a selected group. Players missing the cut will be eliminated unless all of the players in the group miss the cut. If this occurs, the lowest score at that stage will determine the winner. Dead heat rules apply if two or more players are tied at the end of the tournament, unless the result is determined by a playoff, in which case the playoff winner is considered the group winner.
- h. Round Leader Markets: Bets will be settled after the specific round has been completed. Dead heat rules apply.

7. Hockey

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



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8. Soccer

- a. For all goal line, money line, and total bets, the score at the end of 90 minutes, plus injury time minutes, will be used to determine winning and losing tickets; extra time and penalty kick shootouts do not count, unless otherwise specified. For all first half goal line, money line and total bets, the score at the end of 45 minutes, plus injury minutes, will be used to determine winning and losing bets.
- b. A bet on a team "To Advance" will include the result of extra time and penalty kick shootouts to determine the winner of the match.
- c. Bets will be decided based on the score at the referee's final whistle at the match's natural conclusion, whether the match is decided in regular time, extra time or in a penalty shootout.
- d. For 3-way betting propositions: sides must win, lose, or draw (each is a separate betting interest).
 - i. If the betting offer on a match includes the draw as a third option and the match ends in a draw, bets on the draw will be paid, while bets on both teams will be considered losing propositions.
 - ii. Three Way bets will be decided based on the score after 90 minutes of play and any added injury time.
- e. Official league data will be used to determine all statistical betting propositions, player proposition bets and future book bets. This may take up to one hour after the conclusion of the match to be settled.

9. Tennis/Table Tennis

- a. If there is a walkover, retirement, disqualification, or abandonment at any time after the start of the match, the player progressing to the next round will be deemed the winner. If a match is abandoned before the match has begun, all bets are "No Action". A tennis match is deemed to have started with the first serve of the match.
- b. For game handicap and total games bets, the match must be fully completed for "Action." Any retirements or disqualifications before the completion of the match will result in these bets being declared "No Action".
- c. All future book bets on Tennis are "Action" once player begins event unless stipulated otherwise on kiosks or sportsbook sheets.
- d. If a match is suspended after the match has started, all full game bets are "Action" if completed within 7 days.
- e. For partial-match betting (e.g., game and set betting), bets are considered "Action" upon the completion of the specified period; for example, 1st set bets are "Action" upon the completion of the 1st set.



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- f. All tennis matches are “Action” regardless of a venue change, surface change, court type, or change of scheduling, as long as they are fully completed.
- g. In a Doubles match, all bets will be declared void if any of the stated players have been replaced at any time.

10. Olympics

- a. All events will be settled based on the official International Olympic Committee podium results.
- b. Betting on the Championship Medal Counts will be settled following the final event and according to the podium results.
- c. If an event is postponed during the Olympics, bets will stand as long as the event is completed prior to the closing ceremony.
- d. For an event with a time limit, the full time of the game must expire for a bet to be considered “Action”.
- e. In head-to-head match, best time/score is the winner.
- f. Medal winners are considered “Action”, when awarded their medal at the podium.

4. In-Play House Rules

- a. If games do not finish in their entirety, Handicap and Total “In-play” bets will be refunded.
- b. Once an In-play bet is submitted, it will be considered “Action” and will not be voided.
- c. For partial-game betting, bets are considered “Action” upon the completion of the specified proposition.

1. Football

- Overtime periods count towards the point line, total, and money line for full game bets, unless otherwise specified.
- Ties will be refunded.

2. Basketball

- Overtime periods count towards the point line, total, and money line for full game and second half bets, unless otherwise specified.
- Ties will be refunded.

3. Baseball

- The event needs to go at least 8 ½ innings for the spread and totals markets to be “Action”. At least 6 ½ innings for a seven-inning game



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4. Hockey
 - For In-play period bets, the period must be played to its conclusion to have “Action”.
5. Soccer
 - Bets for all full-game propositions are valid providing at least 90 minutes of play plus added injury time by the officials has occurred, unless otherwise specified. Extra time or penalty kicks are not included.
6. Tennis
 - If a player retires or is disqualified from a match before its completion; all bets placed will be refunded.

5. Wager Information

a. Funding A Wager

Bets at WinIn may only be funded in cash or with funds from a winning ticket or voucher. All bets are placed at the Sportsbook Kiosks after cash, or a winning ticket or voucher has been inserted.

b. Redeeming a winning bet

All winning bets must be redeemed at the Cashier’s Cage during normal hours of operation.

c. Maximum Wager Limit

The maximum bet accepted at the sports betting kiosk is \$1,500 per wager.

6. Voids/Cancellations

In general, bets will not be cancelled or voided once they are placed. Further, bets will not be modified except to be voided or cancelled under the circumstance established in this section. Thus, Players are advised to carefully verify that all information on their ticket is accurate before leaving the Sportsbook’s kiosk or teller.

WinIn reserves the right to void or cancel any wager and refuse to pay any prizes or recover any prizes already paid at any time for any reason, including if:



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a. a player used funds that were incorrectly credited to their Player Account to purchase the wager.

b. the outcome of the event is known or a material advantage has occurred, regardless of its outcome.

c. An in-play wager has been placed after the outcome of the event wagered on is known or an athlete or participant has achieved a material advantage (e.g., scoring a goal or touchdown or expulsion of an athlete).

d. WinIn cannot satisfactorily determine the event results only as provided in the House Rules.

e. WinIn determines that a player placed the wager illegally or otherwise violated the House Rules.

f. WinIn has reasonable basis to believe there was obvious error in the placement or acceptance of the wager. An obvious error (Obvious Error) instance includes, but is not limited, to the following:

- The odds or terms offered are materially different from the general betting market when the bet was placed. In these instances, WinIn reserves the right to correct the odds and pay the winning bet at correct price as determined by WinIn or void any bets placed.
- If an event is offered in error, the scheduled start time is incorrect, or for any other reason, WinIn may void these erroneous bets at its discretion and will provide explanation of why the decision to void was made after an investigation.
- Bets offered or placed on events after the outcome is already known;
- Bets offered or placed on markets where incorrect participants are listed;
- Bets offered or placed on markets where participants are incorrectly designated or listed in the incorrect order (e.g., Home Team listed as Away);
- Bets offered or placed at odds which reflect an incorrect score situation; or
- Bets offered or placed at odds being clearly incorrect given the probability of the event occurring (or not occurring) at the time the wager was placed (exclusive of certain special offerings or “odds boosts” advertised as such).
- Any other instances due to human error, system, equipment, or technical issues will be addressed individually.

Further, WinIn reserves the right, at its own discretion, to declare a bet void, totally or partially, if it is obvious that any of the following circumstances have occurred:



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- a. Bets have been offered, placed and/or accepted due to an Obvious Error (see instances of Obvious Errors above);
- b. Bets have been offered, placed, and/or accepted on an unapproved sporting event or team;
- c. Bets have been placed and/or accepted while the Sportsbook was encountering mechanical, technical, or systemic problems, which would not have been accepted but for that problem;
Bets have been placed and/or accepted on a market that is cancelled in its entirety (e.g., for an incomplete or abandoned event).
- d. Influence Betting;
- e. Syndicate Betting;
- f. A result has been affected by illegal activity- directly or indirectly;
- g. Any erroneous pre-game bets accepted after the scheduled start time; or
- h. Any erroneous live-game bets accepted at an incorrect price due to delayed or failing of the 'Live' coverage.

WinIn may also cancel or void a bet upon order by the Commission.

WinIn will prevent the voiding or cancellation of wagers after the outcome of an event is known without the prior approval of the Commission.

WinIn may request the Commission to order the cancellation of all wagers of a specific type, kind, or subject. A request to cancel will be in writing, and contain the following:

- i. a description of the type, kind, or subject of the wager WinIn is requesting to cancel or void;
- ii. a description of any facts relevant to the request; and
- iii. an explanation why cancelling the wagers is in the best interests of Puerto Rico or ensures the integrity of the sports betting industry.

No wager subject to a request to cancel will be redeemed until the Commission issues an order granting or denying the request to cancel. If the Commission grants the request to cancel, then WinIn will make commercially reasonable efforts to notify players of the cancellation along with a reason for cancellation.

WinIn will cancel any wager made by a Prohibited Player (at the time WinIn becomes aware or should have been aware that the player is a Prohibited Player) and refund the amount wagered.

All future bets are "Action" if winner is officially declared, unless otherwise posted or noted on printed media. The field includes any participant who is not listed.



Betting House Rules

Unless agreed upon by both parties, and at the discretion of WinIn, no ticket will be altered or voided prior to the start of the event.

Players are advised that WinIn's platform is configured to void or cancel bets only with the corresponding approval of a supervisor or a manager.

7. Calculating Parlay Payout

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

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

PARLAY ODDS (-110)

- 2 TEAMS 2.64 - 1
- 3 TEAMS 5.95 - 1
- 4 TEAMS 12.28 - 1
- 5 TEAMS 24.35 - 1
- 6 TEAMS 47.41 - 1
- 7 TEAMS 91.42 - 1
- 8 TEAMS 175.44 - 1

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

Example: $1+(100/110) = 1.91$

Odds equivalent to one dollar	
American odds	Decimal odds
-105	1.952
-110	1.909
-120	1.833
-130	1.769
-140	1.714
-150	1.667



Betting House Rules

If the odds are positive (odds with a plus sign) the formula is as follows (divide positive odd value with 100 and then add 1 to the result.

Example: $(+110/100)+1 = 2.100$

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

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



Betting House Rules

Calculating Teaser Payout

6 Point Football Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-125	+150	+250	+400	+600	+900	+1250
TIES REDUCE TO NEXT LEVEL						
6.5 Point Football Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-140	+140	+200	+350	+500	+800	+1100
TIES REDUCE TO NEXT LEVEL						
7 Point Football Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-150	+120	+180	+300	+425	+650	+900
TIES REDUCE TO NEXT LEVEL						
5 Point Basketball Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-120	+140	+200	+350	+500	+700	+1000
TIES REDUCE TO NEXT LEVEL						
5.5 Point Basketball Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-125	+135	+190	+300	+450	+650	+900
TIES REDUCE TO NEXT LEVEL						
6 Point Basketball Teaser Pay Table - Totals Included						
2	3	4	5	6	7	8
-140	+120	+180	+280	+400	+600	+800
TIES REDUCE TO NEXT LEVEL						

8. Lost Ticket Policy

WinIn is not responsible for lost or stolen tickets. If the rightful owner of a lost ticket can be confirmed by WinIn, a payment may be processed.

9. Parlays & Teasers

Parlays

- All parlay bets placed are subject to the sportsbook house rules that apply to each individual sport that relates to any leg of any parlay bet.
- Off-the-board maximum parlay payoff limit is cap at 299/1

Teasers



Betting House Rules

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

10. Mobile Betting Accounts

- a. Account holder must be at least 18 years of age.
- b. WinIn posted House Rules and regulations are applicable to Mobile Betting Accounts. House Rules are available to view in the WinIn's Betting House Rules section of WinIn's Mobile Betting App.
- c. For registration and account creation, the patron must personally appear and provide WinIn with valid proof of identification and social security number prior to activating an account.
- d. Mobile Betting Account transactions through the Mobile Betting App cannot be accepted from any individual who does not have a valid Mobile Betting Account that is in good standing.
- e. Management reserves the right to refuse any application.
- f. Management reserves the right to suspend an account for reasons it deems sufficient.
- g. Management reserves the right to terminate and settle the account balance with the patron for reasons it deems sufficient.
- h. Management shall keep all betting account information and transactions confidential except from the patron, affiliates or as a result of any state and/or federal law or legally sufficient subpoena or other court document that requires the book to provide any and all information related to any and all of patron's accounts.
- i. Only the person named and identified as the account holder for an individual account can conduct transactions on the account. No agents or representatives will be permitted to access the account. For a business entity account the designated individual(s) of the business entity may conduct transactions and be permitted access to the account.
- j. Mobile Betting Account transactions are accepted through the Mobile Betting App.
- k. Bets placed through the Mobile Betting App are binding when the patron verifies and confirms purchase of bet displayed on the screen.
- l. Bets will not be accepted if they exceed the balance in the account.
- m. Mobile Betting Account withdrawals and subsequent deposits made at any of WinIn's authorized location during business hours must be signed and authorized by the account holder.



Betting House Rules

- n. Players may also deposit and withdraw funds using a pre-paid debit card when associated with Player's WinIn Mobile Betting Account. Other debit cards may not be used.
- o. Mobile Betting Account winnings are subject to IRS reporting and/or withholdings.
- p. Bets placed through the Mobile Betting App are the sole responsibility of the account holder. Management is not responsible for unauthorized access to the account.
- q. History of transactions placed through the Mobile Betting App will be available for a minimum of 60-days in the My Bets and statement pages.
- r. If you do not log into your account for a period of three (3) years, to place any bets, make a deposit or withdrawals, your account will be suspended from play and classified as dormant. To reactivate the account, you must appear in person at any location which is available for account opening to re-validate your identity. We may close the dormant account after six consecutive months of your account being designated as dormant.
- s. Unless otherwise stated, all rules apply to both bets made in person and to bets made using the Mobile Betting App.
- t. For bets made through the Mobile Betting App, the terms of your bet are displayed before you tap "Place Bet," which action is deemed an acceptance of the bet terms by you. Our acceptance of the bet request is displayed in a confirmation message on your mobile device and can be reviewed in the My Bets section of the Mobile Betting App at any time.
- u. Payment of winning bets will be made when WinIn confirms and posts results. Winning bets will be applied directly to your Mobile Betting Account.
- v. Bets may only be accepted from within the geographical limits of Puerto Rico. WinIn is prohibited by law from accepting bets originating from outside Puerto Rico.
- w. Changes will automatically be updated within the Mobile Betting App. Any changes on bet-selections will require your acceptance of the revised change before your bet can be confirmed.
- x. Mobile Betting Accounts are subject to an audit at the discretion of management at any time. If it is determined that account balances are inaccurate or in error as a result of posting errors, late decision adjustments, modifications mandated by notifications or decisions of the Puerto Rico Gaming Commission or other system errors, the Mobile Betting Account will be adjusted to reflect the findings of the audit. An account may also be adjusted as a result of the resolution of a customer dispute. In the event an adjustment would result in a negative balance in the account, all activity in the account will be suspended until agreement on the adjustment is reached between the account holder and system operator. If the



Betting House Rules

parties are unable to agree on the adjustment, the matter will be submitted to the Puerto Rico Gaming Commission for resolution as a customer complaint.

- y. Mobile Betting Account rules and regulations are subject to change by management at any time.
- z. Due to possible delays or inaccuracies, the LIVE scoreboard may not be reflective of actual LIVE scores and therefore should not be solely relied upon in determining whether to place a bet or not.

11. Prohibited Participants

- a. Persons under 18 years old.
- b. Persons placing a bet as an agent or proxy.
- c. Any person who is an athlete, coach, referee, player in or on any sports event overseen by that person's sport's governing body.
- d. Any person who holds a position of authority or influence to persuade the participants in a sporting contest, including, but not limited to coaches, managers, handlers, or athletic trainers.
- e. Any person with access to certain types of exclusive information on any sports event overseen by that person's sport's governing body based on publicly available information or based on a list provided to the Puerto Rico Gaming Commission by a sport governing body.

12. Customer Questions and Complaints

For all questions concerning our services, customers may contact our Customer Services at support@wininpr.com or call WinIn's principal offices during regular office hours at 787-250-2700. If a customer has a complaint involving a placed bet, or the way in which a bet or market type has been settled, they may file a complaint with WinIn on a 24/7 basis. Complaints must be made in writing, as soon as practicable, but no later than thirty (30) days from date of the grievance or disputed transaction. Complaints may be submitted by e-mail to: support@wininpr.com or via regular mail to: 122 Ave. Domenech, Suite 1, San Juan, Puerto Rico 00918.

Complaints must describe in detail the grievance or the reason for disputing the transaction. WinIn will use its best efforts to respond to the complaint, in writing, within ten (10) days from its receipt. If the relief requested in the complaint will not be granted, WinIn will state the reasons with specificity in its response. If WinIn determines that more information is necessary to evaluate the complaint, WinIn



Betting House Rules

response will specifically detail the form and nature of the additional information requested. Upon receipt of the additional information, WinIn will use its best effort to provide a response within seven (7) days from its receipt.

All complaints received by WinIn from a customer and WinIn's responses to complaints will be made available to the Puerto Rico Gaming Commission within ten (10) business days of any request by the Commission. All information and documents pertaining to customer complaints will be retained for a minimum period of five (5) years.

13. Acceptance of disclosed Terms and Conditions

- a. You hereby accept that by using WinIn's services, you agree to WinIn's Terms and Conditions.
- b. You further agree, acknowledge, and accept that by using WinIn's betting services there is a risk that you may win or lose money. You agree that your use of the services is at your own risk and that WinIn and its affiliated parties accept no responsibility and shall not be liable for any consequences that are alleged to have occurred through your use, or misuse, of the services.
- c. WinIn and its affiliated parties are not liable for any failure of equipment/software and or loss by any act of God, power failure, disputes that may affect the placing of wagers/bets.
- d. WinIn and its affiliated parties reserve the right to cancel or suspend the services without incurring any liability.
- e. Customers agree that these house rules have been read and accepted prior to the submission of any bets.
- f. The sports and/or markets listed in these house rules may not be currently available in your jurisdiction, therefore will not be available for betting.