

**Terms and Conditions of Lotto Limited**  
**28, Jasmine Court, Friars Hill Road, P. O. Box 1767, St. John's, Antigua, W.I.**  
**For the betting offer "EuroMillions"**

These Terms and Conditions govern the use of the "EuroMillions" betting services provided by Lotto Limited ([www.lotto-ltd.ag](http://www.lotto-ltd.ag)).

These Terms and Conditions were last updated on 16 May 2017.

1. EuroMillions is a transnational lottery managed and operated by a consortium of state lottery providers ("operator") of 10 European countries (inter alia Austria, Great Britain, Ireland, Spain, Belgium, Portugal and Switzerland).
2. You may participate in EuroMillions if you are resident of a member state of the European Union or if you stay in a member state of the European Union while you submit a bet.
3. The drawings of the winning numbers take place each Tuesday and Friday at 9.30 p.m.; however, these days and the times of such drawings can vary at the discretion of the Operator and LOTTO LTD is not responsible for any variation to the same. During a drawing five out of fifty numbers (1 to 50) and additionally two out of twelve numbers called "stars" are drawn. The exact time and date of the draws and the drawn winning numbers can be found on the official websites of the participating state lotteries, for instance at [www.lotto.at](http://www.lotto.at).
4. You may bet on the outcome of EuroMillions by selecting five numbers and two stars ("line") for a specific draw. The order of the numbers on your line does not make a difference.
5. Each line that you place is fixed at € 2.20. Please see the service charges table on the website for additional service charges.
6. You may – within the predefined or self-defined stake limits – select as many lines as you want.
7. The cut-off time for submitting lines is at the discretion of LOTTO LTD and will be clearly indicated on the website.
8. If you correctly forecast at least two of the numbers drawn in a EuroMillions draw then you will win an amount of money ("prize"). Prizes are based on the official results of the winning numbers and prizes of the prize categories announced by the operator after each draw on the website [www.lotto.at](http://www.lotto.at). The official results are normally released by the operator the next day after the draw. However, the timing of such announcements remains wholly at the discretion of the operator. LOTTO LTD is not responsible for the announcement (or the timing of the announcement) of the official results.
9. Only one Prize Category can be won per line, which will be the highest of the available Prize Categories achieved by, and relevant to, that line.

10. Your line is placed with LOTTO LTD. Depending on the forecasted jackpot amount of the next Drawing Lotto LTD uses different forms of prize re-insurance as described in the sections 11. and 12.
11. Jackpots higher than € 100 million: If the forecasted jackpot amount of the next Draw exceeds € 100 million, LOTTO LTD ensures the hedging of your lines by contracting service providers to submit identical lines to lottery kiosks of the Operator. Thus your winnings are identical as if you have played your lines directly with the Operator. Section 12. does not apply if the jackpot is higher than € 100 million.
12. Jackpots lower than € 100 million: LOTTO LTD has agreed a € 100 million insurance policy with a consortium of insurance companies with a Standard & Poor's rating of A (excellent) or better. This policy indemnifies LOTTO LTD against prize pay-outs in the prize categories 1, 2 and 3. If the forecasted jackpot amount of the next Draw is below € 100 million, LOTTO LTD submits the lines to a server of the insurance consortium prior to each Drawing. If lines on the insurance server match with the winning numbers published by the Operator for the categories 1, 2 or 3 of this Drawing, the insurance pays out an amount enabling LOTTO LTD to fully compensate your prize entitlement. For prize entitlements of the categories 4 to 12 LOTTO LTD has accrued sufficient reserves.
- a. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Categories 1, 2 and 3 will depend on the number of Winning Tickets with the Operator in the relevant Prize Category, the number of LOTTO LTD Winning Bets in the relevant Prize Category, the payable Prize by the Operator for relevant Prize Category as well as the Jackpot.
- b. Prize Category 1  
The Winnings to be paid out in respect of each LOTTO LTD Winning Bet in Prize Category 1 are equal to the amount, which the Operator would have paid, if the Player had played with the Operator. LOTTO LTD will calculate this amount on the basis of the prize category 1 amount published on the Website of the Operator for Prize Category 1 of the relevant draw. If the Operator does not publish a prize category 1 amount LOTTO LTD calculates the prize on the basis of the amount of aggregate stakes published by Operator as well as the distribution to the Prize Categories taking into account the minimum jackpot of € 17 million (see table in section 13.). The total of all Winnings payable by LOTTO LTD for Prize Category 1 for a certain draw must never exceed the EuroMillions-Jackpot for the relevant draw and might be divided among the winners.

Example 1: There is only one LOTTO LTD Winning Bet in Prize Category 1 and no EuroMillions Winning Ticket has been announced by the Operator in Prize Category 1. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 will be calculated by LOTTO LTD on the basis of the published aggregate amounts paid in for the relevant draw announced by the Operator and its allocation to the Prize Categories taking into account the minimum jackpot of € 17 million (see table in section 13.). As a result the prize amount equals the amount a player would have won if he was the only winner with the Operator.

Example 2: There is only one LOTTO LTD Winning Bet in Prize Category 1 and only one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 60,000,000.00. The Operator pays out € 60,000,000.00 to his winners. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 60,000,000.00.

Example 3: There is only one LOTTO LTD Winning Bet in Prize Category 1 and three EuroMillions Winning Tickets Bets have been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 60,000,000.00. The Operator pays out € 20,000,000.00 to each of his winners. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 20,000,000.00.

Example 4: There are two LOTTO LTD Winning Bets in Prize Category 1 and one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 60,000,000.00. The Operator pays out € 60,000,000.00 to his single winner. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Category 1 would be € 30,000,000.00.

c. Prize Category 2

The Winnings to be paid out in respect of each LOTTO LTD Winning Bet in Prize Category 2 are equal to the amount, which the Operator would have paid, if the Player had bought a EuroMillions Winning Ticket in Prize Category 2 instead; however not more than € 450,000.00. LOTTO LTD will calculate the prize amount on the basis of the Prizes published on the Website of the Operator for Prize Category 2 of the relevant draw of "EuroMillions". If the Operator does not publish a prize category 2 amount LOTTO LTD will pay out the theoretical expected prize amount of € 303,751.00 (see table in section 13.).

Example 1: There is only one LOTTO LTD Winning Bet in Prize Category 2 and no EuroMillions Winning Ticket has been announced by the Operator in Prize Category 2. LOTTO LTD will pay out the theoretical expected prize amount of € 303,751.00.

Example 2: There is only one LOTTO LTD Winning Bet in Prize Category 2 and only one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 2 with a pay-out of € 400,000.00. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 2 would be € 400,000.00.

Example 3: There is only one LOTTO LTD Winning Bet in Prize Category 2 and two EuroMillions Winning Tickets Bets have been announced by the Operator in Prize Category 2 with a pay-out of € 200,000.00 each. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 2 would be € 200,000.00.

Example 4: There are two LOTTO LTD Winning Bets in Prize Category 2 and one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 2 with a pay-out of € 200,000.00. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Category 2 would be € 100,000.00.

d. Prize Category 3

The Winnings to be paid out in respect of each LOTTO LTD Winning Bet in Prize Category 3 are equal to the amount, which the Operator would have paid, if the Player had bought a EuroMillions Winning Ticket in Prize Category 3 instead; however not more than € 150,000.00. LOTTO LTD will calculate the prize amount on the basis of the Prizes published on the Website of the Operator for Prize Category 3 of the relevant draw of "EuroMillions". If the Operator does not publish a prize category 3 amount LOTTO LTD will pay out the theoretical expected prize amount of € 31,448.00.

Example 1: There is only one LOTTO LTD Winning Bet in Prize Category 3 and no EuroMillions Winning Ticket has been announced by the Operator in Prize Category 3. LOTTO LTD will pay out the theoretical expected prize amount of will pay out the theoretical expected prize amount of € 31,448.00.

Example 2: There is only one LOTTO LTD Winning Bet in Prize Category 3 and only one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 3 with a pay-out of € 100,000.00. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 3 would be € 100,000.00.

Example 3: There is only one LOTTO LTD Winning Bet in Prize Category 3 and two EuroMillions Winning Tickets Bets have been announced by the Operator in Prize Category 3 with a pay-out of € 50,000.00 each. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 3 would be € 50,000.00.

Example 4: There are two LOTTO LTD Winning Bets in Prize Category 3 and one EuroMillions Winning Ticket has been announced by the Operator in Prize Category 3 with a pay-out of € 100,000.00. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Category 3 would be € 50,000.00.

e. Prize Categories 4 to 12

The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Categories 4 to 12 shall be the amount of the Pay Out announced by the Operator in respect of each EuroMillions Winning Bet in the respective Prize Category.

13. The prize categories that will determine the amount of each prize are as set out below:

Prize Category	Numbers	Stars	Probability of winning	Expected winnings*
1	5	2	1 in 139,838,160	Jackpot / at least € 17 million
2	5	1	1 in 6,991,908	€ 303,751.00
3	5	0	1 in 3,107,514	€ 31,448.00
4	4	2	1 in 621,502	€ 3,076.000
5	4	1	1 in 31,075	€ 164.00
6	3	2	1 in 14,125	€ 104.00
7	4	0	1 in 13,811	€ 58.00
8	2	2	1 in 985	€ 19.00
9	3	1	1 in 706	€ 14.00
10	3	0	1 in 314	€ 12.00
11	1	2	1 in 188	€ 10.00
12	2	1	1 in 49	€ 8.00
13	2	0	1 in 22	€ 4.00

\* Please note that the "expected winnings" are mathematically calculated and are in no way a guarantee of the prizes available in any particular draw. Estimates for the prize available in prize category I for the next draw are available on the website.

14. If you win a prize in prize category I, II or III then please note that the prize will not be automatically transferred to your player account. LOTTO LTD will contact you to arrange for a mutually convenient transfer of such prize. LOTTO LTD will endeavour to pay such prize as soon as reasonably practicable, but you acknowledge that it may take up to three weeks after the relevant draw to which the prize relates for LOTTO LTD to make such payment and that you will be required to verify your identity and eligibility to receive the relevant prize. Prizes in all other prize categories will be credited to your player account within 24 hours of the announcement of the results by the operator.
15. You will be responsible for any tax payable in respect of any prize. LOTTO LTD reserves the right to deduct such taxes as are required to be deducted by applicable law prior to payment of any prize.
16. If any EuroMillions draw does not take place for whatever reason, then LOTTO LTD will refund to your Player Account all relevant line costs paid by you and all bets for such draw are void.
17. LOTTO LTD is not responsible in any way for the presentation of results (or any errors or inaccuracies that occur) on the official website of the EuroMillions operator.
18. Complaints about evaluations or the amount of a win must be directed to LOTTO LTD within 14 days following the announcement of the evaluation or the amount of the win. LOTTO LTD shall process your complaints within 21 days following receipt. If your complaint has not been dealt with to your satisfaction, you are free to approach the Financial Services Regulatory Commission (FSRC). For further information regarding filling a complaint please see the Antigua Gaming website <http://www.antiguagaming.gov.ag>.



19. The Terms and Conditions are governed by and interpreted in accordance with the laws of England and Wales. Disputes arising in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of England and Wales.