

Welcome to Horseplayersbet.com. Please read the following Terms and Conditions of Use ("Terms and Conditions") carefully.

This Agreement describes the terms and conditions applicable to your use of the Horseplayersbet.com website (the "Website") and the account wagering services (the "Services") provided by Horseplayersbet, and powered by eBET Technologies Inc., a Division of Sportech Inc., the Oregon ADW licensee, under the trade name, Horseplayersbet.com (collectively, "Horseplayersbet.com"). Your access to and use of this Website is subject to your acceptance of these Terms and Conditions and to all applicable State and Federal regulations.

In order to better serve you, Horseplayersbet.com will regularly update and enhance this Website and may from time to time revise the Terms and Conditions. Horseplayersbet.com will notify you whenever the Terms and Conditions are changed, and before new rules are applied to your wagering account, including the opportunity for you to close or cash-in your wagering account. You, as a customer account holder, shall be deemed to have accepted the Terms and Conditions of the Services upon establishing and maintaining a balance on your wagering account.

## **Wagering Account Application Requirements**

Horseplayersbet.com shall have the right at any time and for any reason to refuse to provide the Service, including but not limited to opening a wagering account, accepting any wager, accepting a deposit, or closing a wagering account.

Horseplayersbet.com wagering accounts will only be established in the name of an individual meeting the criteria set forth below and are non-transferable. Horseplayersbet.com will not accept applications for corporations, trusts, partnerships, beneficiaries or custodial accounts. Any individual prohibited from wagering by the Oregon Racing Commission shall be prohibited from establishing a Horseplayersbet.com wagering account or placing a wager.

To establish and/or maintain a wagering account, the applicant must:

- Be at least 18 years old.
- Be a resident of a state where it is legal to do so per Oregon and Federal Law.
- Provide the following personal information: full legal name, associated residence address, telephone number, social security number and date of birth.
- Provide an email address in order to access the wagering and account management sections of the Horseplayersbet.com website.
- Have read and agree to abide by all of the Terms and Conditions.
- Allow Horseplayersbet.com to use third-party services to authenticate your wagering account information. All information used to authenticate your account is kept completely confidential.
- Agree to pay all charges posted to your wagering account.
- Notify Horseplayersbet.com immediately regarding any change of personal information such as telephone number and address.
- Refrain from wagering if you relocate to another state or country that prohibits pari-mutuel wagering.
- Acknowledge that Horseplayersbet.com has the right, but not the obligation, to monitor the use of the Horseplayersbet.com website and other Horseplayersbet.com wagering services to determine and assure compliance with these Terms and Conditions and any other rules established by Horseplayersbet.com or at the lawful order or request of any governmental or judicial agency of competent jurisdiction pursuant to applicable law or regulation.

Horseplayersbet.com also reserves the right to close any wagering account for any reason at its sole discretion. Upon closing a wagering account, all funds will be returned to the customer account holder via check mailed to the registered address on file with Horseplayersbet.com.

The address provided by the customer account holder to Horseplayersbet.com is deemed to be the proper address for the purposes of mailing checks, statements of account, wagering account withdrawals, notices, or other appropriate correspondence unless written notification is on file with Horseplayersbet.com.

The wagering account is for the exclusive personal use of the named customer account holder only. No other person may wager or otherwise access the wagering account. The customer account holder agrees to notify Horseplayersbet.com immediately of any unauthorized use of a password, customer wagering account, or a registration profile.

Only one wagering account per verified person will be allowed.

All customer account holders will adhere to the method or methods of identification that Horseplayersbet.com may require in order to access a wagering account.

Each wagering account will have a unique account number, which may be changed at any time by Horseplayersbet.com so long as Horseplayersbet.com informs the customer account holder in writing of such change.

The wagering account may be accessed by the use of an account number and a password or PIN (depending on the method of access) to be used by the customer account holder to confirm the validity of every wagering account transaction. The customer account holder will select a username, password and PIN upon opening the account. The account number is assigned by Horseplayersbet.com. The account number and pin are used to access the Horseplayersbet.com service online. The account number and password are used to verify the customer account holder's identity when using the telephone wagering service or discussing the customer account holder's wagering account with a Horseplayersbet.com Customer Care representative.

In the event that the customer account holder is unable to recall a wagering account password, Horseplayersbet.com may use other identifying information to verify the identity of the customer account holder.

Horseplayersbet.com or the customer account holder may change the password at any time without explanation by informing the other party of the change and the effective date of the change.

The customer account holder bears the responsibility for maintaining the secrecy of his or her wagering account number pin and password.

Customer account holders will be responsible for all bets placed through their wagering account by any person providing the correct identifiers and using the wagering account.

Wagering accounts may not be opened or used in any way for purpose of the following:

- Evading any reporting requirement;
- Performing or hiding any criminal or illegal activity;
- Bribery/gratuity, check fraud, credit/debit card fraud, embezzlement/theft, unusual use of checks or wire transfers, or false or conflicting ID(s);

- Attempting to wager on an event you cannot or are not supposed to wager on (such as a wager by or on behalf of a participant in the event such as a jockey);
- Activity that does not represent legal gambling activity or does not have a valid business or lawful purpose;
- Activity that otherwise appears to be suspicious or not within normal wagering activity.

# Account Procedures: Wagering, Deposits, Withdrawals

## Wagering

Horseplayersbet.com allows you to wager with your Horseplayersbet.com wagering account online or over the phone using the Horseplayersbet.com telephone wagering service.

Horseplayersbet.com has the right at any time and for what it, in its sole discretion, deems good and sufficient reason to refuse to accept all or part of any bet. All betting conversations and Customer Care conversations shall be recorded by the Horseplayersbet.com Customer Care center. All betting transactions shall be electronically recorded, subject to regulatory approval, and stored for a period of time establishing by regulation, or a minimum of one year.

Horseplayersbet.com mingles with all tracks. In the event that there is a failure to merge pools with another track, the wager will be refunded.

Payment on winning bets will be posted to the credit of the customer account holder as soon as the race is declared official, barring technical difficulties. As a customer account holder, you are responsible for verifying proper credits and of notifying Horseplayersbet.com if you identify a suspected discrepancy between the statement record and your records. To question a statement entry, please contact Customer Care.

## Wagering Online

Go to Horseplayersbet.com and sign in using your account number and pin. This will bring you to the main wagering screen.

## Wagering Over the Phone

The Phone Teller service allows wagering account holders to use a telephone to access their wagering account, obtain an account balance and place wagers.

# Cancelling A Wager

## Cancelling an Online Wager

Unless restricted by the host track, in MOST cases you can cancel a wager before post by calling us toll free or by cancelling it online. For over the phone, you will need your account number and password, the race #, track and the bet details that you want to cancel. If online you will need to be logged into your account and then from the ticket receipt box, click on "Cancel Bet" button, or from the History section you would click on the "Cancel" link.

Each canceled wager is reviewed by our wagering analyst and if it is determined that the cancellation was suspicious in nature the player may lose their cancel privileges. We are not responsible if tote, our system, or the host tracks tote or systems do not accept your cancellation request.

# Deposits

Horseplayersbet.com offers several methods for funding your wagering account online or through the mail. Depending on the method of deposit you choose to fund your wagering account, certain fees and/or charges may apply, as more completely set forth below.

The minimum initial deposit required to open a wagering account is \$10.00 USD. No minimum balance is required to maintain a wagering account however, Horseplayersbet.com reserves the right to unilaterally suspend any wagering account that has had no wagering activity in the past thirty (30) days

Horseplayersbet.com reserves the right to refuse deposits to the establishment or maintenance of wagering accounts for any reason in its sole discretion.

Wagering accounts are non-interest bearing.

Horseplayersbet.com reserves the right to unilaterally recover unpaid wagering account deposits and any unpaid fees or charges from your Horseplayersbet.com wagering account. Horseplayersbet.com may pursue all relief that may be available to it by law or in equity, and you agree to pay any reasonable attorneys' fees incurred by Horseplayersbet.com.

Horseplayersbet.com reserves the right to lock your wagering account until your unpaid fees and charges are settled to Horseplayersbet.com.

## Online Deposits

Online funding methods available at this time include:

- Pinpocket ACH
- Debit card
- Credit card
- Green Dot MoneyPak
- DWOLLA
- PayNearMe
- In-Person Banking

**Important Information about Pinpocket ACH and other eWallet providers:** You are solely responsible for any fees and/or charges imposed by your bank or eWallet provider. Any fees and/or charges imposed by your bank will not be displayed prior to confirmation of your ACH request.

eWallet Fundings may be held for up to five (5) business days (excluding Saturdays, Sundays, and bank holidays) before posting to the eWallet account. The transfer from your eWallet and the Wagering Account will be immediate, upon notification.

Additional information about ACH transfers includes the following:

Pinpocket ACH/eWallet deposit transactions returned for any reason will result in a \$25.00 USD charge to your wagering account and may result in limits being placed on the amount of your future transfers.

Any fees charged by your financial institution for wagering account deposits that are returned unpaid are your sole responsibility and you agree to repay Horseplayersbet.com for any such fee or charge imposed upon Horseplayersbet.com immediately upon demand.

You represent that the financial institution account you are using for PinPocket ACH and eWallet transfers is held in your name and that the funds being deposited to your wagering account are your own.

You take full responsibility for all PinPocket ACH and eWallet transfers made to your Horseplayersbet.com wagering account in accordance with your instructions.

**Important Information about Debit Card and Credit Card Transactions:** Horseplayersbet.com wagering account holders can make deposits to their Horseplayersbet.com wagering account using their credit or debit card. You are solely responsible for any fees or interest charged by your issuing bank, including those regarding your responsibilities for any insufficient fund charges or other returned item fees that result from your transactions. Any fees and interest charged by your issuing bank will not be displayed prior to confirmation of your transaction.

Transactions on your statement will show as "EBET Technologies"

There is a fee of four and one-half percent (4.5%) for every debit card and credit card transaction processed online. Debit Card and Credit Card deposits will be posted to the wagering account as soon as approved authorization is received.

Additional information about Debit Card and Credit Card transactions include the following:

The minimum debit card and credit card transaction is \$10.00 USD.

Debit card and credit card transaction transactions charged back or returned for any reason will result in a \$25.00 USD charge to your wagering account and may result in limits being placed on the amount of future debit card and credit card transactions.

You represent that the debit card and credit card account you are using is held in your name and address

You take full responsibility for all debit card and credit card transaction made to your Horseplayersbet.com wagering account in accordance with your instructions.

Credit card deposits are limited to \$1,000 per day, \$3,000 per rolling seven (7) days and \$5,000 per thirty (30) days. Please note that additional restrictions and regulations may apply for certain jurisdictions.

**Important Information about Green Dot MoneyPak Transactions:**

The Green Dot MoneyPak is a fast, safe and convenient way to make a cash deposit into your account. MoneyPak is not

linked to a credit card or bank account, so you avoid potential cash advance fees and finance charges. Horseplayersbet.com won't charge you any transaction fees when you fund with MoneyPak, and best of all, you have instant access to your funds.

Getting started is simple:

- Pick up a MoneyPak from the Prepaid Product Section of one of tens of thousands of retail locations near you, including CVS Pharmacy, Rite Aid and more, or visit [www.moneypak.com](http://www.moneypak.com) to find a convenient location near you.
- Purchase the MoneyPak with cash for the amount of your deposit. A \$4.95 fee will be added to your purchase.
- Return to Horseplayersbet.com, select the MoneyPak advertisement, and add the funds to your account by following a few simple steps.

The use of Green Dot MoneyPak is limited to 4 times with a total maximum dollar amount of \$1,500 per 24 hours, 7 times with a dollar amount of \$3,500 per rolling 7 days and 20 times with a maximum dollar amount of \$5,000 per rolling 30 days.

#### **Important Information about DWOLLA Transactions:**

Use your registered bank account to make an electronic ACH transaction to fund your DWOLLA account. Be aware that this method may require some extra initial time to register your bank account to your DWOLLA account. The fee per funding transaction is \$.25. Your bank may charge additional fees. Applied fees are deducted from the amount deposited.

#### **Important Information about PayNearMe Transactions:**

PayNearMe barcode is associated with a specific account. If you use PayNearMe to fund with multiple companies you will need to make sure to have the correct barcode when putting funds towards it. The fee for this is \$4.99 which is deducted at the time of payment. The funds are available immediately after the transaction is complete. This service is not available in all states. Please check the website documents for an updated list of where PayNearMe is available.

## **Deposit by Mail**

The following types of deposits will be accepted through the mail for deposit into a wagering account:

- Personal Check
- Cashier's Check
- Money Order

Only checks and money orders should be sent by mail – **DO NOT SEND CASH!**

Please make checks and money orders payable to: "Horseplayersbet.com". Always enter your wagering account number on the Memo section of the check to ensure accurate posting to your wagering account.

Please mail checks or money orders to:

Horseplayersbet.com  
6130 NE 78<sup>th</sup> Court  
Suite C4

Portland, OR 97218

Personal Checks are subject to a five (5) business-day hold period from the time the check is received in Customer Care and posted to the customer account holder's wagering account.

Money orders and cashier checks drawn on a U.S. bank are posted to the wagering account upon receipt.

The following types of checks will NOT be accepted for deposit into a wagering account:

- Third-party checks
- Checks returned for insufficient funds
- Checks drawn on a non-U.S. bank

## **Deposit by Wire Transfer**

The minimum amount for wire transfer deposits is \$100. If you wish to wire funds directly into your wagering account, please contact Horseplayersbet.com Customer Care for instructions.

There is no fee from Horseplayersbet.com for deposits by wire transfer however, Horseplayersbet.com reserves the right to adjust the fee schedule without notice. You are responsible for any fees charged by your bank for the wire transfer.

## **Deposit by In Bank Deposit (Bank of America)**

You can now go to ANY full service branch of Bank of America and make a deposit into your wagering account. Prior to your initial at-bank deposit, call customer service toll free and request at-bank deposit details, which will give you all of the information needed in order for you to make a deposit to your wagering account.

You will need to request an Out of State Deposit Slip from the B of A teller. Please circle California. Please include your Name & Wagering Account number on the deposit slip.

Once you've made the deposit you can either call customer service, scan and email, or fax a copy of the deposit details. You will also be required to provide:

1. your name
  2. wagering account #
  3. amount of deposit
  4. approximate time and date when the deposit was made
  5. Tran # on the deposit receipt
- We will need this information so your wagering account can be verified and credited.

### **T&C**

#### **CASH Deposits ONLY**

All deposits will be credited within 24hrs of bank confirmation  
Withdrawals will not be available via this method

### **FAQ's**

Do I have to be a Bank of America account holder in order to make a deposit?  
No, you do not. eBet Technologies is the account holder; all you need is our banking information which can be obtained by calling the business office.

Will I have to pay a fee?  
No, fees will not be incurred via this method.

Are there limits on deposits?  
No limits, but we will follow federal laws regarding money laundering.

## General Information Regarding Deposits

In the event of any dishonored financial instrument, Horseplayersbet.com may initiate collection procedures including, but not limited to, employing collection agencies and credit reporting agencies in an effort to collect any fees, charges, or expenses incurred due to dishonored financial instruments from the responsible wagering account holder.

Horseplayersbet.com reserves the right to amend this policy or enforce additional deposit rules and regulations at any time and at its sole discretion.

# Withdrawals

## Withdrawal By Mail

To withdraw funds with a mailed request, please complete a withdrawal slip, which can be [printed here](#), and mail it to:

Horseplayersbet.com  
6130 NE 78<sup>th</sup> Court  
Suite C4  
Portland, OR 97218

Be sure to sign the withdrawal slip, as the withdrawal request cannot be processed without the customer account holder's signature.

## Withdrawal By Fax

To withdraw funds with a faxed request, please complete a withdrawal slip, which can be [printed here](#), and fax to: 503-253-0140.

Be sure to sign the withdrawal slip, as the withdrawal request cannot be processed without the account holder's signature.

## Online Withdrawal

To make a withdrawal online, log into your Horseplayersbet.com account and select "Fund". Then select the withdrawal method you prefer to use, enter the amount of your withdrawal, and click proceed.

Withdrawals are available by check or wire. All withdrawal requests are processed within five business days of request and drafted in the Account Holders legal name, and sent to the Account Holders residence address on file.

## Receipt of Withdrawal Checks

If your wagering account balance is sufficient to cover the requested withdrawal amount, checks will be mailed via First Class Mail. The account holder can choose for expedited delivery that can be selected at the time of withdrawal. Fee's for expedited delivery will be indicated and included should you choose this option

## Receipt of Bank Wire



You will be charged a \$30.00 fee for all wire transfers. To receive a same day bank wire your request must be made prior to 5:00 PM Eastern. This is only available Monday –Friday. Weekends and Bank Holidays are excluded and those wires will be processed and available the following banking day.

If your wagering account balance is insufficient to cover the requested withdrawal amount, the withdrawal will not be processed.

Rewards and promotional monies must be wagered prior to be eligible for withdrawal.

## **Withdrawal by PINpocket**

To use PINpocket to withdraw funds from your wagering account you must either have created a new PINpocket account or linked your existing PINpocket account to your wagering account.

**IMPORTANT:** Your PINpocket account details, including name and email address, must match that of your wagering account.

There is no fee to withdraw funds to PINpocket. There is a \$25.00 minimum withdrawal amount. Please see the PINpocket website ([www.pinpocket.com](http://www.pinpocket.com)) for any fees charged by PINpocket to withdraw funds from them. PINpocket is a third-party e-wallet payment service which can be used to transfer funds electronically to and from your wagering account. Learn more about PINpocket at its website [www.pinpocket.com](http://www.pinpocket.com).

# **Password or PIN Changes**

Patrons may request to change their account wagering passwords or PIN only by calling [Horseplayersbet.com](http://Horseplayersbet.com) Customer Care toll free at 1-877-782-9994. Customer account holders will be asked for pertinent account information to verify their identity.

# **Closing an Account**

To close your [Horseplayersbet.com](http://Horseplayersbet.com) wagering account, please submit a written request including your account number, name, signature and address to:

[Horseplayersbet.com](http://Horseplayersbet.com) Customer Care  
6130 NE 78th Ct, Suite C4  
Portland, OR 97218

Any funds in the wagering account will be mailed in the form of a check to the customer account holder upon receipt of the written request.

[Horseplayersbet.com](http://Horseplayersbet.com) reserves the right to suspend or close any wagering account at any time provided that, when the wagering account is closed, the funds on deposit are returned to the customer account holder, less applicable service charges.

Horseplayersbet.com reserves the right to close wagering accounts that have remained inactive for a period of thirty days or longer. Prior to closing, notification will be sent informing the customer account holder that the wagering account is scheduled to be closed.

In the event that a customer account holder is deceased, funds in the customer account holder's account shall be released to the decedent's legal representative upon receipt of a copy of a valid death certificate and other documents as required.

Ownership of a Horseplayersbet.com wagering account may not be transferred from one individual to another.

## **Tax Withholding**

By federal law, any wager which results in proceeds of \$600.00 or more must be reported to the Internal Revenue Service (IRS), if the amount of such proceeds is at least 300 times as large as the amount wagered. Any wager, which results in proceeds or more than \$5,000.00, is subject to reporting and withholding, if the amount of such proceeds is at least 300 times as large as the amount wagered. If you are subject to IRS reporting and/or withholding requirements, Horseplayersbet.com will send you a Form W2-G at year's end, summarizing information for tax purposes following the winning wager, less any applicable withholding, being deposited into your wagering account. Upon written request, Horseplayersbet.com will provide you with summarized tax information on your wagering activities.

## **Statements And Account History**

Horseplayersbet.com will provide a written statement of wagering account activity upon request. Account holders can also view wagering account history – including transaction, wagering, balance, and end-of-year statements – online at any time. Simply go to [www.Horseplayersbet.com](http://www.Horseplayersbet.com) and click on "Full History" once you have logged in.

To request a statement be mailed or faxed to you, please contact Horseplayersbet.com Customer Care.

## **Live Video & Race Replays**

Live video and race replays are available on the Horseplayersbet.com website and can be viewed by customer account holders in good standing only. There are no fees or wagering minimums required to view race video and replays, however Horseplayersbet.com reserves the right to adjust the fee schedule without notice.

## **Account Safety, Security and Player Responsibilities**

Wagering accounts are for the personal use of the customer account holder only. The customer account holder is responsible for maintaining the secrecy of the account number, PIN and password and all other wagering account credentials.

Horseplayersbet.com is not responsible for any loss arising from the use by any other person or persons of a customer account holder's wagering account. The customer account holder must immediately notify Horseplayersbet.com of a breach or suspected breach of the wagering account's security.

To minimize security problems as a customer account holder, please follow these guidelines:

- Keep your wagering account number, Password, PIN and all other account credentials in a safe place only accessible to you.
- Always logout of the Horseplayersbet.com website when leaving your computer unattended for any amount of time.
- Contact Horseplayersbet.com Customer Care immediately if you suspect any security breach or wagering account issues.

## Website Content

### a. Third Party Content

Various types of information available on the Horseplayersbet.com website have been provided by third-party information suppliers that are independent of Horseplayersbet.com. This information may include the views, opinions, and recommendations of such third parties. Horseplayersbet.com neither endorses such views or opinions, nor is responsible for the availability, accuracy, currency or reliability of such information including, but not limited to, wagering and race information, and the inclusion of such views or opinions is not intended to provide advice or constitute a solicitation. At no time shall anything contained on this website be deemed an endorsement or recommendation of any third party or shall constitute any representation as to a third party's qualifications, services, products, offerings, information or any other content. You acknowledge that under no circumstances will Horseplayersbet.com be liable for any loss or damage caused by your reliance on such third-party information.

### b. Hyperlinks

The Horseplayersbet.com website directly or indirectly provides content, hyperlinks and references to external third-party websites. The materials that can be accessed from such websites are not maintained by Horseplayersbet.com, and Horseplayersbet.com is not responsible for the content thereof. Horseplayersbet.com neither endorses nor is responsible for the availability, accuracy, currency or reliability of any information, statement, opinion or advice contained in such third-party websites or materials. You acknowledge that under no circumstances will Horseplayersbet.com be liable for any loss or damage caused by your reliance on information through a third-party website. At no time shall anything contained on the Horseplayersbet.com website be deemed an endorsement or recommendation of any third party or to constitute any representation as to a third party's qualifications, services, products, offerings, information or any other content.

## Use Of Equibase Data And Products

The data used to create the Equibase Products and the TrackMaster® Products are proprietary to and are copyrighted by Equibase Company LLC and Axcis Information Network, Inc., respectively. Unauthorized copying of such data, including modifications thereof, or the creation of programs or products in which such data have been merged or included with other data programs or products, for distribution to third parties, whether gratuitously or for sale, is expressly forbidden. You may

be held legally responsible for any proprietary or copyright infringement that is caused or encouraged by your failure to comply with these Terms and Conditions of Use.

You may NOT transfer the Equibase or TrackMaster® Products from one computer to another. You may not distribute copies of the Equibase or TrackMaster® Products to third parties. You may not create derivative works based upon the Equibase or TrackMaster® Products.

The Equibase and TrackMaster® Products are for your use only and may not be transferred to anyone else. In no event, may you transfer, assign, rent, lease, sell, or otherwise dispose of the Equibase or TrackMaster® Products on a permanent or temporary basis except as expressly provided for herein.

If you breach any of these Terms and Conditions of Use, Equibase and/or Horseplayersbet.com, in addition to pursuing any other legal remedies available to them, may immediately terminate your right to access the Equibase and TrackMaster® Products.

Your purchase and/or use of the Equibase and TrackMaster® Products indicates your acceptance of these Terms and Conditions of Use.

#### CHARGES AND PAYMENT

(a) In cases where Equibase or TrackMaster® Products are purchased by you, you shall pay all fees and charges incurred through your Horseplayersbet.com account at the rate(s) then in effect. All fees and charges shall be debited from your Horseplayersbet.com account, and you shall be solely responsible for their payment. You shall be responsible for all applicable taxes for this purchase.

(b) Refunds or credits may be granted at the sole and absolute discretion of Horseplayersbet.com. Refund or credit requests should be submitted for review to [HorsePlayersBet@ebetonline.com](mailto:HorsePlayersBet@ebetonline.com). Refunds will be in the form of wagering credit, at Horseplayersbet.com's sole discretion. In the event of a system failure while you are purchasing or receiving Equibase or TrackMaster® Products, Horseplayersbet.com will provide a refund or credit for such usage, provided that the relevant Equibase or TrackMaster® Product purchased is not completely received by you.

(c) All charges to your Horseplayersbet.com account shall be denominated in United States currency.

(d) By making purchases of Equibase or TrackMaster® Products on Horseplayersbet.com, you authorize Horseplayersbet.com to debit your Horseplayersbet.com account.

## Disputes/Governing Law

Horseplayersbet.com is subject to all rules and regulations concerning customer disputes as defined by the Oregon Racing Commission. To ensure accuracy, Horseplayersbet.com will maintain electronic recordings of all account wagers and complete records of all customer transactions, and will provide (upon request) a statement of each deposit, withdrawal, debit and credit transacted during the discrepancy period. In terms of Phone Teller wagering, the recording of the customer account holder's acceptance of the wager shall be deemed the actual wager. In terms of computer wagering, Horseplayersbet.com shall maintain a printable record of the entire transaction. The printed record as wagered by the customer account holder shall be deemed the actual wager.

To ensure quality customer service, Horseplayersbet.com will promptly address disputes upon receipt. For immediate response to any discrepancies, please contact Horseplayersbet.com Customer Care during business hours at toll free at 1-877-782-9994.

## Responsible Wagering

Call 1-800-522-4700 for confidential help with problem gambling.

## Privacy Statement

The protection of your privacy is very important to us at Horseplayersbet.com. We pledge to fully meet internationally-recognized standards of personal data privacy protection and to comply with all applicable U.S. law and regulation, including, without limitation, the Electronic Communications Privacy Protection Act, 18 U.S.C. §§2510 et. seq., 2710 et. seq., the Children's Online Privacy Protection Act, 15 U.S.C. §6501 et. seq. and the California Online Privacy Protection Act, Cal. Bus. & Prof. Code §§22575 et. seq.

Horseplayersbet.com will collect, retain and use information about you to protect and administer your wagering account and funds and to comply with applicable state and federal laws and regulations. Horseplayersbet.com does not collect personally identifiable or confidential information about individuals or companies through the use of "cookies", "spiders", "web beacons" or other data mining devices except when such individuals specifically provide information on a voluntary basis, for example, in the Horseplayersbet.com wagering account-opening registration process. Personally identifiable information on individual users will not be sold or otherwise transferred to unaffiliated third parties without the approval of the customer account holder. The information you give Horseplayersbet.com will be used for the purpose stated when collected: such as to process wagers and to communicate with the customer account holder regarding processing of wagers.

If at any point you have submitted membership or registration information that you would like corrected, please contact Horseplayersbet.com Customer Care and Horseplayersbet.com will make commercially reasonable efforts to accommodate your request within forty-eight (48) hours.

As Horseplayersbet.com expands the range of options and services available, the collection and use of personal data will also change to serve you better. Horseplayersbet.com therefore reserves the right to modify this Privacy Statement at any time and will post notice of such changes to our website at [www.Horseplayersbet.com](http://www.Horseplayersbet.com). If you have any questions or concerns about privacy and security at Horseplayersbet.com, please contact Customer Care.

Horseplayersbet.com reserves the right to comply with the lawful order or request of any governmental or judicial body or agency of competent jurisdiction pursuant to applicable law or regulation.

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