



[www.SaratogaBets.com](http://www.SaratogaBets.com)

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## ACCOUNT WAGERING RULES

### Account Wagering Rules Summary

1. All SaratogaBets account holders must be at least eighteen (18) years old.
2. There is no membership fee but a \$25.00 minimum initial deposit must be made in order to open an account.
3. All applicants must complete a SaratogaBets Account Application/Identification Verification Form including their full legal name, social security number, date of birth, primary residency address (no PO Boxes), a completed IRS W-9 certification, telephone number and email address (if applicable). The account holder must physically sign the application to attest to its accuracy.
4. Only natural persons are eligible to be SaratogaBets account holders. Corporations, partnerships, trusts or other legal entities are not eligible to be account holders.
5. The SaratogaBets account is non-transferable and non-assignable.
6. The address listed on the SaratogaBets Account Application/Identification Verification Form is deemed the account holder's official address. SaratogaBets will use this address for all mailings including notices, checks, withdrawal forms, account statements and other correspondences.
7. Changes to the account holder's information must be made in person, by fax or by mail by completing and signing a written request which must be handed in at Saratoga Gaming and Raceway's designated mutuel window, faxed or mailed to the SaratogaBets Business Office in New York. The form will include the customer's name, date of request, address, social security number, account number, password and signature. Any changes to the SS# would require hard copy verification.
8. The account holder will be required to provide his/her account number, Password and/or PIN (depending on the method and type of the transaction) before an account wager or deposit. Withdrawals are required to be completed with a signed written request in person, by mail or fax or by EFT or bank wire transfer.
9. SaratogaBets reserves the right to exclude anyone from opening an account based on its business judgment. SaratogaBets shall refuse to open an account to known or reputed book makers; any person who engages in any activity which is deemed to be a gambling offense as defined in Article 225 of the Penal Law of the State of New York; a known fugitive from justice; and persons on its self-exclusion list, as well as minors and residents of states which prohibit New York State wagering accounts.

10. Account wagers will be accepted online via SaratogaBets.com or by phone toll free at 1-855-445-4414.
11. Only wagers validated and accepted by the wagering tote system, for which there are sufficient available funds in the wagering account, are deemed to be valid wagers. All account wagers are deemed to be pari-mutuel tickets and are subject to the rules and laws governing pari-mutuel tickets.
12. All account wagers will be read back or displayed for the account holder to confirm that the wager is correct, before it is sold. SaratogaBets assumes no responsibility for errors in wagers the account holder has confirmed.
13. Any wagers made or attempted after the official close of betting on a race are invalid.
14. Wagers may be cancelled or changed only prior to the close of betting for that race. All cancellations for the race must be made through an operator at 1-855-445-4414. Cancellations of large wagers or any wager that may seriously affect the tote odds, are subject to management approval as per New York State Racing and Wagering Board and the Rules, Regulations and State Laws of New York.
15. Funds from winning wagers will be credited to the account immediately after the race is official. Funds subject to Internal Revenue Service reporting requirements shall be held and not available for use until compliance with applicable Internal Revenue Service reporting requirements. Any applicable city, state and/or federal income tax is the responsibility of the account holder.
16. Deposits to the account may be made by cash, check, money order, cashiers check, ACH (Automatic Clearing House), credit or debit card, bank wire, PayNearMe or via Green Dot MoneyPak. Cash deposits may be made at a designated mutuel window at Saratoga Casino and Raceway, 342 Jefferson St. Saratoga Springs, New York. Deposits by check, money order or cashiers check may be made in person at a designated mutuel window at Saratoga Casino and Raceway, 342 Jefferson St, Saratoga Springs, New York or by mail to customer service as per attached check and money order Procedures. Account holders may make deposits on-line via ACH transfers as per the ACH Deposit Procedures. Bank wire transfers may be made by initiating the transaction at the account holder's bank by following the Bank Wire Deposit Procedures.
17. Withdrawals in person must be made by using the withdrawal form at a designated mutuel window at Saratoga Gaming and Raceway, 342 Jefferson St. Saratoga Springs, New York by supplying the account holder's name, account number, date of withdrawal request, signature, acceptable photo ID and the withdrawal amount. Checks will only be mailed to the official address on record for the account. Withdrawals from your account directly to your bank may be made by EFT or bank wire transfers. Follow the EFT or Bank Wire Withdrawal Procedure.
18. SaratogaBets accounts may be closed at the request of the account holder in person, by mail or by calling customer service toll free at 1-855-445-4414. Customer service will require the account Number and password. Any balance withdrawals must follow the Withdrawal Procedure with a written request as summarized above and detailed on the Withdrawal Procedure.
19. SaratogaBets account wagering daily, weekly or monthly detailed statements are available online at [www.SaratogaBets.com](http://www.SaratogaBets.com). The account holder can simply go to the website and pull down a

statement showing the beginning and ending balances as well as debits and credits for the dates requested. SaratogaBets account annual statements are also available online for the account holder to download or the account holder can call toll free to 1-855-445-4414 to have one mailed. This statement will show the beginning and ending balances as well as all debits and credits to the account.

20. Any account with no account wagering activity during a period of 36 consecutive months will be de-activated and distributed in accordance with Section 1012 of the New York State Racing Law. Only active wagering accounts will have access to the online services. Active is defined as wagering activity commensurate with corresponding usage of services.
21. Only one account may be open per person at any one time. SaratogaBets accounts may not be shared with or loaned to another player. Wrongful use of the account through deception, sharing or partnership will result in closure of the account and refund of any non-disputed balance.
22. SaratogaBets accounts are restricted for wagering and wagering related purposes only. Wagering related items may include handicapping items of reports, analyses, past performance and programs. Current available items are CompuBet Best Bets Reports for Harness, CompuBet Best Bets Reports for Thoroughbred, CompuBet Race Program Analysis for Thoroughbred, CompuBet Standard Analysis for Harness, Equibase Full Past Performance Program, Official Equibase Race Program and TrackMaster Past Performance for Harness. SaratogaBets will request New York State Racing and Wagering Board approval before adding additional items to the store front for purchase or for free.
23. SaratogaBets assumes no responsibility or liability for errors or omissions in programs or profiles.
24. Only the SaratogaBets account holder is entitled to obtain access to his/her account information. SaratogaBets will not share account information with third parties, other than the New York State Racing and Wagering Board, unless required to do so by statute, court order, subpoena or other legal process or without express written permission from the account holder.
25. SaratogaBets reserves the right to make adjustments to any account due to computer error, machine malfunction, operator error, fraud or other misuse.
26. SaratogaBets reserves the right to terminate, revise, modify or withdraw the SaratogaBets account at any time with or without prior notice, with the approval of the New York State Racing and Wagering Board.
27. All decisions of SaratogaBets management will be final.
28. The account holder shall receive a copy of these rules, plus a copy of these rules is available on line via [www.SaratogaBets.com](http://www.SaratogaBets.com). SaratogaBets account rules may be updated periodically with the approval of the New York State Racing and Wagering Board and will be available for inspection at the Saratoga Gaming and Raceway Mutuel Office and at [www.SaratogaBets.com](http://www.SaratogaBets.com). Account holders will be notified whenever rules have changed and will be provided a copy of such changes. The receipt by SaratogaBets of a signed application signifies the applicant's acceptance of all rules and conditions.