



TURF CLUB

SPORTS BOOK

Gaming Guide & House Rules

Rev: 10-13-2022

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.

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.

Disclaimer: Sports wagering may not be conducted on any minor league sport. Sports wagering may not be conducted on any Collegiate Sport Event or Collegiate 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 of 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 sports book 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 The 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
- 1.12. NQRC Sports Book reserves the right to add, change or delete the Race & Sports Book House Wagering Rules, subject to regulatory approval.

2. ACTION/OFFICIAL RESULTS

- 2.1. All "games" (team contests) must be played on the date scheduled, to be considered "Action", unless stipulated otherwise on guest wagering information sheets or odds display. Game start or conclusion times delayed or extended beyond midnight are not recognized as date changes for wagering purposes.
- 2.2. "Events" including golf tournaments, boxing matches, mixed martial arts, tennis matches, auto races or events must be held within 7 days of scheduled date to be considered "Action", unless stipulated otherwise on guest wagering information sheets or odds display.
- 2.3. Management is not responsible for location changes. If a game or event is moved from original location, all wagers are "No Action".

2.4. For wagering purposes, unless otherwise stipulated on matches are official after: All – considered action 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 sports book, or on guest wagering information sheets or odds display.

2.5. 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.

2.6. For betting purposes, the winner of an event or game will be determined on the date and approximate time of the events conclusion according to house wagering rules. The NQRC Sports Book does not recognize suspended games, result changes one hour or more after the events conclusion, protests, or overturned decisions, etc.

2.7. Minimum play requirements for betting purposes (unless stipulated otherwise on guest wagering information sheets or odds display, games are official after):

2.7.1. Football (professional and college) – 55 minutes of play.

2.7.2. Basketball (professional) – 43 minutes of play.

2.7.3. Basketball (college) – 35 minutes of play.

2.7.4. Hockey (professional, college) – 55 minutes of play.

2.7.5. Soccer (professional) – 90 minutes of play.

2.7.6. 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.

2.7.7. Baseball (major league, minor league, college) – 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 (also applies to seven-inning scheduled games). 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 take the lead in the bottom half of the inning in which the game is Postponed or Suspended, the runs do count.

2.7.8. All contests not listed above that involve a predetermined length of play, time limit, distance, etc. that are not reached, yet the event is called final by event officials with a winner declared, shall also be considered official for betting purposes, unless stipulated otherwise on guest wagering information sheets or odds display.

2.7.9. All other contests not listed above that involve a scheduled length of play or time limit must play to their conclusion or have five minutes or less than 10% of scheduled playing time remaining when the contest concludes to be considered official for betting purposes.

2.7.10. All halftime (1st half and 2nd 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 1st half or 2nd half wagers must go at least 45 minutes to be considered “Action”.

2.8. Prop bets must go for the duration of the sports minimum play requirement.

2.9. Futures wagers will be graded within one calendar year of the official league start date, in the 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.

2.10. The odds that are displayed in the system at the time of wager will be the most current. Auxiliary displays will be updated as quickly as possible, if not automatically updated through the system.

2.11. Patrons will be notified of odds or line changes in the following manner:

- 2.11.1. Posted odds will be changed automatically on the electronic reader boards.
- 2.11.2. Posted odds will be changed manually on all handwritten sports board.
- 2.11.3. Non-posted events will be announced verbally within the premises of the Sportsbook.
- 2.11.4. Posted changes will be updated within 10 minutes on the electronic reader boards or the handwritten sports boards.
- 2.11.5. 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. 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.
- 3.4. Auto race results will be considered official for wagering purposes one hour after the events 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.
- 3.5. The field includes any driver who is not listed.

4. BASEBALL

- 4.1. Baseball wagers are accepted in the following manner:
 - 4.1.1. Action – team against team, regardless of the starting pitchers.
- 4.2. On Baseball 5 Inning wagers, Both Specified (Listed) Pitchers must start for "Action". For first 5 innings wagers, if a game is suspended in the bottom of the 5th inning with the home team ahead, all money line bets will be posted as official at the time of suspension, with the total being refunded.
- 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.
 - 4.8. When wagering on baseball "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 and seven innings (six and one-half if the home team is ahead) for a scheduled seven-inning game.
 - 4.9. If a game is suspended and continues to a conclusion the following day, then all bets will stand. Anything beyond 24 hours will result in a refund.
 - 4.10. If on the day of the events conclusion no winner is determined, minimum play requirements are not met or if "no contest" is declared, all wagers on that event will be considered "No Action" for betting purposes and wager will be refunded.
 - 4.11. 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 (1) 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 (9) 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. Overtime is counted in the final score, unless otherwise specified.
- 5.4. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.
- 5.5. If a match starts on the scheduled start date and is not completed within 24 hours, it will be deemed "No 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 thirty seconds of a three minute round, 2 minute 30 seconds of a five minute round) or other specified time is listed, the official time of the bouts 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 3:00 minute round or 2:30 of a 5:00 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 judge's scorecards to determine a winner, including a technical decision.
- 6.5. On fighting and mixed martial arts "Draw" proposition wagers; "Draw" means fight must go to the judges' scorecards and be declared a draw; including a technical draw.
- 6.6. 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.
- 6.7. For settlement purposes, in case the match is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.

7. FOOTBALL

- 7.1. Games must be played on the date scheduled for "Action." If a game is postponed or rescheduled to a later date, it will be deemed "No Action".
- 7.2. Overtime will not include wagers that specify specific halves or quarters.
- 7.3. Wagers for all partial-game markets are valid upon the completion of the specified period.
- 7.4. Ties will be posted a "refund".
- 7.5. For 2nd Half Football Bets - For any bets in these markets, unless otherwise stated, Overtime will not be counted when determining how the bets are settled.
- 7.6. Futures/Season Bets - NFL regular season win totals, and matchups are based on teams completing all 16 regular season games, and for CFL all 18 regular season games, College Football teams must play all scheduled regular season games for action.

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" match-up are involved in a 3-way (or more) playoff, either golfer involved must win the playoff to win that matchup, or proposition is "No Action" and 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 4 other Golfers for 5th place the wager will be calculated by dividing the \$100 stake 5 times per Rules. Calculation: $\$20 \times +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.

8.9. All future book wagers on Golf are “Action” once player begins event unless specified.

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 (1) goal added to its score and this goal will count towards the game total regardless of the number of shootout goals scored.

9.2. 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”.

9.3. 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.

9.4. Wagers for all partial game markets (periods) must be completed in full to constitute action.

9.5. Tie's will be refunded unless the market is a three-way market (where odds are quoted for a tie)

9.6. Futures/Season Bets – All bets stand on Outright, Conference and Divisional betting regardless of player movement, team movement, team name change or season length.

9.7. Hockey player proposition wagers do include overtime, but not shootouts unless otherwise specified.

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 3-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 sports book sheets.
- 11.4. If a match is suspended after the match has started, all full game wagers are “Action” if completed within 7 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 scheduling as long as they are fully completed.
- 11.7. In a Doubles match, all bets will be declared void if any of the stated players have been replaced at any time.

12. IN-PLAY HOUSE RULES

- 12.1. If games do not finish in their entirety, Handicap and Total “In-play” wagers will be refunded.
- 12.2. Once an in-play wager is submitted, it will be considered “Action” and will not be voided.
- 12.3. For partial-game wagering, wagers are considered “Action” upon the completion of the specified proposition.
- 12.4. Football
- 12.4.1. Overtime periods count towards the point line, total, and money line for full game wagers, unless otherwise specified.
- 12.4.2. Ties will be refunded.
- 12.5. Basketball
- 12.5.1. Overtime periods count towards the point line, total, and money line for full game and second half wagers, unless otherwise specified.
- 12.5.2. Ties will be refunded.
- 12.6. Baseball
- 12.6.1. The event needs to go at least 8 ½ innings for the spread and totals markets to be “action”. At least 6 ½ innings for a seven-inning game
- 12.7. Hockey
- 12.7.1. For In-play period wagers, the period must be played to its conclusion to have “Action”.

12.8. Soccer

- 12.8.1. 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.

12.9. Tennis

- 12.9.1. If a player retires or is disqualified from a match before its completion; all wagers placed will be refunded.

13. WAGER INFORMATION

13.1. 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 only.

13.2. Redeeming a winning bet

All winning bets must be redeemed at the Sports Book counter during normal hours or Cashier's Cage after the Sports Book has closed.

13.3. Maximum Wager Limit

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

13.4. Cancellation & Voiding Wagers

- 13.4.1. 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:

13.4.1.1. 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 correct price as determined by NQRC Sports Book or void any bets placed.

13.4.1.2. 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.

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

13.4.1.4. Guests shall verify that all information on their ticket is accurate before leaving the Sports Book 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.

13.4.1.5. All future wagers are "Action" if winner is officially declared, unless otherwise posted or noted on printed media. - The field includes any participant who is not listed.

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

14. VOIDS/CANCELLATIONS

14.1. 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:

14.1.1. Bets have been offered, placed and/or accepted due to an Error.

14.1.2. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted.

14.1.3. Influence Betting.

14.1.4. Syndicate Betting.

14.1.5. A result has been affected by illegal activity - directly or indirectly.

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

14.1.7. Any erroneous live-game wagers accepted at an incorrect price due to delayed or failing of the 'Live' coverage.

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

15. PAY CHARTS

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.

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

15.1.1. -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.

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. 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.

15.1.3. Parlay payoff – Parlay odds are calculated by multiplying odds of each leg within the Parlay. In the event of a Void leg within a Parlay, the Parlay will ignore that selection.

15.2. PAYOUTS (ROUNDING)

15.2.1.1. All payout calculations for Retail bets are rounded to the nearest nickel.

15.2.1.2. Rounding of the payout of all cash-equivalent bets to the nearest nickel are 1 cent and 2 cent amounts to be rounded down to 0 cents

15.2.1.3. 3 cent and 4 cent amounts rounded up to 5 cents

15.2.1.4. 6 cent and 7 cent amounts to be rounded down to 5 cents

15.2.1.5. 8 cent and 9 cent amounts rounded up to 10 cents

15.2.1.6. Rounding is applied to all bet types and amounts applicable to wagers refunded due to them being cancelled, voided, or pushed bets.

16. CALCULATING PARLAY PAYOUT

16.1. 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.

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

16.3. PARLAY ODDS (-110)

16.3.1. 2 TEAMS 2.64 - 1

16.3.2. 3 TEAMS 5.95 - 1

16.3.3. 4 TEAMS 12.28 - 1

16.3.4. 5 TEAMS 24.35 - 1

16.3.5. 6 TEAMS 47.41 - 1

16.3.6. 7 TEAMS 91.42 - 1

16.3.7. 8 TEAMS 175.44 - 1

16.4. Negative odds (odds with minus sign) are converted in following way; divide 100 with the odd value (for -110 value is 110) and then add 1 to the result.

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

16.4.2.Odds equivalent to one dollar

16.4.2.1. American odds Decimal odds

16.4.2.2. -105 1.952

16.4.2.3. -110 1.909

16.4.2.4. -120 1.833

16.4.2.5. -130 1.769

16.4.2.6. -140 1.714

16.4.2.7. -150 1.667

16.5. If the odds are positive (odds with a plus sign) the formula is as follows (divide positive odd value with 100 and then add 1 to the result.

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

16.5.2. American odds Decimal odds

16.5.3. +105 2.050

16.5.4. +110 2.100

16.5.5. +120 2.200

16.5.6. +130 2.300

16.5.7. +140 2.400

16.5.8. +150 2.500

17. LOST TICKET POLICY

17.1. NQRC Sports Book are not responsible for lost or stolen ticket. If the rightful owner of a lost ticket can be confirmed by NQRC Sports Book a payment may be processed.

18. PARLAYS & TEASERS

PARLAYS

18.1. Tickets consisting of all money line wagers, that are not -110, are determined using standard money line calculations.

18.2. Combination parlays are figured by first referring to the pay table, then applying the result to the standard money line calculations when not the standard -110.

18.3. 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.

18.4. Off-the-board maximum off the board parlay payoff limit/Cap is 299/1

TEASERS

18.5. 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 1 team remains the bet becomes a refund.

19. MOBILE WAGERING ACCOUNTS (WHEN APPLICABLE)

19.1. Account holder must be at least 21 years of age.

19.2. 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 Mobile Wagering App.

19.3. 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.

19.4. Mobile Wagering Account transactions through the Mobile Wagering App cannot be accepted from any individual who does not have a valid Mobile Wagering Account which is in good standing.

19.5. Management reserves the right to refuse any application.

19.6. Management reserves the right to suspend an account for reasons it deems sufficient.

- 19.7. Management reserves the right to terminate and settle the account balance with the guest for reasons it deems sufficient.
- 19.8. 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 require the book to provide any and all information related to any and all accounts.
- 19.9. 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.
- 19.10. Mobile Wagering Account transactions are accepted through the Mobile Wagering App.
- 19.11. Wagers placed through the Mobile Wagering App are binding when the guest verifies and confirms purchase of wager displayed on the screen.
- 19.12. Wagers will not be accepted if they exceed the balance in the account.
- 19.13. 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.
- 19.14. Mobile Wagering Account winnings are subject to IRS reporting and/or withholdings.
- 19.15. 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.
- 19.16. 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.
- 19.17. If you do not place any wagers for 365 days consecutively your account will be suspended from play and classified as dormant. To reactivate the account, you must appear in person at any location which is available for account opening to re-validate your identity. We may close the dormant account at our own discretion at any time.
- 19.18. Unless otherwise stated, all rules apply to both wagers made in person and to wagers made using the Casino Mobile Wagering App.
- 19.19. 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.
- 19.20. Payment of winning wagers will be made when Casino confirms and posts results. Winning wagers will be applied directly to your Mobile Wagering Account.
- 19.21. Wagers may only be accepted from within the gaming premises, which includes the outside entertainment venue. NQRC Sports Book are prohibited by law from accepting wagers originating from outside the state.
- 19.22. Changes will automatically be updated within the Mobile Wagering App. Any changes on bet-selections will require your acceptance of the revised change before your wager can be confirmed.
- 19.23. 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 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.
- 19.24. Mobile Wagering Account rules and regulations are subject to change by management at any time.
- 19.25. 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 or not.

20. PROHIBITED PARTICIPANTS

- 20.1. Persons under 21 years old.
- 20.2. Persons placing a wager as an agent or proxy.
- 20.3. Any person who is an athlete, coach, referee, player in or on any sports event overseen by that person's sport's governing body.
- 20.4. 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.
- 20.5. Any person with access to certain types of exclusive information on any sports 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.
- 20.6. 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.
- 20.7. Any person which the Gaming Operation knows or reasonably should know, is placing a wager by, or on behalf of a Prohibited Sports Wagering Participant.
- 20.8. 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.

21. PROHIBITED ACTIVITIES

- 21.1. The Gaming Operation may not accept any sports wagers on a collegiate sport or athletic event offered or sponsored by a Washington collegiate institution.

22. GUEST QUESTIONS AND COMPLAINTS

- 22.1. In the event that a customer 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 receiving and addressing any guest disputes.
- 22.2. 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 (10) business days.

- 22.3. 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 \$1250, the Sportsbook will notify the Kalispel Tribal Gaming Agency.

23. ACCEPTANCE OF DISCLOSED TERMS AND LIABILITIES

- 23.1. You hereby accept that by using the services, there is a risk that you may, as well as winning 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.
- 23.2. 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, disputes that may affect the placing of wagers/bets.
- 23.3. NQRC Sports Book and affiliated parties reserve the right to cancel or suspend the services without incurring any liability.
- 23.4. Guests agree that these house rules have been read and accepted prior to the submission of any wagers.
- 23.5. The sports and/or markets listed in these house rules may not be currently available in your jurisdiction, therefore will not be available for wagering.



**Scan with your smartphone camera
for more detailed descriptions,
betting examples, and house rules.**



TURF CLUB SPORTS BOOK