- (f) Notices shall be exhibited at all totalizator agencies showing the horses known to be accepted for those race meetings for which the Board will be receiving investments, the date and code letter or abbreviation of each such race meeting, the number of races and the code numbers allotted to the horses therein, including known brackets, and stating how code letters and numbers are indicated on the tickets.
 - (g) If an investor is issued with a ticket:-

(i) Recording an investment other than the one he intended to make;
(ii) Where the recording of the investment is such that it could be attributed as an investment on more than one meeting or race or horse number or, in the case of a doubles investment, on more than two horse numbers; or
(iii) On which the recording of particulars is incomplete.—

(iii) On incomplete,-

any application to rectify the error must be made by the investor immediately.

If, in the case of a wrong investment as is referred to in subclause (i) hereof, the investor does not rectify the error immediately, he shall be deemed to accept the ticket as issued.

If, in either of the cases referred to in subclauses (ii) and (iii) hereof, the error is not rectified immediately, the investor will be entitled only to a refund of the amount invested subject always to the provisions of clause (h) hereof.

The investor is responsible to have corrected any errors which he considers appear on the ticket issued to him.

(h) Any ticket, when presented for a dividend or refund or for the correction of an alleged error, may be rejected without any payment made thereon if it has been altered or

6. Payment of Dividends and Refunds in Respect of Cash Investments

(a) No dividend will be paid on the day of the race concerned.

Refunds may be paid at any time when the totalizator agency at which the investment was made is open for business, but the officer in charge of such agency may declare at any time that refunds due in respect of any race meeting or race shall be payable at the same time as when dividends for such meeting or race are payable.

(b) There shall be displayed in every totalizator agency from time to time the earliest date and the hours when dividends and refunds will be payable.

Thereafter dividends will be payable at the totalizator agency from which the ticket was issued during the notified hours for a period of four weeks from the date of the meeting concerned.

- (c) Payment will be made on production of the ticket and will be in cash or may, at the option of the Board, be in cash or by cheque.
- (d) Dividends and refunds not claimed or paid within the period of four weeks as aforesaid may be claimed on written application to the totalizator agency from which the ticket was issued, supported by the ticket. No claim will be accepted later than three months from the advertised date of

7. Provisions Relating to Investments by Telephone

A. General

- (i) Investments by telephone will be accepted at such totalizator agencies as may be nominated by the Board for that purpose and only against a credit deposit previously established at such agency or against dividends credited to such deposit.
- (ii) The minimum deposit is £2. Deposits in excess of this sum must be in complete pounds.
- (iii) The senior officer in charge may refuse to accept any deposit or, having accepted such, may refund the deposit or any balance thereof. He may restrict acceptance of deposits or telephone instructions to those received from persons connected to particular telephone exchanges.
- (iv) Subject to the special provisions relating to doubles investments, investments or the cancellation of investments may be made by telephone at any time during the business hours of the totalizator agency up to the published closing time of the agency for the race concerned.
- (v) A separate record will be kept of each deposit account and of the investments made against it.
- (vi) Dividends and refunds will be credited to depositors' accounts as soon as practicable on the day of the race concerned or thereafter.

B. Procedure for Opening or Renewing a Deposit Account

- (i) Application must be in writing signed by the applicant addressed to the totalizator agency at which the account is to be operated against.
- (ii) The information required for opening and details of the procedure in operating accounts is set out in Appendix A
- (iii) The requirements and procedure as so set out may be amended by the General Manager from time to time by notice published in such manner as he thinks fit.

(iv) Where cheques are received as a deposit, no investment against that deposit will be accepted until the cheque is

C. Crediting and Payment of Dividends

(i) All dividends will be credited to the depositor's

- (ii) In the absence of written instructions as balance to be retained to the credit of the depositor, settlement of the amount due to the depositor, including any balance of his original deposit, will be retained pending receipt of written instructions or remitted to the depositor at the discretion of the senior officer in charge.
- (iii) Payments will be made by cheque or otherwise at the discretion of the senior officer in charge.

8. Provisions Applicable Where Error is Made in the Giving or Recording of Telephone Investments

Attention is drawn to the underquoted provisions of clause 8 (b) (ii) of Part III of the approved scheme, as follows:-

" Telephone Investments

- "(a) Where the Error Results in an Incorrect Investment Being Made:
 - " Prima facie the investment will be deemed to be that which is recorded so that the investor shall suffer the loss or receive the benefit as the case may be.
 - "Where, however, the error results in a loss to the "Where, however, the error results in a loss to the investor and the Board, on the application of the investor, is satisfied that the error resulted from negligence by any of its servants, the Board will refund the amount invested but shall not be liable for any dividends payable if the required investment had been made. Application for a refund must be made promptly after notice of the error is received or deemed to be received by the investor. Further particulars will be the subject of rules of the Board.

 "Notwithstanding the foregoing, the Board shall
 - "Notwithstanding the foregoing, the Board shall have a discretion to pay part or all of the dividend which would have been due but for the error.
- "(b) Where the Error Results in no Investment Being Made:-
 - "If no debit has been recorded against the investor's deposit, the investor will have no claim upon the Board.
 - "If the debit has been recorded against the investor's deposit and the Board is satisfied that the amount has not been included in the total transmitted to the district office for the race concerned, the investor will be entitled to a refund but to no other payment unless the Board, at its sole discretion, shall direct payment to the investor of part or all of the dividend which would have been due but for the error."

9. Special Conditions Applicable to Telephone Investments

- (a) Neither the Board nor any servant or agent of the Board shall be responsible for any loss arising from the unauthorized use of a depositor's account.
- (b) The Board may refuse to accept any deposit, or having accepted a deposit, may refund the same at its discretion and without giving any reason therefor.
- (c) The delivery of cheques to the address given by the depositor will be at the sole risk of the depositor.
- (d) Any claim in respect of an alleged inaccurate entry in the depositor's statement of account must be rendered to the totalizator agency within four weeks after the statement has been received or is deemed to be received by the depositor.
- (e) Statements of account will be sent by unregistered post to the address as given by the depositor in his application form and will be deemed to be received by him at the time such statement would be delivered in the ordinary course of post.

10. Provisions Relating to Investments by Post

A. General

- (i) Investments and deposits for future investments will (1) Investments and deposits for future investments will be accepted only at such totalizator agencies as the Board may from time to time nominate, and the Board may at any time direct that investments posted from any particular area, district, or locality shall be addressed to a particular totalizator agency, and the Board may also at any time close any totalizator agency for the receipt of investments by post.

 (ii) Investments will be accepted only in respect of such race meetings as the Board shall from time to time advertise.

 (iii) No instructions nor amendments to previous instruc-
- (iii) No instructions nor amendments to previous instruc-tions will be acted upon if received by telegram or money-

tions will be acted upon if received by telegram or moneyorder telegram or telephone, whether or not such instruction
relates to a previous deposit or remittance.

(iv) All remittances must be by bank draft, postal note,
money-order, or bank-note. Cheques will not be accepted,
except by way of deposit for future investments, provided
sufficient time elapses before investment against such deposit to
enable cheque to be cleared.

(v) If a remittance, other than a deposit, is received for
an amount net to the Board other than in complete units of
investment, the senior officer on duty at the totalizator agency
concerned may in his sole discretion either reject the invest-

concerned may in his sole discretion either reject the investment altogether or accept it up to the multiple next below the net amount so received by the Board. The amount due to the investor in accordance with the exercise of the discretion as aforesaid shall be refunded to the investor by the Board, less exchange or poundage.