



TURF CLUB SPORTS BOOK

Gaming Guide and House Rules

Rev. 9/24

SPORTS BETTING

At Turf Club Sports Book, you can put down money on your favorite teams and games. Before you get in on the action, there are a number of bets to choose from.

TYPES OF BETS:

SPREAD BET: A wager on a single game with a point spread. Simply cover the spread to win.

MONEY LINE BET: A bet on a specific team to win, without a point spread to cover.

OVER/UNDER BET: Betting that the total combined score of both teams will be over or under a set number.

FUTURE BETS: Wagers placed on a contest at a later date.

PARLAY BETS: Combining multiple single bets into one big bet for a larger payout.

SAME-GAME PARLAY BETS: Combining multiple bets from the same game into one big bet for a larger payout.

TEASER BETS: Combining multiple single bets into one big bet, with the ability to alter the point spread.

ROUND ROBIN BETS: A series of smaller parlays created from a larger list of bets.

PROP BETS: A wager not tied to the result of a contest.

BASIC LINGO:

ACTION: Having a wager of any kind on a contest.

COVER: For a favorite, to win by more than the point spread. For an underdog, to win the game or lose by less than the spread.

LINE: Both the point spread or odds of a game.

OFF THE BOARD: A game in which no wagering is available.

PICK/PICK 'EM: A game without a favorite or underdog, meaning the spread is zero.

HOW TO PLACE A BET

- 1 Check out the odds display screen to view all the games and lines currently offered.
- 2 Once you've decided which bets to place, walk up to the betting counter with cash in hand. Please note: credit cards and checks are not accepted.
- 3 Tell the cashier the game ID, bet amount, and the bet type that you'd like to place.
- 4 Before leaving the counter, check that your ticket information is correct.
- 5 Put your ticket in a safe place.
- 6 Find a seat on property with a great view of the live sports action.
- 7 If you win your bet, return to the betting counter and hand the cashier your ticket to collect your payout.

HOW TO PLACE A SPORTS BET AT THE KIOSK

- 1 Swipe your Camas Rewards card to log in.
- 2 Insert cash into the bill collector.
- 3 Betting options will appear on the kiosk screen. Select the game, betting amount, and bet type you'd like to place.
- 4 Place bet and print your ticket.
- 5 If you win your bet, visit the betting counter and hand the cashier your ticket to collect your payout.

HOW TO REGISTER YOUR MOBILE WAGERING ACCOUNT

- 1 Download the free Turf Club Sports Book app.
- 2 If you're not already a Camas Club member, visit the Camas Club to join for free. A Camas Club membership is required to place bets through the app.

- 3 Register your account by bringing your valid ID, SSN, and completed W-9 to the Turf Club betting counter.
- 4 Load funds onto your account using cash at the betting counter.
- 5 Place bets anywhere on Northern Quest Resort & Casino property (excluding Northern Quest RV Resort and B&B Theatres).
- 6 Cash out any time at the betting counter.

Disclaimer: Sports wagering may not be conducted on any minor league sport. Sports wagering may not be conducted on any collegiate sport or athletic event offered or sponsored by a Washington State collegiate institution.

Northern Quest is committed to supporting responsible gaming. If you or someone you know has a gambling problem, please call the Washington State Problem Gambling Helpline at 800.547.6133 or Camas Path at 509.789.7630

HOUSE RULES

1. NORTHERN QUEST RESORT & CASINO TURF CLUB SPORTS BOOK HOUSE RULES

- 1.1. Guest must be 21 years of age or older to place a sports wager.
- 1.2. Guests should familiarize themselves with Northern Quest Resort & Casino Turf Club Sports Book (NQRC Sports Book) House Rules before placing a bet. By placing a bet, the guest acknowledges reading and understanding the house rules.
- 1.3. NQRC Sports Book reserves the right to refuse any wager, delete, or limit selections prior to the acceptance of any wagers.
- 1.4. Please check your tickets for accuracy before leaving the betting window/kiosk. Leaving the window/kiosk with the ticket is deemed an acceptance of the wager by both parties.
 - 1.4.1. Tickets will not be altered or voided prior to the start of an event except at the discretion of management and with the approval of both parties.
 - 1.4.2. Once both parties accept a wager, tickets will not be altered or voided after an event officially begins.

- 1.4.3. Tickets will expire 90 days from event start date.
- 1.5. Management will make every effort to ensure the odds displayed on their screen are accurate.
 - 1.5.1. Computer-generated point spreads/odds shall determine winners, losers, ties and payout odds.
 - 1.5.2. For the protection of all concerned, management will retain a record of all point spreads and odds in case of technical or human error.
 - 1.5.3. All statistical and other data displayed on the sportsbook screens, wall boards, scratch sheets, etc. are for the convenience of our guests only. Maximum care is taken to ensure the accuracy of such information.
- 1.6. NQRC Sports Book will determine minimum and maximum wagers on all race & sports events.
- 1.7. NQRC Sports Book reserves the right to void or amend a wager that is a result of an obvious error with a misstated line or misstated odds of a wager or where the terms offered on a wager are materially different from those available to the general market at the time the wager is placed. This applies to individual wagers or wagers that are part of a multi-event, such as a parlay.
- 1.8. NQRC Sports Book reserves the right to add, change or delete the Sports Book payout ratio limits.
- 1.9. NQRC Sports Book is not responsible for lost, stolen, altered or unreadable tickets. Lost or stolen ticket claims will be paid upon presentation of supporting information or documentation. In the absence of such documentation, NQRC Sports Book reserves the right to wait at least 90 days after the conclusion of the event and/or racing meet to make its decision regarding payment.
- 1.10. Management will make every reasonable effort to resolve disputes. Any unresolved dispute arising as a result of wagers accepted by NQRC Sports Book shall be sent to Kalispel Tribal Gaming Agency for resolution.
- 1.11. NQRC Sports Book reserves the right to prohibit the below sportsbook participants:
 - 1.11.1. Any guest on the exclusion list

1.11.2. Self-excluded guests

1.11.3. Banned guests

1.11.4. Guests suspected in syndicate wagering

1.12. NQRC Sports Book reserves the right to add, change or delete the race and sportsbook house wagering rules, subject to regulatory approval.

1.13. NQRC Sports Book does not guarantee a field selection on any future/proposition wager.

2. ACTION/OFFICIAL RESULTS

2.1. Basketball, boxing, hockey, and mixed martial arts must be played on the date scheduled for “action.” If a game is postponed and/or rescheduled to a later date, said game will automatically constitute “no action,” unless otherwise specified. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.

2.2. Football — If a game is postponed and/or rescheduled to a later date, said game will automatically constitute “no action/void,” unless played in the same weekly schedule (Thursday-Wednesday, local stadium time).

2.3. For soccer and baseball, unless otherwise specified, if a match is suspended/postponed and is completed within 48 hours of the previously scheduled start time, then all bets will be considered “action” and settled with the final result. If the match is not completed within 48 hours, all undecided bets are considered “no action/void” unless stipulated otherwise on guest wagering information sheets or odds display.

2.4. Except for boxing, mixed martial arts (all leagues), and tennis – Management is not responsible for location changes. If a game or event is moved from its original location, all wagers are “no action” unless otherwise stipulated.

2.5. For wagering purposes, unless otherwise stipulated, matches are official once the opening bell/buzzer sounds, regardless of the scheduled length of the bout. All fighting “pick the round” proposition wagers are “no action” (refunded) if the scheduled length of the bout is changed from the distance displayed by the sportsbook or on guest wagering information sheets or odds display.

- 2.6. All results are deemed final once the official agency (official sports body, commission, sanctioning organization, etc.) has posted the result. Subsequent inquiries and changes to official result will not affect the bet settlement after one hour or more of the conclusion of the event.
- 2.7. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the event's conclusion according to house wagering rules. The NQRC Sports Book does not recognize suspended games, result changes one hour or more after the event's conclusion, protests, overturned decisions, etc.
- 2.8. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):
- 2.8.1. Baseball (major league, minor league, college, amateur) — In all nine-inning scheduled games, winners and losers are official after nine innings of play, unless the home team is leading after eight and one-half innings. Postponed or suspended games must go a minimum of five innings or four and one-half innings if the home team is ahead. If a game goes past five innings and is subsequently postponed or suspended, the winner is determined by the score after the last full inning of play, except in a case in which the home team scores to tie or takes the lead in the bottom half of the inning, then the runs do count.
- 2.8.2. Basketball (professional) — 43 minutes of play
- 2.8.3. Basketball (international/Olympic) — 35 minutes of play
- 2.8.4. Basketball (college) — 35 minutes of play
- 2.8.5. Basketball (women's professional) — 35 minutes of play
- 2.8.6. Fighting/mixed martial arts (professional) — When bell (buzzer, etc.) is sounded, signifying the start of the opening round, the bout is considered official for betting purposes, regardless of the scheduled length.
- 2.8.7. Football (professional/college) — 55 minutes of play

- 2.8.8. Hockey (professional/college) — 55 minutes of play
- 2.8.9. Soccer (professional) — 90 minutes of play
- 2.8.10. All halftime (first half and second half), quarter, period, set, etc. wagering propositions must be played to the conclusion of that portion of play to be considered “action,” and are independent of the game and other propositions. Soccer first- or second-half wagers must go at least 45 minutes to be considered “action.”
- 2.9. For all sports except baseball, for player proposition bets, the player must play for “action” or all bets for that player will be considered “no action/void.” For baseball, the player must start for “action” or all bets for that player will be considered “no action/void.”
- 2.10. If a game is final for betting purposes, all player prop bets are “action”; however, if the game is suspended/postponed/abandoned before the game is official for betting purposes, all undecided player prop bets for that game will be “no action/void.”
- 2.11. Pre-built parlay markets — If any individual leg of the parlay is void (player did not play or, for MLB, player did not start), the parlay will be graded as “no action/void.”
- 2.12. Futures wagers will be graded within one calendar year of the official league start date. In circumstances of delayed future wagers, including but not limited to division/conference/finals, etc., the date change will be considered “action” if completed within one calendar year of the official league start date.
- 2.13. Both sides must start in any two-way matchup propositions.
- 2.14. Any straight wager deemed “no action” will be refunded. If a parlay has a leg that is deemed “no action,” the parlay will be reduced by one selection (e.g. four-team parlay becomes a three-team parlay, two-team parlay becomes a straight wager). If a teaser has a leg that is deemed “no action,” the teaser will be reduced by one selection (e.g. four-team teaser becomes a three-team teaser, two-team teaser becomes a refund). *This rule does NOT apply to SGP (see SGP rules).

- 2.15. For season-long player statistical leader and award futures, players must play in at least one regular season game for “action.”
- 2.16. In the event of a tie or a “dead heat,” the bet amount is divided by the number of players that are tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with four other golfers for 5th place, the wager will be calculated by dividing the \$100 stake five times per rules. Calculation: $\$100 \div 5 = \20 ; $\$20 \times +200 = \40
- 2.17. The odds displayed in the system at the time of the wager will be the most current. Auxiliary displays will be updated as quickly as possible, if not automatically updated through the system.
- 2.18. Patrons will be notified of odds or line changes in the following manner:
- 2.18.1. Posted odds will be changed automatically on the electronic reader boards.
 - 2.18.2. Posted odds will be changed manually on all handwritten sports boards.
 - 2.18.3. Non-posted events will be announced verbally within the premises of the sportsbook.
 - 2.18.4. Posted changes will be updated within 10 minutes on the electronic reader boards or the handwritten sports boards.
 - 2.18.5. Non-posted printed media will be updated on a weekly basis with the date of the latest issue.

3. AUTO RACING

- 3.1. All future book wagers on auto racing are “action” once driver begins event unless stipulated otherwise on guest wagering information sheets or odds display.
- 3.2. All participants in event match-up or driver propositions must start the event, or that proposition is “no action” and wager will be refunded.
- 3.3. The winner of driver matchups and race propositions will be based on the official finish order.
- 3.4. All auto race wagers are on drivers only; not on a team or car, unless stipulated otherwise on guest wagering information sheets or odds display.

- 3.5. Auto race results will be considered official for wagering purposes one hour after the event's conclusion. At that time, auto-series recognized results and statistics will be used to determine all winners and losers. Subsequent changes will not be recognized.
- 3.6. The field includes any driver who is not listed.
- 3.7. If a specific event is suspended/postponed, then bets will be considered "action" provided that the event is completed within 72 hours.

4. BASEBALL

- 4.1. Baseball wagers are accepted in the following manner:
 - 4.1.1. All bets are "action" — team against team, regardless of the starting pitchers. There are no listed pitchers.
- 4.2. On baseball first five inning money line wagers, the game must go five complete innings or four and one-half innings with the home team winning for "action."
- 4.3. On baseball first-inning wagers, the first inning must be completed for "action."
- 4.4. When wagering on "totals" (over/under), extra innings, etc., are counted in the final score unless stipulated otherwise.
- 4.5. All settlements are based on the results and statistics provided by the relevant league's governing body (e.g. Major League Baseball).
- 4.6. Called/suspended games must go a minimum of five innings, or four and one-half innings if the home team is ahead.
- 4.7. If a game goes past five innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play. Except in a case in which the home team scores to tie or takes the lead in the bottom half of the inning in which the game is postponed or suspended; the runs do count.
- 4.8. When wagering on baseball full game "totals" or "run lines," the game must go at least the regulation nine innings (eight and one-half if the home team is ahead) for a scheduled nine-inning game. For baseball first five innings "totals" or "run lines," the game must go five complete innings for "action."
- 4.9. For all non-US professional leagues and college baseball and softball, wagers are "action" regardless of starting pitchers. "Totals"

and “run line” wagers are subject to the same game length rules as professional US baseball. The bottom team that is listed does not necessarily bat last.

- 4.10. If on the day of the event’s conclusion, no winner is determined, minimum play requirements are not met, or “no contest” is declared, all wagers on that event will be considered “no action” for betting purposes and wager will be refunded.
- 4.11. When wagering on softball “totals” or “run lines,” the game must go at least the regulation seven innings (six and one-half innings if the home team is ahead). If the game goes past regulation innings into extra innings and is subsequently suspended or postponed, it is considered to have “action” and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extra-inning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, then the score will be determined at the point of suspension.
- 4.12. For the World Baseball Classic or any other games that are called due to the mercy rule, “totals” and “run lines” are considered “action.”
- 4.13. Unless odds are quoted for a tie, in any market where the result is a tie, those bets will be refunded.
- 4.14. For pro baseball regular season wins wagers, check customer sheets for the minimum required games to be played for “action.”
- 4.15. In the event that the All-Star Game does not go into extra innings but is decided by a Home Run Derby, the winner of the derby will have one run added to its score and this run will count towards the game total. Example of the Home Run Derby scenario: If the score is 3-3 after nine innings, the team winning the Home Run Derby will win the game 4-3.

5. BASKETBALL

- 5.1. All games must be fully completed for full-game basketball wagers to be “action.” Pro must play a minimum of 43 minutes to be considered “completed,” college must play a minimum of 35 minutes to be considered “completed.”

- 5.2. All first- and second-half and quarter wagers must be played to their conclusion to be considered “action.”
- 5.3. Any part-game wagers are “action” upon completion of the specified period. For example, a first-quarter wager in a game postponed in the second half is “action”; whereas a third-quarter wager in a game postponed during the third quarter is void.
- 5.4. Overtime is counted in the final score unless otherwise specified.
- 5.5. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.
- 5.6. If a match starts on the scheduled start date and is not completed within 24 hours, it will be deemed “no action.”
- 5.7. For second-half basketball bets — For any bets in these markets, unless otherwise stated, overtime will be counted when tallying the score.
- 5.8. For pre-season, summer league, and pro basketball All-Star games, games are “action” if the league determines a result, no matter what the rule changes are pertaining to the individual games.
- 5.9. For pro basketball regular season wins wagers, check customer sheets for the minimum required games to be played for “action.”

6. BOXING/MMA

- 6.1. In “fighting,” a full round is defined as one in which the bell (buzzer, etc.) has sounded, signifying the conclusion of such round. If a fighter is counted out or the bout officially stopped prior to the bell, that round is not considered a full round for wagering purposes. If a half round (one minute and 30 seconds of a three-minute round, two minutes and 30 seconds of a five-minute round) or other specified time is listed, the official time of the bout’s conclusion, as determined by ring officials, will determine proposition winners and losers.
- 6.2. If a boxing or mixed martial arts fight ends at exactly 1:30 of a three-minute round or 2:30 of a five-minute round, whereas the fight lands exactly on the listed total, over/under wagers will be refunded.

- 6.3. On fighting and mixed martial arts “K.O.” proposition wagers, “K.O.” includes knockout, technical knockout, disqualification, or any other stoppage.
- 6.4. On fighting and mixed martial arts “decision” proposition wagers, “decision” means the fight must go to the judges’ scorecards to determine a winner, including a technical decision.
- 6.5. On fighting and mixed martial arts “draw” proposition wagers, “draw” means the fight must go to the judges’ scorecards and be declared a draw, including a technical draw. In the event of a draw, wagers on who will win are “no action.”
- 6.6. All straight win wagers will have “action” regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knockout (“K.O.”), or decision proposition wagers are “no action” if the scheduled length of the bout is changed.
- 6.7. All wagers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight.
- 6.8. For settlement purposes, in case the match is interrupted for any reason between rounds, e.g. retirement before the start of a round, disqualification, or failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- 6.9. In the event of a fight being declared a “no-contest,” all wagers (including totals) on that fight will be considered “no-action,” regardless of when the fight is stopped.

7. FOOTBALL

- 7.1. Games must be played at the venue specified for “action.”
- 7.2. Wagers for all full-game markets stand providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- 7.3. Overtime counts unless otherwise specified. Overtime will count in halftime wagers unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- 7.4. Wagers for all partial-game markets are “action” upon the completion of the specified period. For example, a first-half wager is

“action” if a game is postponed in the second half; whereas a fourth-quarter wager is void if the game is postponed in the fourth quarter.

- 7.5. Ties will be posted a “refund.”
- 7.6. For second-half football bets — For any bets in these markets, unless otherwise stated, overtime will not be counted when determining how the bets are settled.
- 7.7. Futures/season bets — NFL regular season win totals and matchups are based on teams completing all 17 regular season games, and, for CFL, all 18 regular season games. College football teams must play all scheduled regular season games for “action.”
- 7.8. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for “action.” If there is a change in opponent, if the team plays the originally scheduled number of games, those bets are still declared “action.” For college football regular season wins, conference championships and bowl games do not count toward the win total.
- 7.9. Defensive tackles and tackles and assists markets only count plays made on the defensive plays (i.e. Special Team plays are not included in grading).
- 7.10. For pro football championship game proposition wagers, please consult the customer sheets for all rules that govern specific bets.

8. GOLF

- 8.1. All bets referring to tournament performance (winner, place, group betting, top nationality, individual final position, etc.) will be deemed valid as long as 36 holes have been completed by the eligible players and an official result has been declared by the tournament organization.
- 8.2. If a golfer withdraws before the start of a tournament, all futures bets will be “action” unless otherwise specified.
- 8.3. Most holes played wins golf matchups. If holes are equal, then low score wins.
- 8.4. If both golfers listed in a “head-to-head” matchup are involved in a three-way (or more) playoff, either golfer involved must win the playoff to win that matchup or the proposition is “no action” and the wager will be refunded.

- 8.5. In “head-to-heads” based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the “cut” the player with the lowest score at the “cut” will be resulted as the winner.
- 8.6. In the event of a tie or a “dead heat,” the bet amount is reduced by the number of players tied for that placing while the original odds stand. An example of this would be a \$100 wager placed on Golfer A at +200 to finish in the Top 5. If Golfer A ties with four other golfers for 5th place, the wager will be calculated by dividing the \$100 stake five times per rules. Calculation: $\$100 \div 5 = \20 * +200 = \$60.
- 8.7. Tournament group betting — Winning bets must select the player who achieves the highest tournament placing from a selected group. In the event of any player in the group not teeing off, bets will be refunded. Players missing the cut will be eliminated unless all of the players in the group miss the cut. If this occurs, the lowest score at that stage will determine the winner. Dead heat rules apply if two or more players are tied at the end of the tournament, unless the result is determined by a playoff in which case the playoff winner is considered the group winner.
- 8.8. Round leader markets — Bets will be settled after the specific round has been completed. Dead heat rules apply.

9. HOCKEY

- 9.1. For wagers that specify “including overtime,” in the event of a shootout in hockey, the winner of the shootout will have one goal added to its score and this goal will count towards the game total regardless of the number of shootout goals scored.
- 9.2. Wagers for all full-game markets stand, providing at least 55 minutes of play have taken place and an official result is declared, unless otherwise specified.
- 9.3. If overtime includes another period, the first team to score will win the game. This overtime goal scored will be included in the puck line wagers and total wagers that are only specified as “including overtime.”
- 9.4. For college hockey wagering purposes, regular season final scores will be determined by the rules of the particular conference. 3-on-3

and shootout results may not count towards the final score.

- 9.5. Wagers for all partial game markets are “action” upon the completion of the specified period. For example, a first-period wager is “action” if a game is postponed in the third period; whereas a second-period wager is void if the game is postponed in the second period.
- 9.6. Ties will be refunded unless the market is a three-way market (where odds are quoted for a tie).
- 9.7. Futures/season bets — All bets stand on outright, conference, and divisional betting regardless of player movement, team movement, team name change, or season length.
- 9.8. Hockey player proposition wagers include overtime, but not shootouts unless otherwise specified.
- 9.9. For pro hockey regular season points wagers, check customer sheets for the minimum required games to be played for “action.”

10. SOCCER

- 10.1. For all goal line, money line, and total wagers, the score at the end of 90 minutes, plus injury time minutes, will be used to determine winning and losing tickets; extra time and penalty kick shootouts do not count unless otherwise specified.
- 10.2. A wager on a team “to advance” will include the result of extra time and penalty kick shootouts to determine the winner of the match.
- 10.3. Wagers will be decided based on the score at the referee’s final whistle at the match’s natural conclusion, whether the match is decided in regular time, extra time, or in a penalty shootout.
- 10.4. For three-way wagering propositions: sides must win, lose, or draw (each is a separate wagering interest).
 - 10.4.1. If the wagering offer on a match includes the draw as a third option and the match ends in a draw, wagers on the draw will be paid, while wagers on both teams will be considered losing propositions.
 - 10.4.2. Three-way wagers will be decided based on the score after 90 minutes of play and any added injury time.

10.5. Official league data will be used to determine all statistical wagering propositions, player proposition wagers, and future book wagers. This may take up to one hour after the conclusion of the match to be settled.

11. TENNIS

11.1. If there is a walkover, retirement, disqualification, or abandonment at any time after the start of the match, the player progressing to the next round will be deemed the winner. If a match is abandoned before the match has begun, all bets are “no action.”

11.2. A tennis match is deemed to have started with the first serve of the match.

11.3. All future book wagers on tennis are “action” once player begins event, unless stipulated otherwise on kiosks or sportsbook sheets.

11.4. If a match is suspended after the match has started, all full-game wagers are “action” if completed within seven days.

11.5. For partial-match wagering (e.g. game and set betting), wagers are considered “action” upon the completion of the specified period.

11.6. All tennis matches are “action” regardless of a venue change, surface change, court type, or change of schedule, as long as they are fully completed.

12. OLYMPICS

12.1. All events will be settled based on the official International Olympic Committee podium results.

12.2. Wagering on the Championship Medal Counts will be settled following the final event and according to the podium results.

12.3. If an event is postponed, wagers will stand as long as the event is completed prior to the closing ceremony.

12.4. For an event with a time limit, the full time of the game must expire for a wager to be considered “action.”

12.5. In a head-to-head match, best time/score is the winner.

12.6. Medal winners are considered “action” when awarded their medal at the podium.

13. IN-PLAY HOUSE RULES

13.1. If games do not finish in their entirety, handicap and total “in-play” wagers will be refunded.

13.2. Once an in-play wager is submitted, it will be considered “action” and will not be voided.

13.3. For partial-game wagering, wagers are considered “action” upon the completion of the specified proposition.

13.4. Football

13.4.1. Overtime periods count towards the point line, total, and money line for full-game wagers unless otherwise specified.

13.4.2. Ties will be refunded.

13.5. Basketball

13.5.1. Overtime periods count towards the point line, total, and money line for full-game and second-half wagers unless otherwise specified.

13.5.2. Ties will be refunded.

13.6. Baseball

13.6.1. The event needs to go at least eight and one-half innings for the spread and totals markets to be “action.”

13.7. Hockey

13.7.1. For in-play period wagers, the period must be played to its conclusion to have “action.”

13.8. Soccer

13.8.1. Wagers for all full-game propositions are valid providing at least 90 minutes of play plus added injury time by the officials has occurred, unless otherwise specified. Extra time or penalty kicks are not included.

13.9. Tennis

13.9.1. If a player retires or is disqualified from a match before its completion, all wagers placed will be “action.”

13.9.2. All other markets will be refunded.

14. WAGER INFORMATION

14.1. Funding a wager — Wagers at NQRC Sports Book may only be funded in cash or with funds from a winning ticket or voucher. All wagers are placed at the sportsbook kiosks using cash, a scanned winning ticket, or a scanned voucher.

14.2. Redeeming a winning bet — All winning bets must be redeemed at the sportsbook counter during normal hours or at the Cashier’s Cage after the sportsbook has closed.

14.3. Maximum wager limit — The maximum wager

accepted at the sports betting kiosk is \$500 per wager.

14.4. Cancellation & Voiding Wagers

14.4.1. Although NQRC Sports Book works to ensure no errors are made in accepting sports betting wagers, due to technical or human error a bet may be accepted that is an obvious error. An obvious error could be one of the following:

14.4.1.1. The odds or terms offered are materially different from the general betting market when the bet was placed. In these instances, NQRC Sports Book reserves the right to correct the odds and pay the winning bet at the correct price as determined by NQRC Sports Book, or void any bets placed.

14.4.1.2. If an event is offered in error, the scheduled start time is incorrect, or for any other reason, NQRC Sports Book may void these erroneous bets at its discretion and will provide explanation of why the decision to void was made after an investigation.

14.4.1.3. Any other instances due to system or technical issues will be addressed individually.

14.4.1.4. Guests shall verify that all information on their ticket is accurate before leaving the sportsbook kiosk. Unless agreed upon by both parties and at the discretion of NQRC Sports Book, no ticket will be altered or voided prior to the start of the event.

14.4.1.5. All future wagers are “action” if a winner is officially declared, unless otherwise posted or noted on printed media.

14.4.1.5.1. The field includes any participant who is not listed.

14.5. Bets are not accepted at terms other than those posted.

15. VOIDS/CANCELLATION

15.1. NQRC Sports Book reserves the right, at its own discretion, to declare a bet void, totally or partially, if it is obvious that any of the following circumstances have occurred:

15.1.1. Bets have been offered, placed, and/or accepted due to an error.

encountering technical problems, that would otherwise not have been accepted.

15.1.3. Bets placed on known outcomes or results.

15.1.4. Influence betting

15.1.5. Syndicate betting

15.1.6. A result has been affected by illegal activity, directly or indirectly.

15.1.7. Any erroneous pre-game wagers accepted after the scheduled start time.

15.1.8. Any erroneous live-game wagers accepted at an incorrect price due to delay or failure of the “live” coverage.

15.2. All voids will be processed through the system, no manual voids will be processed.

16. PAY CHARTS

6 Point Football Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-125	+150	+250	+400	+600	+900	+1250	
TIES REDUCE TO NEXT LEVEL							
6.5 Point Football Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-140	+140	+200	+350	+500	+800	+1100	
TIES REDUCE TO NEXT LEVEL							
7 Point Football Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-150	+120	+180	+300	+425	+650	+900	
TIES REDUCE TO NEXT LEVEL							
5 Point Basketball Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-120	+140	+200	+350	+500	+700	+1000	
TIES REDUCE TO NEXT LEVEL							
5.5 Point Basketball Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-125	+135	+190	+300	+450	+650	+900	
TIES REDUCE TO NEXT LEVEL							
6 Point Basketball Teaser Pay Table - Totals Included							
2	3	4	5	6	7	8	
-140	+120	+180	+280	+400	+600	+800	
TIES REDUCE TO NEXT LEVEL							

15.1.2. Bets placed while the website was

Odds are for football and basketball based on -110.

Max “off-the-board” payout on any parlay or teaser is 299 to 1. In the event of a tie or “no action,” parlay is reduced to next lower number of parlays. Acceptance of all parlays is at the discretion of management.

16.1. Money line payoff — The money line is expressed as a three-digit number. For example,

16.1.1. -150 means a player must bet \$150 for every \$100 they wish to win, and multiples thereof. Or, +140 means a player will win \$140 for every \$100 bet.

16.1.2. Point spread payoff — Bets on the point spread are offered at 11 to 10 odds unless otherwise stated. For example, a player must bet \$11 to win \$10, or \$110 to win \$100.

16.1.3. Parlay payoff — Parlay odds are calculated by multiplying the odds of each leg within the parlay. In the event of a void leg within a parlay, the parlay will ignore that selection.

16.2. Payouts (rounding)

16.2.1. All payout calculations for retail bets are rounded to the nearest nickel.

16.2.2. Rounding of the payout of all cash-equivalent bets to the nearest nickel is as follows:

16.2.2.1. One-cent and two-cent amounts are rounded down to zero cents.

16.2.2.2. Three-cent and four-cent amounts are rounded up to five cents.

16.2.2.3. Six-cent and seven-cent amounts are rounded down to five cents.

16.2.2.4. Eight-cent and nine-cent amounts are rounded up to 10 cents.

16.2.3. Rounding is applied to all bet types and amounts, including wagers refunded due to them being canceled, voided, or pushed bets.

17. CALCULATING PARLAY PAYOUT

17.1. Straight bets pay 10-11 unless posted or specified otherwise on printed media. In the event of a tie in a straight wager, wager is considered “no action” and money is refunded.

17.2. All parlays are based on a TRUE ODDS format. This is calculated by multiplying the decimal equivalent of each event by the amount wagered.

17.3. Parlay odds (-110)

17.3.1. Two teams 2.64-1

17.3.2. Three teams 5.95-1

17.3.3. Four teams 12.28-1

17.3.4. Five teams 24.35-1

17.3.5. Six teams 47.41-1

17.3.6. Seven teams 91.42-1

17.3.7. Eight teams 175.44-1

17.4. Negative odds (odds with minus sign) are converted as follows; divide 100 by the odd value (for -110, value is 110) and then add one to the result.

17.4.1. Example: $1+(100/110) = 1.91$

17.4.2. Odds equivalent to one dollar

17.4.3. American odds Decimal odds

17.4.3.1. -105 1.952

17.4.3.2. -110 1.909

17.4.3.3. -120 1.833

17.4.3.4. -130 1.769

17.4.3.5. -140 1.714

17.4.3.6. -150 1.667

17.5. Positive odds (odds with a plus sign) are converted as follows; divide positive odd value by 100 and then add one to the result.

17.5.1. Example: $(+110/100)+1 = 2.100$

17.5.2. American odds Decimal odds

17.5.2.1. +105 2.050

17.5.2.2. +110 2.100

17.5.2.3. +120 2.200

17.5.2.4. +130 2.300

17.5.2.5. +140 2.400

17.5.2.6. +150 2.500

18. SAME-GAME PARLAYS (SGP)

18.1. A same-game parlay (SGP) is a special type of parlay that links two or more non-main market selections (legs) from a single game.

18.2. If any leg of the SGP wager is made void or settles as a push, then the whole wager is a void or a push.

18.3. If any leg of an SGP wager relates to an existing market on site, rules for that market will apply.

18.4. Maximum payout odds of 299-1 apply and supersede the true odds of an SGP.

18.5. The maximum number of selections in an SGP is eight. The maximum number of selections in an SGP is subject to change at the discretion of NQRC Sports Book.

19. SAME-GAME PARLAY PLUS (SGP+)

- 19.1. A same-game parlay plus (SGP+) is a parlay that combines multiple same-game parlays (SGPs), combines an SGP with a traditional parlay, or combines an SGP with a straight wager selection.
- 19.2. Regular SGP rules apply to the legs of an SGP+. See SGP rules.
- 19.3. Parlay rules apply to the traditional parlay legs of an SGP+. See parlay (traditional parlay) and teaser rules.
- 19.4. If an SGP leg of an SGP+ is void, then all the legs in that SGP will be voided. The remaining selections in the SGP+ wager will remain active and will be calculated at either the listed SGP odds of the other selections or the true odds where relevant.
- 19.5. Maximum payout odds of 299-1 apply and supersede the true odds of an SGP+.
- 19.6. The maximum number of selections in an SGP+ is eight. The maximum number of selections in an SGP+ is subject to change at the discretion of NQRC Sports Book.

20. LOST TICKET POLICY

- 20.1. NQRC Sports Book is not responsible for lost or stolen tickets. If the rightful owner of a lost ticket can be confirmed by NQRC Sports Book, a payment may be processed.

21. PARLAYS & TEASERS

PARLAYS

- 21.1. Tickets consisting of all money line wagers that are not -110 are determined using standard money line calculations.
- 21.2. Combination parlays are figured by first referring to the pay table and then applying the result to the standard money line calculations when not the standard -110.
- 21.3. All parlay bets placed are subject to the sportsbook house rules that apply to each individual sport that relates to any leg of any parlay bet.
- 21.4. Off-the-board maximum — Off-the-board parlay payoff limit/cap is 299/1.

TEASERS

- 21.5. Pushes and refunds in an off-the-board teaser wager cause the wager to reduce to

the payoff bracket representing the number of remaining teams. If only one team remains, the bet becomes a refund.

22. MOBILE WAGERING ACCOUNTS (WHEN APPLICABLE)

- 22.1. Account holder must be at least 21 years of age.
- 22.2. NQRC Sports Book posted house rules and regulations are applicable to mobile wagering accounts. House rules are available to view in the “Support” area of the mobile wagering app.
- 22.3. For an individual account, the guest must personally appear and provide NQRC Sports Book with valid proof of identification and social security number prior to activating an account.
- 22.4. Mobile wagering account transactions through the mobile wagering app cannot be accepted from any individual who does not have a valid mobile wagering account that is in good standing.
- 22.5. Management reserves the right to refuse any application.
- 22.6. Management reserves the right to suspend an account for reasons it deems sufficient.
- 22.7. Management reserves the right to terminate and settle the account balance with the guest for reasons it deems sufficient.
- 22.8. Management shall keep all wagering account information and transactions confidential except from the guest, affiliates, or as a result of any state and/or federal law or legally sufficient subpoena or other court document that requires the book to provide any and all information related to any and all accounts.
- 22.9. Only the person named and identified as the account holder for an individual account can conduct transactions on the account. No agents or representatives will be permitted to access the account. For a business entity account, the designated individual(s) of the business entity may conduct transactions and be permitted access to the account.
- 22.10. Mobile wagering account transactions are accepted through the mobile wagering app.
- 22.11. Wagers placed through the mobile wagering app are binding when the guest verifies and confirms the purchase of the wager displayed on the screen.

- 22.12. Wagers will not be accepted if they exceed the balance in the account.
- 22.13. Mobile wagering account withdrawals and subsequent deposits made at any casino-authorized location during business hours must be signed and authorized by the account holder.
- 22.14. Mobile wagering account winnings are subject to IRS reporting and/or withholdings.
- 22.15. Wagers placed through the mobile wagering app are the sole responsibility of the account holder. Management is not responsible for unauthorized access to the account.
- 22.16. History of transactions placed through the mobile wagering app will be available for a minimum of 60 days in the “My Wagers” and “Statement” pages.
- 22.17. If you do not place any wagers for 365 consecutive days, your account will be suspended from play and classified as dormant. To reactivate the account, you must appear in person at any location that is available for account opening to re-validate your identity. We may close the dormant account at our discretion at any time.
- 22.18. Unless otherwise stated, all rules apply to both wagers made in person and to wagers made using the mobile wagering app.
- 22.19. For wagers made through the mobile wagering app, the terms of your wager are displayed before you tap “Place Bet,” which action is deemed an acceptance of the wager terms by you. Our acceptance of the wager request is displayed in a confirmation message on your mobile device and can be reviewed in the “My Wagers” section of the mobile wagering app at any time.
- 22.20. Payment of winning wagers will be made when casino confirms and posts results. Winning wagers will be applied directly to your mobile wagering account.
- 22.21. Wagers may only be accepted from within the gaming facility, which includes the outside entertainment venue. NQRC Sports Book is prohibited by law from accepting wagers originating from outside the state.
- 22.22. Changes will automatically be updated within the mobile wagering app. Any changes to bet selections will require your acceptance

of the revised change before your wager can be confirmed.

22.23. Mobile wagering accounts are subject to an audit at the discretion of management at any time. If it is determined that account balances are inaccurate or in error as a result of posting errors, late decision adjustments, modifications mandated by notifications or decisions of the Tribal Gaming Agency, or other system errors, the mobile wagering account will be adjusted to reflect the findings of the audit. An account may also be adjusted as a result of the resolution of a customer dispute. In the event an adjustment would result in a negative balance in the account, all activity in the account will be suspended until agreement on the adjustment is reached between the account holder and the system operator. If the parties are unable to agree on the adjustment, the matter will be submitted to the Tribal Gaming Agency for resolution as a guest dispute.

22.24. Mobile wagering account rules and regulations are subject to change by management at any time.

22.25. Due to possible delays or inaccuracies, the LIVE scoreboard may not be reflective of actual LIVE scores and, therefore, should not be solely relied upon in determining whether to place a bet.

23. PROHIBITED PARTICIPANTS

23.1. Persons under 21 years old.

23.2. Persons placing a wager as an agent or proxy.

23.3. Any person who is an athlete, coach, referee, or player in or on any sports event overseen by that person's sport's governing body.

23.4. Any person who holds a position of authority or influence to persuade the participants in a sporting contest including, but not limited to, coaches, managers, handlers, or athletic trainers.

23.5. Any person with access to certain types of exclusive information on any sporting event overseen by that person's sport's governing body based on publicly available information or based on a list provided to the Washington State Gambling Commission by a sports governing body.

23.6. Any banned/barred guest will not be allowed

to make any sports betting wagers. In addition, these guests will have their mobile wagering account suspended.

23.7. Any person which NQRC Sports Book knows, or reasonably should know, is placing a wager by or on behalf of a prohibited sports wagering participant.

23.8. Any person whose participation may undermine the integrity of wagering on a sports event or the conduct of such sports event itself, or any person who is prohibited for other good cause.

24. PROHIBITED ACTIVITIES

24.1. NQRC Sports Book may not accept any sports wagers on a collegiate sport or athletic event offered or sponsored by a Washington collegiate institution.

25. GUEST QUESTIONS AND COMPLAINTS

25.1. In the event that a guest has a dispute involving a placed wager or the way in which a bet or market type has been settled, NQRC Sports Book is responsible for receiving and addressing any guest disputes.

25.2. Guest questions or complaints can be sent to contactus@northernquest.com. In addition, guests may call 509.242.7000 and ask to make a sportsbook question or complaint request. All requests will be responded to within ten business days.

25.3. NQRC Sports Book will attempt to resolve any disputes with the guest, however, if a resolution cannot be reached or the dispute involves at least \$1,250, the sportsbook will notify the Kalispel Tribal Gaming Agency.

26. ACCEPTANCE OF DISCLOSED TERMS AND LIABILITIES

26.1. You hereby accept that by using the services, there is a risk that you may, as well as win money, lose money. You agree that your use of the services is at your own risk and NQRC Sports Book and affiliated parties accept no responsibility and shall not be liable for any consequences that are alleged to have occurred through your use, or misuse, of the services.

26.2. NQRC Sports Book and affiliated parties are not liable for any failure of equipment/software and/or loss by any act of God, power failure, or disputes that may affect the placing of wagers/bets.

- 26.3. NQRC Sports Book and affiliated parties reserve the right to cancel or suspend the services without incurring any liability.
- 26.4. Guests agree that these house rules have been read and accepted prior to the submission of any wagers.
- 26.5. The sports and/or markets listed in these house rules may not be currently available in your jurisdiction and, therefore, will not be available for wagering.