

## ILLUSTRATION: DIVIDEND CALCULATION      SINGLE RACE POOLS

Pool	Dividend Qualification	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void
Win (Unit Bet \$10)	1st in a race.	Refund.	Net Pool shared between horses in dead-heat for 1st place.	Pay 2nd or if unbacked pay 3rd or if also unbacked refund.	If there are less than 2 Starters, the Pool will be terminated.	If no finisher, refund.	Refund.
Place (Unit Bet \$10)	At the commencement of betting: 1st, 2nd or 3rd in a race of 7 or more Declared Starters, 1st, 2nd in a race of 4, 5 or 6 Declared Starters.	Refund.	Net Pool shared between horses in a dead-heat for Place but where there are additional horses eligible for Dividend, the Net Pool will be shared proportionally.	Share Net Pool amongst Placed Horses backed. If no Placed Horses are backed, refund all Bets.	(3 Dividends) If there are less than 5 Starters, the Pool will be terminated.  (2 Dividends) If there are less than 4 Starters, the Pool will be terminated.	2 finishers – pay 1st & 2nd. 1 finisher – pay 1st. No finisher – refund.	Refund.
Quinella (Unit Bet \$10)	1st & 2nd in either order.	Refund.	Net Pool shared between “winning combinations”.	Pay 1st & 3rd or if unbacked pay 2nd & 3rd or if also unbacked refund.	If there are less than 3 Starters, the Pool will be terminated.	1 finisher – pay 1st. No finisher – refund.	Refund.
Quinella Place (Unit Bet \$10)	Selecting any two of the first three Placed Horses in any finishing order.	Refund.	Net Pool shared between “winning combinations”, but where there are additional “winning combinations” eligible for Dividend, the Net Pool will be shared proportionally.	Share Net Pool amongst “winning combinations” backed. If all “winning combinations” are unbacked, refund all Bets.	If there are less than 7 Starters, the Pool will be terminated.	2 finishers – pay 1st & 2nd. 1 finisher – pay 1st. No finisher – refund.	Refund.
Forecast (Unit Bet \$10)	1st & 2nd in correct order.	Refund affected combinations, other Bets stand.	Net Pool shared between “winning combinations”.	Refund.	If there are less than 4 Starters, the Pool will be terminated.	If less than 2 finishers, refund.	Refund.
Tierce (Unit Bet \$10)	1st, 2nd & 3rd in correct order.	Refund affected combinations, other Bets stand.	Net Pool shared between “winning combinations”.	Pay first three Placed Horses in any order or if unbacked refund.	If there are less than 4 Starters, the Pool will be terminated.	If less than 3 finishers, refund.	Refund.
Trio (Unit Bet \$10)	1st, 2nd & 3rd in any order.	Refund affected combinations, other Bets stand.	Net Pool shared between “winning combinations”.	Refund.	If there are less than 5 Starters, the Pool will be terminated.	If less than 3 finishers, refund.	Refund.
Quartet (Unit Bet \$10)	1st, 2nd, 3rd & 4th in correct order.	Refund affected combinations, other Bets stand.	Net Pool shared between “winning combinations”.	Pay first four Placed Horses in any order or if unbacked refund.	If there are less than 6 Starters, the Pool will be terminated.	If less than 4 finishers, refund.	Refund.
First 4 (Unit Bet \$10)	1st, 2nd, 3rd & 4th in any order.	Refund affected combinations, other Bets stand.	Net Pool shared between “winning combinations”.	Refund.	If there are less than 6 Starters, the Pool will be terminated.	If less than 4 finishers, refund.	Refund.

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Pool	Dividend Qualification	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
Double (Unit Bet \$10)	1st in both Legs.	Substitute Favourite for each withdrawn horse notwithstanding prior selection of Favourite.	85% of the Net Pool shared between "winning combinations".  If dead-heat 1st occurs in the second Leg, the entire Net Pool shall be shared between the "winning combinations" and no Dividend for "consolation combination".	Pay 1st & 2nd, then 1st & 3rd, then 1st & any selection, then refund.	If there are less than 2 Starters in both Legs, the Pool will be terminated.  If there are less than 2 Starters in a Leg, pay 1st in the other Leg.	If there is no finisher in both Legs, refund.  If there is no finisher in a Leg, pay 1st in the other Leg.	If both races void, refund.  If 1 race void, pay 1st in the remaining Leg.
Consolation	1st in first Leg & 2nd in second Leg.	As above.	15% of the Net Pool shared between "consolation combinations".	No Dividend for "consolation combination" payable.	No Dividend for "consolation combination" payable if there are less than 2 Starters in any Leg.	No Dividend for "consolation combination" payable if there is no finisher in any Leg.	No Dividend for "consolation combination" payable if there is a void race in any Leg.
Treble (Unit Bet \$10)	1st in the three Legs.	Substitute Favourite for each withdrawn horse notwithstanding prior selection of Favourite.	85% of the Net Pool shared between "winning combinations".  If dead-heat 1st occurs in the third Leg, the entire Net Pool shall be shared between the "winning combinations" and no Dividend for "consolation combination".	Pay 1st in first and second Legs & 2nd in third Leg, then pay 1st in first and second Legs & 3rd in third Leg, then 1st in first and second Legs & any selection in third Leg, or if unbacked, refund.	If there are less than 2 Starters in all Legs, the Pool will be terminated.  If there are less than 2 Starters in any two Legs, pay 1st in the remaining Leg.  If there are less than 2 Starters in any one Leg, pay 1st in the other two Legs.	If there is no finisher in all Legs, refund.  If there is no finisher in any two Legs, pay 1st in the remaining Leg.  If there is no finisher in any one Leg, pay 1st in the other two Legs.	If all races void, refund.  If 2 races void, pay 1st in remaining Leg.  If 1 race void, pay 1st in each remaining Legs.
Consolation	1st in first two Legs & 2nd in third Leg.	As above	15% of the Net Pool shared between "consolation combinations".	No Dividend for "consolation combination" payable.	No Dividend for "consolation combination" payable if there are less than 2 Starters in any Leg.	No Dividend for "consolation combination" payable if there is no finisher in any Leg.	No Dividend for "consolation combination" payable if there is a void race in any Leg.

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<b>Pool</b>	<b>Dividend Qualification</b>	<b>Total Winning Amount Bet Less Than One Unit Bet (\$10)</b>	<b>Withdrawals</b>	<b>Dead Heat</b>	<b>Unbacked</b>	<b>Insufficient Starters</b>	<b>Insufficient Finishers</b>	<b>Void Races</b>	<b>Jackpot Pool/Jackpot</b>
Double Trio (Unit Bet \$10)	1st, 2nd & 3rd in any order in both Legs.	If the total winning amount bet is less than one Unit Bet amount in a “winning combination”, the Net Pool will be declared as the Dividend. The Backer of the “winning combination” will be paid such part of the Dividend as the Partial Unit Bet bears to the Unit Bet. The remaining balance of the Dividend shall be credited to the Jackpot Pool.	For each Bet combination, one withdrawal substitute the Favourite, or 2nd Favourite if the Favourite is already a selection, or 3rd Favourite if both 1st & 2nd Favourites are already the selections. Two withdrawals substitute the Favourite & 2nd Favourite, or the 2nd Favourite & 3rd Favourite or the Favourite & 3rd Favourite as the case may be if the Favourite or 2nd Favourite is already a selection. Three withdrawals substitute the Favourite, 2nd Favourite & 3rd Favourite.	Net Pool shared between “winning combinations”.  If any of the dead-heat “winning combinations” is unbacked, the part of the Net Pool attributed to the unbacked “winning combination(s)” shall be credited to the Jackpot Pool.  If none of the dead-heat “winning combinations” are backed, the “Unbacked” provisions will apply.	Jackpot allocated shall be credited back to the Jackpot Pool.  50% of the Net Pool shall be credited to the Jackpot Pool and balance of the Net Pool paid to the 1st, 2nd & 3rd horses in any order in 1st Leg and ignore 2nd Leg or if unbacked the entire Net Pool shall be credited to the Jackpot Pool.	If there are less than 4 Starters in any Leg, Jackpot allocated shall be credited back to the Jackpot Pool.  If there are less than 4 Starters in both Legs, the Pool will be terminated.	Jackpot allocated shall be credited back to the Jackpot Pool.  If less than 3 finishers in one Leg, pay 1st, 2nd & 3rd horses in any order in the other Leg.  If less than 3 finishers in both Legs, refund.	Jackpot allocated shall be credited back to the Jackpot Pool.  1 Leg void, pay 1st, 2nd & 3rd horses in any order in the other Leg.  Both races void, refund.	Jackpot from the Jackpot Pool allocated to such subsequent day or night meeting as decided by the Club.  The Club shall determine the size of the Jackpot or the period of time the Jackpot Pool may be carried forward.

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<b>Pool</b>	<b>Dividend Qualification</b>	<b>Total Winning Amount Bet Less Than One Unit Bet (\$10)</b>	<b>Withdrawals</b>	<b>Dead Heat</b>	<b>Unbacked</b>	<b>Insufficient Starters</b>	<b>Insufficient Finishers</b>	<b>Void Races</b>	<b>Jackpot Pool/Jackpot</b>
Triple Trio (Unit Bet \$10)	1st, 2nd & 3rd in any order in the three Legs.	If the total winning amount bet is less than one Unit Bet amount in a “winning combination”, the part of the Net Pool allocated to such “winning combination” will be declared as the Dividend. The Backer of such “winning combination” will be paid such part of the Dividend as the Partial Unit Bet bears to the Unit Bet. The remaining balance of the Dividend shall be credited to the Jackpot Pool.	For each Bet combination, one withdrawal substitute the Favourite, or 2nd Favourite if the Favourite is already a selection, or 3rd Favourite if both 1st & 2nd Favourites are already the selections. Two withdrawals substitute the Favourite & 2nd Favourite, or the 2nd Favourite & 3rd Favourite or the Favourite & 3rd Favourite as the case may be if the Favourite or 2nd Favourite is already a selection. Three withdrawals substitute the Favourite, 2nd Favourite & 3rd Favourite.	85% of the Net Pool shared between “winning combinations”.  If any of the dead-heat “winning combinations” is unbacked, the part of the Net Pool attributed to the unbacked “winning combination(s)” shall be credited to the Jackpot Pool.  If none of the dead-heat “winning combinations” are backed, the “Unbacked” provisions will apply.	The Jackpot allocated and the 85% of the Net Pool shall be credited to the Jackpot Pool.	Jackpot allocated shall be credited back to the Jackpot Pool.  If there are less than 4 Starters in all Legs, the Pool will be terminated.  If there are less than 4 Starters in two Legs, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the remaining Leg.  If there are less than 4 Starters in one Leg, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the other two Legs.	Jackpot allocated shall be credited back to the Jackpot Pool.  If less than 3 finishers in all Legs, refund.  If less than 3 finishers in two Legs, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the remaining Leg.  If less than 3 finishers in one Leg, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the other two Legs.	Jackpot allocated shall be credited back to the Jackpot Pool.  All races void, refund.  Two Legs void, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the remaining Leg.  One Leg void, 100% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in the other two Legs.	The Jackpot from the Jackpot Pool allocated to such subsequent day or night meeting as decided by the Club.  The Club shall determine the size of the Jackpot or the period of time the Jackpot Pool may be carried forward.

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Pool	Dividend Qualification	Total Winning Amount Bet Less Than One Unit Bet (\$10)	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
Triple Trio Consolation	1st, 2nd & 3rd in any order in first two Legs.	If the total winning amount bet is less than one Unit Bet amount in a “consolation combination”, the part of the Net Pool allocated to such “consolation combination” will be declared as the Dividend. The Backer of such “consolation combination” will be paid such part of the Dividend as the Partial Unit Bet bears to the Unit Bet. The remaining balance of the Dividend shall be credited to the Jackpot Pool.	For each Bet combination, one withdrawal substitute the Favourite, or 2nd Favourite if the Favourite is already a selection, or 3rd Favourite if both 1st & 2nd Favourites are already the selections. Two withdrawals substitute the Favourite & 2nd Favourite, or the 2nd Favourite & 3rd Favourite or the Favourite & 3rd Favourite as the case may be if the Favourite or 2nd Favourite is already a selection. Three withdrawals substitute the Favourite, 2nd Favourite & 3rd Favourite.	15% of the Net Pool shared between “consolation combinations”.  If any of the dead heat “consolation combinations” is unbacked, the part of the Net Pool attributed to the unbacked “consolation combination(s)” shall be credited to the Jackpot Pool.  If none of the dead heat “consolation combinations” are backed, the “Unbacked” provisions will apply.	15% of the Net Pool shall be paid to the 1st, 2nd & 3rd horses in any order in first Leg and ignore second leg, or if also unbacked 15% of the Net Pool shall be credited to the Jackpot Pool.	No Dividend for “consolation combination” payable if there are less than 4 Starters in any Leg.	No Dividend for “consolation combination” payable if there are less than 3 finishers in any Leg.	No Dividend for “consolation combination” payable if there is a void race in any Leg.

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Pool	Dividend Qualification	Total Winning Amount Bet Less Than One Unit Bet (\$10)	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
Six Up (Unit Bet \$10)	1st or 2nd in each of the Legs nominated to comprise the Six Up.	If the total winning amount bet is less than one Unit Bet amount in a "winning combination", the part of the Net Pool allocated to such "winning combination" will be declared as the Dividend. The Backer of such "winning combination" will be paid such part of the Dividend as the Partial Unit Bet bears to the Unit Bet. The remaining balance of the Dividend shall be credited to the Jackpot Pool.	Substitute each withdrawn horse with the Favourite.	Any horse dead-heating for 1st or 2nd place will be considered as forming part of "winning combination" but no subdivision of that part of the Net Pool allocated will be made.	Pay 50% of the Net Pool to 1st or 2nd horses in first five Legs, or if unbacked, pay 1st or 2nd horses in first four Legs, or if also unbacked, credit the 50% of the Net Pool to the Jackpot Pool.	If less than 3 Starters in all Legs, the Pool will be terminated.  If less than 2 Starters in any Leg, pay 100% of the Net Pool to 1st or 2nd horses in remaining Legs.	If no finisher in all Legs, refund.  If no finisher in any Leg, pay 100% of the Net Pool to the 1st or 2nd horses in remaining Legs.	All races void, refund.  Any Leg voids, pay 100% of the Net Pool to the 1st or 2nd horses in remaining Legs.

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Six Up Six Win Bonus	1st in each of the Legs nominated to comprise the Six Up.	If the total winning amount bet is less than one Unit Bet amount in a "winning combination", the part of the Net Pool allocated to such "winning combination" will be declared as the Dividend. The Backer of such "winning combination" will be paid such part of the Dividend as the Partial Unit Bet bears to the Unit Bet. The remaining balance of the Dividend shall be credited to the Jackpot Pool.	Substitute each withdrawn horse with the Favourite.	50% of the Net Pool shared between "winning combinations".  If any of the dead-heat "winning combinations" is unbacked, credit the part of the Net Pool attributed to the unbacked "winning combination(s)" to the Jackpot Pool.  If none of the dead-heat "winning combinations" are backed, apply the "Unbacked" provisions.	Credit Jackpot allocated to the Six Win Bonus back to the Jackpot Pool.  Credit 50% of the Net Pool attributed to the Six Win Bonus to the Jackpot Pool.	Credit Jackpot allocated to the Six Win Bonus back to the Jackpot Pool.  If less than 2 Starters in any Leg, no Dividend for "Six Win Bonus combination"	Credit Jackpot allocated to the Six Win Bonus back to the Jackpot Pool.  If no finisher in any Leg, no Dividend for "Six Win Bonus combination"	Credit Jackpot allocated to the Six Win Bonus back to the Jackpot Pool.  If any Leg void, no Dividend for "Six Win Bonus combination"	The Club shall decide which day or night meeting to allocate a Jackpot from the Jackpot Pool or the size of the Jackpot or the period of time the Jackpot Pool may be carried forward.

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**MERGED POOLS**

Merged Pool	Dividend Qualification	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
Win (Unit Bet \$10) & Composite Win (Unit Bet \$10)	Win - 1st in a race  Composite Win - Composite which has the 1st horse in a race	Win - Refund  Composite Win - Either (i) all Starters in the same Composite have been withdrawn; or (ii) there are less than three Composites with Starters in the same Grouping - Refund.	Both Win & Composite Win - Dividend for a Winning Bet shall be the amount that would have been paid if there were no dead-heat divided by the number of horses involved in the dead-heat which have been backed, multiplied by the number of “winning combinations” in the Winning Bet where the Winning Bet includes more than one winning combination.	Win - The “winning combination” of Composite Win Bets or if unbacked 2nd horse of Win and/or Composite Win or if also unbacked 3rd horse of Win and/or Composite Win or if still unbacked, refund all Win Bets.  Composite Win - The “winning combination” of Win Bets and/or Composite Win in other Groupings or if unbacked 2nd horse of Win and/or Composite Win or if also unbacked 3rd horse of Win and/or Composite Win or if still unbacked, refund all Composite Win Bets.	Win - If there are less than 2 Starters, refund all Win Bets.  Composite Win - If there are less than 7 Starters in the race or there are less than 3 Composites with Starters in the same Grouping, refund all Composite Win Bets.	Both Win & Composite Win - If no finisher, refund all Win & Composite Win Bets.	Both Win & Composite Win - Refund all Win & Composite Win Bets.



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**MERGED POOLS**

Merged Pool	Dividend Qualification	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
Forecast (Unit Bet \$10) & Trio (Unit Bet \$10)	Forecast – 1st & 2nd in correct order.  Trio – 1st, 2nd & 3rd in any order.	Both Forecast & Trio – Refund affected combinations, other Bets stand.	Both Forecast & Trio – Dividend for a Winning Bet shall be the amount that would have been paid if there were no dead-heat divided by the number of “winning combinations” involving the horses in the dead-heat which have been backed, multiplied by the number of “winning combinations” in the Winning Bet where the Winning Bet includes more than one winning combination.	Forecast – Refund all Forecast Bets.  Trio – Refund all Trio Bets.	Forecast – If there are less than 4 Starters, refund all Bets.  Trio – If there are less than 5 Starters, refund all Trio Bets.	Forecast – If less than 2 finishers, refund all Bets.  Trio – If less than 3 finishers, refund all Trio Bets.	Both Forecast & Trio – Refund all Forecast & Trio Bets.

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Merged Pool	Dividend Qualification	Withdrawals	Dead Heat	Unbacked	Insufficient Starters	Insufficient Finishers	Void Races
<p>Quartet (Unit Bet \$10) &amp; First 4 (Unit Bet \$10)</p>	<p>Quartet - 1st, 2nd, 3rd &amp; 4th in correct order.</p> <p>First 4 - 1st, 2nd, 3rd &amp; 4th in any order.</p>	<p>Both Quartet &amp; First 4 - Refund affected combinations, other Bets stand.</p>	<p>Both Quartet &amp; First 4 - Dividend for a Winning Bet shall be the amount that would have been paid if there were no dead-heat divided by the number of “winning combinations” involving the horses in the dead-heat which have been backed, multiplied by the number of “winning combinations” in the Winning Bet where the Winning Bet includes more than one winning combination.</p> <p>The total amount of the Jackpot allocated shall be paid even if any of the “winning combinations” in a dead-heat is unbacked.</p>	<p>Quartet - The “winning combination” of the first 4 horses (in any order) or if still unbacked, refund all Quartet Bets. For the avoidance of doubt, First 4 Bets shall not be eligible to the Quartet Bet Net Pool where Quartet and First 4 form a Merged Pool and where the “winning combination” of Quartet is unbacked.</p> <p>First 4 - Refund all First 4 Bets.</p> <p>In the event that a Jackpot has been allocated and is to be aggregated (such allocation and aggregation to be made to the respective Net Pools forming the Quartet &amp; First 4 Merged Pool in proportion to the total money value in each of those Net Pools or in such proportion as may be determined by the Operator), the “winning combination” is unbacked, the Jackpot (or the relevant proportion thereof) shall not be aggregated with that Quartet &amp; First 4 Merged Pool but will be credited back to the Jackpot Reserve Pool from which it was deducted.</p>	<p>Both Quartet &amp; First 4 - If there are less than 6 Starters, refund all Quartet &amp; First 4 Bets.</p> <p>In the event that a Jackpot has been allocated and is to be aggregated, there are insufficient Starters, the Jackpot shall not be aggregated with that Quartet &amp; First 4 Merged Pool but will be credited back to the Jackpot Reserve Pool from which it was deducted.</p>	<p>Both Quartet &amp; First 4 - If less than 4 finishers, refund all Quartet &amp; First 4 Bets.</p> <p>In the event that a Jackpot has been allocated and is to be aggregated, there are insufficient finishers, the Jackpot shall not be aggregated with that Quartet &amp; First 4 Merged Pool but will be credited back to the Jackpot Reserve Pool from which it was deducted.</p>	<p>Both Quartet &amp; First 4 - Refund all Quartet &amp; First 4 Bets.</p> <p>In the event that a Jackpot has been allocated and is to be aggregated, there is a Void Race, the Jackpot shall not be aggregated with that Quartet &amp; First 4 Merged Pool but will be credited back to the Jackpot Reserve Pool from which it was deducted.</p>