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# The National Lottery

## Scheme No. 264 “Cashword Plus”

### Rules for Instant Game No. 264 “Cashword Plus”

The following sets forth the game rules for an instant lottery game (hereinafter known as **Cashword Plus**) which is to be operated by Premier Lotteries Ireland Designated Activity Company (DAC) (hereinafter known as ‘the Company’) as part of The National Lottery.

The game will commence on a date to be announced, and will continue until the official off-sale date on 2<sup>nd</sup> May, 2023.

The last date for the claiming of any Instant Prize in Game 264 Cashword Plus is 31<sup>st</sup> July, 2023.

These game rules have been approved by the Regulator in accordance with Section 45 of The National Lottery Act 2013.

### General

1. These game rules are governed by The National Lottery Act 2013 and the General Rules for National Lottery Games.
2. The Company reserves the right to vary these rules subject to the consent of the Regulator.
3. The official address to which correspondence must be sent is:

**The National Lottery**  
**Abbey Street Lower**  
**Dublin 1**

4. A code of practice governing relations between participants in National Lottery games and the National Lottery is available to download from the National Lottery’s website [www.lottery.ie](http://www.lottery.ie).

### Definitions

The following words and terms will have the following meanings unless the context clearly indicates otherwise:

1. **Act** means The National Lottery Act 2013.
2. **Bar-code** means the machine-readable arrangement of numbers and parallel lines of different widths printed on the back of each Ticket which can be electronically scanned.
3. **Book** means a batch of 20 fan-folded Tickets bearing a common Book number.

4. **Chief Executive** means the person appointed by the Company for the time being to be its Chief Executive or any other person to whom the Chief Executive's authority is lawfully delegated.
5. **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 covering which can be electronically scanned for the purposes of validation.
6. **Game/Book/Ticket Number** means the 12-character numeric code printed to show on the bottom of each Ticket below the scratch-off areas and on the back of each Ticket.
7. **Instant Prize** means the prize shown, which is won when letters revealed in the '**Your Letters**' Play Area complete words revealed in each crossword Play Area and/or the Instant Prize which is won if letters revealed in the '**Your Letters**' Play Area complete the word revealed in the '**Bonus Word**' Play Area. Each crossword 'GRID' Play Area plays separately. A complete word in each crossword 'GRID' must contain at least three letters. A complete word in the '**Bonus Word**' Play Area must contain six letters. Letters in each crossword 'GRID' combining to form a word, or words must appear in an unbroken horizontal or vertical sequence in each crossword 'GRID'. Words within words are not eligible for an Instant Prize e.g. if in a crossword 'GRID' there is a sequence where all of the '**Your Letters**' "S,T,O,N,E" must be revealed in order for this to count as one complete word then "TON", "ONE" or any other portion of the sequence would not count as a complete word. Instant Prizes are paid for completing 3 words, 4 words, 5 words, 6 words, 7 words, 8 words, 9 words, 10 words, 11 words and 12 words in each crossword 'GRID'.
8. **The Minister** means the minister for Public Expenditure and Reform or his successor in title.
9. **Play Areas** mean the latex-covered panels on the Ticket and are as follows:
  - a) **Your Letters** positioned on the upper portion of the Ticket.
  - b) Crossword 'GRID 1' positioned on the right-hand portion of the Ticket
  - c) Crossword 'GRID 2' positioned on the lower left-hand portion of the Ticket
  - d) **Bonus Word** positioned on the bottom right-hand portion of the Ticket
10. **Play Symbols** mean:
  - a) the twenty letters of the alphabet which appear in the **Your Letters** Play Area and which are derived from the following set of letters:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

- b) the nineteen words which appear in crossword 'GRID 1' and the thirteen words which appear in crossword 'GRID 2', and which are derived from the following set of letters:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z ■

- c) the six letter word which appears in the **Bonus Word** Play Area and which is derived from the following set of letters:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z

11. **Regulator** means the person appointed as Regulator of the National Lottery under Section 7 of the Act or the Minister acting under Section 8 of the Act.
12. **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.
13. **Ticket** means a National Lottery **Cashword Plus** Ticket.
14. **The Company** means Premier Lotteries Ireland Designated Activity Company.
15. **Validation/Security number** means the multi-digit numeric code which appears underneath the removable covering on the front of the Ticket and enables validation.
16. **Weighted Average Prize Percentage** means 67.00% of the value of all Tickets in the game.

### Governing Law and Rules

In purchasing a Ticket, the purchaser agrees to abide by the Law of Ireland, the Act, The General Rules for National Lottery Games and these game rules.

### Ticket Price

The price of a **Cashword Plus** Ticket will be €5.

### Purchase and Prize Restrictions

No Ticket shall be purchased by, and no Instant Prize shall be paid to, any officer or employee of the Company or any contractor or sub-contractor involved in the production of **Cashword Plus** Tickets or any other person prohibited by the Act from purchasing, owning, or claiming on a Ticket.

## Prosecution

Any person who alters or attempts to alter a Ticket with a view to obtaining an Instant Prize, or any person who purchases, owns, or claims on a Ticket and is not entitled to do so, is liable to criminal prosecution.

## Retail Sales Agent Conduct

1. Retail Sales Agents are prohibited from exchanging books with other Retail Sales Agents.
2. Prior to payment of any Instant Prize, Retail Sales Agents must verify the win through the central validation system.
3. Retail Sales Agents must denote completed payment of a winning Ticket by punching a hole through the Bar-code on the Ticket and retaining the Ticket until the book has been sold.
4. Retail Sales Agents are prohibited by law from selling National Lottery Tickets to persons under 18 years of age.

## Determination of Prize Winners

1. The owner of a Ticket containing three words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €5.
2. The owner of a Ticket containing four words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €10.
3. The owner of a Ticket containing five words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €15.
4. The owner of a Ticket containing six words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €20.
5. The owner of a Ticket containing seven words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €50.
6. The owner of a Ticket containing eight words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €100.
7. The owner of a Ticket containing nine words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €500.

8. The owner of a Ticket containing ten words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €1,000.
9. The owner of a Ticket containing eleven words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €5,000.
10. The owner of a Ticket containing twelve words in any one crossword which may be completed by letters in the **Your Letters** Play Area on a single Ticket shall be entitled to an Instant Prize of €50,000.
11. The owner of a Ticket containing six letters in the **Your Letters** Play Area on a single Ticket which match the six letter word in the **Bonus Word** Play Area on a single Ticket shall be entitled to the corresponding Instant Prize.
12. A Player can win up to two times on a **Cashword Plus** Ticket.

### **Ticket Validation**

To be a valid **Cashword Plus** National Lottery Ticket the following conditions must be met:

1. Exactly twenty Play Symbols must appear in the upper Play Area denoted as **Your Letters**.
2. Exactly nineteen words must appear in a crossword 'GRID 1' Play Area and thirteen words must appear in a crossword 'GRID 2' Play Area.
3. Exactly one word made up of six letters must appear in the **Bonus Word** Play Area.
4. Each of the Play Symbols must be present in its entirety, must be fully legible and must be printed in grey/black ink.
5. The Validation/Security Number must be present in its entirety, must be fully legible, must be printed in grey/black ink and must correspond, using the Company's codes, to the apparent Play Symbols on the Ticket.
6. The Ticket must be fully intact.
7. The Game/Book/Ticket Number must be present in its entirety, must be fully legible, and must be printed in grey/black ink.
8. The Bar-code must be present in its entirety, must be readable, and must be printed in grey/black ink.
9. The Data Matrix Bar-code must be present in its entirety, must be readable and must be printed in grey/black ink.

10. The Ticket must not be mutilated, altered, unreadable, or tampered with in any manner.
11. The Ticket must not be counterfeit in whole or in part.
12. The Ticket must have been issued by the Company in an authorised manner.
13. The Ticket must have been purchased through an authorised Retail Sales Agent before the official close of Game.
14. The Ticket must not be stolen.
15. The Play Symbols, Game/Book/Ticket Number and Validation/Security Number must be right-side-up and not reversed in any manner.
16. 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 must have exactly twenty Play Symbols in the **Your Letters** Play Area, exactly nineteen words in the crossword 'GRID 1' Play Area, exactly thirteen words in the crossword 'GRID 2' Play Area, exactly six letters in the **Bonus Word** Play Area, exactly one Validation/Security Number, and exactly one Game/Book/Ticket Number on both the front and the back.
17. The Validation/Security Number of all winning Tickets must appear on the Company's official file, and only one Instant Prize payment will be made on any individual winning Ticket.
18. The Ticket must not be misregistered, defective, or produced in error.
19. Each of the Play Symbols appearing on the Ticket must be printed in accordance with the official font schedule for Game 264 Cashword Plus as agreed between the Company and the ticket Manufacturer.
20. The Validation/Security Number must be printed in accordance with the official font schedule for Game 264 Cashword Plus as agreed between the Company and the ticket Manufacturer.
21. The Game/Book/Ticket Number must be printed in accordance with the official font schedule for Game 264 Cashword Plus as agreed between the Company and the ticket Manufacturer.
22. The display printing must not be irregular in any respect.
23. The Ticket must pass all additional confidential validation tests of the Company. Any Ticket not passing all the validation tests mentioned is void and is ineligible for any Instant 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 an unplayed Ticket or Tickets. Should a defective Ticket be purchased the only responsibility of the Company



shall be the replacement of the defective Ticket with an unplayed Ticket of equivalent sales price.

### **Ticket Responsibility**

1. The Company will not be responsible for lost or stolen Tickets.
2. The Company will not be responsible for Tickets redeemed in error for a lower Instant Prize at a Retail Sales Agent location. In the event that the matter cannot be resolved directly with the relevant Retail Sales Agent, then the winner can contact the Company requesting that the Company follow up with the Retail Sales Agent, as appropriate.
3. The Company shall not be obliged to pay any Instant Prizes which are not claimed on or before 31<sup>st</sup> July, 2023.
4. Where a winning Ticket is presented either to the Company or its authorised Retail Sales Agent by a person other than the purchaser and the Ticket passes all the Company's validation tests, the payment of the Instant 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 Instant Prizes.

### **Payment of Prizes**

1. Instant Prizes of €5, €10, €15, €20, €50 and €100 may be redeemed:
  - a) in exchange for a completed winning Ticket and following Ticket validation procedure at:
    - any Retail Sales Agent; and
    - all Prize Claim Centre Agents; and
    - National Lottery Headquarters; or
  - b) by posting the signed Ticket complete with name and address, to the Company's headquarters at the claimant's sole risk.
2. Instant Prizes of €500 and €1,000 may be redeemed:
  - a) in exchange for a completed winning Ticket and following Ticket validation procedure at:
    - a Retail Sales Agent, with the Retail Sales Agent's consent; and
    - all Prize Claim Centre Agents; and
    - National Lottery Headquarters; or
  - b) by posting the signed ticket complete with name and address, and a copy of suitable Photo ID (e.g. current passport, current driving Licence etc.) to the Company's headquarters at the claimant's sole risk.
3. Instant Prizes of €5,000 may be redeemed:
  - a) in exchange for a completed winning Ticket and following Ticket validation procedure at all Prize Claim Centre Agents; or

- b) in exchange for a completed winning Ticket and following Ticket validation procedure in person at the Company's headquarters; or
  - c) by posting the Ticket, together with a completed claim form and a copy of suitable Photo ID (e.g. current passport, driving licence etc.), to the Company's headquarters at the claimant's sole risk.
4. Instant Prizes of €50,000 must be claimed in person at the Company's headquarters, in exchange for a completed winning Ticket and following Ticket validation procedure.
  5. A list of Prize Claim Centre Agents is available at [www.lottery.ie](http://www.lottery.ie)
  6. Instant Prizes must be claimed within 90 days of the announced end of the game.
  7. The Company will be discharged from any liability after payment or posting of Instant Prizes.
  8. The official game off-sale date for Game 264 Cashword Plus is 2nd May, 2023.
  9. The last date for the claiming of any Instant Prize in Game 264 Cashword Plus is 31<sup>st</sup> July, 2023 (90 days after the official game end date) and any unclaimed Instant Prizes will be forfeited after this date. The unclaimed prize money shall be allocated to a special reserve fund to be utilised by the Company in accordance with the National Lottery Licence.

### **Instant Prizes**

1. The total number of Instant Prize winning Tickets in the game as designed, shall be no less than 345,834.
2. The total value of all Instant Prizes that are available to win in the game represents 67.00% of the value of all Tickets in the game, being the Weighted Average Prize Percentage.
3. The odds of a Ticket winning a cash Instant Prize are 1 in 3.47 on average.
4. At time of purchase some Instant Prizes may have already been won.

### Prize Amounts, Number of Prizes and Odds

Prize Amount	Description	Approximate Odds 1 in	No. of Winners in Game	No. of Tickets in Game 1,200,000
€5	3 Words	11.11	108,000	
€5	€5 BONUS	33.33	36,000	
€10	4 Words	37.50	32,000	
€10	€5 x 2	30.00	40,000	
€10	€10 BONUS	50.00	24,000	
€15	5 Words	75.00	16,000	
€15	€10 + €5 BONUS	60.00	20,000	
€15	€15 BONUS	100.00	12,000	
€20	6 Words	230.77	5,200	
€20	€10 + €10 BONUS	37.50	32,000	
€20	€20 BONUS	96.77	12,400	
€50	7 Words	242.52	4,948	
€50	€50 BONUS	726.39	1,652	
€100	8 Words	1,000.00	1,200	
€100	€100 BONUS	3,000.00	400	
€500	9 Words	100,000.00	12	
€500	€500 BONUS	150,000.00	8	
€1,000	10 Words	150,000.00	8	
€5,000	11 Words	300,000.00	4	
€50,000	12 Words	600,000.00	2	

### Termination of Game

The official off-sale date for Game 264 Cashword Plus is 2<sup>nd</sup> May 2023.

The last date for the claiming of any Instant Prize in Game 264 Cashword Plus is 31<sup>st</sup> July, 2023.