

HRNSW Minimum Bet Limit (MBL) Policy – effective 1 July 2026

All WSPs that hold a current approval from HRNSW, are to adhere to the Minimum Bet Limit obligations, as outlined in **Clause 24.1 in the HRNSW Approval Conditions FY27**.

Approved holders are required to publish Fixed Odds for NSW Harness race fields **by 10am NSW time on the day of the harness race meeting**.

RACE MEETING CLASSIFICATION	CLASSIFICATION BET OBLIGATIONS	
STANDARD NSW Harness Race Meetings	WSP MBL Betting Obligations	
<i>For the avoidance of doubt, standard NSW harness races refer to all NSW harness race meetings that are not specifically designated as a Metropolitan Meeting or a Platinum Meeting for MBL purposes</i>	WIN bets to lose:	\$500
	Each - Way bets to lose:	\$500
	E-W Place component to lose:	\$250
	PLACE bets to lose:	\$250

METROPOLITAN NSW Harness Race Meetings		
<i>These represent all Saturday Metropolitan race meetings <u>conducted at Menangle</u> where there is at least one race with a total prizemoney of \$20,000 (which will be every week, except for when a Platinum Race Meeting is programmed. (For the sake of clarity, this will be every Saturday night except for the Group One / feature meetings outlined below).</i>	WSP MBL Betting Obligations	
<i>Carnival of Cups Harness Race Meetings: Metropolitan NSW Harness race meetings Minimum Bet Limits (as outlined above right) also apply to the HRNSW Carnival of Cups meetings where one of the races is a designated leg of the Carnival of Cups series. WSPs will be informed about what meetings are applicable once the calendar has been released.</i>	WIN bets to lose:	\$1,000
	Each - Way bets to lose:	\$1,000
	E-W Place component to lose:	\$500
	PLACE bets to lose:	\$500

PLATINUM NSW Harness Race Meetings																				
<i>HRNSW pinnacle racing content is referred to as <u>Platinum Racing</u>. This classification is applied to all major race meetings on the calendar (that is: all race meetings with at least one Group One race conducted). All Platinum Race Meetings are outlined below:</i>	WSP MBL Betting Obligations																			
PLATINUM MEETINGS for FY27	WIN bets to lose:	\$2,500																		
	Each - Way bets to lose:	\$2,500																		
	E-W Place component to lose:	\$1,250																		
	PLACE bets to lose:	\$1,250																		
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">NSW Breeders Challenge Finals race meeting</th> <th style="text-align: left; border-bottom: 1px solid black;">Approximate time of year when meeting conducted</th> </tr> </thead> <tbody> <tr><td style="padding-left: 20px;">Len Smith Mile race meeting</td><td>OCTOBER</td></tr> <tr><td style="padding-left: 20px;">The Eureka race meeting</td><td>NOVEMBER</td></tr> <tr><td style="padding-left: 20px;">The Newcastle Mile meeting</td><td>NOVEMBER</td></tr> <tr><td style="padding-left: 20px;">The Chariots of Fire meeting</td><td>FEB / MARCH</td></tr> <tr><td style="padding-left: 20px;">The Miracle Mile meeting</td><td>MARCH</td></tr> <tr><td style="padding-left: 20px;">The Bathurst Gold Crown meeting</td><td>MARCH</td></tr> <tr><td style="padding-left: 20px;">The Riverina Championship Finals race meeting</td><td>MAY</td></tr> <tr><td style="padding-left: 20px;">The Queen Elizabeth II race meeting</td><td>MAY</td></tr> </tbody> </table>	NSW Breeders Challenge Finals race meeting	Approximate time of year when meeting conducted	Len Smith Mile race meeting	OCTOBER	The Eureka race meeting	NOVEMBER	The Newcastle Mile meeting	NOVEMBER	The Chariots of Fire meeting	FEB / MARCH	The Miracle Mile meeting	MARCH	The Bathurst Gold Crown meeting	MARCH	The Riverina Championship Finals race meeting	MAY	The Queen Elizabeth II race meeting	MAY		
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WSPs obligations as an approved operator

As an approved operator, WSPs must adhere to the stipulations outlined in Clause 24 of the HRNSW Approval Conditions titled **Betting Limits**. Bookmakers need to carefully digest what is outlined below in relation to their obligations to strike bets on NSW harness racing product:

24.2 The Approval Holder must display the relevant betting limits to which they are bound.

24.3 Compliance by an Approved Wagering Operator

The Approval Holder must not do any act or refuse to do any act to avoid complying with clause 24.1 including but not limited to:

- (1) Refusing to accept a Fixed Odds 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 betting on a NSW Harness Race;
- (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) Transferring, diverting or redirecting a person's account to betting operations, including operated by the Approval Holder as a "white label" that offer different odds to those Publicly Displayed by the Approval Holder in the betting operation from which the person's account has been transferred, diverted or redirected;
- (8) Any other act or refusal to do an act in order to avoid complying with clause 24.1.

24.4 Exclusions

The Approval Holder is not required to comply with its obligations in clauses 24.1 or 24.3 if:

- (1) The customer is not domiciled in Australia
- (2) The bet is a betting transaction on a betting exchange;
- (3) The person has not provided the Approval Holder with sufficient funds to pay for the bet;
- (4) The bet is placed prior to 10am (NSW time) on the day of the NSW Harness Race;
- (5) The Approval Holder has already accepted a Fixed Odds bet or number of Fixed Odds bets up to the limit in clause 24.1 on that horse from the person and/or another person (or other persons) as their agent;
- (6) The bet forms part of a multi-bet placed with the Approval Holder;
- (7) There has been an official price fluctuation or the Approval Holder's own price fluctuation has changed, the Approval Holder is not compelled to accept any bet at the pre-changed price;
- (8) The bet is a retail betting transaction placed at a racecourse;

(9) where the Approval Holder has in excess of 10 retail outlets, the Approval Holder is not required to comply in respect of a cash (non-account) bet placed in any retail or commercial outlet (including at a racecourse or in agencies, hotels, pubs and clubs) for such time as Harness Racing NSW considers that it is unfeasible for it to apply to such cash bets, including for reasons such as difficulties in determining whether the person is the beneficial owner of the bet. For the avoidance of doubt, the obligation still applies in respect of any non-cash bet in any retail or commercial outlet placed by a person holding an account with the Approval Holder and Harness Racing NSW will notify the Approval Holder in writing if it no longer considers it unfeasible to apply to such cash bet;

(10) Where the person placing the bet is not the beneficial owner of the bet with the Approval Holder and:

- i. the person has not provided the Approval Holder with details of the beneficial owner; or
- ii. the Approval Holder has already accepted a Fixed Odds bet or number of Fixed Odds bets up to the limit in clause 24.1 on that horse from the beneficial owner and/or another person (or another person's) with the same beneficial owner;

(11) the Approval Holder has refused to accept the bet, done an act or refused to do any act due to;

- i. the person being warned off or disqualified;
- ii. the person has or is engaged in fraudulent activity;
- iii. the person is on a relevant gambling self-exclusion register;
- iv. the person has breached a material condition of the agreement with the Approval Holder, unless the dominant purpose of such condition is to avoid complying with clause 24.1 or the material condition is assessed by Harness Racing NSW to be an unreasonable condition;
- v. the Approval Holder statutory obligations including but not limited to The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and any responsible gambling legislation;
- vi. there being systematic multiple identical bet(s) from related or connected parties and/or from the same IP address;
- vii. the person placing the bet from a proxy server or bet being received from a proxy server;
- viii. the bet being a promotional bet, including a bonus bet or Free Bet (whether whole or in part) where the customer has not provided full payment for the stake;
- ix. the bet is part of a multi-bet
- x. the Approval Holder reasonably suspecting that the person placing the bet is not the beneficial owner of the bet or the account is being used in violation of the Approval Holder's terms and conditions, where the suspicion can be reasonably validated by the Approval Holder through public records, IP address tracking, unique device tracking or some other verifiable process or source;

- xi. unauthorised scraping or copying of the Approval Holder's website;
- xii. the bet being placed by employees or associates (and/or their associates) of another Approval Holder where the Approval Holder has reasonable belief that the bet is based on betting information (including, but not limited to, betting trends and bets placed with that Approval Holder) that is not publicly available;
- xiii. the bet being placed by or on behalf of another Approval Holder where the Approval Holder has reasonable belief that the bet is based on betting information (including, but not limited to, betting trends and bets placed with that Approval Holder) that is not publicly available and further, that the bet is not a Bet Back;
- xiv. the bet being contrary to the Rules of Racing or any other laws;
- xv. the person having being restricted to betting via a specified platform (e.g. telephone) arising from reasonably held concerns by the Approval Holder as to robotic or systematic use via other platforms/channels; or
- xvi. the approval holder has reasonable concern that the bet placed by a person has been made by robotic or systematic use via other platforms/channels and the person has not placed the bet personally.
- xvii. any other reason that in Harness Racing NSW's assessment raises serious integrity concerns;

(10) where Harness Racing NSW is satisfied that the reason the Approval Holder has not complied properly falls within the Harness Racing NSW list entitled "Further reasons where an Approval Holder is not required to comply with clauses 24.1 or 24.3" as published on its website and amended from time to time.

24.5 Complaints

Upon receiving notifications from Harness Racing NSW that it has received a complaint that the Approval Holder has not complied with its obligations in clauses 24.1 or 24.3, the Approval Holder will;

- (1) provide any Document or information in the Approval Holder's power, possession or co control or as requested by Harness Racing NSW in connection with such complaint within 7 days of receiving such notification (or such longer period agreed to by Harness Racing NSW) and can make submission or provide evidence to Harness Racing NSW in respect of that complaint within that same time period;
- (2) Comply with Harness Racing NSW's determination in respect of the complaint.
- (3) Referred to the compliance office of Liquor & Gaming NSW

24.6 Application of Minimum Bet Limits

24.6.1 This clause 24 applies to off-course wagering;

24.6.2 Where an Approval Holder accepts on-course bets the Approval Holder must comply with bet limits set out by the local club.

24.7 Publishing Times

(1). Approved holders are required to publish Fixed Odds for NSW Harness race fields at **10am (NSW time) on the day of the Harness race meeting.**

(2) Failure to comply with the requirements of clause 24.7 (1) may result in the approval holders' licence being revoked.

WSPs not complying with Minimum Bet Limit obligations: Complaints Resolution Process

Customers / Punters who believe that a Wagering Service Provider has wrongfully refused their bet/s or excluded them from transacting in contravention of the HRNSW Minimum Bet Limit obligations, can lodge a formal complaint with HRNSW.

Customers / punters are urged to engage with the WSP to resolve any potential issue first, but if this resolution isn't forthcoming, a complaint can be submitted via the completion of the *HRNSW Minimum Bet Limit Complaint Form*, that is found in this section.

A few key points relating to any potential complaint submission:

- The *HRNSW Minimum Bet Limit Complaint Form* must be completed and submitted within fourteen (14) days of the bet/s being struck or refused
- HRNSW cannot accept any complaint if the *HRNSW Minimum Bet Limit Complaint Form* is in any way incomplete
- HRNSW will endeavour to contact the complainant within seven business days to acknowledge receipt of your complaint.

HRNSW take non-compliance with the HRNSW Minimum Bet Limit framework seriously.