

1. Account holders must be natural person of at least eighteen (18) years of age and the minimum required by state of residency.
2. A \$10 minimum initial deposit is required to open an account.
3. All applicants must complete an account wagering application form including their name, age, address, mailing address (if different), telephone number, social security number and date of birth. Applications submitted must include a copy of a government issued identification (consistent with US Department of Justice Employment Verification Form I9) containing photo, name and address must be provided. A copy of a social security card must be provided. Information submitted electronically must be verifiable electronically. By clicking "Submit", applicant agrees to the Interbets Terms & Conditions and gives Interbets permission to verify the information provided.
4. Acceptable forms of identification include: driver's license, state issued ID, Passport ID, Alien Registration Card, birth certificate. Information submitted electronically must be verifiable on line.
5. Acceptable forms of social security include: social security card, recent pay stub containing social security number, social security or retirement check/stub with social security number, recent tax bill with social security number, official military documents with social security number, credit bureau report (Experian, Equifax, Trans Union). Information submitted electronically must be verifiable on line.
6. Corporations, partnerships, trusts or other legal entities are not eligible to be account holders.
7. Wagering accounts are not-transferable and non-assignable.
8. All account wagering postal mailings, including notices, checks, withdrawal slips, account statements and other correspondence will be sent to the address listed on the account application. The account holder may request that no correspondence regarding the account be sent to the address listed.
9. Official changes to the account information must be in writing, and include name, date, address, social security number, account identification number, PIN and signature.
10. The account holder will be required to provide the account identification number and PIN before an account wager, deposit or withdrawal is accepted.
11. The account holder will receive a card presented at the time the account is opened, or mailed within five business days of processing, if opened through the mail. Interbets Player Cards may be requested at any time and are required for customers to access the account at branch locations.
12. Interbets/Catskill OTB reserves the right to exclude anyone from opening an account based on its business judgment. Interbets/Catskill OTB shall refuse to open an account to known or reputed book makers; any person who engages in any activity which is deemed to be a gambling offense as defined in Article 225 of the Penal Law of the State of New York; a known fugitive from justice; and persons on its self-exclusion list, as well as minors and residents of states which prohibit New York State wagering accounts.
13. Accounts wagers will be accepted by calling 1-800-832-5285, at Interbets.com, and through personal account terminals at Catskill OTB teletheatre. Account wagers can be placed at Catskill OTB branches with Player Cards.
14. Only wagers validated and accepted by the wagering system, for which there are sufficient available funds in the wagering account, are deemed to be valid wagers. All account wagers are recorded and deemed to be pari-mutuel tickets and are subject to the rules and laws governing pari-mutuel tickets.
15. All telephoned account wagers will be read back or displayed for the account holder to confirm that the wager is correct, before it is sold. Interbets/Catskill OTB assumes no responsibility for errors in wagers the account holder has confirmed.
16. Any wagers made or attempted after the official close of betting on a race are invalid.
17. Wagers may be cancelled or changed only prior to the close of betting for that race. Cancellations made thirty (30) minutes or less prior to the scheduled post time for the race must be made through an operator. Cancellations of large wagers are subject to management approval and New York State Gaming Commission Gaming Commission rules.
18. Funds from winning wagers will be credited to the account immediately after the race is official. Funds subject to Internal Revenue Service reporting requirements shall be held and not available for use until compliance with

applicable Internal Revenue Service reporting requirements. Any applicable city, state and /or federal income tax is the responsibility of the account holder.

19. Account applications designated as “no surcharge” require \$300 to be held in escrow, and are not subject to a surcharge on winnings. Account applications designated as “traditional” have no escrow requirement and are subject to a surcharge on winnings. Requests to release or deposit escrow may be made through customer service (1-888-FUN2BET). All internet wagers are "no-surcharge" regardless of account designation.
20. Account holders in good standing may request a waiver of the escrow requirement.
21. All winning wagers placed through the internet platform pay track prices (no-surcharge) accounts. All other account wagers shall be surcharged, unless the account was specifically designated a no-surcharge account and escrow withheld, notwithstanding para. 18.
22. Deposits to the accounts may be made by cash, on-line via ACH transfer and credit/debit card, check or money order. Cash deposits may be made at Catskill OTB branches. Deposits by check or money order may be through Customer Service by mail as per the attached check and money order cashing policies.
23. Credit Card deposits can be made to accounts by calling the credit line (1-877-660-CASH) or if available through on-line fund transfers as authorized by the NYS Gaming Commission. Only account holders credit cards can be used; service charges and daily limits on deposits apply.
24. Withdrawals may be made in person at branch locations or in writing via mail or facsimile to customer service. A withdrawal slip or written request is required, containing account name, identification number, signature and date together with PIN. Player cards may be used to withdraw monies through self-service terminals at branch locations. All requests shall be processed upon receipt of request. Checks will be mailed to the official address on record for the account.
25. Accounts may be closed at the request of the account holder in person or by mail. The account holder must provide their account identification number, PIN and signature, and acceptable form of identification subject to verification.
26. Monthly and/or annual statements are available on line to the account holders detailing beginning balances, debits and credits and ending balances. Upon request, they will be mailed to the official address on record.
27. Any account with no wagering activity during a period of thirty-six (36) consecutive months shall be deactivated and any monies in the account will be distributed in accordance with Section 1012 of the NY Racing Law.
28. Accounts may not be shared with or loaned to another player. Wrongful use of the account through deception, sharing or partnership will result in closure of the account and refund of any non-disputed balance.
29. Accounts are restricted for wagering purposes only. Specific tracks and/or wagers may not be available for wagering due to host track limitations, residency limitations or at the discretion of Interbets/Catskill OTB.
30. Only account holders are entitled to obtain access to their account information. Interbets/Catskill OTB will not share account information with third parties, other than the NYS Gaming Commission, unless required to do so by statute, court order, subpoena or other legal process or without express written permission from the account holder.
31. Interbets/Catskill OTB reserves the right to make adjustments to any account due to computer error, machine malfunction, operator error, fraud or other misuse.
32. Interbets/Catskill OTB reserves the right to terminate, revise, modify or withdraw the account at any time with or without prior notice, based on business judgment.
33. All decisions of Interbets/Catskill OTB management shall be final.
34. Account holders shall receive a copy of these rules, which may be periodically updated with the approval of the NYS Gaming Commission. Account holders will be notified whenever rules have changed and updated rules will be available on line. Account holders will be provided with a copy of such changes upon request.
35. Interbets/Catskill OTB receipt of a signed application signifies the applicant’s acceptance of all rules and conditions.