RULES FOR BETTING IN OUR SHOPS

IMPORTANT INFORMATION

Everything contained in the Rules ("Rules" is defined and explained in section 1 below) is important and should be read by you, but we would like to draw your attention in particular to the following sections. You must read the sections themselves and not only rely on the short summaries below:

- **Minimum Age:** Underage gambling is an offence. You must be at least 18 years of age to enter our shops and to gamble, and we have the right to refuse entry or remove you from the premises if you appear to be underage and cannot prove otherwise. **Please read section 3 carefully.**
- **Your Promises to Us:** When you place a bet in our shops, you are warranting (i.e., promising) certain important things about yourself which we are entitled to rely on. **Please read section 4 carefully.**
- **Prohibited Activities, Our Right to Void Bets/Withholding Payment, and Your Obligation to Compensate Us:** If you engage in any **Prohibited Activities** (defined in section 8), we will have certain rights against you, including the right to void bets and/or withhold payments. You may also be responsible for costs that we incur as a result of your behaviour. There are also other situations where we will have the right to void affected bets, such as where something affects the integrity of the event (or that of any participant) being called into question. **Please read section 8 carefully.**
- **Errors, Interruptions and Malfunctions:** If we, or any of our systems, suffers an Error, Interruption, or Malfunction (defined in section 11), we have the right to void all affected transactions. This includes circumstances where the problem is not obvious to you and is only discovered by us when we check or verify the result of a transaction. **Please read section 11 carefully.**
- **Our Liability to You:** When you gamble with us, it is important that you understand what we are liable for and what we are not liable for. It is also important that you understand that we will not be liable to you under the Rules, and nor do we owe you a duty of care in respect of, our compliance or non-compliance with any regulatory obligations that we may be under from time to time. **Please read section 12 carefully.**
- **Maximum Payout Limits:** Maximum payout limits will usually apply to bets you place with us. This means that, regardless of the amount you stake and no matter how much you appear to have 'won', you will only be entitled to receive up to the maximum winnings limit applicable to the type of bet you have made. **Please read sections 19 and 48 carefully, as well as section 20 (General Rules) on our BetStation terminal..**
- **Our Other Rights to Void Bets/Withhold Winnings:** We have described above some of the situations where we may void bets or withhold winnings as a result of your behaviour, or if there is an Error, Interruption or Malfunction (as defined in section 11 below). In addition to these, there are other situations which may result in our voiding bets or not paying you out – these situations are specific to the type of bet you are making. **Please refer carefully to all the sections below and/or if applicable the relevant sports rules online (see section 1 below) which apply to the type of bet(s) you wish to make, and make sure that you have read and understood these sections and their potential effect on you before you place your bet(s). Please contact Customer Care (0800 169 0299) if you're unsure about which terms apply to your bet(s).**
- **Claiming bets:** you have 12 months from the date of the event/bet settlement to claim any winnings (see section 1 below).

1. Introduction - these Rules, and Who We Are

All transactions made and bets placed in Coral shops are covered by (and when you make/place any transaction/bet in our shops you will be legally bound by) all of the terms and conditions set out in this document and any additional sports rules relating to the particular sport you are betting on (these can be found on our website www.coral.co.uk (the "Website") at https://help.coral.co.uk/en/sports-help/sports-rules) (together the "Rules").

Bets placed via a shop betting terminal will be settled in accordance with these Rules except where otherwise indicated by the rules displayed on the terminal itself.

Prices and promotional bonuses offered 'over the counter' in our shops may differ from those available on the betting terminal or via our Website. Similarly (and unless otherwise stated) any bonuses, promotions, special offers (or similar) available in our shops or via our Website will not apply to bets placed via the betting terminal.

Place terms for 'each-way' betting on certain events may also differ between each of our Website, shop and betting terminal platforms but will be displayed with each event on the respective platform at the time of bet placement. Please ensure you are familiar with the respective promotional terms that apply to the platform you are using and check with shop staff before placing your bet.

All transactions made and bets placed in our shops are made/placed with Ladbrokes Betting & Gaming Limited under the brand name "Coral". Please see section 49 for more information about this company.

You have 12 months from the date of the event/bet settlement to claim any winnings. Any claims made after this date may not be accepted by us.

You must ensure that you fully understand the Rules before placing a bet with us. The most up to date version of the Rules can be obtained on our Website at https://help.coral.co.uk/en/retail/termsandconditions. If you require any clarification of the rules, please ask the shop team or contact Customer Care on 0800 169 0299).

2. Changes to the Rules

We may make changes to the Rules at any time for various reasons including in order to comply with applicable laws and/or regulations and/or to keep up to date with changes to our services, the various gambling services/products we offer and/or our business practices. Any significant changes to the Rules will be notified to you in advance of coming into effect by notices posted in our shops. We strongly recommend that you check the Rules from time to time to ensure that you understand and agree with them, and your placing of a bet in our shops will be deemed to be acceptance of any changes we have made to the Rules.

3. Minimum Age

Underage gambling is an offence. You must be at least 18 years of age to enter a betting shop, whether or not you choose to gamble. In our shops we operate a 'Think 25' policy which means that those customers appearing to be under the age of 25 will be asked to produce photographic confirmation that they are 18 or older. We thought we might ask for proof of age from anyone on our premises at any time. Failure to produce the requested proof of age will result in staff refusing entry or removing the individual from the premises. We accept 'PASS' accredited identity cards (such as CitizenCard), photocard driving licences, passports and military ID cards.

4. Your Promises to Us

It is a condition of our acceptance of bets from you, and by placing a bet with us you warrant (i.e., promise) that:

- you are at least 18 years of age;
- you are legally capable of entering into binding contracts;
- you have not excluded yourself from gambling with us and we have not excluded you from gambling or entering our shops;
- you are not prohibited from making the bet by any term of your contract of employment or any rule of a sports' governing body (SGB) which applies to you;
- you are not aware of any circumstances which would make the placing of the bet a breach of a rule on betting applied by an SGB, or a breach of any other SGB rule relating to the integrity of the event that is a subject of the bet; and
- where the bet is placed on the outcome of a race, competition or other event or process or on the likelihood of anything occurring or not occurring, you do not know the outcome of such race/competition/event/process.

If we discover after you have placed a bet that you are under 18, your stake will be returned to you (via a parent or guardian), and all bets/transactions will be void. We may also make a report to the relevant regulatory or law enforcement authorities

5. Conduct

Whilst in our shop you may not engage in any conduct which is, or is likely to be considered as, defamatory, abusive, obscene, unlawful, of a racist, sexist or other discriminatory nature, or which could cause offence. You must not use any abusive or aggressive language, swear, threaten or harass or abuse any other person in the shop, or behave in such a manner towards any of our employees. We are entitled to remove you from our shop premises if you engage in any such conduct.

6. Privacy Policy

Our Privacy Notice explains how we deal with the personal data we collect about our customers. This is located on our Website at https://help.coral.co.uk/en/general-information/legal-matters/privacy-policy?search=privacy%20 with a supporting poster displayed in this shop.

7. Safer Gambling

Coral believes in safer gambling at all times. Gambling should be an exciting pastime, and we urge our customers to have fun and stay in control of their betting, without spending beyond their means. A range of tools are available to assist customers with safer gambling, including the facility to set time and spend limits on our gaming machines, deposit limits on multi-channel accounts, plus the option to enter into a self-exclusion agreement. This can be for specified Coral and Ladbrokes shops only (please ask in shop or contact Customer Care on 0800 169 0299), or via the Multi-Operator Self-Exclusion Scheme (MOSES - call 0800 294 2060). More information on our safer gambling policies, tools, sources of information and help can be obtained by speaking to a member of staff or picking up a leaflet in shop, or through our Website. We will request photographic identification in order to process a shop self-exclusion agreement. GamCare is a registered charity that provides free confidential support and counselling for anyone who is affected by gambling-related difficulties. The GamCare confidential helpline is available on 0808 8020 133, or their website is available at www.gamcare.org.uk. Further help and support is also provided at www.gambleaware.org.

8. Prohibited Activities, Voiding Bets/Withholding Payment, and Your Obligation to Compensate Us

You may only use our gambling locations, products and services for lawful gambling purposes in accordance with these Rules. In particular, you may not engage, collude, be involved in or be connected with any fraudulent, dishonest, or illegal activities in connection with your use of our gambling products or services including (a) price or pool manipulation, match rigging, and/or any other activity, event or circumstance which results in the integrity of the event (or that of any participant) being called into question; (b) betting activity in breach of a SGB rule that applies to you; or (c) any other breach of the Rules including without limitation any breach of the warranties given by you under section 4 above (together "Prohibited Activities").

Evidence of (a) above may be based on the size, volume or pattern of bets placed with us across any or all of our betting channels. A decision given by the relevant SGB (if any), any Sporting Federation, relevant regulatory authority, or a referral by any such regulatory authority to International Law Enforcement following a review of the activity in respect of (a) or (b) will be conclusive.

If we determine (acting reasonably) that you have engaged in any Prohibited Activity, we will have the right to void any affected transactions/bets, to withhold payment to you of any sums attributable to such Prohibited Activity, and to terminate the relationship between you and us including by issuing you with a barring notice (followed by a trespass notice if not observed). In addition, if we determine (acting reasonably) that an activity, event or circumstance which results in the integrity of the event (or that of any participant) being called into question; (b) betting activity in breach of a SGB rule that applies to you; or (c) any other breach of the Rules including without limitation any breach of the warranties given by you under section 4 above (together "Prohibited Activities"),

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