

CONTEST RULES & REGULATIONS

2026 Woodbine Mile Breeders' Cup Betting Challenge

Saturday, September 12, 2026

Woodbine

Event: 2026 Woodbine Mile Breeders' Cup Betting Challenge

Date: Saturday, September 12, 2026

Contest Period: completion of the Woodbine Thoroughbred card of racing

Sponsor: Woodbine Entertainment Group

Entry Fee: U.S. \$400 / \$555 CAD

Contest Bankroll: U.S. \$600 / \$835 CAD

Total Buy-In: U.S. \$1,000 / \$1,390 CAD

Eligible Races: ALL live Woodbine races on Saturday, September 12, 2026

Bet Types: Win, Place, Show, Exacta, Trifecta and Daily Double only

Minimum Wagering: U.S. \$120 / \$167 CAD on each of five (5) races

Wagering Platforms: HPIbet, Xpressbet, or Twinspires

Contact: tournaments@woodbine.com

The Contest will run on Saturday, September 12th from 11:00am (ET) to the completion of the Woodbine Thoroughbred card of racing (the "Contest Period"). The Contest is sponsored by Woodbine Entertainment Group (the "Sponsor").

1. PLAYER'S BANKROLL

The 2026 Woodbine Mile Breeders' Cup Betting Contest (the "Contest") is a "real money" online handicapping challenge. Players will be required to deposit U.S. \$1,000/\$1,390 CAD, of which U.S. \$600/\$835 CAD will be the player's bankroll (the "Bankroll") for wagering during the Contest. The U.S. \$400/\$555 CAD balance will be used for the prize pool as set forth in Section 4. At the conclusion of the Contest, any dollar amount remaining in the Bankroll — whether it grows to U.S. \$10,000 or falls to U.S. \$100 — remains the property of the player.

2. TO ENTER

This is a hybrid contest, with online and onsite participation allowed. Participants need to register for the Contest online at www.hpibet.com (for Canadian residents) or www.xpressbet.com/tournaments and www.twinspires.com/tournaments/ (for U.S.

residents). Online sites will include Xpressbet and Twinspires for U.S. residents and HPIbet for Canadian residents.

3. FORMAT

Contest races include **all** live Woodbine races on Saturday, September 12, including the Woodbine Mile and every undercard race before and after it. The Contest ends after the final race on the card. Permitted wager types are **Win, Place, Show, Exacta, Trifecta, and Daily Double only**. Players must satisfy all minimum wagering requirements to avoid disqualification. They may wager more than the minimum at any time, provided all required minimums are met. Contestants may also reinvest winnings from successful wagers.

By the end of the Contest Period, a minimum of U.S. \$120/\$167 CAD must be wagered per race on a minimum of five (5) races occurring on Saturday, September 12, 2026. **Please note: Daily Doubles when wagered within the Contest which reach the U.S. \$120/\$167 CAD minimum amount, will count as one minimum race on the first leg of the double.** Such wagers will show as a minimum wager made after the second leg of the wager, when payouts are official. Failure to either (1) wager on the minimum number of races at U.S. \$120/\$167 CAD per race (as set forth above), or (2) wager the U.S. \$600/\$835 CAD total Contest minimum, will result in disqualification unless the Contest Sponsor determines in its sole discretion that outside factors affected the player's ability to wager the minimum amount.

Only wagers on Woodbine races will qualify for the Contest. There are no caps on payouts. The player with the highest score, (which is calculated by taking the player's total Bankroll plus any applicable tax withholdings) after the final Contest race on Saturday, September 12 is the First Prize winner. If there is a tie between players, see Section 8 below.

No deposits are permitted after the initial Bankroll has been deposited by the contestant. Failure to comply with this requirement will result in disqualification of the contestant from the Contest.

At the conclusion of the Contest, contestants will be notified of their Contest balance. The tote system will track each contestant's Contest balance. When a wager is made, the amount is automatically deducted from the contestant's Contest balance. When a bet wins, the payout amount, as per the official results, is added to the Contest balance when the race results have been declared official.

4. ESTIMATED PRIZES

The prize pool will be determined based upon the number of valid entries into the Contest. Of the U.S. \$1,000/\$1390 CAD buy-in, U.S. \$400/\$555 CAD will be placed in a separate

prize pool and the remaining U.S. \$600/\$835 CAD will be the player's beginning Bankroll. The final prize pool will guarantee both two BCBC berths and two NHC berths. A participant can win two BCBC berths but only one NHC berth in this Contest.

At 75 entries or below, the prize pool will be as follows:

Place	Prize
1st	2026 BCBC Entry
2nd	2026 BCBC Entry
3rd	2027 NHC Entry
4th	2027 NHC Entry

At 76 to 99 entries, the prize pool will be as follows:

Place	Prize	Cash prize pool
1st	2026 BCBC Entry	50% of cash prize pool over 76 entries
2nd	2026 BCBC Entry	20% of cash prize pool over 76 entries
3rd	2027 NHC Entry	15% of cash prize pool over 76 entries
4th	2027 NHC Entry	10% of cash prize pool over 76 entries
5th		5% of cash prize pool over 76 entries

At 100 entries, the prize pool will be as follows:

Place	Prize	Cash prize pool
1st	U.S. \$5,000 & 2026 BCBC Entry	50% of cash prize pool over 100 entries
2nd	U.S. \$2,000 & 2026 BCBC Entry	20% of cash prize pool over 100 entries
3rd	U.S. \$1,500 & 2027 NHC Entry	15% of cash prize pool over 100 entries
4th	U.S. \$1,000 & 2027 NHC Entry	10% of cash prize pool over 100 entries
5th	U.S. \$500	5% of cash prize pool over 100 entries

At 120 entries, the prize pool will be as follows:

Place	Prize	Cash prize pool
1st	U.S. \$10,000 & 2026 BCBC Entry	50% of cash prize pool over 120 entries
2nd	U.S. \$4,000 & 2026 BCBC Entry	20% of cash prize pool over 120 entries
3rd	U.S. \$2,000 & 2026 NHC Entry	15% of cash prize pool over 120 entries
4th	U.S. \$1,000 & 2026 NHC Entry	10% of cash prize pool over 120 entries
5th	U.S. \$1,000	5% of cash prize pool over 120 entries

The NRC will provide NHC seat winners with up to \$700 towards their accommodations for the NHC. If for any reason one of the top finishers is not a current NHC Tour member, cannot attend, or has already dual-qualified for the NHC, the next highest placing eligible contestant will receive the NHC berth.

NHC TOUR POINTS: This is an official NHC Tour event. Per the NHC, NHC Tour points will be awarded in accordance with the official 2027 NHC Tour rules which can be found at www.nhctour.com. Players must be 2027 Tour members to earn Tour points.

The order of finish will be determined by contestants' final Contest balance after all eligible races have been deemed official (the "Final Tournament Balance"). The Final Tournament Balance becomes official following a 72-hour audit period. Winners will be notified following the audit. Official Standings will be posted on-line as soon as available.

5. PLACING WAGERS

ADW online participants will place wagers through their assigned Contest account as directed by the applicable ADW. The Contest is bet live through the tote system and all bets are subject to the rules of Woodbine Racetrack. All bets and payouts are real and placed into the appropriate pari-mutuel wagering pools.

All official track rulings will apply to wagers placed in the Contest except as otherwise stipulated. The Contest will be based on the official placement and mutuel prices at Woodbine.

It is the player's responsibility to check all mutuel wagers/tickets.

6. TAX WITHHOLDING

Wagers may be subject to applicable IRS tax withholdings. Only the net amount of a winning wager subject to withholdings (the amount the player received after the IRS holding) will be available to the player for further wagering in the player's Bankroll; however, the gross amount of such winning wager will be recorded in the player's score.

7. SCRATCHES

If a horse is scratched after a wager is placed, the player has two options:

- (1) **Leave the wager alone** and the refund(s) that occur due to the scratch will be credited as placed wagers for the purpose of scoring the Contest and determining if minimums are met.
- (2) **Cancel wagers** involving the associated scratched horse(s) and re-bet. In this case, canceled wagers will not count toward minimums and all new wagers will count. If the player cancels and is unable to re-bet, all rules and possible disqualification shall apply.

8. TIES

In the result of a tie for a cash prize placing or if there is a tie for placing in the Contest and/or a final BCBC or NHC Championship berth, the player with the most money earned in the final Contest race on Saturday, August 15, 2026 will be declared the winner. If there is still a tie, the most money earned in the second to last Contest race on Saturday, August 15, 2026 will determine the winner. If there is still a tie, the most money earned in the third to last Contest race of the Contest on Saturday, August 15, 2026 will determine the winner, and similarly for each race thereafter until there is no longer a tie.

9. CONTEST STANDINGS

The Contest Sponsor will supply a link by way of email to real-time standings/scoring to all Contest participants playing from online ADWs. Issues related to IRS withholding, late scratches or other matters could either (i) delay the posting of those scores, or (ii) cause inaccurate scores to be posted. All standings are unofficial until the final results are audited and posted. Players are encouraged to maintain an accurate record of their wagers and scoring.

10. AGE INELIGIBILITY / DISCLOSURE

Players must be at least 18 years of age to participate in the Contest. Players must be at least 21 years of age to participate in the 2027 NHC in Las Vegas. If a player will not be 21 years of age by the start of the 2027 NHC, the next highest Contest finisher (alternate) who is at least 21 years of age will take his/her place at the NHC. The following are ineligible to participate in this Contest: (i) licensed trainers, and (ii) employees of Breeders' Cup Limited, National Thoroughbred Racing Association, Woodbine Entertainment Group, HPIbet, United Tote, AmTote, Sportech, Xpressbet.com, Twinspires.com, or employees of any other ADW company that participates as a Contest online provider.

If any player has an ownership interest of at least 25% in a horse(s) running in any Contest races, then all involvements must be fully disclosed in advance to Contest officials. If a player has at least a 25% ownership interest in a horse in a specific race, the player can: (1) choose to bypass that race (not wager on that race) as part of the Contest; however, the player would still need to reach the minimum number of races by the end of the Contest or will be disqualified as stated above, or (2) the player may choose to wager on the specific race in which they have an ownership interest. If they choose to wager, then they must only wager on their horse to Win; "on top only" when wagering in the exacta and trifecta pools; and singled in daily double pools. No "box" tickets are permitted and the horse may not be used underneath in exotics.

11. TAXES

Liability for any and all federal, state, provincial and local taxes is solely the responsibility of prize winners.

12. Receiving Prizes

Positive identification is required of all prizewinners. Positive identification is a valid government issued ID with a picture and the same address and birth date used on the entry forms, and/or such other form of identification as deemed adequate by the Contest Sponsor. Contestants shall play a maximum of two entries.

Collusion of entries between horse players is prohibited, as is any attempt to manipulate the results of the Contest. All players must make their own final selections independently of every other player in the Contest. Participants in the Contest are prohibited from coordinating their play with other players, such as (1) sharing the risk of losing amongst different entries of different players, or (2) playing the same picks across entries amongst different players and coordinating wagers across different players. If the Contest Sponsor or the Contest Officials determine, in their sole discretion, that collusion has occurred, the participating player(s) will be disqualified. If the Contest Sponsor or Contest officials conclude, in their sole discretion: (1) a player engaged in or attempted to engage in any act that compromised or could compromise the competitive integrity of the Contest; (2) tampered with or attempted to tamper with the betting process and/or operation of the Contest or any player; or (3) acted in an unsportsmanlike manner or with the intent to annoy, abuse, threaten, coerce or harass any other player, then such player(s) will be disqualified.

Players with multiple entries are permitted to play the entries in their own names in any way they wish in respect to each of their entries provided that these Official Rules are complied with at all times.

13. GENERAL

Any contestant who is found to have not complied with these Official Rules, as determined by Contest Sponsor in its sole discretion, will be disqualified and all applicable prizes will be forfeited. All contestants agree to have their name or image appear in any publicity material (posters, newsletters, programs, etc.) and to be printed in any publication. The Contest Sponsor reserves the right to terminate, withdraw or modify this Contest at any time without prior notice. If a tote system malfunction occurs during the Contest which could affect the conduct or outcome of the Contest (as determined by Contest Sponsor in its sole discretion), the Contest will be terminated.

Neither Contest Sponsor nor Amtote is responsible for shut outs or incomplete transactions. No exceptions under any circumstances.

The Contest is subject to all applicable Federal, Provincial, State, municipal and local laws and regulations. By entering the Contest, contestants agree to the use by Woodbine Entertainment Group of their personal information for the purpose of administering the Contest and in accordance with Woodbine Entertainment Group's Privacy Policy, available at www.woodbine.com.

By participating in the Contest, players agree to abide by these Official Rules. By registering in the Contest, each contestant agrees to allow the Contest Sponsor to forward to the NTRA their name, address and email address and any information relating to their standings in this Contest.

14. JUDGING AND DISPUTES

The Contest Sponsor reserves the right to interpret all questions and conditions in regard to this Contest, without claim for damages or recourse of any kind. The Contest Sponsor and Contest officials will decide all questions and definitions covered and not covered explicitly in these rules and their decisions shall be final. By participating in the Contest, all players agree to the Contest Sponsor's authority to make any and all such decisions.

Disclaimer: The Contest Sponsor reserves the right to terminate, withdraw or modify this Contest at any time without prior notice. The decisions of the Contest Sponsor and Contest officials in all matters or disputes relating to this Contest are final.