HOUSE RULES

Effective Date: October 27, 2026

These House Rules ("House Rules") apply to all wagers placed through the mobile sports wagering platform ("Wagering Platform") operated by SportsX, LLC ("STX" or "we" or "our") and are to be read in conjunction with and are subject to our Terms.

Platform Methodology:

1. Wager

    1.1. Every wager that is executed on our wagering platform results in either a YES or NO. Depending on that outcome at expiration of the market, the wager is either worth $0 for NO or $100 for YES.

    1.2. Wagers can only execute while a market is open and can only be matched at a price between $0 and $100, non-inclusive.

    1.3. A wager can only occur once STX approves a Buy Order and a Sell Order that have associated prices that overlap. Matching of orders is determined by a Price-Time Priority mechanism. Every wager has one buyer and one seller.

    1.4. Fill: When an order is matched with another order it is considered a "fill". When only part of the quantity has been filled, an order is considered "Partially Filled", when the full order has been matched, the order is considered "Filled".

2. Orders

    2.1. Players can wager by placing buy or sell orders in a specific market using any available funds in their account. When an order is placed, any potential liability associated with execution of the potential wager will be removed from the player's available balance.

    2.2. Order Book: The Order Book discloses the orders that are currently outstanding in a given market. Each order in the Order Book has a quantity and price associated with it, but the orders are aggregated by price when being displayed.

    2.3. Limit Order: A Limit Order is an order to buy or sell a specific quantity of wagers at a limit price. The resulting wagers cannot execute at a price less favorable to the player than the limit price, but wagers can execute at prices more favorable if it is available in the market.

    2.4. Market Order: A Market Order is an order to buy or sell a specific quantity of wagers at the best available price in the order book at the time of order placement. Due to the dynamic nature of an order book, there is no guarantee to the price at which a

market order will execute, but the STX engine will give an estimate based on current market conditions.

2.5. Maker Orders: A Maker Order is any order that sits on the order book when it is placed because there is no existing order of the opposite direction and overlapping price to match with.

2.6. Taker Orders: A Taker Order is any order that matches with one or more existing orders on the order book thus executing a wager immediately upon order placement.

2.7. Open Orders: An Open Order is any Maker Order that is currently available in the Order Book and can be matched.

2.8. Closed Orders: A Closed Order is any order that has either executed in full or been fully or partially cancelled prior to being matched. Orders can either be cancelled directly by the player that submitted the order, or when the market the order was placed in has expired before the order was matched. Orders that are cancelled result in funds that were tied up due to the associated risk being released back to the Player's available balance.

3. Matching Engine/Price-Time Priority

3.1. Matching Engine: The STX Matching Engine controls all wagers that occur on the platform by matching buy side Taker Orders with sell side Maker Orders and vice-versa.

3.2. Price-Time Priority: The Matching Engine operates on Price-Time Priority, meaning that when a Taker Order is placed, it first matches with Maker Orders with the most favorable prices that are equal to or more advantageous than the Limit Price, and if multiple Maker Orders have the same price, the match goes to the Maker Order that was placed chronologically first.

3.3. Limit Taker Partial Fill: A Taker Order follows the instructions of Price-Time Priority until there are no more Maker Orders available for the Taker Order to match, at which point the remaining portion of the Taker Order sits on the order book and takes on the designation of a Maker Order.

3.4. Market Taker Partial Fill: All Market Orders are Taker Orders. If a Market Order is placed and there are not sufficient Maker Orders (Limit Orders) to completely fill the Taker Order, the remaining quantity that has yet to be filled when the supply runs out is subsequently canceled.

3.5. Empty Order Book: Market Orders cannot be placed on an empty Order Book because there are no Limit Orders to be matched with, thus the Market Order is canceled. When a market first opens, there will be a period of time where only Limit Orders can be placed so as to provide ample liquidity before wagering commences.

4. Positions

4.1. Open Positions: An open position is created whenever a player has an unbalanced number of buy wagers vs. sell wagers in a given market.

4.2. Bought Position: When a player has bought more than they have sold in a given market, the resulting position is called “Bought”. Bought positions are profitable when their market price is higher than their fill price or if they expire YES at market expiration.

4.3. Sold Position: When a player has sold more than they have bought in a given market, the resulting position is called “Sold”. Sold positions are profitable when their market price is less than their fill price or if they expire NO at market expiration.

4.4. Premium: The Premium associated with an Open Position is the credit/debit that the player paid/received to hold that position. For a Bought Position, the Premium is always negative, while for a Sold Position, the Premium is always positive.

4.5. Market Value: The Market Value associated with an Open Position is the current value of that position at the current market price for that market. For a Long Position, the Market Value is always positive, while for a Short Position, the Market Value is always negative.

4.6. Profit/Loss: The Profit/Loss on an Open Position is calculated as Premium + Market Value.

4.7. Potential Fee: The Potential Fee associated with an Open Position is the max possible fee the Player will pay assuming the market expires YES for a Long Position or NO for a Short Position.

5. Settlements

5.1. Closing Settlement: A settlement occurs when a Player has an open position in a market, and they execute a wager that counteracts their position. A Long position can be closed by executing a selling wager and a short position can be closed by executing a buying wager.

5.2. Expiration Settlement: Every market on the platform has an expiration. The expiration occurs at the end of the event (game, season, half, etc.) and will be detailed in the description of the market. At market expiration, every open position in that market goes through Expiration Settlement which results in the wagers being worth $100 if the result is YES and $0 if the result is NO.

5.3. Market Cancellation: In the event there is a market cancellation or rescheduling, STX reserves the right to void any affected markets. When STX voids a market, all wagers made on the market will be canceled and the funds returned to the player, and any winnings made available to the players account will be returned.

6. Fees

6.1. Standard fees for wagers placed on the STX platform follow our Fee Schedule, available at https://on.stxapp.ca/fee-schedule/. Under the standard schedule, the applicable fee rate depends on the Player's loyalty tier at the time the wager is placed and is calculated as follows:

$$\text{Fee} = \text{ceil}(f \times C \times p \times (100 - p) / 100)$$

where f is the Taker or Maker factor assigned to the Player's current loyalty tier (see the table in Section 6.2), C is the number of contracts filled, and p is the execution price (the price at which the wager is filled), in dollars, between 0 and the Max Price. The Max Price for every market is $100 (a contract settles at $100 for YES or $0 for NO). "ceil" means the fee is rounded up to the nearest cent, once, at the order level.

6.2. Fee rates vary by loyalty tier and order type (Taker or Maker) as set out in the table below:

Tier	Loyalty Points	Taker Factor	Maker Factor
Rookie	0 – 4,999	0.10	0.00
Veteran	5,000 – 49,999	0.08	0.00
All Star	50,000 – 199,999	0.06	0.00
MVP	200,000 – 499,999	0.04	0.00
Hall of Fame	500,000+	0.00	0.00

6.3. The closer a contract price is to either extreme (0 or Max Price), the lower the fee charged. Fees are calculated at the order level, not on each individual fill independently. Where an order fills across multiple wagers, the fee is aggregated across all fills of that order and rounded up to the nearest cent once.

6.4. The fee is charged at the time a wager is placed and is deducted from the Player's wallet. Unlike profit-based fee models, fees under this schedule are not contingent on the outcome of the wager.

6.5. STX reserves the right to modify the fee schedule, including tier thresholds and applicable factors, upon notice to Players in accordance with these Terms and Conditions. No modification shall apply retroactively to wagers already placed.

6.6 STX may apply different or additional fee structures to particular markets, products, or promotions. Any such fees will be set out in the Fee Schedule or otherwise disclosed to you before you place an affected wager.

7. Wallet

7.1. Account Balance: A Player's Account Balance is the amount of funds held in their Account (if any), plus any winnings and/or minus any losses accrued through settlements, less any fees, if applicable, and less any amounts previously withdrawn by the Player or amounts forfeited or reclaimed by STX due to any known or suspected fraud or due to deposits or other transactions rejected or canceled by a Player's bank or any relevant third-party bank (whether as a result of insufficient funds, charge-backs or otherwise), or any sums which are otherwise deductible or forfeited ('Account Balance').

7.2. Portfolio Value: A Player's Portfolio Value is the current real money value of all of their holdings. Their holdings include Available Balance, Open Positions, and Open Orders.

7.3. Available Balance: A Player's Available Balance is the amount they have available to use in new orders. It is the cash on hand that is not already tied up in other liability incurring orders or positions.

7.4. In Orders: A Player's In Orders is the aggregate amount of risk they currently hold in Open Orders.

7.5. Position Risk: A Player's Position Risk is the aggregate amount of risk they currently hold in Open Positions.

7.6. Smart Wallet: The STX Player Account Management System utilizes a proprietary Smart Wallet that frees up a Player's Available Balance. For example, if the execution of an Open Order would result in a profitable settlement for the Player, the risk associated with that individual order would not be applied against Available Balance. In the same manner, a Closing Wager Settlement can open up Available Balance even if the associated Market has yet to expire.

8. Limitation of Liability

8.1. We are not liable for any estimates or display of potential risk/win scenarios provided by the STX engine (any use of that information is at the Player's risk) or for any failure of the STX engine to complete a match or complete a match in chronological order.

Platform Rules:

(1) Method for calculation and payment of winning wagers

Calculations for wager types are as follows:

1. Available orders will be disclosed in the Order Book. While STX may change its offerings from time to time, the two types of orders currently available for players to place are Limit

Orders and Market Orders. A “Limit Order” is an order to buy or sell a specific quantity of wagers at a limit price. The resulting wagers cannot execute at a price less favorable to the player than the limit price, but wagers can execute at prices more favorable if it is available in the market. A “Market Order” is an order to buy or sell a specific quantity of wagers at the best available price in the order book at the time of order placement. Due to the dynamic nature of an order book, there is no guarantee to the price at which a market order will execute, but the STX engine will give an estimate based on current market conditions.

Orders are placed on individual markets, and each market in the STX platform takes the form of a question that results in either a YES or NO. If the answer to the question is YES, wagers on that market expire worth $100, and if the answer is NO, the wagers expire worth $0.

Market Types

1.1. Moneyline Markets: Moneyline Markets are single game markets that are determined by the team or individual that wins an event outright.

1.2. Point spread Markets: A Point Spread Market is a market where a team must win by a designated plus or minus (+/-) number of points.

1.3. Totals or Over/Under Markets: These Markets are determined by the combined number of points scored at the end of the event, including overtime.

1.4. Future Markets: Future Markets are not determined by a single game, rather by an outcome that occurs over the course of time. We also refer to these as “Season Long Markets”.

1.5. Player Proposition Markets: A Player Proposition Market (a “Player Prop”) is a market that resolves based on the participation, performance, or statistics of a specific named player in an event (for example, whether a named player records at or above a stated number of points, yards, goals, hits, strikeouts, or other statistic), rather than on the outcome of the event itself. Each Player Proposition Market identifies the player to whom it relates, and only that player’s participation and performance determine the result of the market.

Determining a Winner:

1. The winner of an event or game will be determined on the date of the event's conclusion by a reputable and legitimate data source. This data source is made available to the player upon request.

   1.1. STX reserves the right to recognize or deny any suspended games, protests, overturned decisions, changes to the score, etc., any time after the date that the event

was completed. STX, at its sole discretion, may delay payment of winning wagers if a final score or performance outcome is questioned or challenged.

1.2. In case of an incorrect settlement of markets, STX reserves the right to correct them at any time.

2. When a problematic wager, which meets one of the criteria mentioned above, occurs and/or is identified during live in-game trading or after the event has finished, the wager may be nullified at STX discretion.

3. If a settlement has occurred, STX reserves the right to reverse the settlement if there was an error.

Player Proposition Markets:

The following rules apply to all Player Proposition Markets. With respect to player participation, these rules govern over the Expiration Settlement described in Section 5.2 of the Platform Methodology.

1. Participation required: For open positions in a Player Proposition Market to have action, the named player must participate in the event to the extent specified in the applicable Specific Sports Rule below. Participation and performance are determined by the official data source and the official statistics of the applicable league or governing body.
2. Non-participation: If the named player does not participate in the event at all (for example, the player is a healthy scratch, is ruled out, or is otherwise inactive and takes no part in the event), STX will void the affected Player Proposition Market as to that player. When STX voids such a market, all open positions in that market are canceled, the associated Premium is refunded to the Player, and any Open Orders are canceled with the associated risk released back to the Player's Available Balance, consistent with Section 5.3.
3. In-event injury, substitution, or ejection: If the named player participates in the event and is subsequently injured, substituted, or ejected after the minimum participation specified in the applicable Specific Sports Rule has occurred, open positions stand and settle on the official result, unless the applicable Specific Sports Rule states otherwise.
4. Substitutes and listed players: Markets are settled on the basis of the named (listed) player only. Unless a market expressly provides otherwise, a player who enters the event as a substitute is treated as participating, and open positions stand unless the market outcome has already been determined before the player enters.
5. Multiple named players: Where a Player Proposition Market lists more than one named player, all listed players must satisfy the applicable participation requirement for open positions to have action. If any listed player does not participate, the affected open positions are voided and the Premium refunded.
4.

Payment for Winning Wagers

1. A Player’s account balance is the amount of real money held in their Account (if any), plus any winnings and/or minus any losses accrued, less any other fees, if applicable, and less any amounts previously withdrawn by the Player or amounts forfeited or reclaimed by STX due to any known or suspected fraud or due to deposits or other transactions rejected or canceled by a Player’s bank or any relevant third-party bank (whether as a result of insufficient funds, charge-backs or otherwise), or any sums which are otherwise deductible or forfeited ('Account Balance').

2. Acceptance of a withdrawal request is subject to any deposit method restrictions, bonus restrictions and/or Security Reviews and any other terms of these Agreements. All amounts a Player withdraws are subject to the transaction limits and any processing fees for deposits and withdrawal methods that STX notifies the Player of before submitting the withdrawal. For further details of current deposit and withdrawal options and fees, please log into your account..

3. STX may report and withhold any amount from a Player’s winnings in order to comply with any applicable law. All taxes due in connection with any winnings awarded to a Player are the Player’s sole liability. Account balances cannot be transferred, substituted, or redeemed for any other prize. STX will provide Players acceptable methods of withdrawal that may include payments by cheque, wire, and/or any other means that STX offers in its sole discretion.

4. Payments will be made as soon as reasonably possible (subject to up to five business days internal processing time), although there may be delays due to any Security Review undertaken by STX and save where STX holds any such payments in accordance with these Rules.

5. Under penalties of perjury, each Player declares that, to the best of their knowledge and belief, the personal information they have furnished correctly at account creation identify them as the recipient of any payments and any payments from identical wagers, and that no other person is entitled to any part of these payments.

(2) Effect of schedule changes

1. A Player’s Open Positions prior to the scheduled start time of an event will be closed at the same price they were opened at if the match is canceled or postponed to a different day (local time) then initially scheduled. All Settlements that occurred prior to the scheduled start time of an event will stand if the match is canceled or postponed to a different day (local time) then initially scheduled. All Open Orders on an event will be canceled if the match is canceled or postponed to a different day (local time) than initially scheduled. All Open Orders, Open Positions, and Settlements stand on any match that is delayed prior to the scheduled start time and takes place on the same day (local time).

(3) Method of notifying Players of odds or proposition changes

1. The constant movement of odds is inherent to the functionality of the Wagering Platform. As such, it is a Player's sole responsibility to monitor markets in which they have Open Orders. The odds on STX markets are solely determined by the participants of the platform and are based on the prices of orders that aggregate in the Order Book. STX does not publish or endorse any odds provided for the event, however, STX will display potential risk/win scenarios for the various prices a wager can be executed at.

2. The system is designed to give the Player the most favorable odds available in the market. Due to the dynamic nature of the matching engine, the Player must agree to accepting all odds changes, while understanding that they can utilize Limit Orders/Limit Prices to determine the worst possible odds they are willing to accept.

3. Although STX may provide a brief description of the current state of an event via live feeds, this is for informational purposes only and Players are solely responsible for determining the state of an event themselves.

(4) Acceptance of wagers at other than posted terms

1. Wagers will not be approved unless STX approves a Buy Order and a Sell Order for two unique Players at overlapping prices. For Limit Orders, Players can set a Limit Price and no wager will execute at a price worse than the Limit Price. For a Market Order, we will provide an estimated fill price, but this is not binding and by submitting the order, the Player is acknowledging they will automatically accept the best possible price with current market conditions.

(5) Expiration of any winning ticket one year after the date of the event

1. STX's Wagering Platform automatically deposits the winnings from a wager directly into the Player's wagering account. As such, there are no 'tickets' that will expire. However, abandoned accounts will be processed in accordance with these Rules and our Terms.

(6) Lost ticket policy, if applicable

1. STX does not issue physical tickets. Should a Player lose access to their account, methods for regaining access will be available.

(7) Method of contacting the sports wagering operator for questions and complaints

1. Please contact us with any questions regarding the Site, the Services, the Terms, or these House Rules by email: contactus@stxapp.ca.

(8) Description of prohibited sports wagering participants

STX will not open an account or accept wagers from any person who is an Excluded Individual.

Excluded Individuals include:

- Individuals under 19 years of age;
- Every individual physically located outside the province of Ontario;
- Self-excluded individuals (see “Self-Exclusion”);
- Members or employees of the AGCO;
- Individuals who are known by STX to be excluded from accessing a gaming site or playing lottery schemes by court order or any applicable law or regulation or any rule or policy enacted thereto, including the Registrar’s Standards for iGaming (the “AGCO Standards”);
- Individuals who STX has reason to believe are prohibited from accessing a gaming site or playing lottery schemes under the AGCO Standards or any applicable law or regulation or any rule or policy enacted thereto.

(9) Method of funding a sports wager

1. Players may fund mobile wagers via the following methods: Credit/Debit Card, Interac, wire, or account balances that are not allocated towards an existing liability (Open Positions and Open Orders). STX may add/remove funding methods from time to time. Please log into your account for details on current methods.

(10) If the sports wagering operator permits a Player to redeem a winning wagering ticket by mail, player instructions on how to do so.

1. A sports wagering voucher may not be redeemed by mail. All winnings will be processed electronically.

(11) Maximum payouts; however, such limits shall only be established through limiting the amount wagered and cannot be applied to reduce a winning wager amount.

1. While STX reserves the right to establish payout limits, no such limits will be put in place without Players getting notified, and these House Rules are amended to reflect the same.

(12) A policy by which the sports wagering operator can cancel wagers, including defining “obvious error.”

1. All steps are taken to ensure accuracy and avoid errors; however, we cannot accept responsibility for obvious errors or omissions as they relate to the publishing or display of prices, spreads, or results that occur.

2. Below is a non-exhaustive list of potential errors or omissions:

   2.1. The prices/terms offered are materially different from those available in the general market at the time the wager was placed.

   2.2. The prices/terms offered at the time the wager is executed are clearly incorrect given the probability of the event occurring.

2.3. Odds or terms of a wager have been misrepresented as a result of human or system error.

2.4. Where we have continued to accept wagers on a game which should have been suspended (In-Play wagering), including where the relevant event is in progress or had already finished.

2.5. Where an error is made by as to the amount of winnings/returns that are paid to you, including as a result of a manual or computer input error.

2.6. Where markets are created and graded for an event or matchup that does not take place.

3. You acknowledge, understand and agree that STX reserves the right to correct any obvious error through corrective action, including but not limited to, canceling, voiding, refunding any wagers or winnings, and crediting or debiting your account to resolve the error(s), subject to compliance with applicable regulatory requirements. You agree to cooperate with STX for the resolution of any obvious error(s), including but not limited to, returning any winnings that may have been paid to you as a result of the error(s).

(13) Instructions on how to commence enrollment in the available self-exclusion programs along with relevant hyperlinks.

1. You may request to be excluded from entering or using the Services for various reasons and may do so at any time by using our player protection features. If you believe you have a gambling problem, or just wish to take an enforced break from gaming, STX gives you the power to temporarily, or permanently, exclude yourself from playing on our Platform. If you choose to exclude yourself permanently, your request will be honored, your account closed, and you will not be permitted to return to STX any time in future. If you choose to request a temporary exclusion, use our player protection features.

2. After you self-exclude, the platform will automatically log you off the platform and cancel all your open orders. Open positions will remain until expiration. If you require assistance in any part of the process, an STX team member will be available.

(14) Instructions on how to impose available wagering limitations on a Player's account along with relevant hyperlinks.

1. STX provides tools to help you control your gaming. You can establish limits on the amount you deposit over a given period, be it daily, weekly or monthly. Requests to tighten your limits will take effect immediately, whereas requests to loosen those limits must wait until after the designated restriction period. You can set these limits at any time in the STX app through the "Player Protection" section in the menu.

(15) Description of prohibited betting markets

1. STX determines the betting markets that are available for users of the platform to participate in. STX follows the guidelines of the iGO Game Catalogue to determine what events are prohibited. Markets for prohibited events will not be created, thus ensuring that wagering on those events is prevented. STX will monitor the Game Catalogue to stay current on what events are permitted as the Game Catalogue may be subject to change over time.

Specific Sports Rules:

1. Baseball

- All open positions are graded based on the official results published by Major League Baseball.
- Games must start on the scheduled day (local venue time) for open positions to have action.
- If a game does not start on the officially scheduled day, as published by Major League Baseball, due to a weather delay or other deferral, all open positions shall be voided.
- Open positions on games suspended after they have started will have action if the game is resumed within 36 hours of the original start time. If a suspended game is resumed more than 36 hours after the original start time, all open positions will be voided.
- Money line: For open positions to have action, the game must go at least five (5) full innings (4.5 innings if the home team is ahead). If a game is called after this stage, and not rescheduled, the winner is determined by the score after the last full inning (with the exception that the home team scores to tie in the bottom half of the inning.)
- Totals: For open positions to have action, the game must go at least 9 full innings (8.5 innings if the home team is ahead), unless the result is already determined, and the game is deemed official by Major League Baseball.
- Run Line: For open positions to have action, the game must go at least 9 full innings (8.5 if the home team is ahead).
- If the game venue is changed, as long as the home team remains designated as home team, open positions will stand.
- If a game venue is changed, and the home team is changed, all open positions will be voided.
- All trades include potential extra innings unless otherwise stated prior to game start.
- All open positions regardless of the starting pitchers are considered action. Once an open position is placed, the odds are locked in, regardless of any starting pitcher change(s). Any names of the starting pitchers or other information provided in the markets are only for informational purposes.

2. Football

- All open positions are graded based on the official results published by the National Football League and the National Collegiate Athletic Association.
- Games must start in the proper scheduling week for open positions to have action.
    - The NFL scheduling week is Thursday - Wednesday.

    - The NCAAF scheduling week is Tuesday – Monday.
- The 4th quarter must have five (5) minutes or less game time remaining for open positions to have action unless the position outcome is already determined.
- Halted, interrupted, or postponed games are considered void unless completed within 48 hours.
- In the event a game venue is changed, all open positions shall be voided.
- All markets based on game outcomes include overtime unless otherwise stated.
- All open positions on Playoff games have action until the completion of the game, as determined by the National Football League or National College Athletic Association.

3. Hockey

- Games must start on scheduled date for open positions to have action.
- All open positions are graded based on the official results published by the National Hockey League.
- Games must have five (5) minutes or less scheduled game time remaining for open positions to have action, unless the position outcome is already determined.
- In the event a game is suspended before reaching the minimum time requirement, it must be resumed and completed within 24 hours or open positions will be void.
- Playoff Rule: In case of suspension, all Playoff games have action until the completion of the game.
- In the event a game venue is changed, all open positions will be void.
- All open positions include overtime and shootouts, unless otherwise stated.
- Games decided by shootout will result in one goal being added to the winning teams score and one goal being added to the game total.

4. Basketball

- Games must start on scheduled date for open positions to have action.
- All open positions are based on the official results provided by the National Basketball Association and the National Collegiate Athletic Association.
- Games must have five (5) or less scheduled game time remaining for open positions to have action, unless the market outcome is already determined.
- In the event a game is suspended before reaching the minimum time requirement, it must be resumed and completed within 24 hours or all open positions will be void.
- In the event a game venue is changed, all open positions will be void.
- Playoff Rule: In case of suspension, all Playoff games have action until the completion of the game.
- All open positions include overtime, unless otherwise stated.

5. Soccer

- Games must start on scheduled date for open positions to have action.

- All open positions will be graded based on the score at the end of 90 minutes, plus injury time. Unless otherwise stated, extra time and shoot outs do not count towards the wager result.
- All open positions on a game abandoned before the completion of the regular time will be void, unless the market outcome has already been determined.
- In the event a game venue is changed, all open positions will be voided.
- +0.5: Your bet wins if your team draws or wins the game.