

# PEOPLE'S TOTE - TOTALISATOR RULES

## 1. DEFINITIONS

"Bearer" means the holder of a betting ticket issued by the Totalisator

"Bet" means any type of selections or selections selected by a client on one or more events for the purpose of winning a dividend against a given stake if all conditions pertaining to the bet type is satisfied.

"Bet Event" means the particular Event which may be a race or a race meeting or a racing season as identified by the relevant Event Number (as the case may be and where applicable) for a specific Bet Markets;

"Bet Type" means the type of bet offered by the Company to Clients under these Rules, as described in greater detail in the present Rules hereto;

"Client" means a person who is registered with the company for the purpose of placing bets under the Rules laid down by the company with the approval of the Gambling Regulatory Authority;

"Dividend" means the amount which is paid out for a unit of bet declared by the Totalisator

"Close of Betting" means the time at and date on which the Company ceases to accept any Bets in respect of a particular bet type before the start of the event.

"Event Duration" means a period of time between the Start of Betting and the Close of Betting of a particular Bet Event where no Bets under the Bet Event will be accepted by the Company;

"Market Suspended" means a temporary close of betting on a specific market where no bet will be accepted by the company.

"Event Number" means the number assigned by the licensed horse racing organiser to a particular racing season or race meeting or race number, to identify that Event for purposes of the Game;

"Final Result" means the official result of an event as declared by the licensed horse racing organizer;

"Gross Pool" means total stake collected for a given bet type

"Market Result" in relation to each applicable Market means the result of a Bet Market as determined per the Company's betting rules for the relevant Bet Market and based on the results declared by the licensed horse racing organizer

"Market" means the contingency on the Event/s which the Company offers to allow persons to place bets;

# PEOPLE'S TOTE - TOTALISATOR RULES

"Net Pool" means Gross Pool less deductions made and is used for the computation of dividend;

"Race" means a horse race for which the company is licensed to organize bets;

"Race Number" means the number assigned by the horse racing organizer as approved by the Gambling Regulatory Authority to a particular race listed in the fixtures of a meeting / meeting number to identify that race for purposes of the Game;

"Race Result" in relation to each applicable Bet Type means the official result as declared by the licensed horse racing organizer for that horse race;

"Refund" means the return by the Company to the Client of the stake placed on a Bet due to a withdrawal, void bet or cancelled bet or any other reason as determined by the GRA;

"Result" means the official result of an event as declared by the licensed horse racing organizer;

"Selection" means any one of the possible outcomes under a Bet Type;

"Totalisator" means People Turf PLC

"withdrawal" means a horse declared a non-runner in a race or withdrawn from a race in accordance with the Rules of Racing of the race organizer.

"Winning Bet" means a bet that for which a dividend is payable per the betting rules for the respective contingency .

## 2. GENERAL RULES

All bets transacted by the Totalisator is subject to the rules prescribed hereunder and the provisions of the Gambling Regulatory Act 2007.

## 3. BET ACCEPTANCE

All bets should reach the server of the Totalisator before the start of an event. Any bet accepted after the start of an event due to a technical, human or other error is deemed to be void and the client will be refunded.

Bets placed cannot be cancelled unless a request is made before the client leaves the counter. The minimum bet type is at least Rs5.00 and can vary based of how the bet is placed (Over the counter, SMS or Telephone)

# PEOPLE'S TOTE - TOTALISATOR RULES

## 4. TAX

Each bet accepted will be inclusive of tax as prescribed under the Gambling Regulatory Act 2007

## 5. RETURN TO PUNTERS

The minimum return to punters will be as prescribed under Part B of the Fifth Schedule of the GRA Act 2007. The return to punters is:

72% for win and place bets

67% for other bet types

The Totalisator may amend the percentage of the gross pool which is payable as winnings to punters as long as the new percentage is higher than that prescribed by the Gambling Regulatory Authority. The additional winnings paid shall be borne by the Totalisator.

## 6. REFUND

In the event a horse is declared non-runner or is withdrawn from a race, the amount stake on such bet which is placed on a single race containing the horse will be refunded for the following bet types:

- Win
- Place
- Bipot
- Tripot
- Quadpot

In the event a horse is declared non-runner or is withdrawn from a race, the amount stake on such bet which is placed on multiple race containing the horse will not be refunded for the following bet types:

- Jackpot 4
- Jackpot 6
- Jackpot 8
- Placepot

For such bets, the horse withdrawn or declared non-runner will be replaced with the Totalisator's favourite in the affected race.

All bets will be refunded where a race meeting is cancelled before the start of the first race of that meeting.

## 7. DIVIDENDS

All dividends shall be calculated on the net pool rounded off to the nearest rupee.

# PEOPLE'S TOTE - TOTALISATOR RULES

Payments of dividends will be effected after the organizer has declared the official result.

Dividends are paid directly into clients account who placed bets by phone or SMS.

Dividends are paid to the bearer of a ticket for over the counter bets. Such payments are made made within 30 days of the date of the meeting.

## 8. SPECIAL PROVISIONS

These Rules constitute the terms and conditions governing the contract between the Totalisator and the Client.

The Totalisator may, with the approval of the GRA amend these Rules from time to time and in any manner.

The Totalisator, its directors, officers, employees, agents and SMSO staffs shall not be liable for any loss, damage, costs, charges, fees or expenses of whatsoever nature and howsoever arising, whether direct, indirect, joint, several, actual, contingent or otherwise suffered, incurred or sustained by a Client in connection with a Bet for any reason whatsoever, except where the Totalisator is clearly and obviously at fault, partly or fully as may be determined by the GRA or a court of law.

The Totalisator shall make reasonable efforts to ensure the accuracy of all information and statements published or made available by it. However, the Totalisator shall not be liable or responsible for any errors or omissions in respect of such information or statements. The Totalisator may, in its sole and absolute discretion and at any time, correct errors in such information or statements.

The Totalisator makes no representation of any kind whatsoever about its computer systems and servers used in the conduct of the Game.

The Totalisator will not recognise any interest in respect of any joint account. Joint account is prohibited and account by a Totalisator is also not allowed. Account must be solely in the name of an individual of more than 18 years old.

It is the duty of the client not to register a mobile phone number which is within the reach of a minor.

A Client represents and warrants to the Totalisator that he will not, by participating in the Game and/or placing Bets under these Rules, be placed in a position of actual, potential or perceived conflict of interest in any manner.

A Client by placing a Bet or making a claim for a winning bet or Refund for an Accepted Bet:  
(a). agrees to be bound by, and acknowledges the validity and enforceability of, these Rules;

# PEOPLE'S TOTE - TOTALISATOR RULES

These Rules (including the Appendices hereto) shall be governed by, subject to and interpreted in all respects in accordance with, the laws of the Republic of Mauritius.

The Courts of the Republic of Mauritius shall have exclusive jurisdiction over any and all disputes arising out of or in connection with these Rules, including but not limited to disputes as to the validity or interpretation of these Rules.

## 9. BET TYPES

### A. WIN BETS

A punter places a bet on the horse and wins if the horse wins the race. Win bets can be played as part of an all-for-all (fold betting or lever piler).

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets collected.

In the event of a dead-heat, the dividend is divided equally among the number of winners and then divided among the number of unit bets for each winner.

If the selection of a **Win** bet is withdrawn or declared non-runner, the bet is refunded.

### B. PLACE BETS

A punter places a bet on a horse and wins if the rank of horse is among the 'place'. For the purpose of this bet, a horse is ranked among the 'place' if:

- it comes out first, second or third in a race with 6 or more runners
- it comes out first or second in a race with less than 5 runners

Place bets is not offered for on races with less than 4 runners. Place bets can be played as part of an all-for-all (fold betting or lever piler).

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number horses ranked among the 'place' and each part thereof divided by the number of unit bets collected.

In the event of a dead-heat, the dividend is divided equally among the total number horses ranked among the 'place' and then divided among the number of unit bets for each selection.

If the selection of a **Place** bet is withdrawn or declared non-runner, the bet is refunded.

# PEOPLE'S TOTE - TOTALISATOR RULES

## C. BIPOT

The punter places a bet on two horses which represent the rank of the horses in correct finishing order, that is first and second.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a **Bipot** is withdrawn or declared non-runner, the bet is refunded.

## D. TRIPOT

The punter places a bet on three horses which represent the rank of the horses in correct finishing order, that is first, second, and third.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a **Tripot** is withdrawn or declared non-runner, the bet is refunded.

## E. QUADPOT

The punter places a bet on four horses which represent the rank of the horses in correct finishing order, that is first, second, third and fourth.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a **Quadpot** is withdrawn or declared non-runner, the bet is refunded.

# PEOPLE'S TOTE - TOTALISATOR RULES

## F. JACKPOT 2

The punter needs to select two horses from 2 races and both horses must win the race.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner before the start of the event of the first selection, the bet is refunded.

If the selection of a win place is withdrawn or declared non-runner after the start of the event of the first selection, the selection is replaced by the Tote favourite.

## G. JACKPOT 3

The punter needs to select three horses from 3 races and all three horses must win the race.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## H. SWINGPOT

The punter places a bet and select three horses which represent the rank of the horses in any finishing order. For races with less than 6 runners, two horses need to be selected and they need to finish first and second, in any order.

The punter places a bet on four horses which represent the rank of the horses in correct finishing order, that is first, second, third and fourth.

The unit bet shall be Rs1.00.

# PEOPLE'S TOTE - TOTALISATOR RULES

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a **Swingpot** is withdrawn or declared non-runner, the bet is refunded.

## I. **JACKPOT 4**

Jackpot 4 is a bet type where the winning horses in 4 different races need to be bet on. The 4 races are specified for each meeting before start of betting. To win this bet, the punter's selection must win on all 4 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## J. **JACKPOT 5**

Jackpot 5 is a bet type where the winning horses in 5 different races need to be bet on. The 5 races are specified for each meeting before start of betting. To win this bet, the punter's selection must win on all 5 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

# PEOPLE'S TOTE - TOTALISATOR RULES

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **K. JACKPOT 6**

Jackpot 6 is a bet type where the winning horses in 6 different races need to be bet on. The 6 races are predetermined. To win this bet, the punter's selection must win on all 6 races. To win this bet, the punter's selection must win on all 6 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **L. JACKPOT 7**

Jackpot 7 is a bet type where the winning horses in 7 different races need to be bet on. The 7 races are predetermined. To win this bet, the punter's selection must win on all 7 races. To win this bet, the punter's selection must win on all 7 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **M. JACKPOT 8**

Jackpot 8 is a bet type where the winning horses in 8 different races need to be bet on. The 8 races are predetermined. To win this bet, the punter's selection must win on all 8 races. To win this bet, the punter's selection must win on all 8 races.

The unit bet shall be Rs1.00.

# PEOPLE'S TOTE - TOTALISATOR RULES

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **N. PLACEPOT 2 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 2 different races need to be bet on. The 2 races are predetermined. To win this bet, the punter's selection must be 'place' on all 2 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **O. PLACEPOT 3 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 3 different races need to be bet on. The 3 races are predetermined. To win this bet, the punter's selection must be 'place' on all 3 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

# PEOPLE'S TOTE - TOTALISATOR RULES

## **P. PLACEPOT 4 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 4 different races need to be bet on. The 4 races are predetermined. To win this bet, the punter's selection must be 'place' on all 4 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **Q. PLACEPOT 5 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 5 different races need to be bet on. The 5 races are predetermined. To win this bet, the punter's selection must be 'place' on all 5 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **R. PLACEPOT 6 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 6 different races need to be bet on. The 6 races are predetermined. To win this bet, the punter's selection must be 'place' on all 6 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

# PEOPLE'S TOTE - TOTALISATOR RULES

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **S. PLACEPOT 7 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 7 different races need to be bet on. The 7 races are predetermined. To win this bet, the punter's selection must be 'place' on all 7 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

## **T. PLACEPOT 8 ACCUMULATOR**

Place accumulator is a bet type where the horses finishing in a 'place' position in 8 different races need to be bet on. The 8 races are predetermined. To win this bet, the punter's selection must be 'place' on all 8 races.

The unit bet shall be Rs1.00.

The unit dividend is calculated by dividing the Net Pool by the total number of unit bets for the winning combination.

In the event of a dead-heat, the dividend is calculated by dividing the Net Pool by the total number of winning combinations and each part thereof divided by the number of unit bets for the combination.

If the selection of a win place is withdrawn or declared non-runner, the selection is replaced by the Tote favourite.

# PEOPLE'S TOTE - TOTALISATOR RULES

## U. ALL-FOR-ALL (Lever Piler)

The purpose of the All-For-All is to select a multiple of winners or placed winners or combinations, which qualify for a dividend in respect of the pool in each of the legs of the Multiple bet selected.

Multiple bets will apply to the WIN and PLACE pools and the general rules applicable to those pools shall apply to their use in Multiple betting.

The multiple bet will take different pool of different races concerned with the bet per leg.

The Multiple bet begins with two selections and can have a maximum of selections for that specific race meeting independent of the number of races on the official racecard.

All selections will be in ascending order but need not be consecutive.

If a race is cancelled or a selection is scratched, then the Multiple bet continues as if that selection had not been selected and any reinvestments from the previous leg, or legs, shall be carried forward to the next selected leg(s) if any remain.

Any withdrawal or cancelled race or selection occurring in the last leg, the dividend will be paid on the previous leg independent of number of leg that the bet slip contains.

If you have more than one winning selection, their payouts will be added together for reinvestment onto the next leg. If more than one runner is selected after the first leg, all payouts will be reinvested equally by the number of runners and bet types in the next leg.

The validity of a multiple is valid only if all selection has taken place and dividend will be paid accordingly.

## **TOTE GUARANTEE PROMOTION RULES**

1. Tote Guarantee is available on each race for a particular race meeting for customers playing WIN or selections of WIN bets only.
2. Tote Guarantee applies to all WIN bets and the WIN leg of a Level Piler from the opening of bets till the closing of bets.
3. Tote Guarantee means that we will pay at least the Tote Guarantee Price (TGP) on WIN bets. If ever the Tote Dividend is greater than the GP, we will pay you that bigger amount.
4. Tote Guarantee will be available 15 minutes prior to starting time of the particular race, and will be available on TV and Website.
5. For example:
  - A. If Horse No. 1 carries a Final Tote Dividend of Rs 150, and Tote Guarantee Price of Rs 220. In case Horse No. 1 wins, the client will obtain Rs 220.
  - B. However, consider the case where Horse No. 3 carries a Final Tote Dividend of Rs 250, and Tote Guarantee Price of Rs 210. The client will therefore obtain Rs 250.
6. In the event of a dead heat for the first place, the Tote Guarantee Price will be divided by the number of winning selection and apply to all winning selections, which will determine the final dividend to be paid.
7. In the event of a withdrawal after the display of the Tote Guarantee Price, a percentage deduction prescribed by the Horse Racing Division (HRD) will be applied to the TGP, which will determine the final dividend to be paid.

### **RETURN TO PUNTERS (Year 2025)**

People's Turf PLC pays more than the prescribed minimum under Part B of the Fifth Schedule of the GRA Act 2007.

Instead of 72% for **win and place bets, the actual return to punters is 77%.**

Instead of 67% for **other bet types, the actual return to punters is 77%.**