



EuroDreams Rules

Issue 1

Introduction

The Regulator has granted a licence to Premier Lotteries Ireland Designated Activity Company authorising it to conduct the National Lottery on the Minister's behalf, in accordance with the National Lottery Act 2013.

At Dublin, this 20th day of October, 2023.

PURSUANT to the National Lottery Act 2013.

Premier Lotteries Ireland DAC, with the approval of the Regulator,
hereby makes the following rules.



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RULES

1. TITLE

These Rules are to be read in conjunction with, and are in addition to, the General Rules for National Lottery Games.

ADDITIONAL GAME RULES APPLICABLE WHEN PLAYING INTERACTIVELY

The Rules for Draw-Based Games Played Interactively apply to Tickets purchased through Interactive Channels and should also be read in conjunction with these Rules. (see www.lottery.ie). In the event of any conflict or inconsistency between the Rules for Draw-Based Games Played Interactively and these Rules, then these Rules will prevail.

These Rules may be referred to as the EuroDreams Game Rules 2023.

2. DEFINITIONS

In these Rules unless the context requires otherwise:

Act means the National Lottery Act 2013 as may be amended or replaced from time to time including any regulation made thereunder.

Advance Play means a facility to Play a EuroDreams Game for a number of Draws in advance with the purchase of one Ticket.

Annuity Application has the meaning given to it in Rule 9.3.

Annuity Payment means in the case of (A) a Tier 1 Prize Winner, €20,000 (which is tax free based on tax rules at the Designated Commencement Date, but which tax status is liable to change), and (B) a Tier 2 Prize Winner, €2,000 (which is tax free based on tax rules at the Designated Commencement Date, but which tax status is liable to change), in each case being a monthly repayment of capital from an Annuity Policy, being a qualifying purchased life Annuity Policy in accordance with relevant legislative provision(s), for the Annuity Payment Period. "Annuity Payments" shall be interpreted accordingly.

Annuity Payment Period means the period starting on the First Annuity Payment Date and ending after (A) in the case of a Tier 1 Prize Winner the earlier of 360 Annuity Payments, or, if applicable, following payment to a deceased Tier 1 Prize Winner's estate under Rule 9(3)(h), or (B) in the case of a Tier 2 Prize Winner the earlier of 60 Annuity Payments, or, if applicable, following payment to a deceased Tier 2 Prize Winner's estate under Rule 9(3)(i).

Annuity Policy means the policy schedule, policy provisions and other documents which make up a qualifying purchased lifetime Annuity Policy in accordance with relevant legislative provision(s), as supplied by Irish Life.

Annuity Policy Premium means the amount equating to the Tier 1 Prize or Tier 2 Prize to be paid by the Company on behalf of a Tier 1 Prize Winner or Tier 2 Prize Winner to the Annuity Provider for the Annuity Policy.

Annuity Provider means Irish Life Assurance PLC (registered no. 152576), with its registered office at Lower Abbey Street, Dublin 1, or other duly authorised provider of non-pension annuities as designated by the Company.

Annuity Contract means the contractual arrangement entered into between a Prize winner and an Annuity Provider.

Cancelled Draw means:

any draw which does not take place; or

any draw which takes place but in respect of which:

- i. the Playing Public cannot take part by reason of the expiry, suspension or revocation of the Company's licence; or
- ii. the participation of the Playing Public is suspended under Section 11.

Central Gaming System has the meaning provided under the Act.

Company means Premier Lotteries Ireland Designated Activity Company.

Contractors means the Company's Central Gaming System contractor(s) and its (their) sub-contractors and any third-party contractors engaged by the Company to provide goods or services in respect of the Central Gaming System, the Website and/or National Lottery App.

Co-Promoter means a body or organisation established in a territory outside the Territory which is licensed, authorised or otherwise permitted by the relevant authority to operate and promote a lottery forming part of the EuroDreams Game in a territory outside the Territory but within the European Economic Area or Switzerland.

Designated Commencement Date means the date on which the sale of Tickets in the National Lottery EuroDreams game will commence.

Draw means the process which culminates in the Selection on a random basis and in accordance with Draw Procedures of a set of Winning Numbers for all lotteries which form the EuroDreams Game.

Draw-Based Game means a National Lottery game, the results of which are determined by a Draw to randomly select a set of Winning Numbers and in which a Player's Selection of numbers (whether chosen themselves or selected on a random basis by the Central Gaming System) is recorded on the Central Gaming System.

Draw Procedures means the draw procedures to which any Draw shall be subject as determined by SLE from time to time.

EuroDreams Game means the EuroDreams Game as referred to in Section 3.

First Annuity Payment Date means the policy start date as set out in the Annuity Policy.

Game Rules are the rules which are issued by the Company for the various Games offered for sale including these rules.

Gross Revenue means, in relation to any EuroDreams Game, the net receipts (i.e. sales less cancellations) from total Ticket sales for that EuroDreams Game.

Insurance Intermediary means Mercer (Ireland) Ltd, (registered no. 28158) with its registered office at Charlotte House, Charlemont Street, Dublin 2, a duly authorised entity pursuant to the European Union (Insurance Distribution) Regulations 2018 designated by the Company.

Interactive Channels means communications over the internet that use any device from which the internet is able to be accessed and includes the Website and/or the National Lottery App.

Interactive Game means a Game on the Interactive Channels.

Irish Game means a lottery called “EuroDreams”, which is licensed to the Company and operated by the Company in the Territory.

Licence means the licence granted by the Regulator to the Company pursuant to which the Company is authorised to operate the National Lottery.

Lottery Headquarters means the principal administrative offices of the Company.

Lottery Operator means each lottery operator which operates the EuroDreams Game in its territory.

Lottery Operators’ Agreement or **LOA** means the agreement between the Company, its Co-Promoters and SLE which provides for the operation and management of the EuroDreams Game, as the same may be amended from time to time.

Matrix 1 Numbers means the six numbers randomly selected as part of a Draw from the numbers one to forty inclusive.

Matrix 2 Number means the number randomly selected as part of a Draw from the numbers one (1) to five (5) inclusive. The Matrix 2 Number is required as a match for a Tier 1 Prize only. It is not required as a match for any other Prize tier.

National Lottery has the meaning given to it in the Act.

National Lottery App means the National Lottery software application which enables a Player to access the Website to Play National Lottery Draw-Based Games via supported mobile devices. A list of supported devices is available on www.lottery.ie.

Panel means that area of a Playslip which contains the two sets of numbers from which a Player may make a Selection to enter the EuroDreams Game.

Pari-mutuel means that each Prize Pool, with the exception of the Tier 1 and Tier 2 Prize Categories, will be shared equally among all of the winners in each Prize Category.

Play means the six Matrix 1 Numbers from one to forty inclusive and the one Matrix 2 Number from one to five inclusive which are selected and marked by a Player on a Panel and which appear on a Ticket with a designated Panel letter or Quick Pick number Selection which appear on a Ticket with a designated Panel letter.

Player means a person participating in a EuroDreams Game.

Playslip means the card supplied by the Company for use in marking a Player's Selection(s).

Playing Public means members of the public who are eligible to purchase Tickets within the Territory.

Prize means a prize won by a Player in the EuroDreams Game.

Prize Category(ies) means the Prize Category(ies) set out in Section 7.3.

Prize Claim Centre Agent means such a Retail Sales Agent designated by the Company.

Prize Fund has the meaning given to it in clause 7(4) of these Game Rules.

Prize Pool for a Prize Category means the total amount allocated for distribution as Prizes for that category for a EuroDreams Game.

Quick Pick means a Play(s) consisting of one set of seven numbers (being six numbers from the Matrix 1 section and one number from the Matrix 2 section) which, instead of being selected by a Player, are selected on a random basis by the Central Gaming System.

Regulator has the definition provided under the Act.

Reserve Prize Fund means 45.21 per cent of the Prize Fund which is allocated to the Tier 1 and Tier 2 Prize Categories for any EuroDreams Game. The Reserve Prize Fund may also fund promotional events in any EuroDreams Game Draw subject to agreement of the Co-Promoters and the approval of the Regulator.

Retail Sales Agent means a person(s), corporate body or partnership appointed by the Company to be a National Lottery sales agent at specified location(s) under section 42 of the Act.

Selection means a Selection of one set of seven numbers chosen by a Player within one Panel (being six numbers from the Matrix 1 section and one number from the Matrix 2 section) and recorded on a Ticket and includes a “Quick Pick” Play recorded on a Ticket issued in accordance with the Rules.

SLE means Services Aux Loteries En Europe, a société coopérative incorporated in Belgium for the purposes of coordinating and organising the implementation and operation of the EuroDreams Game.

Terminal means the on-line computer hardware and software by which a Retail Sales Agent enters the combination selected by a Player and by which Draw-Based Game Tickets are generated and EuroDreams transactions are entered and processed, or where a Ticket is generated by means of the Quick Pick facility.

Territory means Ireland.

Ticket means the EuroDreams Game Ticket issued by the Terminal to record a Player’s Plays, the Draw date(s), the price of the Ticket (determined by the number of Plays) and other information as determined by the Company from time to time.

Ticket Owner means the person who has signed the Ticket or has possession of the unsigned Ticket or who is recognised by the Company as the owner of the Ticket under Rule 4.19 of the General Rules for National Lottery Games.

Tier 1 Winner means a winning Play at the Tier 1 Prize Category in the Irish Game.

Tier 2 Winner means a winning Play at the Tier 2 Prize Category in the Irish Game.

Website means the National Lottery website, which is accessible through URL www.lottery.ie or via the National Lottery App.

Winning Numbers means the Matrix 1 Numbers and the Matrix 2 Number selected at each Draw which are used to determine the winning Plays.

Winning Selection means a Selection of numbers which entitles a Player who has lawfully and validly been issued with a Ticket for a Draw by or on behalf of the Company or a Co-Promoter to a Prize in the category applicable to the correct numbers selected.

3. THE EURODREAMS GAME

The Company and each Co-Promoter are authorised by the relevant authorities in the territory or territories in which it operates to operate and promote independent

lotteries under the name or style of “EuroDreams” or its translated equivalent, such lotteries together having a shared prize fund, a common Draw and a common game mechanic. Such lotteries are collectively known as the “EuroDreams Game”.

4. DRAW

The Draw for the EuroDreams Game will take place twice per week on Monday and Thursday or such other day or days as may be specified by the Company and Co-Promoters. The Winning Numbers in respect of a Draw shall be finally and conclusively determined by SLE.

5. PLAYER’S OBJECTIVE

The objective of a Player when playing the EuroDreams Game is to correctly select a set of Winning Numbers, or correctly match a Quick Pick number Selection for the Game entered.

The Company may, in its sole discretion, restrict or prohibit any person or persons from participation or further participation in any EuroDreams Game if in its view that person or persons is/are playing in a manner deemed to be interfering with other Players’ reasonable access to the EuroDreams Game.

6. METHOD OF PLAY

(1) Cost of a Play

- (a) To participate in the EuroDreams Game a Player must Play a minimum of one Play Panel at a total cost of €2.50 (two Euro and fifty cent) and a maximum of the number of Panels included on the Playslip.
- (b) The cost of each additional Play shall be €2.50 (two Euro and fifty cent).
- (c) The cost of an Advance Play Ticket will be the cost of the Plays selected multiplied by the number of EuroDreams Game Draws the Player has chosen.

(2) Making a Selection for a Game

- (a) On any one Playslip a Player may play a minimum of one Play and a maximum number of Plays equal to the number of Panels included in the Playslip.
- (b) Each Play is made by the Player manually marking within one Panel six numbers in the Matrix 1 section and one number in the Matrix 2 section or by manually marking the Quick Pick box on that Panel, each with a vertical line which should not extend beyond the outline of the rectangular box.
- (c) The completed Playslip together with the appropriate amount due should then be submitted to the Retail Sales Agent. The Retail Sales Agent will then place the Playslip facing upwards on the tray of the Terminal. The Terminal will then issue a Ticket recording each Panel marked on the Playslip.

- (d) A Player may, by specifying the seven numbers (six numbers in the Matrix 1 section and one number in the Matrix 2 section) required per Play, request the Retail Sales Agent to manually key in the EuroDreams Game Plays.
- (e) Where a Player requests Quick Pick Plays, the Retail Sales Agent (without requiring a Playslip) will, through the Terminal, issue a Ticket which has recorded on it the requested number of Quick Pick Plays, with a minimum of two Plays. Alternatively, a Play may be made by the Player manually marking the "Quick Pick" box in respect of any Panel(s) on his/her Playslip.
- (f) Where a Player uses the Advance Play facility, he/she will mark his/her Selections in the appropriate Panels of the Playslip and mark the appropriate box for the next 2, 4 or more Draws. The Terminal will issue a Ticket which will show the Selections made, the number of Draws selected and the range of Draw dates for which the Ticket is valid.
- (g) Quick Pick number Selections for any given Draw may be duplicated.

(3) Entry into a Game

- (a) Only the Plays recorded by the Central Gaming System are valid for participation in the EuroDreams Game in the Territory.
- (b) A Playslip has no monetary or Prize value and shall not in any circumstances constitute evidence of Ticket purchase or of any Play.
- (c) A Ticket shall be the only valid basis for claiming a Prize or Prizes.
- (d) None of the Company, its Retail Sales Agents or Contractors shall be responsible for lost or stolen Tickets.

(4) Cancellation of a Ticket

- (a) Cancellation of a Ticket is the sole and exclusive remedy where there is an error or omission on or in relation to a Ticket.
- (b) A Ticket may only be cancelled if returned to the issuing Terminal for cancellation within two hours of the time it was purchased, and in any event prior to the close of Ticket sales on that day.
- (c) On the cancellation of a Ticket the Player shall be entitled to a refund from the Retail Sales Agent equal to the price of the Ticket.
- (d) The Retail Sales Agent shall mark the void box and retain the cancelled Ticket together with the cancellation authorisation.
- (e) Subject to (b) above, a Ticket purchased on the day of a Draw and eligible for that Draw may only be cancelled if returned to the issuing Terminal before Ticket sales for the EuroDreams Game close prior to the Draw.
- (f) The Company accepts no responsibility for Tickets cancelled in error, or where the numbers appearing on a Ticket disagree with the numbers on file at the Central Gaming System for that Ticket.
- (g) Neither the Company nor its Contractors shall be responsible for EuroDreams Tickets redeemed by a Retail Sales Agent in error.

(5) Player responsibility

- (a) It shall be the sole responsibility of the Player to verify that the Plays recorded on the Ticket correspond with those marked on the Playslip or otherwise specified and that the date(s) of Draw(s) printed on the Ticket are as required.
- (b) None of the Company, its Contractors or Retail Sales Agents shall be liable in any circumstances for any errors or omissions in respect of the issue of a Ticket or the information recorded on any Ticket (whether details of Plays, EuroDreams Game or otherwise whatsoever), or for any other defect in the Ticket.

(6) Sale of Tickets

- (a) No person or business other than a Retail Sales Agent under contract with the Company for the sale of Tickets may sell Tickets except that nothing in this section shall be construed to prevent a person who may lawfully purchase Tickets from making a gift of Tickets to another.
- (b) Tickets may not be sold at a location other than the location address listed on the Retail Sales Agent's contract with the Company.
- (c) Nothing in this section shall be construed to prohibit the Company from designating certain of its employees to sell Tickets direct to the public.
- (d) No Retail Sales Agent may sell a Ticket at a price per Play other than that set down by the Company.
- (e) No Retail Sales Agent may receive compensation for the sale of Tickets other than that authorised and provided by the Company.
- (f) No Ticket shall be purchased by, and no Prize shall be paid to, any director, agent or employee of the Company or any Contractor or sub-contractor or, if the Contractor or sub-contractor is a company, any director or employee of the Contractor or sub-contractor involved in the operation of Draw-Based Games for the National Lottery or any other person prohibited by the Act. If such a person becomes the owner of a Ticket it shall not be eligible for any Prize. If any Prize is awarded, such a Prize shall be returnable to the Company.
- (g) No Ticket shall be sold to any person under the age of eighteen years, but this shall not be deemed to prohibit the purchase of a Ticket for the purpose of making a gift by a person eighteen years of age or older to a person less than that age. Any Retail Sales Agent who knowingly sells or offers to sell a Ticket or share to any person under the age of eighteen years shall be liable to prosecution.
- (h) No Retail Sales Agent may enter into any special agreement with a Player to sell Tickets outside of the normal methods of Play.

7. DRAWS AND DIVISION OF PRIZES

(1) Procedure for Draws

- (a) Draws shall be conducted at times and places and pursuant to procedures determined by SLE from time to time.

(2) Selection of Winning Numbers

- (a) Draws shall be made using an electronic random number generator or such other equipment as SLE may from time to time determine.
- (b) At each Draw there shall be randomly selected a set of Winning Numbers.
- (c) The Winning Numbers will be provided to the media for dissemination to the public.
- (d) In the event of any Draw being declared invalid another Draw will be conducted to determine the Winning Numbers.
- (e) In the event that any Draw is interrupted due to equipment failure or for any other reason, the Draw will be completed in accordance with the Company's procedures.
- (f) Where there is significant interruption to the provision of a EuroDreams Game or EuroDreams Games the Company reserves the right to defer a Draw or Draws until the EuroDreams Game(s) is/are restored and Players have a reasonable opportunity to enter into the EuroDreams Game(s).

(3) Categories of Prizes for each EuroDreams Game Draw

- (a) The Prize Categories within each EuroDreams Game Draw shall be as follows:

Tier 1: Plays which correctly match the 6 numbers drawn from Matrix 1 and the 1 number drawn from Matrix 2;

Tier 2: Plays which correctly match, the 6 numbers drawn from Matrix 1;

Tier 3: Plays which correctly match, in any order, 5 numbers drawn from Matrix 1;

Tier 4: Plays which correctly match, in any order, 4 numbers drawn from Matrix 1;

Tier 5: Plays which correctly match, in any order, 3 numbers drawn from Matrix 1;

Tier 6: Plays which correctly match, in any order, 2 numbers drawn from Matrix 1.

For the avoidance of doubt matching the Matrix 2 Number drawn is only required to win a Tier 1 Prize. Matching the Matrix 2 Number along with the Matrix 1 Numbers drawn for Tiers 3 – 6 does not increase the value of a Prize.

(4) Approximate Odds of Winning in the EuroDreams Game

	Matrix 1	Matrix 2	Odds of Winning (1 in:)	Prize
Tier 1	6	1	19,191,900	The capital sum to be used to acquire an Annuity paying €20,000 per month for 30 years. ⁽¹⁾
Tier 2	6	0	4,797,975	The capital sum to be used to acquire an Annuity paying €2,000 per month for 5 years. ⁽²⁾
Tier 3	5	-	18,815.59	€103.49
Tier 4	4	-	456.14	€40.48
Tier 5	3	-	32.07	€5.29
Tier 6	2	-	5.52	€2.50 ⁽³⁾
			Total Prize Payout	52% of Gross Revenue

⁽¹⁾ The Tier 1 Prize amounts to a capital sum, which capital sum shall be used to acquire a qualifying purchased life annuity paying €20,000 per month in capital instalments for 30 years, save where the Prize Cap applies. Where the Prize Cap applies, the Prize will be calculated pursuant to Rule 7(5)(a). (The expected value of a Tier 1 Prize amounts to €7,200,000).

⁽²⁾ The Tier 2 Prize amounts to a capital sum, which capital sum shall be used to acquire a qualifying purchased life annuity paying €2,000 per month in capital instalments for 5 years save where the Prize Cap applies. Where the Prize Cap applies, the Prize will be calculated pursuant to Rule 7(5)(b). (The expected value of a Tier 2 Prize amounts to €120,000).

⁽³⁾ Fixed Prize of €2.50.

Tiers 3 – 5 indicate the estimated average Prize.

- (a) The Company and each Co-Promoter will contribute one Euro and thirty cent from the cost of each Play to the Prize Fund for each Draw.
- (b) The Prize Pool for each of the Prize Categories for each Draw shall be comprised as follows:

Prize Tier 1 and Prize Tier 2: An amount equal to 45.21% of the Prize Fund will be allocated to the Reserve Prize Fund to fund fixed Prizes in Tier 1 and Tier 2 of a EuroDreams Draw Game. Any monies in the Reserve Prize Fund not used to pay out to winners of Tier 1 and Tier 2 remain in the Reserve Prize Fund;

Prize Tiers 3 - 5: The monies that remain in the Prize Fund after 45.21% has been allocated to the Reserve Prize Fund and an amount has been allocated to pay the total amount of fixed Prize values in Tier 6 will be distributed to Prize Tiers 3 – 5, as specified in the table below:

Prize Tier	Matrix 1	Matrix 2	Prize Fund Allocation % (After Reserve Prize Fund & Tier 6 fixed Prize payment)
3	5	1	2.13%
	5	0	
4	4	1	34.24%
	4	0	
5	3	1	63.63%
	3	0	

- (c) To ensure that a Prize tier has an equal or higher Prize value than a Prize tier below it the following will apply:

If in a Draw the Tier 5 Prize amount is calculated as a lesser amount than the Tier 6 fixed Prize of €2.50, then the Prize Fund allocation to both Prize Tier 5 and Prize Tier 6 is combined and divided between the total number of winners of Prizes in Prize Tier 5 and Prize Tier 6. In such circumstances the resulting Prize allocation for both tiers shall be rounded to the nearest Euro.

If in a Draw the Tier 4 Prize amount is calculated as a lesser amount than the Tier 5 Prize, then the Prize Fund allocation to both Prize Tier 4 and Prize Tier 5 is combined and divided between the total number of winners of Prizes in Prize Tier 4 and Prize Tier 5. In such circumstances the resulting Prize allocation for both tiers shall be rounded to the nearest Euro.

If in a Draw the Tier 3 Prize amount is calculated as a lesser amount than the Tier 4 Prize, then the Prize Fund allocation to both Prize Tier 3 and Prize Tier 4 is combined and divided between the total number of winners of Prizes in Prize

Tier 3 and Prize Tier 4. In such circumstances the resulting Prize allocation for both tiers shall be rounded to the nearest Euro.

(5) Prize Cap

(a) Prize Tier 1.

If in a Draw there are more than three winners in Prize Tier 1 then the total Prize money in Prize Tier 1 will be limited to the equivalent of three Tier 1 Winners (€21,600,000.00) and this amount will be distributed equally amongst all winners in Prize Tier 1 for that Draw. In this instance, the Prize will be paid as a lump sum and the Tier 1 Winner will not be required to enter into an Annuity Policy.

(b) Prize Tier 2.

If in a Draw there are more than twelve winners in Prize Tier 2 then the total Prize money in Prize Tier 2 will be limited to the equivalent of twelve Tier 2 Winners (€1,440,000.00) and this amount will be distributed equally amongst all winners in Prize Tier 2 for that Draw. In this instance, the Prize will be paid as a lump sum and the Tier 2 Winner will not be required to enter into an Annuity Policy.

(6) Reserve Prize Fund in the EuroDreams Game

(a) The Reserve Prize Fund is common to the Company and the Co-Promoters.

(b) Amounts allocated to the Reserve Prize Fund may only be used as stated in 7.6.

(c) All or part of the sums allocated to the Reserve Prize Fund may be used, as agreed from time to time by the Company and the Co-Promoters to supplement the monies available in any Prize tier(s) for any Draw.

(7) Reallocation of Prize Pools in a Draw

If in a Draw there are no Prize winners in Prize Tier 1 and/or Prize Tier 2 then the funds allocated to Prize Tier 1 and/or Prize Tier 2 will remain in the Reserve Prize Fund.

If in a Draw there are no Prize winners in Prize Tier 3 and/or Prize Tier 4 then the funds allocated to Prize Tier 3 and/or Prize Tier 4 will roll to the next lower Prize Tier.

If in a Draw there are no Prize winners in Prize Tier 5 then the funds allocated to Prize Tier 5 will be allocated to the Reserve Prize Fund for the next Draw.

(8) More than one correct Play in a Prize Category

On a sharing of the Prize allocation for any Prize Category the amounts attributed to each winning Play shall be rounded correct to the nearest one Euro (€1), with the exception of the fixed Tier 6 Prize of €2.50, subject to clause 7.4(c).

(9) No more than one Prize for a Play in any one Draw

The holder of a winning Ticket can win in only one Prize Category per single Play in any one Draw but shall be paid the highest Prize won.

(10) Results

- (a) The results of each Draw will be displayed by Retail Sales Agents in their premises as soon as practicable after each Draw, will be issued to the national media and may also be published in such other manner as the Company may from time to time determine.
- (b) The information displayed and disseminated will be:
 - (i) The Game;
 - (ii) The Winning Numbers and Bonus Number;
 - (iii) The amount payable to each correct Play in each Prize Category;
 - (iv) Such other information as the Company may from time to time determine.

(11) Determination of Prize Claims

- (a) In all cases, the determination of Prize entitlement shall be subject to the Ticket validation requirements set out in Rule 8 of these Rules.
- (b) The surrender of a Ticket to the Company or to a Retail Sales Agent and the receipt by the bearer of the Ticket of any Prize money payable in respect of the Ticket shall be a good discharge to the Company notwithstanding any notice the Company may have of the alleged rights, title, interest or claim of any other person or persons to the Prize money.
- (c) Neither the Company nor any Retail Sales Agent shall be responsible or liable as a result of the payment of a Prize to the bearer of any lost or stolen Ticket whether or not advice of the loss or theft has been reported or notified to the Company prior to payment of the Prize.

8. PAYMENT OF PRIZES AND TICKET VALIDATION REQUIREMENTS**(1) Payment of Prizes**

- (a) Subject to the Rules, the Company will only pay out a Prize in the Irish Game in respect of a Ticket and, for the avoidance of doubt, will not pay out a Prize in respect of any ticket or entry for a lottery forming part of the EuroDreams Game issued by or on behalf of a Co-Promoter.
- (b) A Player may claim Prizes or make any other claim in respect of the EuroDreams Game only against the relevant Lottery Operator (or its agent) who sold the relevant Ticket to that Player.

- (c) Prizes in all Prize Categories below Prize Tier 1 and Prize Tier 2 may be claimed on the day following the Draw.

(2) Ticket Validation Requirements

Players should refer to clause 8 of the Rules for Draw-Based Games Played Interactively for validation requirements in respect of Plays made through Interactive Channels. In addition to any other requirements specified in these Rules, the following requirements shall apply before a Ticket shall be regarded as a valid Prize winning Ticket.

- (a) The Ticket must have been issued on behalf of the Company by a Retail Sales Agent through a Terminal.
- (b) The Ticket must be intact and must not be mutilated, altered, illegible, incomplete or tampered with in any manner.
- (c) The information recorded on the Ticket must correspond with the Central Gaming System computer records. Only the Plays recorded by the Central Gaming System will participate in the EuroDreams Game in the Territory.
- (d) Each number on the Ticket, whether a Play number, or otherwise must be fully legible.
- (e) The Ticket must not be defectively printed or produced in error to an extent that it cannot be processed by the Company or a Retail Sales Agent.
- (f) The Ticket must not be counterfeit or cancelled.
- (g) The Ticket must not appear on the Central Gaming System computer record of cancelled Tickets. The Company accepts no responsibility for Tickets cancelled in error.
- (h) All information appearing on the Ticket must appear in the Central Gaming System's computer record of winning Tickets.
- (i) The Ticket must pass all additional confidential validation tests and security criteria established by the Company.

(3) Consequences of a Ticket being invalid

- (a) In the event that a Ticket fails to pass any of the criteria set out in Rule 8(2) of these Rules, that Ticket shall be deemed void and ineligible for any Prize.
- (b) The Company may solely at its option, replace an invalid Ticket with a Ticket of equivalent sales price for any subsequent Game.
- (c) Liability, if any, of the Company is limited to replacement or refund.

9. CLAIMING A PRIZE

Players should refer to clause 8 of the Rules for Draw-Based Games Played Interactively for Prize payment information in respect of Plays made through Interactive Channels.

(1) Time Limit on Claims

All Prizes must be claimed within 90 days from the date of the Draw at which the Winning Numbers were drawn. For Prizes which may only be claimed from Prize Claim Centre Agents or from Lottery Headquarters in the event that the 90th day falls on a Saturday, Sunday or public holiday, the time limit shall expire at 5.30pm on the next working day. Any Prize not claimed within such period in the manner specified in these Rules shall be forfeited. The unclaimed Prize money shall be allocated to a special reserve fund to be utilised by the Company in accordance with the Licence.

In the case of a Prize claimed by mail, the Ticket must be received by the Company at the National Lottery, Abbey Street Lower, Dublin 1 within the time limit on claims. All EuroDreams Prizes may be redeemed at Lottery Headquarters.

(2) Prize Payment – Tier 3, Tier 4, Tier 5 and Tier 6

- (a) Tier 3, Tier 4, Tier 5 and Tier 6 Prizes may be claimed at any Retail Sales Agent by presenting the winning Ticket within the time limit on claims.
- (b) Prizes may be claimed within the following limits:
 - Prizes of €1 to €100 may be claimed at all Retail Sales Agents, Prize Claim Centre Agents and Lottery Headquarters.
 - Prizes of €101 to €2,500 may be claimed at all Retail Sales Agents (at the Agent's discretion), Prize Claim Centre Agents and Lottery Headquarters.
 - Prizes of €2,501 to €14,999 may be claimed at all Prize Claim Centre Agents and Lottery Headquarters.
 - Prizes in excess of €15,000 may only be claimed at Lottery Headquarters.
- (c) The Retail Sales Agent will retain the winning Ticket and pay the bearer the appropriate Prize, provided all the Ticket validation criteria and other requirements set out in these Rules have been satisfied.
- (d) If a Prize is claimed on an Advance Play Ticket which is still valid for future Draws the Advance Play Ticket will be returned to the claimant in accordance with the Company's procedures.

(3) Prize Payment - Tier 1 and Tier 2

- (a) Tier 1 and Tier 2 Prizes may be claimed only at The National Lottery, Abbey Street Lower, Dublin 1.
- (b) Tier 1 and Tier 2 Prizes may be claimed by presenting a winning Ticket within the time limit on claims. Should additional time be required to satisfy the standard legal obligations of the Annuity Application, the claim period shall extend to two weeks after either the later of (1) the satisfactory completion of the Annuity Application or (2) the completion of any resulting legal or administrative process.

- (c) Unless otherwise provided for in these rules neither the Tier 1 nor Tier 2 Prizes will be made available as a cash lump sum or cash alternative, the capital sum will be paid to the Annuity Provider by the Company on behalf of the winner.
- (d) Payment of Tier 1 and Tier 2 annuity Prizes will be made to individual winners only. For each Tier 1 and/or Tier 2 Prize, only one individual winner will be recognised and only one Annuity Policy will be created, due to the nature of these Prizes, consequently the EuroDreams Game is not suitable for syndicate or group Play.
- (e) Unless Rules 7.5 or 9(3)(h) applies, during the Ticket validation meeting, a Prize winner will be required to complete the Annuity Provider's Annuity Policy application form ("the Annuity Application"). This should be done with the Insurance Intermediary attending the meeting. The Insurance Intermediary will then send the completed Annuity Application and the documents listed in Rule 9(3)(f) below to the Annuity Provider, and payment of a capital sum will be made by the Company of the Tier 1 or Tier 2 Prize to the Annuity Provider in settlement of the Annuity Policy Premium. Players acknowledge that any delay by a Prize winner in completing the forms and/or providing the documents referred to above will result in a delay in the Annuity Policy being set up. The Company accepts no liability for any Annuity Application and/or other documents being lost or delayed in the post.
- (f) By participating in the Game, a Player accepts that (except when Rules 7(5) or 9(3)(h) applies, the winning of a Tier 1 or Tier 2 Prize will require the Prize winner to enter into an Annuity Contract with the Annuity Provider for the provision of the Annuity Payments. The Player will be required to:
- (i) at the relevant time, complete, sign and give to the Insurance Intermediary all documents required including the Annuity Application;
 - (ii) give to the Insurance Intermediary for sending to the Annuity Provider:
 - birth certificate or a copy of full passport,
 - proof of residency in Ireland,
 - proof of personal public service number (PPSN),
 - all relevant documents;
 - (iii) the Annuity Policy will be a contract between a Prize winner and the Annuity Provider.
- (g) For Tier 1 and Tier 2 winners, a valid Prize claim is conditional on the claimant completing a Prize claim form, providing the relevant standard documentation and otherwise satisfying the legal requirements necessary to enable the provision of the Annuity Policy by the Annuity Provider.
- (h) In the event that a Tier 1 Winner or Tier 2 Winner is unable to establish that they are legally resident in Ireland, the Company reserves the right to investigate and subject to such investigation the Tier 1 or Tier 2 Prize may be

paid by a cash lump sum. Save as may be provided for elsewhere in these Game Rules.

- (i) In the event that a Prize winner is unable to complete or provide the necessary documentation or otherwise satisfy the legal requirements necessary to enable the provision of the Annuity Policy, then the Company may withhold payment and hold on trust (for the benefit of the Prize winner) a Tier 1 or Tier 2 Prize pending the outcome of any relevant investigation or legal proceedings. Should the claimant not be legally entitled to a Tier 1 or Tier 2 Prize, and there is no other valid legal claim on the Prize the Prize shall be used to fund special draws and additional or top-up prizes in the National Lottery within 365 days of the conclusion of any such investigation or legal proceedings.
- (j) The Company has no liability in respect of the payment, non-payment or late payment of any or all Annuity Payments.
- (k) If a Tier 1 or Tier 2 Prize winner becomes deceased before all Annuity Payments have been made then the Annuity Provider will pay the Tier 1 or Tier 2 Prize winner's estate a lump sum equal to the Annuity Policy Premium less the total of the gross Annuity Payments made until the time the Annuity Provider is notified of the Tier 1 or Tier 2 Prize winners death.
- (l) The Company will retain the winning Ticket and pay the bearer the appropriate Prize, provided all the Ticket validation criteria and other requirements set out in these Rules have been satisfied.
- (m) If an Advance Play Ticket is a Tier 1 or Tier 2 Prize winner and is still valid for future Draws, the Advance Play Ticket will be retained by the Company.
- (n) Once the Annuity Contract has been set up it cannot be changed, surrendered or cashed-in.
- (o) The Annuity Payments comprise of a capital element only.

(4) Prize Payment by mail

- (a) Tier 3, Tier 4, Tier 5 and Tier 6 Prizes may also be claimed, at the claimant's risk, by posting the winning Ticket to "The National Lottery, Abbey Street Lower, Dublin 1". The Ticket must be signed on the reverse side and the name and address of the claimant provided.
If a Ticket is presented to the Company that does not have a name appearing on the reverse side of the Ticket, payment will be made to the person whose name appears on the claim form or other correspondence submitted with the Ticket.
- (b) The Company shall pay such claimants by cheque in accordance with the Company's procedures, provided that all the Ticket validation criteria also set out in these Rules have been satisfied.
- (c) In the event that the Ticket does not pass the Company's validation tests, the claim shall be refused and the claimant advised accordingly of the refusal.
- (d) If a Prize is paid on an Advance Play Ticket which is still valid for future Draws, the Advance Play Ticket will be returned to the claimant with his/her Prize cheque.

(5) Proof of identity

- (a) The Company for its purposes will recognise only one person as the owner of a Ticket.
- (b) The Company and/or any Prize paying Retail Sales Agent may, in its sole discretion, require proof to its satisfaction of the identity of the bearer of any Ticket, presented for payment or the identity of any person to whom it is intended to pay a Prize under Rule 9 of these Rules.
- (c) The Company reserves the right to withhold payment of a Prize until it is entirely satisfied as to the validity of any Ticket and the claimant's bona fides.
- (d) No right of any person to a Prize won shall be assignable, except that payment of any Prize won may be paid to the estate of a deceased Prize winner, and except that any person pursuant to an appropriate court order may be paid according to said court order. The Company shall be discharged of all liability upon payment of a Prize pursuant to this rule.
- (e) When a signature has been entered on the reverse side of the Ticket, the person whose signature appears there shall be the owner of the Ticket and shall be entitled to any Prize payable in respect of the Ticket.
Until such time as a signature is placed on the reverse side of a Ticket, a winning Ticket which has been sold shall be owned by the bearer of the Ticket.
- (f) If more than one signature appears on the reverse side of the Ticket, one of those persons whose signature appears thereon must be designated by mutual consent of the Ticket holders to receive payment. This may be done by indicating the name to which payment is to be made by an indication on the claim form and by the signature on the claim form or other appropriate document of all other persons whose signatures appear on the reverse side of the Ticket.
- (g) In the event that there is an inconsistency in the information submitted on the claim form and/or on the winning Ticket, or otherwise in respect of the claim or Ticket, the Company may make an investigation and withhold all winnings which may be due to the Ticket Owner until such time as the claimant satisfies the Company that he/she is the proper person to whom the Prize should be paid.

(6) Payment of Prizes to persons under 18 years of age

Whereas a person under 18 years of age may be the owner of a Ticket, payment of all Prizes will be made to the parent or legal guardian unless otherwise expressly authorised by the Company.

(7) Criminal Prosecution

Any person who forges, alters, attempts to alter, or presents a forged or altered Ticket with a view to obtaining a Prize, or any other person who purchases a Ticket and is not entitled to do so, is liable to criminal prosecution.

10. GENERAL

- (a) The Company's decisions and judgements in respect to the determination of a winning Ticket or of any other dispute arising from the payment or awarding of Prizes shall be final and binding upon all Players and any other person or persons concerned for any reason with these matters unless otherwise provided by law and these Rules. In the event that a dispute arises relative to the winning Ticket, a claim form, the payment, or the awarding of any Prize, the Company may withhold payment of the Prize winnings until a decision has been reached.
- (b) In the event that a dispute between the Company and the Ticket Owner occurs as to whether the Ticket is a winning Ticket, and if the Ticket Prize is not paid, the Company may, solely at its option, replace the disputed Ticket with a Ticket of equivalent sales price from any current National Lottery game. This shall be the sole and exclusive remedy of the bearer of the Ticket (except as otherwise may be provided by Law, Rules, or Regulations).
- (c) The Company may amend, modify, or otherwise change these Rules with the consent of the Regulator and upon full compliance with law, said amendments, modifications or changes shall become as effective and applicable as if part of the original Rules.
- (d) In purchasing a Ticket, the Player agrees to comply with, and abide by, the laws of Ireland, the General Rules for National Lottery Games, these Game Rules and all procedures and instructions established by the Company for the conduct of the game.
- (e) The Company or any authorised Retail Sales Agent may refuse to sell Tickets to any person without giving reasons.
- (f) A code of practice governing relations between participants in National Lottery games and the National Lottery is available to download from the Website.
- (g) Where the context so requires, in these Game Rules, the neuter gender shall include the feminine or masculine gender and vice versa, the feminine gender shall include the masculine gender and vice-versa and the singular shall include the plural and vice-versa.

11. TRUST ARRANGEMENTS/SUSPENSION OF PARTICIPATION

- (a) To secure their respective obligations to transfer funds to the Company and / or a Co-Promoter, the Company and the Co-Promoters have agreed to the establishment of various trust accounts and have agreed various arrangements in respect of the operation of such accounts (the "Trust Arrangements").
- (b) In the event of any breach by the Company or a Co-Promoter of the Trust Arrangements or of the Lottery Operators' Agreement, the participation in future Draws of a person in the territory of the Company or that Co-Promoter may be suspended for such period as those of the Company and Co-Promoter not being in such breach shall determine in accordance with the Trust Arrangements.

12. REFUNDS IN CERTAIN CIRCUMSTANCES

- (a) In the event of a Cancelled Draw the Company shall refund to a Player who has purchased either a Ticket for a Cancelled Draw only or an Advance Play Ticket for the Cancelled Draw and other Draws, an amount equal to that part of the Ticket purchase price as was paid in respect of and is attributable to the Cancelled Draw.
- (b) Any refund and payment under Section 12. a) must be claimed by the Player. The methods of claiming, payment, the validation of claims and (subject to Section 12.c) the period within which such claims may be made shall be as determined by the Company in its absolute discretion from time to time. A Player will be required to produce the Ticket before any refund or payment will be made.
- (c) The period referred to in Section 12. b) shall be a period expiring not earlier than the day 90 days after the date on which the Cancelled Draw was to have taken place.
- (d) Neither the Company nor any Retail Sales Agent shall in any circumstances be liable to pay interest in respect of refunds or payments made under this Section 12.
- (e) For the avoidance of doubt, this Section shall not apply in respect of any Draw which is delayed or postponed nor in respect of any Draw which is cancelled other than as defined as a Cancelled Draw in these Rules.

13. LIMITATION OF LIABILITY

Retail Sales Agents are authorised by the Company to sell Draw-Based Games, to pay certain Prizes and to display and/or have available information produced by the Company in relation to the Draw-Based Games. Save as otherwise agreed in writing by the Company, Retail Sales Agents are not authorised by the Company to carry out any other acts or make any statements, representations or admissions whatsoever.

Nothing in these Game Rules excludes or limits (a) any person's liability for (i) fraud; or (ii) death or personal injury caused by breach of any duty that person may have to take reasonable care or exercise reasonable skill; or (b) any other liability which cannot lawfully be excluded or limited, including a Player's statutory rights.

The Company and the Retail Sales Agent will not be liable to any person for:

- a) events beyond their reasonable control and expectations (for example war, strike, lockout, industrial action, fire, flood or drought);
- b) the failure or destruction of, or damage to, all or any part of the computer systems or records of the Company or any third party (including, without limitation, the Central Gaming System) insofar as they fall outside the Company or Retail Sales Agent's reasonable control;
- c) delays, losses, mistakes or omissions in or made by the postal or other delivery service or by the banking system;

- d) subject to 14 below, any other action or event outside of the Company's or a Retail Sales Agent's control which prevents or hinders the issue of a valid Draw-Based Game;
- e) the refusal by a Retail Sales Agent to sell a Draw-Based Game to any person in line with these Game Rules or to allow any person to Play a Game;
- f) any errors or omissions in information in respect of the EuroDreams Game (and including any Draw) supplied to the National Lottery by SLE or any Co-Promoter;

The Company has no liability of whatever nature to any person playing the EuroDreams Game via a Co-Promoter or its agents. In no event shall the Company be liable for any indirect, incidental, special or consequential damages, including loss of profits, loss of revenue, loss of business reputation, loss of goodwill, loss of availability or use, arising out of or in connection with any Draw-Based Game.

14. DECISIONS OF NATIONAL LOTTERY BINDING

All decisions of the Company concerning any EuroDreams Game, including decisions as to the validity of Tickets, the identity of the bearer of any Ticket, the determination of Prize winners, the amount and category of Prize money, the interpretation, application, meaning and effect of these Rules, the Company's procedures and SLE's procedures shall be final and binding on all Players, and any other person or persons concerned for any reason with these matters.