

SCRATCH CARD GAME GENERAL RULES Issue 2, 2023

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

At Dublin, this 6th 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 general rules.



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1. INTRODUCTION

These rules (the "Scratch Card Game General Rules") apply when you play a Scratch Card Game with the National Lottery.

- 1.1 Each Scratch Card Game has its own individual set of specific rules (the "Scratch Card Game Specific Rules") as required by Section 45 of the Act. In the event of any conflict between the Scratch Card Game General Rules and the Scratch Card Game Specific Rules, the Scratch Card Game Specific Rules will prevail.
- 1.2 These Scratch Card Game General Rules have been approved by the Regulator.
- 1.3 Copies of these Scratch Card Game General Rules and the Scratch Card Game Specific Rules are available at Lottery Headquarters. Alternatively, the Scratch Card Game Specific Rules are accessible by clicking here.
- 1.4 The official address to which correspondence must be sent is:

THE NATIONAL LOTTERY ABBEY STREET LOWER DUBLIN 1

- 1.5 For further information on the code of practice governing relations between participants in Games and the Company, operator of the National Lottery, please click here. Additionally, this can be obtained from Lottery Headquarters or, on request, can be sent by post to any participant.
- 1.6 For further information on the code of practice governing the sale of Tickets please click here. Additionally, this can be obtained from Lottery Headquarters or, on request, can be sent by post to any participant.
- 1.7 Where the context so requires, the neutral 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.
- 1.8 Capitalised words and expressions defined in the Scratch Card Game Specific Rules but not herein shall have the same meanings as those set out in the Scratch Card Game Specific Rules when used herein.

2. **DEFINITIONS**

The following words and terms used herein have the meanings given below, unless the context clearly indicates otherwise:

- 1. **Act** means the National Lottery Act 2013 as may be amended or replaced from time to time including any regulation made thereunder;
- 2. **Bar Code** means a machine-readable arrangement of numbers and parallel lines of different widths printed on a Ticket which can be electronically scanned;
- 3. **Book** means a batch of Tickets bearing a common book number;
- 4. Central Gaming System has the meaning provided under the Act;
- 5. **Claim Form** means a document to be completed by a person claiming a Prize in accordance with the payment arrangements under Clause 4 the contents of which may be varied by the Company from time to time;
- 6. Claims Period means 90 days from the Game End Date;
- 7. **Data Matrix Bar-code** means the machine-readable arrangement of numbers and black and white cells printed on the front of the Ticket under the scratch-off Play Area which can be electronically scanned for the purpose of validation and its human readable representation is the **Validation/Security Number**.
- 8. **End Claim Date** –means a date announced by the Company as the last date for claiming a Prize in a Game and this date may be printed at the back of the Ticket:
- 9. **Game or Games** means any lottery game run by the Company which forms part of the National Lottery;
- Game/Book/Ticket Number means the numeric or alphanumeric code printed to appear on each Ticket;
- 11. Game End Date means the last date that a Ticket may be sold;
- 12. **Game Rules** are the rules which are issued by the Company for the various Games offered for sale including these rules;
- 13. **Ireland** means Ireland excluding Northern Ireland;
- 14. **Licence** means the licence granted by the Regulator to the Company pursuant to which the Company is authorised to operate the National Lottery;
- 15. **Lottery Headquarters** means the principal administrative offices of the Company;
- 16. Lottery Terminal means the device (including its printer and any terminal adapter) provided by the Company including to a Retail Sales Agent which amongst other things allows Tickets to be printed and winning Tickets to be validated;

- 17. **Minister** means the Minister for Public Expenditure and Reform or his successor in title:
- 18. National Lottery has the meaning provided under the Act;
- 19. **National Lottery App** means the National Lottery software application which enables a Player to access the Website to play Interactive Instant Win Games via supported mobile devices. A list of supported devices is available here.
- 20. Player or You or Your means a person who plays a Game;
- 21. Play Area means the latex-covered panel on the front of the Ticket or such other area as may be specified in the Scratch Card Game Specific Rules as being the Play Area;
- 22. Play Symbol(s) means the number(s) or symbol(s) or prize amount(s) appearing in the Play Area or such other symbols as may be better specified in the Scratch Card Game Specific Rules;
- 23. Prize means a prize won by a Player from a play in a Game and which has been validated on the Central Gaming System in accordance with the relevant validation requirements for the Game and is in accordance with the relevant Game Rules;
- 24. Prize Claim Centre Agents means such Retail Sales Agents designated by the Company to pay Prizes up to €14,999;
- 25. **Prize Structure** means the various Prize amounts, expected number of Prizes and chances of winning a Prize for each Game as determined by the Company, approved by the Regulator, specified in the Scratch Card Game Specific Rules and recorded on the Central Gaming System.
- 26. **Regulator** has the meaning provided under the Act;
- 27. **Retail Sales Agent** means a person(s), corporate body or partnership authorised by the Company to be a National Lottery sales agent;
- 28. **Retail Sales Agent Authorisation** means the written agreement by which the Company grants authorisation to a person(s), corporate body or partnership to act as a National Lottery Retail Sales Agent;
- 29. **Scratch Card Game** means a Game which is played by revealing a hidden area on a Play Area on a Ticket, to display Play Symbols;
- 30. **Scratch Card Game Specific Rules** are the specific rules which are issued by the Company for each Scratch Card Game offered for sale;
- 31. **The Company** means Premier Lotteries Ireland DAC;
- 32. **Ticket** means a National Lottery Scratch Card Game ticket;
- 33. **Ticket Owner** means the person who has signed the Ticket or has possession of the unsigned Ticket and/or who is recognised by the Company as the owner

- of the Ticket under rule 3.6.5 and 3.6.6 of these Scratch Card Game General Rules:
- 34. **Top Prize** means the highest value Prize available within an individual Scratch Card Game as designed within the approved Prize Structure;
- 35. **Validation/Security Number** means the multi-digit numeric code which appears underneath the Play Area on the front of the Ticket and its machine-readable representation is the Data Matrix Bar-code;
- 36. **Website** means the National Lottery website, which is accessible through URL www.lottery.ie or via the National Lottery App; and
- 37. **Winner** means a Player who is entitled to a Prize where all relevant validation requirements have been satisfied.

3. SCRATCH CARD GAME INFORMATION

3.1 Scratch Card Game Specific Rules

- 3.1.1 For each Scratch Card Game, the Company shall make and publish Scratch Card Game Specific Rules specific to that Scratch Card Game. The Scratch Card Game Specific Rules will contain at least the following information:
 - a) the name of the Game;
 - b) price per Ticket;
 - c) description of play;
 - d) Prize Structure;
 - e) statements as to the odds of winning a Prize; and
 - f) Game End Date information.

3.2 Sale of Scratch Card Game Tickets

- 3.2.1 Tickets can be purchased from Retail Sales Agents.
- 3.2.2 The price of a Ticket shall be determined by the Company and set out in the Scratch Card Game Specific Rules. No Ticket may be offered for sale other than at the price specified.
- 3.2.3 No Ticket shall be sold or offered for sale to any person (or invite from such a person an offer to buy a Ticket) under the age of eighteen (18).

3.3 How to play

- 3.3.1 Winners of a Scratch Card Game are determined by scratching the Ticket to see if the revealed Play Symbols or alignment of Play Symbols match the winning Play Symbols specified in the Scratch Card Game Specific Rules.
- 3.3.2 The Prize Structure of a Scratch Card Game shall be determined by the Company and may consist of various Prize tiers.
- 3.3.3 The Scratch Card Game Specific Rules include the total number and value of Prizes available for each Prize amount in the relevant Scratch Card Game, together with the odds of winning any particular Prize amount. The information is based on the Scratch Card Game as designed and is based on the number of Tickets specified in the respective Scratch Card Game Specific Rules.
- 3.3.4 The number and value of Top Prizes is guaranteed to be in agreement with the Scratch Card Game Specific Rules for each Scratch Card Game.
- 3.3.5 The actual number of Tickets in each Scratch Card Game is subject to immaterial variations due to production, printing, security and audit

measures in bringing Scratch Card Games to market. As a result, there can be immaterial variations in the number and value of Prizes other than Top Prizes, and in the prize percentage and the odds of winning a Prize. For Scratch Card Games in market, the number of Prizes available, and the odds of winning a Prize, varies as Tickets are sold and Prizes won. Scratch Card Games may be withdrawn from market prior to a complete sell-out.

3.4 Scratch Card Games Involving Prizes Based on Draws

- 3.4.1 The Prize Structure of a Scratch Card Game may also contain Prizes based on draws.
- 3.4.2 The frequency of draws, if any, the means of entry into any such draws, and the methods of conducting the drawing process, shall be determined by the Company and announced publicly via www.lottery.ie or other normal communication media and will further be outlined in the Scratch Card Game Specific Rules.
- 3.4.3 Tickets which are used for entry to a draw should be completed with a Player's contact details and delivered to the Company as per the conditions in the Scratch Card Game Specific Rules. Tickets will be held under security conditions for entry into the appropriate draw.
- 3.4.4 No responsibility will be accepted for incomplete Tickets or Tickets with illegible names or addresses.
- 3.4.5 Should the back of a draw Ticket or relevant online entry mechanism not be filled out, contain material omissions, or be illegible, the Company may, at its discretion, having made reasonable efforts to obtain the necessary information, draw another Ticket in its place within the time period specified for making a claim.
- 3.4.6 The Company will make all reasonable efforts to ensure that relevant Ticket winners are entered into the applicable draw. The Company however, accepts no responsibility for lost or misplaced Tickets.
- 3.4.7 Should any Ticket be rejected during or following a draw, or lost due to the Company's sole action, the sole remedy shall be to select another Ticket to replace the rejected Ticket according to procedure.
- 3.4.8 If a Prize won is an opportunity to participate in a public draw or Game, said opportunity shall be personal to the owner of any Ticket winning such Prize, and, except as authorised by the Company in writing, no person other than said owner shall be entitled to participate in said public draw. Any authorised proxy shall comply with terms specified by the Company.
- 3.4.9 Entry into other draws will be subject to the conditions outlined in the Scratch Card Game Specific Rules.

3.5 Scratch Card Game End Date

- 3.5.1 The Company strives at every opportunity to ensure that players are adequately aware of the Game End Date of each Scratch Card Game. The Game End Date notices/announcements section of the Website provides information about the Company's Scratch Card Games for which gameplay has now ended as well as information on the End Claim Date for each Scratch Card Game and replacement game numbers (where applicable). In addition, the End Claim Date will be printed on the back of a Ticket save for a minimum number of Games where the back of the Ticket does not include the End Claim Date.
- 3.5.2 The Company will announce the Game End Date and/or End Claim Date for each Scratch Card Game. Such announcements will be made publicly via www.lottery.ie or through other normal communication media.

3.6 Restriction on Purchase and Prize payment

- 3.6.1 None of the following shall be entitled to own Tickets nor shall they be awarded a Prize in any Scratch Card Game:
 - a) any member of the Company's board of directors;
 - any contractor or subcontractor involved in the operation, control, development, support and/or maintenance of the Central Gaming System;
 - c) A person who manufactures Tickets or any officer or employee of the Company other than those employees who purchase Tickets solely in order to test the Central Gaming System and, in particular, the Player registration process;
 - d) any person prohibited by the Act; and
 - e) any persons prohibited by the Scratch Card Game General Rules or the Scratch Card Game Specific Rules.
- 3.6.2 If such a person becomes the owner of a Ticket he shall not be eligible for any Prize. If a Prize is awarded, such a Prize shall be returnable to the Company.
- 3.6.3 No right of any person to a Prize drawn shall be assignable, except that payment of any Prize drawn may be paid to;
 - a) the estate of a deceased Winner:
 - b) to any person pursuant to an appropriate judicial order in accordance with said judicial order;
 - c) in accordance with instructions from a practising solicitor or barrister in relation to a ward of court, or

- d) in a manner deemed appropriate by the Company in its sole discretion, in circumstances where making payment directly to the Winner may not be in the best interests of the Winner.
- 3.6.4 The Company shall be discharged of all liability upon payment of a Prize pursuant to rule 3.6.3 above.
- 3.6.5 Until such time as a signature and corresponding name are entered into the places on the rear portion of a Ticket which has been sold, the Ticket shall be deemed to be owned by the bearer of the Ticket. When a signature and corresponding name are entered into the places designated on the rear of the Ticket, the person whose name and signature appear thereon shall be deemed to be the owner of the Ticket and shall be entitled to any Prize attributable to the Ticket. Only a correct name may be used, the use of a nom de plume or pseudonym may render the Ticket ineligible for a Prize.
- 3.6.6 If more than one name appears on the rear of the Ticket, one of those persons whose name 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 of all other persons whose names appear on the rear of the Ticket. The Company for its purposes will recognise only one (1) person as the owner of a Ticket. If a Ticket is presented to the Company that does not have a name appearing on the back of the Ticket, payment will be made to the name appearing on the Claim Form submitted with the Ticket.
- 3.6.7 In the event that there is an inconsistency in the information submitted on the Claim Form and/or on the winning Ticket, the Company shall 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 is the proper person to whom the Prize should be paid.
- 3.6.8 Proof of identity of Prize claimant may be required.
- 3.6.9 All Tickets and Prizes are subject to the Company's validation criteria at any stage prior to Prize payment. The Company reserves the right to withhold payment of any Prize until it is entirely satisfied as to the validity of any Ticket and the claimant's bona fides.
- 3.6.10 Where the Company has reason to believe that a person without legal capacity is a Winner, payment of such Prize will be made to a parent or legal guardian of the Winner or in accordance with the policies and procedures of the Company.

3.7 Ticket Validation

- 3.7.1 To be a valid Ticket the following general conditions must be met:
 - a) The Bar-Code(s), Game/Book/Ticket Number, Play Symbol(s) and Validation/Security Number must each be printed in accordance with the official font schedule and design specification for a Scratch Card Game as agreed between the Company and the Ticket manufacturer.
 - b) One, and only one, Play Symbol(s) must appear in each designated play spot, in the manner specified in the Scratch Card Game Specific Rules.
 - c) Each of the Play Symbol(s) must be spelled out in captions underneath and each symbol must agree with its caption, where applicable.
 - d) Each of the Play Symbol(s) and its caption, where applicable, must be present in their entirety, be printed in grey/black ink and be fully legible.
 - e) The Validation/Security Number must be present in its entirety, must be legible, and must correspond, using the Company's codes, to the apparent Play Symbol(s) on the Ticket.
 - f) The Bar Code where applicable must be present in its entirety and must be readable.
 - g) The Ticket must be fully intact.
 - h) The Ticket must not be mutilated, altered, unreadable, or tampered with in any manner.
 - i) The Ticket must not be counterfeit in whole or in part.
 - j) The Ticket must have been issued by the Company in an authorised manner.
 - k) The Ticket must be complete, not blank, or partially blank, must not have a hole punched through it, must not be miscut, must not be marked "Void", and on the face of the Ticket must have exactly one (1) Play Symbol and one (1) caption where applicable in each of the play spots, exactly one (1) Validation/Security Number and exactly one (1) Game/Book/Ticket Number.
 - The Ticket must not be misregistered, defective, or produced in error.
 - m) The Ticket must pass all additional confidential validation tests of the Company.

- n) The Ticket must have been purchased through an authorised Retail Sales Agent.
- o) The Data Matrix Bar-code must be present in its entirety, must be readable and must be printed in grey/black ink.

3.8 Ticket Responsibility

- 3.8.1 Any Ticket not passing all the validation tests mentioned above, is void and is ineligible for any Prize. In all cases of doubt, the decision of the Company will be final and binding. However, the Company may, at its discretion, replace an invalid Ticket with a valid unplayed Ticket or Tickets.
- 3.8.2 Should a defective Ticket be purchased, the only responsibility of the Company, subject to your returning of the defective Ticket to the Company, shall be replacement of the defective Ticket, with a valid unplayed Ticket of equivalent sales price, or refund of the purchase price of the Ticket.
- 3.8.3 The Company will not be responsible for lost or stolen Tickets.
- 3.8.4 The Company will not be responsible for Tickets redeemed in error for a lower Prize at a Retail Sales Agent location.
- 3.8.5 The Company shall not be obliged to pay any Prizes which are not claimed within the Claims Period.
- 3.8.6 After the expiration of the Claims Period, all unclaimed Prizes will be forfeited to be utilised by the Company in accordance with the provisions of the Licence.
- 3.8.7 Where a winning Ticket is presented either to the Company or a Retail Sales Agent by a person other than the purchaser and the Ticket passes all the validation tests, the payment of the Prize shall discharge the Company from any liability to the purchaser. In all other cases, the Company will be discharged from any liability after payment of Prizes.

4. PAYMENT OF PRIZES IN SCRATCH CARD GAMES

- 4.1 Prizes for all Scratch Card Games may be claimed by participants at the locations set out below in accordance with the relevant prize thresholds. Prizes will only be paid following the completion of relevant Ticket validation procedures.
- 4.2 Cash Prizes and any other Prizes won in broadcast game show, or other similar Game, will be paid on the night the game show is broadcast at the discretion of the Company and subject to internal Company procedures including control and security checks.
- 4.3 Non-cash Prizes awarded may, at the discretion of the Company, be converted to their cash value and paid by cheque or electronically.

Prize Amount	Location	Documents Required
€1-€100	 All Retail Sales Agents; Prize Claim Centres*; Lottery Headquarters; or By post to Lottery Headquarters. 	I. Ticket II. (If claiming by post a completed Claim Form will be required.) III. Any other additional information as may be required by the Company.
€101-€2,500	 All Retail Sales Agents (At Discretion of Retailer); Prizes Claim Centres*; Lottery Headquarters; or By post to Lottery Headquarters. 	 I. Ticket and a copy of a suitable Photo ID will be required for prizes over €500 and above. II. (If claiming from the National Lottery (physically or by post) a completed Claim Form will be
		required.) III. Any other additional information as

Prize Amount	Location	Documents Required
		may be required by the Company.
€2,501-€14,999	Prizes Claim Centres*;Lottery Headquarters; or	I. Ticket and a copy of a suitable Photo ID.
	By post to Lottery Headquarters.	II. (If claiming from the National Lottery (physically or by post) a completed Claim Form will be required.)
		III. Any other additional information as may be required by the Company.
€15,000+	Lottery Headquarters	I. Ticket and a copy of a suitable Photo ID.
		II. Any other information as may be required by the Company.

- 4.4 Winners of prizes of €15,000 or more who are unable to attend Lottery Headquarters for a stipulated reason may alternatively, and following confirmation from the Company's claims team, post a claim form and all required documentation to Lottery Headquarters at the Winner's sole risk. Alternatively, and notwithstanding any other provision in these rules, a member of the Company's claims team may visit the Winner to take receipt of all relevant documentation. If valid, claims will be paid by cheque. This will be reviewed by the Company's claims team on a case-by-case basis. The remote prize claims process will be provided to Winners at the Company's discretion.
- 4.5 *A list of Prize Claim Centres can be found by clicking here.
- 4.6 All Prizes shall be paid within a reasonable time after the claims are verified by the Company.

4.7 Certain Prizes may be paid by annuity determined by the Company and published in the Scratch Card Game Specific Rules. In no circumstances will the payment of such Prize money be accelerated beyond its normal dates of payment. The first payment will be made as soon as practical after the Prize award. Subsequent annual instalment payments will be made thereafter on the anniversary dates of the first payment in accordance with the type of Prize awarded. The Company may, at any time, delay any payment in order to review a change of circumstances relative to the Prize awarded, the payee, the claim, or any other aspect.

5. LIMITATIONS OF LIABILITY

- 5.1 Retail Sales Agents are authorised by the Company to sell Scratch Card Games, to pay certain Prizes and to display and/or have available information produced by the Company in relation to the Scratch Card 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.
- 5.2 Subject to rule 3.8.2 above, if a defective Scratch Card Game is bought, the Company will not be liable to pay any interest in respect of any such amounts payable pursuant to clause 6.2 and 6.4 below or any other amounts howsoever referred
- 5.3 Nothing in these Scratch Card Game General 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.
- 5.4 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 6.1 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 Scratch Card Game; or
 - e) the refusal by a Retail Sales Agent to sell a Scratch Card Game to any person in line with these Scratch Card Game General Rules or to allow any person to play a Game.
- 5.5. 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 Scratch Card Game.
- 5.5 You acknowledge and agree that you do not rely on, and shall have no remedy in respect of, any statement, representation or warranty (in each case whether negligently or innocently made) made by any person whether or not that person is a party to these Scratch Card Game General Rules. Notwithstanding the

foregoing, the Company shall ensure that all factual statements for the National Lottery or National Lottery Games or in any material designed to encourage the purchase of Tickets in a National Lottery Game are true and capable of independent verification.

6. DISPUTE RESOLUTION & DECISIONS OF THE COMPANY

- 6.1 The Company's decisions and judgement in respect of all matters including 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 participants unless otherwise provided by law and these Scratch Card Game General Rules.
- 6.2 Notwithstanding any other clause to the contrary, in the event that a dispute arises relative to a winning Ticket, a Claim Form, the payment, or the awarding of any Prize, the Company may withhold payment of the Prize until a decision has been reached.
- 6.3 Unless otherwise prevented by law, the Company's decisions shall be final and binding in the event of any controversy or confusion in the interpretation and application of these Scratch Card Game General Rules and the Scratch Card Game Specific Rules or of any other procedure employed by the Company.
- 6.4 The sole remedy for the Ticket Owner (except as otherwise may be provided by the law or these Scratch Card Game General Rules) in the event that a dispute between the Company and the Ticket Owner arises as to whether the Ticket is a winning Ticket, and if the Prize is not paid, shall be at the Company's option, to replace the disputed Ticket with an unplayed Ticket or Ticket of equivalent sales price from any other current Scratch Card Game.

7. OTHER GENERAL RULES

- 7.1 The Company may amend, modify or otherwise change these Scratch Card Game General Rules or the Scratch Card Game Specific Rules and, subject to the approval 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 Scratch Card Game General Rules or the Scratch Card Game Specific Rules.
- 7.2 The National Lottery logo, and any other trademarks, relating to Games or otherwise, which appear on the National Lottery App, Website or used in the operation of the National Lottery are owned by the Minister and used by the Company under an exclusive licence. Any unauthorised use of these trademarks is prohibited.
- 7.3 The Company or any authorised Retail Sales Agent may refuse to sell Tickets to any person without giving reasons.
- 7.4 The Company may, at its sole discretion, impose a limit on the number of Tickets that a Player may purchase. The Retail Sales Agent may therefore refuse to sell Tickets to any person without giving reasons pursuant to limits as may be set by the Company. The Company may further introduce any additional measures it believes are appropriate as part of its responsible play efforts. The Company's decision in such matters is final.
- 7.5 Any person who alters or attempts to alter a Ticket with a view to obtaining a Prize, or any other person who purchases a Ticket and is not entitled to do so, may be liable to criminal prosecution.

8. GOVERNING LAWS

8.1 In purchasing a Ticket, the Player agrees to comply with the laws of Ireland, these Scratch Card Game General Rules, the Scratch Card Game Specific Rules, final decisions of the Company, and all procedures and instructions established by the Company for the conduct of the Scratch Card Game.