

W E L C O M E



Welcome

WE'RE HERE TO HELP

We'll do everything we possibly can to make your wagering experience the very best it can be.

No matter where you live or what question or concern you may have, a knowledgeable, friendly HPI Customer Service Representative is just a phone call away and always ready to help.

Customer Service: 416-675-8886
or Toll Free at 1-888-675-8886

E-mail: hpi@WoodbineEntertainment.com

By fax: 416-213-2130

By mail: 555 Rexdale Boulevard
P.O. Box 156
Toronto, Ontario, M9W 5L2

Please report all lost Account Cards immediately by calling 1-888/416-675-8886. Replacement cards will be issued within 24 hours. All lost cards are subject to a \$5 replacement fee.

**Everything you need to place your next wager,
by phone or online is at your fingertips.**

Telephone wagering: 416-675-BETS (2387)
or Toll Free at 1-888-675-BETS

Online wagering: www.HorsePlayerInteractive.com

The latest odds are at your fingertips! By calling the Results, Scratches and Odds Line you have instant access to results and payout information, plus scratches and changes (available approximately 20 minutes before the first post-time). This is a free service and each call is limited to a maximum of 3 minutes.

Results, Scratches & Odds Line:
416-623-ODDS (6337)
or Toll Free at 1-888-675-ODDS (6337)

Phone Wagering

AS SIMPLE AS A
PHONE CALL



Follow the easy to use instructions on the following pages and see how easy it is to wager using your touch-tone phone.

Phone Wagering

WHAT YOU'LL NEED WHEN YOU CALL 1-888-675-BETS

(OR 416-675-BETS IN THE 416/905 AREA)

YOUR ACCOUNT NUMBER

1

2

3

4

YOUR PIN NUMBER

1

2

3

4

It is recommended that you allow yourself ample time to place your wagers (i.e. 10 minutes to post) until you are familiar with the automated system. For big race events, please wager early.

Wagering on the telephone betting system is available approximately one half hour prior to post-time.

To hear the latest odds, results, scratches and changes, call 1-888-675-ODDS or locally 416-623-6337 or visit our web site at: www.HorsePlayerInteractive.com.

NEED PERSONAL ASSISTANCE?

To speak to a HorsePlayer Representative at any time press "0". However, please note that HorsePlayer Representatives are not authorized to accept wagers.

0

Phone Wagering

TELEPHONE ACCOUNT BETTING USER GUIDE

1-888/416-675-2387 (BETS)

THE MAIN MENU

1

ACCOUNT INFORMATION

5

TO CHANGE YOUR PIN

account number
followed by #

old pin
followed by #

enter new pin
followed by #

operator will
repeat new pin

press 1 to confirm
new pin

your new pin
will be effective
immediately

2

TO PLACE A BET

account number
followed by #

PIN followed by #

track code followed
by # (eg. Woodbine
thoroughbred-83)

race number (eg. 4)
followed by #

amount (eg. \$2)
followed by #

wager type (eg.
WIN-11) followed by #

horse number(s)
(eg. 7 horse)
followed by #

3

ADDRESS FAX # AND LOCATION AT WOODBINE RACETRACK

1

to buy this wager

2

to hear this
wager repeated

3

to cancel this wager

**YOUR WAGER WILL BE REPEATED BACK TO YOU.
LISTEN CAREFULLY.**

Upon pressing 1 you will hear "Your wager has been confirmed. You now have an available balance of \$." You must listen for this confirmation. To continue wagering on the same track and same race, press 1. To wager on a different track or race press 2.

Phone Wagering

HELPFUL HINTS

- End all entries on the betting menu with..... #
- To hear a menu again 8
- To return to the previous menu..... #
- To return to the main menu 9
- To keep wagering on the same track and same race..... 1
- To wager on a different track or race..... 2
- When placing your wager, pressing the # key will back you up one step..... #

Forgotten a code?

To hear the track codes, wager type codes, races or runners automated listings. * #

Or call 416-623-6337 or 1-888-675-6337

For your security

You **MUST** change your PIN on the automated telephone system upon activation of your account. From the Main Menu press 1 (you will hear 5 options), then press 5 to change your PIN (enter old PIN when prompted THEN enter new PIN).

All Runners 9 9

Need to cancel a wager placed via the telephone system?

Call 1-888/416-675-8886 and speak to a HorsePlayer Representative. Every effort will be made to accommodate cancellations before post-time. However, we cannot guarantee cancellations.

Phone Wagering

EXAMPLES

HOW TO ENTER YOUR EXOTIC WAGERS



= "and" to separate runners



= "with" to separate legs
and/or races in an Exactor,
Triactor, Daily Double, Pick 3,
Pick 4 or Pick 7.

WIN

Woodbine Harness (84#), Race 3 (3#), \$10 (10#), Win (11#),
horse number 4 (4#)

SHOW

Balmoral Park (69#), Race 7 (7#), \$2 (2#), Show (13#),
horse number 9 (9#)

EXACTOR

Santa Anita (18#), Race 1 (1#), \$2 (2#), Exactor (21#),
horse numbers 4 with 8, 9 and 11 (4**8*9*11#)

EXACTOR BOX

Woodbine Thoroughbred (83#), Race 9 (9#), \$1 (1#),
Exactor Box (22#), horse numbers 1, 3, 6 (1*3*6#)

TRIACTOR

flamboro downs (95#), Race 2 (2#), \$2 (2#), Triactor (31#),
horse numbers 2 with 3 with 9 (2**3**9#)

TRIACTOR KEY

Meadowlands (25#), Race 5 (5#), \$2 (2#), Triactor (31#),
horse numbers 2 with 3, 9 with ALL (2**3*9**99#)

TRIACTOR BOX

Gulfstream (16#), Race 1 (1#), \$1 (1#), Triactor Box (32#),
horse numbers 6, 7, 8 (6*7*8#)

SUPERFECTA

Aqueduct (11#), Race 2 (2#), \$2 (2#), Superfecta (41#),
horse numbers 1 with 2 with 5 with 7 (1**2**5**7#)

PICK 6

Turfway (38#), Race 6 (6#), \$2 (2#), Pick 6 (66#), horse numbers 1
with 4 with 7 with 8 with 9 with 11 (1**4**7**8**9**11#)

Phone Wagering

HORSEPLAYER INTERACTIVE CODES

THOROUGHBRED TRACK CODES

Aqueduct.....	11	Kin-Park.....	128
Arlington.....	39	Laurel.....	34
Assiniboia.....	41	Lone Star.....	57
Australia-A.....	89	Los Alamitos.....	68
Australia-B.....	90	Louisiana Downs.....	456
Bay Meadows.....	23	Meadowlands.....	125
Belmont.....	12	Monmouth Park.....	31
Calder.....	15	Mountaineer.....	75
Canterbury Park.....	107	New Zealand.....	130
Charles Town.....	480	Northlands.....	431
Churchill Downs.....	37	NTRA Pick 4.....	377
Colonial Downs.....	111	Oaklawn Park.....	132
Del Mar.....	22	Penn National.....	32
Delaware.....	65	Philadelphia Park.....	33
Delta Downs.....	423	Pimlico.....	35
Derby Oaks Futures.....	286	Pimlico Grade 1 Double.....	342
Dubai.....	158	Prairie Meadows.....	73
Ellis Park.....	360	River Downs.....	347
Emerald Downs.....	276	Sam Houston.....	20
Evangeline Downs.....	494	Santa Anita.....	18
Fair Grounds.....	48	Saratoga.....	13
Fairplex.....	21	South Africa.....	101
Finger Lakes.....	86	Stampede Park.....	91
Fort Erie.....	92	Suffolk Downs.....	435
France.....	161	Sunland Park.....	100
Golden Gate.....	24	Tampa Bay.....	72
Gulfstream.....	16	Thistle Down.....	108
Hastings Racecourse.....	51	Turf Paradise.....	47
Hawthorne.....	29	Turfway Park.....	38
Hollywood Park.....	19	Whoop Up.....	166
Hong Kong.....	93	Woodbine.....	83
Hoosier.....	81	Yavapai Downs.....	496
Japan.....	102	Advance Woodbine.....	183
Keeneland.....	36	Advance Simulcasting.....	339

IVR codes are subject to change without notice. Please visit www.HorsePlayerInteractive.com or call 1-888/416-675-8886 for updated codes.

Phone Wagering

HORSEPLAYER INTERACTIVE CODES

HARNESS TRACK CODES

Aylmer.....	159	Mohawk.....	85
Balmoral Park.....	69	Montreal.....	96
Cal Expo.....	79	Northfield.....	52
Clinton.....	110	Northlands.....	429
Delaware.....	97	Ocean Downs.....	449
Dover Downs.....	74	Plainridge.....	67
Evergreen Harness.....	163	Pompano.....	157
flamboro downs.....	95	Quebec City.....	383
France.....	119	Red Mile.....	66
Fraser Downs.....	46	Rideau Carleton.....	98
Freehold.....	463	Rosecroft.....	281
Georgian Downs.....	10	Sagebush.....	143
Grand River Raceway.....	94	Sandown Park.....	82
Harrah's Chester.....	491	Stampede Park.....	191
Harrington.....	70	The Meadows.....	56
Hawthorne.....	129	Tioga Downs.....	495
Hazel Park.....	156	Trois Rivieres.....	150
Hiawatha.....	53	Western Fair.....	44
Hoosier.....	181	Whoop Up.....	165
Kawartha.....	63	Windsor.....	99
Lil Brown Jug Futures.....	370	Woodbine.....	84
Maywood.....	30	Yonkers.....	162
Meadowlands.....	25	Advance Mohawk.....	185
Millarville.....	164	Advance Woodbine.....	184

WAGER TYPE CODES

Win.....	11	Superfecta.....	41
Place.....	12	Superfecta Box.....	42
Show.....	13	Super High 5.....	51
Win, Place.....	14	Super High 5 Box.....	52
Win, Show.....	15	Grand Slam.....	54
Win, Place, Show.....	16	Pick 3.....	63
Place, Show.....	17	Pick 4.....	64
Exactor.....	21	Pick 5.....	65
Exactor Box.....	22	Pick 6.....	66
Quinella.....	23	Pick 7.....	67
Quinella Box.....	24	Pick 8.....	68
Daily Double.....	25	Pick 9.....	69
Triactor.....	31	Pick 10.....	70
Triactor Box.....	32	All Runners.....	99

*separate runners **separate legs

Phone Wagering

HORSEPLAYER INTERACTIVE CODES BC AREA ACCOUNT HOLDERS

B.C. THOROUGHBRED TRACK CODES

Aqueduct	249	Louisiana Downs	389
Arlington.....	192	Meadowlands	468
Assiniboia.....	14	Monmouth Park	459
Australia-A.....	489	Mountaineer	264
Australia-B.....	490	New Zealand	130
Bay Meadows	419	Northlands.....	432
Belmont.....	245	NTRA Pick 4.....	378
Beulah.....	272	Oaklawn	277
Calder	477	Penn National	352
Canterbury Park.....	365	Philadelphia Park.....	300
Charles Town.....	481	Pimlico	312
Churchill Downs	241	Pimlico Grade 1 Double	343
Colonial Downs.....	356	Pleasanton	448
Del Mar	407	Portland.....	392
Delaware	327	Prairie Meadows	323
Delta Downs	424	Remington	393
Derby Oaks Futures.....	287	Retama Park.....	476
Dubai.....	273	River Downs.....	348
Ellis Park	361	Sam Houston.....	260
Emerald Downs.....	54	San Mateo	455
Evangeline Downs.....	492	Santa Anita.....	403
Fair Grounds	268	Santa Rosa	454
Fairplex.....	411	Saratoga	373
Finger Lakes	319	South Africa.....	216
Fort Erie.....	88	Stampede Park	91
France.....	161	Stockton.....	447
Golden Gate	399	Suffolk Downs.....	436
Gulfstream	479	Sunland Park.....	100
Hastings Racecourse	51	Tampa Bay Downs.....	478
Hawthorne	204	Thistle Down.....	390
Hollywood Park.....	415	Turf Paradise	292
Hong Kong	493	Turfway Park.....	256
Hoosier	335	Vallejo	451
Japan.....	253	Whoop Up	166
Keeneland	233	Woodbine	483
Kin-Park.....	128	Yavapai Downs	446
Laurel	308	Advance Woodbine	283
Lone Star	304	Advance Simulcast	340
Los Alamitos.....	68		

IVR codes are subject to change without notice. Please visit www.HorsePlayerInteractive.com or call 1-888/416-675-8886 for updated codes.

Phone Wagering

HORSEPLAYER INTERACTIVE CODES BC AREA ACCOUNT HOLDERS

B.C. HARNESS TRACK CODES

Aylmer	58	Montreal	43
Balmoral Park	196	Northfield.....	212
Cal Expo.....	296	Northlands	430
Clinton	110	Northville Downs.....	428
Delaware.....	228	Oceans Downs.....	449
Dover Downs	237	Plainridge.....	67
Evergreen Harness.....	163	Pompano	42
flamboro downs	95	Quebec City.....	61
France.....	119	Red Mile	220
Fraser Downs.....	46	Rideau Carleton.....	55
Freehold.....	464	Rosecroft.....	282
Georgian Downs	10	Sagebush.....	143
Grand River Raceway	94	Sandown.....	82
Harrah's Chester	391	Stampede Park.....	191
Harrington.....	224	The Meadows.....	316
Hawthorne	200	Tioga Downs.....	444
Hazel Park.....	80	Trois Rivieres.....	50
Hiawatha	60	Vernon Downs	442
Hoosier.....	331	Western Fair	59
Kawartha.....	62	Whoop Up.....	165
Lil Brown Jug Futures	371	Windsor	17
Maywood.....	208	Woodbine.....	484
Meadowlands	472	Yonkers	394
Millarville	164	Advance Mohawk.....	285
Mohawk	485	Advance Woodbine	284

WAGER TYPE CODES

Win.....	11	Superfecta.....	41
Place	12	Superfecta Box.....	42
Show.....	13	Super High 5	51
Win, Place.....	14	Super High 5 Box	52
Win, Show	15	Grand Slam	54
Win, Place, Show	16	Pick 3.....	63
Place, Show	17	Pick 4.....	64
Exactor	21	Pick 5.....	65
Exactor Box.....	22	Pick 6	66
Quinella	23	Pick 7.....	67
Quinella Box.....	24	Pick 8	68
Daily Double	25	Pick 9.....	69
Triactor.....	31	Pick 10.....	70
Triactor Box.....	32	All Runners	99

*separate runners **separate legs

Online Wagering

BET ONLINE WITH HPIBET.COM

AS SIMPLE AS POINT, CLICK,



HPIBET.com brings all the thrills of the racetrack right to your computer. HPIBET.com expands your wagering options beyond the phone, self-serve, or mutuel teller. Follow the easy instructions in this guide to learn how to wager using HPIBET.com



INNOVATIVE FEATURES ONLY ON HPIBET.com

Go online NOW and you'll soon see why it's the fastest, easiest, and most convenient way to bet.

- Queue your wagers by setting up bets and then submitting them at a later time – right up until post.
- View the runner name, number, and odds on-screen.
- View your Account balance at all times.
- Enjoy exclusive access to all HPI online services, including up to the minute odds, race replays, live video streaming, free program downloads, and updated scratches, changes and results.

BET ONLINE WITH HPIBET.COM

System requirements for HPIBET.com

PC

To wager online using HPIBET.com on a PC you will need:

- Windows 98, Windows ME, Windows 2000 or Windows XP
- Microsoft Internet Explorer version 6.01 or later
- 28.8K or faster dial-up modem or other form of higher speed internet connection (i.e. cable or DSL)
- A display adapter supporting a colour depth of 16-bit or higher and a minimum 800x600 screen resolution is recommended

MAC

Unfortunately, our site is not compatible with MAC computers; however, MAC users can access our mobile website using Safari or Firefox. To log on go to <https://mobile.hpibet.com>.

System Requirements for HPIBET Mobile Edition

To use HPIBET Mobile Edition you will need:

- A mobile phone or PDA with built-in microbrowser
- A mobile carrier (e.g. Rogers Wireless, Bell Mobility, Telus)
- A service plan that provides internet access to your device
- The ability to support secure connections (i.e. via SSL or TLS)

System Requirements for Pocket PC Edition

To wager online, view race results, monitor the current days races and watch live video streams, your Pocket PC will need:

- Windows 2002 or later
- 13 MB or more of available RAM
- Wi-Fi connectivity compatible with 802.11 wireless standards

Online Wagering

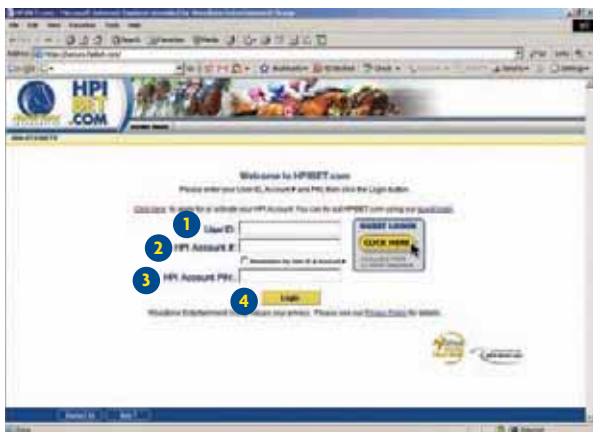
STEP ONE:

Visit www.HorsePlayerInteractive.com and click on the HPIBET.com icon.



STEP TWO:

YOU'RE READY TO LOGIN.

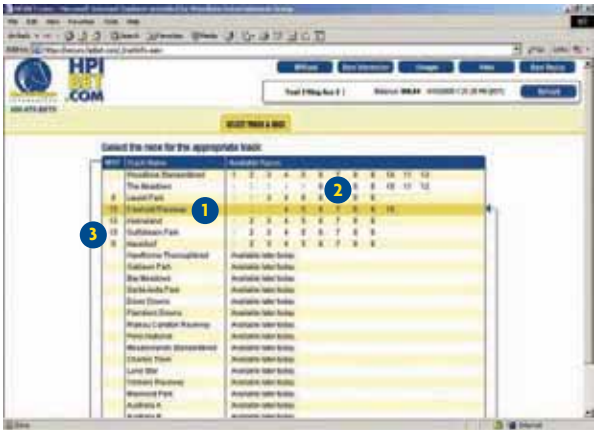


- 1 Enter your HPIBET User ID here (case sensitive)
- 2 Enter your HPI Account number here
- 3 Enter your HPI Account PIN here
- 4 Click on the LOGIN button to continue

You are now ready to compose your wager.

Online Wagering

STEP THREE: SELECT A TRACK & RACE



- 1 Select a racetrack
- 2 Select a race number
- 3 Shows minutes to post for next race

Once you select a race, you'll automatically be taken to the "Select Amount and Bet" page. When you return to this page, you'll see the currently selected race identified with a blue circle.

Online Wagering

STEP FOUR: SELECT A BET AMOUNT & TYPE



- 1 Select a bet amount from the list
- 2 Select a bet type
- 3 Shows selected track and race
- 4 Displays track and race

Once you select a bet amount and type, you'll automatically be taken to the appropriate "Select Horses" page.

Online Wagering

STEP FIVE: SELECT RUNNERS



- 1 Morning line or win odds
- 2 Program numbers
- 3 Select/Deselect all runners
- 4 Select/Deselect specific runners
- 5 Ticket window showing current wager
- 6 Select "Place Bet" to submit your wager

As you compose your wager the ticket window will display your selections and the total cost of your wager.

Online Wagering

STEP SIX: PLACE YOUR BET



- 1 Confirm and submit your bet
- 2 Save your bet to the bet queue for later release

This page contains details of your wager.

Select **I Accept** to confirm and submit your wager. The following page will contain your “ticket”.

Select **Print** to generate a printed copy of your “ticket”.

Online Wagering

ON THE WEB

Program View

See the program of each race for all available tracks and have the ability to customize the page to your favourite tracks.

Free Program Downloads

HorsePlayer members can download PDF format programs free of charge for select Canadian tracks.

Race Replays

HorsePlayer Interactive brings you race replays over the internet! Watch replays of every race from every track!

Live Video Streaming

Live video from select Canadian tracks plus any track that is not shown on HPI tv can be seen online through HorsePlayer Interactive!

Race Information

Enjoy live odds, scratches, changes and probable payouts for exotic bets.

Full Odds View

View the current odds for active races.

Results

View results from all tracks offered with full payouts including exotic wagers.

Charted Results

See where each horse finished plus their positions at each fraction of the race.

Historical Win Odds

See historical win odds and win pool sizes at various time intervals for each horse.

To access the exclusive services visit www.HorsePlayerInteractive.com and enter your Account # and Rewards PIN # in the member's login area (at the top right hand corner of the site).

Online Wagering

HPIFUND



Make a deposit anytime, anywhere!

By using HPIFund you can make deposits instantly through Interac online or your pre-registered credit card. To make a deposit or to register your credit card visit www.HorsePlayerInteractive.com and click on HPIFund.

On T.V.

**BRING HOME
THE EXCITEMENT**



It's that easy. Here are the options available to you.

On T.V.

HPItv

Features live thoroughbred and harness racing action 7 days a week from tracks all over North America and beyond.

HPItv Odds

Displays live Canadian Pool odds from all tracks carried on HPItv.

HPItv Canada

Provides live daily full-card racing from Canadian racetracks such as Woodbine and Mohawk Racetracks.

HPItv International

Provides live daily full-card racing from Meadowlands and NYRA.

HPItv West

Full racing coverage from Hastings Racecourse, Fraser Downs and other Canadian tracks.

The Score

Race Night on The Score puts you in the driver's seat for live thoroughbred and standardbred racing. Plus, don't miss live Stakes specials on selected nights.

Sun TV

Watch Woodbine Thoroughbred racing on Sun TV.

HPItv Canada, HPItv International and HPItv West are available only on Rogers Digital Cable and Bell ExpressVu.

For information on ordering HPItv please call your cable or satellite provider. Visit www.HorsePlayerInteractive.com for full HPItv and The Score programming schedules.

On T.V.



GENERAL INFORMATION

Phone: 416-675-8886
or Toll Free at 1-888-675-8886

Web: www.HorsePlayerInteractive.com

E-mail: hpi@WoodbineEntertainment.com

CABLE & SATELLITE PROVIDERS

Bell ExpressVu

1-800-882-1241 or www.expressvu.com

Bluewater Cable

1-800-331-7417 or www.cabletv.on.ca

Cogeco Digital Cable

1-888-6COGECO (626-4326) or www.cogeco.com

Compton Cable

905-985-8171 or www.compton.net

Mitchell Seaforth Cable

519-345-2341 or www.ezlink.ca

Mountain Cablevision

905-389-1347 or www.mountaincable.net

Rogers Digital Cable

1-888-ROGERS1 (764-3771) or www.rogers.com

Source Cable & Wireless

905-574-6464 or www.sourcecable.ca

Rewards & Benefits

HORSEPLAYER REWARDS



Whether you bet with a teller, self-serve terminal, over the phone or online at HPIBET.com, you can earn points with HorsePlayer Rewards that you can redeem for cash and prizes.

How it works is simple! To collect points when betting on-track, swipe your Account or Rewards Card at a self-serve terminal or mutual teller prior to placing your bet. You will be credited one point for every dollar wagered (except for Hong Kong racing). Plus, you'll earn an extra 50% when you wager on your local track!* That's 1.5 points for every dollar you bet! Betting from home? You automatically earn points when you wager by phone or online at HPIBET.com.

To redeem your points for cash and prizes or to check your Rewards point balance go to www.HorsePlayerInteractive.com or call a HorsePlayer Representative at 416-675-8886 or 1-888-675-8886.

But there's more to HorsePlayer Rewards than just raking in the points! If you're betting large amounts you can also **earn up to a 3% take-out adjustment.***

To see the full listing of all of the exciting prizes available visit www.HorsePlayerInteractive.com.

Rewards & Benefits

SOME OF THE PRIZES AVAILABLE



Coffee – 150 points



\$5 Daily Racing Form – 980 points



Titleist Golf Balls – 10,500 points



SONY Digital Camcorder – 370,000 points

**For a full listing of prizes visit
www.HorsePlayerInteractive.com**

Rewards & Benefits

HORSEPLAYER REWARDS TAKE-OUT ADJUSTMENTS (TOA's)

The take-out adjustment component of the HorsePlayer Rewards program is designed for members wagering a minimum of \$1,250 per week. Please see the chart below for a full outline of the take-out adjustment levels. HorsePlayer Rewards members who are eligible for a take-out adjustment will still earn full Rewards points for the amounts wagered.*

New Takeout Adjustment (TOA) Chart

Level	Weekly Wagering	TOA %	
		WEG*/BC*/Grand River*/Georgian and flamboro*	Simulcast
1	\$18,750 and up	3.00%	2.00%
2	\$15,000 to \$18,749	2.50%	1.67%
3	\$11,250 to \$14,999	2.00%	1.33%
4	\$ 7,500 to \$11,249	1.50%	1.00%
5	\$ 3,750 to \$ 7,499	1.00%	0.67%
6	\$ 1,250 to \$ 3,749	0.75%	0.50%

TOA's will receive a bonus of 25% for exotic wagers (3 + horse pools) and be discounted 25% for WPS wagers. For example, for a customer in level 5, a Superfecta wager on a WEG race will yield a total TOA percentage of 1.25%(1.00% plus bonus 0.25%).

Example

A WEG customer bets a total of \$8,000 (Level 4) in a week; \$5,000 on WEG racing, \$3,000 on simulcast racing.

	Pool type	Amt. Bet on WEG	Pool Factor	Track TOA%	TOA
WEG Portion Calculation of TOA	WPS	\$2,000	0.75	1.50%	\$22.50
	2 horse	\$1,000	1.00	1.50%	\$15.00
	3 horse	\$2,000	1.25	1.50%	\$37.50

	Pool type	Amt. Bet on WEG	Pool Factor	Track TOA%	TOA
Simulcast Portion of TOA	WPS	\$1,000	0.75	1.00%	\$7.50
	2 horse	\$1,000	1.00	1.00%	\$10.00
	3 horse	\$1,000	1.25	1.00%	\$12.50

Total TOA **\$105.00**

Members will always earn the higher TOA Track % when betting on their 'home' track as defined by CPMA rules and regulations.

*See HorsePlayer Rewards Program Rules and Policies.

Rewards & Benefits

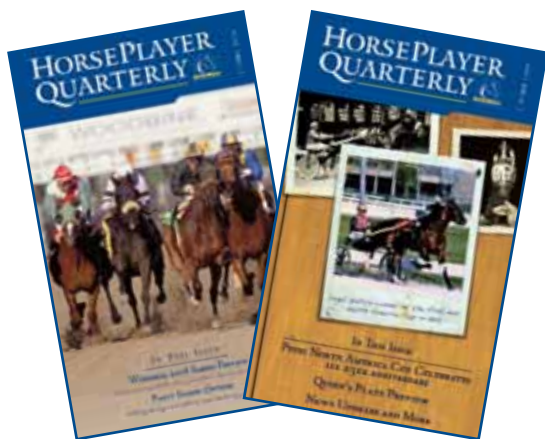
ADDITIONAL MEMBER BENEFITS

As an HPI member you also get these exclusive benefits:

- Make dining room reservations at Woodbine's popular Favourites Restaurant up to one year in advance! For reservations call 416-675-3993 ext. 5222.



- Get 4 free issues of HorsePlayer Quarterly mailed right to your front door – or delivered to your email inbox!



- Exclusive member benefits all year long.
- Exclusive access to online services.

Rewards & Benefits

HORSEPLAYER REWARDS PROGRAM RULES AND POLICIES

- 1 Any person participating in and/or receiving points, monies or benefits from the HorsePlayer Rewards Program (Rewards Program) is considered to be a "Player" and must have established a valid HorsePlayer Interactive (HPI) wagering account (Account).
- 2 Players must reside within a valid Home Market Area as defined by the Canadian Pari-Mutuel Agency and must be 18 years of age or older (19 in BC).
- 3 Players must submit a copy of a valid photo identification that has proof of age and residency to HPI prior to and as a condition of Account activation.
- 4 Only one Account Card and one Rewards Card (if applicable) may be issued to each Player. Cards, points, and benefits are non-transferable and may not be accrued to or redeemed by any other Players in any way.
- 5 Players may only claim or redeem points, merchandise, or cash that has been credited to their own Account. Valid photo identification may be required for any redemption.
- 6 For purposes of automatic Take-Out Adjustments (TOA's) tracking of play will begin on the Monday of each week and end on the following Sunday. Any wagering on races or series of races that begins on a Sunday and continues into Monday will be applied to the former weeks wagering total for the player. TOA deposits will be made directly to the Player's Account every Wednesday.
- 7 There are no implied benefits of the Rewards Program other than those published or posted by HPI from time to time.
- 8 HPI reserves the right to change, modify, or cancel the Rewards Program and these Rules and Policies, in its whole or in part, at any time and from time to time, without notice.
- 9 Prizes will be provided and delivered as set out in the Prize Guide (subject to availability).
- 10 Accounts with no wagering activity for 2 consecutive years or more will automatically forfeit all of their accumulated points without compensation.
- 11 HPI is not responsible for lost, stolen, misused, confiscated, or damaged cards. Lost or stolen cards must be reported immediately to HPI. Replacement cards may be re-issued at a cost of \$5 per card. HPI reserves the right to refuse to issue replacement cards. Lost, stolen, misused, confiscated, and damaged cards will be cancelled and their accumulated points, cash, and/or benefits may be forfeited without compensation at the discretion of HPI.

Rewards & Benefits

HORSEPLAYER REWARDS PROGRAM RULES AND POLICIES

- 12 The Rewards Program does not apply to:
 - wagers that are placed through any company or agency other than HPI.
 - wagers that are placed through an Account belonging to anyone other than the person placing the wager.
 - wagers that are placed through an Account Card or Rewards Card belonging to anyone other than the person placing the wager.
 - wagers that are cancelled or refunded.
 - wagers placed outside of an Account and/or without the Rewards card.
 - wagers not accounted for by HPI for any reason, including, but not limited to, lost, defective, damaged, misused, or confiscated cards, equipment malfunction, and/or HPI employee error.
 - terminated Accounts or Accounts that remain inactive for 2 years or more.
- 13 HPI assumes no liability except for the calculation and redemption of properly accumulated points in accordance with these Rules and Policies. HPI reserves the right to adjust point balances, and/or TOA's, as a result of operational errors or system malfunctions.
- 14 HPI assumes no liability with regards to the reporting of Rewards Program information whether through its personnel or equipment, including, but not limited to, wagering levels, point balances, TOA's or prizes.
- 15 Points accumulate at a rate of 1.5 points per dollar wagered on the Home Market Area track (as defines by the CPMA) and 1 point on all races from other tracks (except Hong Kong). The Home Market Areas eligible are as follows: GTA residents receive 1.5 points when wagering on Woodbine and Mohawk live races. British Columbia members receive 1.5 points when wagering on Hastings and Fraser Downs live races. Grand River Raceway members receive 1.5 points when wagering on Grand River Raceway live races. Georgian Downs and flamboro downs members receive 1.5 points when wagering on Georgian Downs and flamboro downs live races. These points are accumulated through a valid Account or Rewards Card.
- 16 Only customers residing in one of the above Home Market Areas, including WEG/flamboro shared area (as defined by the CPMA), are eligible to collect points on "home-based" wagers.
- 17 Eligible Rewards customers making eligible Rewards wagers will always receive the higher TOA rate when wagering on their Home Market track (as defined by the CPMA). For Example, a WEG customer will always receive the higher TOA rate on WEG product regardless of where the wager was placed (some restrictions may apply). Similarly, a flamboro customer will

Rewards & Benefits

HORSEPLAYER REWARDS PROGRAM RULES AND POLICIES

always receive the higher TOA rate when wagering on flamboro or Georgian product, regardless of where the wager was placed (some restrictions may apply).

- 18 At HPI's discretion, Account or Rewards Card wagering on a Woodbine Entertainment Group product or other product may be subject to point and/or TOA bonuses and penalties.
- 19 Points may only be redeemed in accordance with these Rules and Policies for the racetracks set out in the most current Prize Guide. The Prize Guide, including the rewards offered by the Rewards Program, may be changed or modified by HPI at any time and from time to time without prior notice.
- 20 All rules, policies, and stipulations included in the Account contract executed by each Player also apply in full effect to the Rewards Program.
- 21 If any of the rules or policies described herein are determined by a court to be contrary to law, such rules and policies will be read with such changes as are required to make them comply with the given law.

Guidelines & Policies

AN INFORMED MEMBER
MAKES A BETTER BETTOR



DEPOSITS

VIA TELEPHONE OR INTERNET

For online deposits, visit HPIFund where you can use your pre-registered credit card or Interac online to fund your Account. Members who have pre-registered their credit card can also make deposits by phone by calling 1-888-675-BETS or 416-675-BETS. To make a deposit or to register your Visa or MasterCard visit www.HorsePlayerInteractive.com and click on HPIFund or call 1-888-675-8886 or 416-675-8886 to speak with a HorsePlayer Representative.

VIA ACCOUNT CARD

Use your Account Card and PIN # to make deposits using the self-serve terminals in the following areas: WEG¹, Alberta², B.C.³, flamboro downs⁴, Georgian Downs⁵ and Grand River Raceway⁶. Please note that Account Card functionality may differ between Home Market Areas depending on Tote providers. For example, WEG customers cannot access their account at flamboro sites and vice versa. For more information regarding your Account Card functionality please contact a HorsePlayer Representative at 416-675-8886 or 1-888-675-8886.

IN PERSON AT THE PLAYER SERVICES CENTRE OR HORSEPLAYER CENTRES

Funds may be deposited directly into your Account in person at the Player Services Centre or HPI West Kiosk located at Woodbine. For British Columbia and Alberta residents, deposits can be made in person at the HorsePlayer Centres located at Hastings Racecourse, Fraser Downs, or Northlands Park. Immediate deposits can be made by filling out a deposit slip and making a deposit in cash, with your debit card, or with your Visa or MasterCard.

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VIA PARTNER TRACK DEPOSITS

Cash deposits can be made in person at many local area racetracks. The following tracks can accept cash deposits to your Account: flamboro downs, Fort Erie Racetrack, Georgian Downs, Grand River Raceway, Kawartha Downs, Marquis Downs, Northlands Park, Rideau Carleton Raceway, Western Fair Raceway, Windsor Raceway and Mohawk Racetrack. Please be advised that not all Partner Tracks are able to process withdrawals. Hours of operation vary between Partner Tracks. Partner Track deposits may take up to half an hour to process.

VIA MAIL

Deposits can be mailed in the form of a personal or certified cheque or money order. In the case of personal cheques, funds will be held for a period of 15 business days for bank clearance. We strongly recommend sending a certified cheque or money order to expedite the transfer of funds to your Account. Please indicate on the personal or certified cheque or money order your name and Account Number, or include a letter indicating the aforementioned information.

¹Woodbine Entertainment Group (WEG) locations include: Woodbine, Mohawk, Greenwood and GTA Champions Teletheatre locations.

²Alberta locations include: Northlands Park and Northlands OTB Teletheatres.

³B.C. locations include: Hastings Park, Fraser Downs and TBC Teletheatres.

⁴flamboro downs locations include: flamboro downs and flamboro Teletheatres.

⁵Georgian Downs locations include: Georgian Downs and Georgian Teletheatres.

⁶Grand River Raceway locations include: Grand River Raceway and Grand River Teletheatres.

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WITHDRAWALS

VIA ACCOUNT CARD

Withdrawals can be made with your Account Card at any self-serve terminal in the following areas: WEG¹, Alberta², B.C.³, flamboro downs⁴, Georgian Downs⁵ and Grand River Raceway⁶. Please note that Account Card functionality may differ between Home Market Areas depending on Tote providers. For more information regarding your Account Card functionality please contact a HorsePlayer Representative at 416-675-8886 or 1-888-675-8886.

Vouchers can be cashed with any mutuel teller in the same tote in which the voucher was issued. Please note that vouchers exceeding \$1000CDN cannot be honoured at any Champions Teletheatre. Vouchers exceeding \$800CDN cannot be honoured at any B.C. area Teletheatre. Please redeem vouchers in excess of the amount listed above at the racetrack locations and not at a Teletheatre.

IN PERSON AT THE PLAYER SERVICES CENTRE OR HORSEPLAYER CENTRES

To withdraw funds from your Account you can visit any HPI Centre at Woodbine (9:30am to 11pm), flamboro downs (5pm-9pm), Hastings Racecourse (9am to 9pm Monday to Saturday and 9am to 8pm Sundays), Fraser Downs (Live Racing Only), Western Fair Raceway (Live Racing 5:30pm to 11pm) or Northlands Park (9:30am to last race). You must present government issued photo identification along with a signed withdrawal slip to receive your cash. Requests for withdrawals in excess of \$1000 will require 24 hours notice.

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VIA MAIL

To withdraw funds from your HPI Account when you are unable to visit one of the above locations, you can send a written request which can be mailed to: HPI, 555 Rexdale Blvd., P.O. Box 156, Toronto, ON, M9W 5L2; faxed to 416-213-2130 or scanned and e-mailed to us at hpi@WoodbineEntertainment.com.

Your letter should include your name, the current date, your HPI Account Number, the dollar amount for withdrawal and a signature. Please verify in your request the address you would like the cheque mailed to or the pre-registered credit card that you would like the money returned to.

We can issue a cheque for any amount over \$5 and can refund your pre-registered credit card only the amount that has been deposited to your account from that credit card in the past 12 months.

In addition, you may ask us to keep the letter on file for any future withdrawals by telephone by including on the written request the following statement: "Please keep on file for future verbal withdrawal requests".

Requests for withdrawals via cheque will be mailed within 48 hours of receiving the request.

¹Woodbine Entertainment Group (WEG) locations include: Woodbine, Mohawk, Greenwood and GTA Champions Teletheatre locations.

²Alberta locations include: Northlands Park and Northlands OTB Teletheatres.

³B.C. locations include: Hastings Park, Fraser Downs and TBC Teletheatres.

⁴flamboro downs locations include: flamboro downs and flamboro Teletheatres.

⁵Georgian Downs locations include: Georgian Downs and Georgian Teletheatres.

⁶Grand River Raceway locations include: Grand River Raceway and Grand River Teletheatres.

CPMA RULES & REGULATIONS

HorsePlayer Interactive Canadian Pari-Mutuel Agency – Pari-Mutuel Betting Supervision Regulations.

- 76.** (1) An association that proposes to conduct account betting shall so notify the Executive Director and shall apply in writing to the Executive Director each year for a Home Market Area.
- (2) An association shall, at the time it applies to the Executive Director under subsection (1) for a Home Market Area, send a copy of the application to the appropriate Commission.
- (3) No association shall conduct account betting unless:
- (a) the association has been issued a permit;
 - (b) the services, facilities and equipment for conducting account betting have been inspected and authorized by an officer; and
 - (c) the association has been assigned a Home Market Area.
- 77.** (1) No association shall open an account other than in accordance with this section.
- (2) An association authorized to conduct account betting may open an account for any person where an application in writing is made to the association and where the person who will be the account holder resides:
- (a) in a Home Market Area of the association;
 - (b) in a Home Market Area of another association where the association has entered into an agreement with that other association to conduct account betting in that other association's Home Market Area;
 - (c) in the Yukon Territory or the Northwest Territories; or
 - (d) outside Canada.
- (3) No association shall knowingly open an account for any employee of the association who is employed in the account betting system.
- (4) No employee of an association who is in the account betting system shall open or hold an account.
- (5) Where an association has opened an account other than in accordance with this section, the association shall forthwith close the account and return the balance of the money on deposit to the account holder.
- 78.** Where an association opens an account for a person, the association shall forthwith:
- (a) assign an account number and an identification code to the account; and

Guidelines & Policies

CPMA RULES & REGULATIONS

(b) inform the account holder of the account number and the identification code assigned to the account.

- 79.** (1) An association that operates an account betting system shall hold any money deposited into an account as a custodian or depository for the account holder.
- (2) No association shall accept an account bet unless:
- (a) the person making the bet provides the account betting system with the correct account number and identification code and the amount of the bet; and
 - (b) there is sufficient money in the account to cover the bet.
- (3) No association shall permit any money to be withdrawn from an account other than by the account holder or the account holder's legal representative.
- 80.** (1) Where an account holder deposits money into an account, the association shall forthwith credit the account with the amount of the deposit.
- (2) Where an account holder makes a bet, the association shall forthwith debit the account by the amount for the bet.
- (3) Where an account holder has made a winning bet, the association shall credit the account with the amount won before account betting begins on the next racing card or within 24 hours after the bet was won, whichever comes first.
- (4) Where an account holder requests a withdrawal from the holder's account, the association shall give effect to the request within 48 hours.
- (5) Where an account holder provides the correct betting account number and identification code to the account betting system and requests to be informed of the current balance of the account, an association shall:
- (a) where the request is for an oral statement, provide the requested information forthwith; and
 - (b) where the request is for a written statement of account, issue that written statement of account within 48 hours.
- (6) An association shall ensure that the statement of account referred to in paragraph (5)(b) contains all data respecting account betting conducted by the account holder for the preceding 21 days.
- (7) Where the terms of an account betting system provide that an association shall pay interest on the money in an account, the association shall:
- (a) credit the interest as a deposit to the account; and

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CPMA RULES & REGULATIONS

(b) identify the interest separately on the statements referred to in paragraph (5)(b) and subsection 81(5).

- 81.** (1) The account betting system shall confirm to the account holder of the balance in the account before and on completion of each account bet.
- (2) An account bet is made when the bet has been:
- (a) specified to the account betting system by the account holder;
 - (b) recorded in its entirety by automatically activated recording equipment; and
 - (c) verified to the account holder by the account betting system restating the information referred to in paragraph 79(2)(a).
- (3) [Repealed, SOR/99-55, s. 5]
- (4) Where a disagreement arises with respect to the making of an account bet, the account holder may request the recording referred to in paragraph (2)(b).
- (5) An association shall, within 24 hours after the termination of a racing card, provide an officer with a statement of all account bets made in respect of that racing card and the amount of those account bets.
- 82.** (1) An association shall retain all voice recordings referred to in subsection 81(2) and any written or computer-stored data for no fewer than 35 days.
- (2) An association shall make available to an officer on request all voice recordings and any written or computer-stored data retained by the association under subsection (1).
- 83.** (1) An account holder who claims that a statement of account is incorrect shall make the claim to the association within 14 days after the day that the statement is issued.
- (2) Where a claim is made under subsection (1), no association shall dispose of any voice recording or any written or computer-stored data related to that account until authorized to do so by an officer.
- (3) An association shall process any complaint by an account holder respecting account betting pursuant to section 60.
- 84.** The Executive Director may audit any account on a random basis or whenever a complaint is made with respect to the accuracy of an account betting transaction.

PRIVACY POLICY

Woodbine Entertainment Group (“we” or “our”) offers a range of racing, gaming and entertainment products, which are available across North America and worldwide through our various Internet sites.

We maintain a firm commitment to the privacy of our customers’ Personal Information (defined below under the heading “What is Personal Information?”). The following outlines our commitment to you:

Purpose and Consent

At the time of collection we will explain to you the purpose of collecting your Personal Information and obtain your consent to collect, use and disclose your Personal Information.

Limiting Collection

We limit the collection of Personal Information to what is reasonable under the circumstances and your Personal Information will only be used for the purposes for which it is collected.

Security

Your Personal Information is kept strictly confidential and is not disclosed outside of our operations without your consent, unless required by law.

Access

You have the right to access the Personal Information that we maintain about you and to correct any inaccuracies.

We have adopted the 10 principles established by the Canadian Standards Association’s Model Code for the protection of Personal Information. These principles form a part of the Personal Information Protection and Electronic Documents Act (“PIPEDA” or the “Act”) which establishes the rules governing the collection, use and disclosure of Personal Information in Canada. We will periodically review our principles in order to ensure that they remain relevant and current with changing technologies and laws and the evolving needs of our customers and employees.

PRIVACY POLICY: OUR 10 PRINCIPLES

- 1. Accountability:** We are responsible for maintaining and protecting Personal Information under our control. We have appointed a Chief Privacy Officer to oversee our compliance with the Act and our 10 principles.
- 2. Identifying Purposes:** We will identify the purposes for which Personal Information is collected, either before or at the time of collection.
- 3. Consent:** We will only collect, use and disclose Personal Information with a customer's knowledge and consent, except where otherwise required or permitted by law.
- 4. Limiting Collection:** We will limit the collection of your Personal Information to only those details that are necessary for the purposes identified.
- 5. Limiting Use, Disclosure and Retention:** Your Personal Information will only be used or disclosed for the purposes for which it was collected, unless you have otherwise consented, or where it is required or permitted by law. We will retain your Personal Information only as long as necessary to fulfill the purposes identified.
- 6. Accuracy:** We will keep Personal Information that we collect accurate, complete and up-to-date to fulfill the purposes for which it was collected.
- 7. Safeguards:** We will protect your Personal Information with security safeguards appropriate to the sensitivity of the information.
- 8. Openness:** Specific information about our policies and practices relating to the management of Personal Information will be made available to you upon request.
- 9. Access:** At your request, we will inform you of the existence, use and disclosure of your Personal Information and give you access to your Personal Information. You have the right to challenge the accuracy and completeness of your Personal Information and to have it amended as appropriate.
- 10. Challenging Compliance:** You may contact us with any questions, complaints or suggestions with respect to the above principles.

PRIVACY POLICY: PERSONAL INFORMATION

What is Personal Information?

Personal Information is broadly defined as information about an identifiable individual, but does not include the name, title, business address, or telephone number of an employee of an organization. Personal Information with personal identifiers removed (removes your identity from the information) is not considered Personal Information.

Personal Information We Collect

With your consent, we may collect Personal Information from you either in person, by telephone, by mail, by intercept survey or through the Internet. Typically, we collect and maintain the following:

- Name
- Mailing Address
- E-mail Address
- Telephone Number
- Date of Birth

It is always your choice as to whether you provide us with your Personal Information.

However:

- Several of our products and services (e.g. telephone account and Internet wagering) are governed by federal and provincial regulations that require specific Personal Information be collected and maintained by us.
- Some of our products and services can only be delivered to you if we can collect, use and disclose your Personal Information (e.g. HorsePlayer Rewards Program).

How We Use Your Information

Relationships With Our Customers Are Important To Us

We want to provide you with our various services in an ongoing and efficient manner to establish a long-lasting relationship which will meet your changing needs.

With your permission, we collect Personal Information about you to:

- Provide you with products, services or information that you request
- Assist in identifying your preferences
- Provide you with information about upcoming events, promotions and new and improved services

PRIVACY POLICY: PERSONAL INFORMATION

- Protect you and us, against error and fraud
- Comply with legal requirements

Your Personal Information may also be used to provide us with business statistics. These statistics do not contain any information which identifies you personally.

You Can Choose Not To Receive Direct Marketing

We may inform you about our events, promotions or services by mail, telephone, e-mail or other means. If you do not wish to receive direct marketing, contact us and tell us that you do not want to be contacted in a particular way. See the end of this section for contact details.

Giving Consent

Key to protecting the privacy of your Personal Information is consent. We collect, use and disclose your Personal Information only with your consent except where otherwise required by law.

You may decline to provide us with your Personal Information. However, this choice may make it impossible for us to provide you with certain products or services. For example, we cannot set up a telephone wagering account with Internet access without the Personal Information which is required by the Canadian Pari-Mutuel Agency, the agency which regulates pari-mutuel wagering, on behalf of the Ministry of Agriculture (Agriculture Canada).

Withdrawing Consent

You may withdraw your consent at any time, subject to legal or contractual restrictions and reasonable notice. If you wish to withdraw your consent we will inform you of the implications. To withdraw your consent, simply contact us and tell us of the Personal Information which you no longer wish us to collect, use and/or disclose. See the end of this section for contact details.

Security and Disclosure of Your Personal Information

We recognize your concerns about the security of the Personal Information which you provide to us. Our processes and procedures keep your Personal Information safe and secure. We have different safeguards in place (physical, technological and organizational).

Your Personal Information will not be used or disclosed without your consent, except where required or permitted by law. We will only use and disclose your Personal Information to fulfill the

Guidelines & Policies

PRIVACY POLICY: PERSONAL INFORMATION

purposes for which it was collected. Other uses of your Personal Information will only be undertaken after we have obtained your additional consent, or as may be required by law. We will only keep your information for as long as needed for the stated purposes.

Your Personal Information will not be sold to any organization for any purpose.

We will not disclose your Personal Information to any third party without your approval, except that we reserve the right to disclose your Personal Information: (a) to any of our affiliates, subsidiaries, third party service providers or advisers that we deems appropriate; (b) if such disclosure is made pursuant to a legal proceeding or as required by law; (c) to another business entity should we plan to merge with, or be acquired by that business entity; or (d) organizations involved in a merger, transfer or sale of our assets or business.

In the event that we disclose your Personal Information as set out of above, we will require third party organizations who have access to your Personal Information to protect and maintain your Personal Information in compliance with the terms and conditions of this Privacy Policy.

Access and Update of Your Personal Information

Accessing your Personal Information

You may access and verify your Personal Information. At the time of your request we will need specific information to verify your identity before we can provide you with the Personal Information we hold. In some instances, we will not be able to provide you with the Personal Information you request, for instance where that information:

- Contains references to other persons
- Has already been destroyed due to legal requirements or because the information has served its purposes
- Cannot be disclosed for legal reasons (e.g. when subject to solicitor-client or litigation privilege)

If we are unable to provide you with access to your Personal Information, we will explain why and advise you as to any recourse available to you.

PRIVACY POLICY: PERSONAL INFORMATION

Updating your Personal Information

We are committed to maintaining the accuracy of your Personal Information. To help us keep your Personal Information up-to-date we encourage you to notify us of inaccuracies or corrections. Timely notification of a change of address or telephone number helps us in providing you with the best possible service. You can contact us via our Web Site @ www.HorsePlayerInteractive.com or telephone our call centre at 416-675-8886.

We reserve the right to amend this Privacy Policy at any time. If we decide to amend this Privacy Policy, we will provide you with notice of such amended terms [by posting on our Web Site] so that you will always know what information we gather, how we might use that information, and whether we will disclose it to anyone. All amended terms shall be effective immediately upon such notice.

Contact Us

If you have any questions, concerns or complaints regarding the privacy of your Personal Information, you may contact us at the address listed below. We will inform you of our complaint procedures and assist you in resolving the situation. If a complaint is found to be justified, appropriate steps will be taken including, if necessary, revisions to our practices and procedures.

Please write or e-mail:

Chief Privacy Officer
Woodbine Entertainment Group
P.O. Box 156, 555 Rexdale Blvd
Toronto, Ontario
M9W 5L2

privacy@woodbineentertainment.com

For more information on the Woodbine Entertainment Group's commitment to privacy, contact the Woodbine Entertainment Group through our website:
www.WoodbineEntertainment.com

For copies of the CSA Model Code for the Protection of Personal Information contact the Canadian Standards Association or visit their Website at www.csa.ca

For copies of the Personal Information Protection and Electronic Documents Act (PIPEDA) contact the Department of Justice or visit <http://laws.justice.gc.ca>

