



**National
Lottery**

Rules for Game

“CASHWORD”

Issue 1 April 2019



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Issue 1 April, 2019

The National Lottery

Rules for Game “CASHWORD”

The following sets forth the rules for a National Lottery interactive Game (hereinafter known as “CASHWORD”) which will be operated by Premier Lotteries Ireland Designated Activity Company (“the Company”) as part of The National Lottery.

The Game will commence on a date to be announced, and will continue until the Company publicly announces a termination date.

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

GENERAL

1. These rules are governed by The National Lottery Act 2013, the General Rules for National Lottery Games, PLI’s Terms and Conditions and the Data Privacy Statement. Copies of The National Lottery Act 2013, the General Rules for National Lottery Games, PLI’s Terms and Conditions, the Data Privacy Statement and these Game Rules are available to view or download via the National Lottery website with the following URL: www.lottery.ie or by writing to Premier Lotteries Ireland, Abbey Street Lower, Dublin 1.
2. We recommend that prospective players read and understand PLI’s Terms and Conditions and the relevant Game Rules before playing any Games. The Terms and Conditions and Data Privacy Statement are hereby incorporated into and form part of these Game Rules.
3. The Company reserves the right to vary these rules subject to the consent of the Regulator.
4. The official address to which correspondence must be sent is:
Premier Lotteries Ireland DAC,
Abbey Street Lower,
Dublin 1
5. 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.
6. 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.

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. **Company** or **We** or **Us** or **PLI** means Premier Lotteries Ireland Designated Activity Company.
3. **Customer Support** means the Company’s customer services helpline. Links to Customer Support are available at the foot of each page of the Website and through the ‘Frequently Asked Questions’ section of the Website.
4. **Game** means this National Lottery interactive Game which can be played by Players via the Website and Mobile App, in which the determination of whether or not a Player has won a Prize (and the level of any such Prize) is randomly determined by the Interactive System at the point of purchase of the Play.
5. **Game Details Screen** means the screen on the Website and/or Mobile App setting out information relating to a Game.

6. **Game Play Window** means the screen on the Website and/or Mobile App via which a Player plays a Game.
7. **Game Rules** mean any rules or conditions (including, without limit, the relevant name for a National Lottery interactive Game, how a Prize is won, Prize Structure and Play Method) issued by the Company in addition to the PLI Terms and Conditions (hereby incorporated by reference) which apply only to a particular Game.
8. **High Tier Prize** means a Prize exceeding €9,999, paid by cheque, stamped "Account Payee Only", and which must be redeemed at National Lottery HQ upon receipt of a completed Prize Claim Form and proof of identity and age (i.e. copy of valid passport or driving licence).
9. **Interactive System** means the system (accessible via the Website and/or Mobile App) established and operated by PLI for the purpose of registering Players, administering Player Accounts, facilitating Plays, holding Games related information and paying Prizes.
10. **Low Tier Prize** means a Prize within the range of €1 - €99, which will be paid directly to a Player's Wallet.
11. **Mid Tier (Level 1) Prize** means a Prize within the range of €100 to €500. Mid Tier (Level 1) Prizes will be paid by cheque, stamped "Account Payee Only", and posted to the address specified in Your Player Account.
12. **Mid Tier (Level 2) Prize** means a Prize within the range of €501 - €9,999. Winners will be contacted by PLI and asked to complete a Claim Form and log into their Player account to upload their ID (passport/drivers licence) if not already ID verified. Upon receipt of a completed Claim Form and proof of identity and age the Mid-Tier (Level 2) Prize will be paid by cheque, stamped "Account Payee Only", and posted to the address specified in Your Player Account.
13. **Mobile App or National Lottery App** means the National Lottery software application which enables a Player to access the Website to play National Lottery Interactive Games via supported mobile devices. A list of supported devices is available on www.lottery.ie.
14. **Password** means the alphanumeric identifier used by a Player to identify him/herself when accessing and using certain areas of the Interactive System.
15. **Play** means, in relation to any Game, any interaction by a Player with that Game, which may yield a Prize, which must be purchased in advance of playing a Game and as described in the 'Game Play Mechanism' of these Game Rules.
16. **Player or You or Your** means a person who is registered to play Games via the Website and/or Mobile App and, for the avoidance of doubt, has satisfied the various Player criteria as set out in the Terms and Conditions.
17. **Player Account** means a Player's on-line account held on the Interactive System which contains a Player's personal information and all other details necessary to play a Game.
18. **Player History Screen** means the screen displaying a Player's financial transaction history accessed via the "My Wallet" link in the "My Account" section of the Website or the "My Games" link in the "My Account" section of the Mobile App and the Player's interactive Game history accessed through the "My Games" link in the "My Account" section of the Website or the "My Games" link in the "My Account" section of the Mobile App.
19. **Play Method** means the method of interactive participation in a Game via the Website and/or Mobile App by a Player as specified under 'Game Play Mechanism' of these Game Rules.
20. **Play Number** means the number accessible on the relevant page of the Website which is unique to and which identifies a particular Play and which is recorded on the Interactive System.
21. **Prize** means a prize won by a Player from a Play in a Game, which has been validated on the Interactive System and is in accordance with these Game Rules and the Terms and Conditions.
22. **Prize Structure** means the number, value and odds of winning Prizes for a Game and the Prize Tiers within a Game as determined by the Company and as specified in the Game Rules.

23. **Prize Tier(s)** means the Prizes available in the Game as set out in the 'Determination of Prizes'.
24. **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.
25. **Terms and Conditions** means the terms, conditions and rules which regulate the manner in which a Player may open, maintain and close a Player Account.
26. **Try for Free Game** means a Game which is available to registered Players free of charge and for which there are notional prizes only.
27. **Unutilised Funds** means any funds credited to a Player's Account (including Prizes) that are not allocated to a Play by the relevant Player.
28. **User ID** means the 6-30 character identifier used by a Player to identify himself when accessing and using certain areas of the Interactive System.
29. **Valid Game Play** means participation by the Player (via the Website and/or Mobile App) in this Game in accordance with these Game Rules.
30. **Valid Game Play Owner** means the person who is recognised by the Company as the owner of the Valid Game Play. The Company will recognise the person who has completed the on-line registration process through the Website and who enters the Game in accordance with the Game Rules for this Game as the Valid Game Play Owner.
31. **Wallet** means an on-line account created by the Player and credited with funds from a debit/credit card in order to play Games, which may hold Prize money and is accessible via the Website and/or Mobile App.
32. **Website** means the PLI interactive Game website, which is accessible through URL www.lottery.ie.

GOVERNING LAW AND RULES

In playing National Lottery interactive Games the Player agrees to abide by the Laws of Ireland, the Act, the General Rules for National Lottery Games, PLI's Terms and Conditions, the Data Privacy Statement and these Game Rules.

COST OF PLAY

The price of a "CASHWORD" play will be €3.00.

PURCHASE AND PRIZE RESTRICTIONS

1. No Game shall be played by, and no Prize shall be paid to, any officer or employee of the Company or any contractor or sub-contractor involved in the development, support and/or maintenance of the Interactive System or Website and/or Mobile App, or any person prohibited by the Act from purchasing, owning, or claiming a Prize or any other person prohibited by the Terms and Conditions from purchasing, owning, or claiming a Prize.
2. Persons under 18 years of age are prohibited from playing the Game.
3. The Company will not be responsible for lost or stolen devices used to play Games.
4. The Company will not be responsible for Plays made in error.

PROSECUTION

Any person who purchases, owns, or claims a Prize and is not entitled to do so, is liable to criminal prosecution.

GAME PLAY MECHANISM

1. The Interactive System must be available for play.
2. A registered Player may play a "Try for Free" game for notional prizes by selecting the "Try" link in the Game Play Window.

3. In order to play a National Lottery interactive Game, a Player must first register on-line from a link on www.lottery.ie in accordance with the PLI Terms and Conditions.
4. The Player must have a valid Player Account.
5. Players must be 18 years of age or older to Play the Game and Prizes will not be paid to persons under 18 years.
6. The Player is required to log in to the Interactive System by entering a User ID and Password (created during the Player's original on-line registration process) to gain access to this Game.
7. When the Player has logged in to the Interactive System a choice of Games will appear on the instant win game lobby. The Player chooses the "CASHWORD" Game by clicking on the "Play" link on the Game Play Window.
8. The Player is then shown a brief "How to Play" synopsis of the Game and is invited to 'Play Now' or 'Try'.
9. When the Player chooses 'Play Now' he is then shown the price of playing that Game and current Wallet balance, at which point the Player is invited to 'Play Now'.
10. When the Player opens the Game the Interactive System checks to ensure that the Player has sufficient Unutilised Funds to complete the transaction. The cost of the Play is deducted from the Wallet balance and the amended Wallet balance is displayed.
11. The Game then connects to the Interactive System which randomly selects a Play which may yield a Prize from one of the Prize Tiers for this Game. The result for a Play is randomly determined by the Interactive System. The Player's interaction with the Game does not impact on the result.
12. The opening screen is displayed along with a 'Settings' button (cog symbol – bottom left hand side) which will open to display two further buttons: the Sound button and the "i" button which contains the synopsis of how to play the Game.
13. When the Player selects the "Play" button an interactive graphic is presented to the Player on the Game Play Window which will display eighteen game tiles, each containing a '?' symbol within the 'YOUR LETTERS' panel, a 'CASHWORD' grid containing a series of highlighted words and a 'PRIZE TABLE' which indicates prize amounts which may be won for completing between three and ten words on the 'CASHWORD'. A Player must match at least three words on the 'CASHWORD' grid to win a Prize.
14. The Player is required to tap a game tile within the 'YOUR LETTERS' panel which will then animate to reveal a unique letter. Once the letter is revealed, any instances of that letter will be highlighted automatically on the 'CASHWORD' grid. The Player is then required to select another game tile within the 'YOUR LETTERS' panel. The Game continues until the Player reveals all eighteen game tiles within the 'YOUR LETTERS' panel.
15. The aim of the game is to complete words by matching all the letters contained within a highlighted word displayed on the 'CASHWORD' grid. Words within words on the 'CASHWORD' grid are not permitted.
16. When the Player completes a word by matching all the letters contained within a word the completed word in the 'CASHWORD' grid will highlight. If the Player continues to complete words, the highlight will move up the 'PRIZE TABLE' and the player will win the amount that is highlighted in the 'PRIZE TABLE' at the end of the Game.

Once the Game ends and a message indicating the result will appear:

BETTER LUCK

NEXT TIME

Or

CONGRATULATIONS!

YOU HAVE WON

<AMOUNT>

<NUMBER OF WORDS>

17. The Player is required to acknowledge this message by clicking the FINISH button. The game then ends and the Player is shown the game confirmation screen.
18. If You purchase a Play and do not complete the Play, the system will automatically play out the Play within 24 hours. If a Low Tier Prize is won then that Prize will be paid directly into the Players Wallet. If a Mid-Tier (Level 1) Prize is won then that Prize will be paid by cheque and posted to the address specified in Your Player Account. If a Mid-Tier (Level 2) Prize is won then that Prize will be paid by cheque and posted to the address specified in Your Player Account, upon receipt of a completed Claim Form and proof of identity and age. If a High-Tier Prize is won then the Player will be notified and the Prize will be paid by cheque, stamped "Account Payee Only", and which must be redeemed at National Lottery HQ upon receipt of a completed Prize Claim Form and proof of identity and age.

DETERMINATION OF PRIZES**CASHWORD €3**

1. A Player who wins a Prize Tier 1 prize is entitled to a prize of €3.
2. A Player who wins a Prize Tier 2 prize is entitled to a prize of €5.
3. A Player who wins a Prize Tier 3 prize is entitled to a prize of €10.
4. A Player who wins a Prize Tier 4 prize is entitled to a prize of €20.
5. A Player who wins a Prize Tier 5 prize is entitled to a prize of €100.
6. A Player who wins a Prize Tier 6 prize is entitled to a prize of €1,000.
7. A Player who wins a Prize Tier 7 prize is entitled to a prize of €5,000.
8. A Player who wins a Prize Tier 8 prize is entitled to a prize of €30,000.

Prize Amounts, Number of Prizes and Odds

This game consists of a non-depleting pool of one million five hundred thousand tickets. The number of prizes in each prize category will remain constant throughout the life of the Game.

| Prize Tier | Description | Prize Amount | Approx. odds (1 in x) | Expected number of winners |
|------------|-------------------|--------------|-----------------------|----------------------------|
| 1 | Complete 3 Words | €3 | 5.00 | 300,000 |
| 2 | Complete 4 Words | €5 | 8.00 | 187,500 |
| 3 | Complete 5 Words | €10 | 28.70 | 52,264 |
| 4 | Complete 6 Words | €20 | 100.00 | 15,000 |
| 5 | Complete 7 Words | €100 | 500.00 | 3,000 |
| 6 | Complete 8 Words | €1,000 | 150,000.00 | 10 |
| 7 | Complete 9 Words | €5,000 | 500,000.00 | 3 |
| 8 | Complete 10 Words | €30,000 | 1,500,000.00 | 1 |

Prizes

CASHWORD

1. The total number of Prizes in the Game as designed is likely to be no less than 557,778.
2. The odds of winning a Prize are 1:2.69 on average.
3. Prize payout (also known as the weighted average prize percentage) is 67.00%.