

HRV Minimum Bet Liability Limit Policy – effective 1 July 2020

Approved WSPs will be required to accept a **fixed odds win bet** at odds which are publicly displayed by the WSP for any Victorian harness race to the maximum amount specified as follows:

Race Type	Stand To Lose (Fixed Odds Win only)
Victorian Metropolitan Meeting (Friday, Saturday, or Sunday at Melton)	\$1,000*
Victorian Country Meeting	\$500

An approved WSP must not do any act or refuse to do any act to avoid complying with the bet limits, including but not limited to:

1. Refusing to accept a fixed odds win bet
2. Closing a person's account
3. Refusing to open a person's account
4. Placing any restrictions on a person's account in relation to Victorian harness racing product
5. Refusing to lay fixed odds to any person when those fixed odds are publicly displayed
6. Laying lesser odds to a person than those publicly displayed
7. Any other act or refusal to do an act in order to avoid these provisions

Exclusions:

An approved WSP will not be required to comply with the MBL policy if:

1. The customer is not domiciled in Australia
2. The bet is a betting transaction on a betting exchange
3. The customer has not provided the approved WSP with sufficient funds to pay for the bet
4. The bet forms part of a multi bet, exotics bet, futures bet or is a place bet
5. The bet is a retail cash betting transaction

6. An approved WSP reasonably suspects the customer placing the bet is not the beneficial owner of the bet or the account is being used in violation of the WSPs account terms and conditions, where the suspicion can be reasonably validated by the WSP through public records, IP address tracking, unique device tracking, etc
7. The person is acting as agent or nominee for a third party and the person placing the bet will not be beneficially entitled to the whole of the proceeds of the Relevant Fixed Odds Bet with the Approved WSP
8. The person is on a relevant gambling self-exclusion register
9. The customer has not yet met the required account identification and verification processes and thus the approved WSP cannot meet their obligations under The Anti-Money Laundering and Counter-Terrorism Finance Act 2006 (Cth) or any responsible gambling legislation
10. An approved WSP has previously closed the customer's account because:
 - i. the customer engaged in activity which breached a material condition of the agreement with the WSP, unless the dominant purpose of such condition was to allow the WSP to avoid complying with the MBL conditions; or
 - ii. there were other reasons that in the WSPs assessment, acting reasonably, raised material integrity concerns.
11. The customer has been warned off or disqualified, engaged in fraudulent activity or there are other reasons that in HRV's assessment, acting reasonably, raises material integrity concerns
12. There has been an official price fluctuation or the WSPs own price fluctuation has changed
13. An approved WSP has already accepted a fixed odds win bet, or number of fixed odds win bets from the person on that race, up to the aggregate amount of the MBL
14. The customer placing the bet is, or is associated with, an employee of a licensed Australian WSP and there is a reasonably held belief that the bet is based on betting information (including but not limited to betting trends and bets placed with that licensed Australian WSP) that is not publicly available
15. The customer has been restricted to betting via a specified platform (e.g. telephone) arising from reasonably held concerns by the WSP as to robotic or systematic use via other platforms / channels

16. The bet is contrary to the Australian Harness Racing Rules and the Victorian Local Rules and Betting Rules and/or relevant laws
17. The situation where there are systematic multiple identical (or similar) bets from related / connected parties or from the same IP address
18. Where a customer is betting from, or a bet is received from, a proxy server
19. The bet was a promotional bet such as a bonus bet or free bet, where the customer has not provided payment for the stake
20. HRV publishes other exclusions or changes to the MBL framework on its website which will be amended as required
21. The customer is suspected of unauthorised scraping of a WSP's website

Complaints Resolution Process

Customers / Punters who believe that a wagering operator has wrongfully refused their bet or excluded them in contravention of the minimum bet limit condition should contact the wagering operator to ascertain the reason for the refusal or exclusion.

If the punter remains unsatisfied with the reason provided by the wagering operator, they will be directed to lodge a formal complaint and details of the bet with Harness Racing Victoria via an online form within 14 days of the refused bet.

Complaints will only be accepted and investigated following submission of a fully completed complaints form.

HRV Publishing Time for Fixed Odds

Effective 1 February 2021, *approved* WSPs are required to publish fixed odds for Victorian harness race fields no later than 10am (Victorian time) on the day of the race meeting.

Minimum Bet Liability Limits - Customer FAQs

1. When did the Minimum Bet Liability Limit policy (MBL) commence?

1st January 2018.

2. Which wagering operators must comply with the conditions?

All approved off-course Australian wagering operators who are approved by Harness Racing Victoria to use Victorian harness race field information

3. What races does the policy apply to?

The MBL policy applies to all Victorian Harness races from January 1st 2018

4. What are the liability limits?

Race Type	Stand To Lose (Fixed Odds Win only)
Victorian Metropolitan Meeting (Friday, Saturday, or Sunday at Melton)	\$1,000*
Victorian Country Meeting	\$500

5. What bet types does the policy apply to?

The MBL applies to fixed odds win bets placed on Victorian harness races. The MBL does not apply to place bets, multi bets, pari-mutuel bets, tote-derivative bets or bets placed with a betting exchange.

Additionally there is no obligation for the WSP to comply in respect to free bets, bonus bets or other promotions.

6. Does the MBL apply to Victorian on-course bookmakers?

This MBL policy does not apply to on-course bookmakers, who are governed by the Victorian Local Rules.

These local rules will be reviewed to align the liability limits with the MBL.

7. Does the MBL apply to cash bets placed in a retail venue?

No, the MBL applies to retail, internet and telephone bets placed with WSPs by ID verified account customers. Cash bets placed with retail outlets, including interstate and Victorian TAB agencies, hotels, clubs and pubs are exempt.

8. Can I have multiple bets in the one race to win the amount specified in the MBL?

An approved Wagering Service Provider (WSP) is obligated to lay a bet to the liability limit once per customer per race. Any additional bets placed in the specified race are not subject to the MBL policy.

9. Can I attempt to bet to more than the limit?

An approved WSP is only obligated to lay a bet up to the liability limit specified, but are not limited by this and may choose to accept a greater liability than that specified.

10. What price does a WSP have to bet each punter?

All punters are entitled to the price publicly displayed in the wagering operator's latest betting market on their website or app. The only time a changed price can be offered after a punter places a bet is if another bet has been layed at the original price and the wagering operator is adjusting the price, which will flow through to their website or app. Time log records can be checked to confirm this process.

11. Can a WSP close an account or refuse to open an account?

A WSP may close an account or refuse to open an account for legitimate reasons, including suspicion of bowler accounts (persons betting on behalf of other persons), fraudulent activity, money-laundering, responsible gambling practices and other integrity related reasons such as the punter being warned off or disqualified.