

**Terms and Conditions of Lotto Limited 28, Jasmine Court, Friars Hill Road, P. O. Box 1767, St. John's, Antigua, W.I. for "Lottobet"**

These Specific Terms and Conditions govern the use of the Lottobet Services of Lotto Limited ([www.lotto-ltd.ag](http://www.lotto-ltd.ag)).

These Specific Terms and Conditions were last updated on 30 December 2017.

1. LOTTO 6/49, Spiel 77, Super 6 and Glücksspirale are German lotteries managed and operated by *Deutscher Lotto-Block*, the federation of the 16 German state lotteries ("**Operator**").
2. You may participate in Lottobet 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. LOTTO 6/49 is a lottery with two random draws per week where six numbers are drawn from a pool of forty-nine numbers (1 to 49) ("**Numbers**"). In addition, a number between 0 and 9, known as the Super digit (Superzahl), is drawn in a separate random draw (see paragraph 10 below). There are also two draws each week for the Spiel 77 and Super 6 lotteries, where a seven digit number (Spiel 77) and a six digit number (Super 6) is drawn. The draw for the Glücksspirale lottery is at each Saturday. One number is drawn for each of the winning classes 1 to 5 and two numbers each are drawn for the winning classes 6 and 7.
4. Draws for LOTTO 6/49, Spiel 77 and Super 6 normally occur every Wednesday and Saturday evening, the draw for the Glücksspirale lottery normally occurs only every Saturday evening. However, these days and the times of such draws vary at the discretion of the Operator and LOTTO LTD is not responsible for any variation to the same. The exact time and date of the draws can be found on the official website of the Operator at [www.lotto.de](http://www.lotto.de).
5. You may bet on the outcome of LOTTO 6/49 by selecting six Numbers for a specific draw ("**Line**"). The order of the Numbers on your Line does not make a difference. Up to 12 Lines can be selected per ticket ("**Ticket**").
6. Each bet that you place (i.e. for each Line that you select) is fixed at € 1.00. Please see the service charges table for additional service charges.
7. You may bet on the outcome of Spiel 77 with the seven digit ticket number (digits are between 0 and 9). In order to win, the last or more digits starting with the last digit need to be correct. Each bet you place is fixed at € 2.50 if you selected Spiel 77 on the ticket. You can only place a bet on Spiel 77 in conjunction with a bet on LOTTO 6/49.
8. You may bet on the outcome of Super 6 with the last 6 digits of the seven digit ticket number (digits are between 0 and 9). In order to win, the last or more digits starting with the last digit need to be correct. Each bet you place is fixed at € 1.25 if you selected Super 6 on the ticket. You can only place a bet on Super 6 in conjunction with a bet on LOTTO 6/49.
9. You may bet on the outcome of Glücksspirale lottery with the seven digit ticket number (digits are between 0 and 9). In order to win, the last or more digits starting with the last digit need to be correct. Each bet you place is fixed at €5.00 if you selected Glücksspirale on the ticket or if you placed a single Glücksspirale ticket.
10. Each Ticket is automatically allocated a seven digit ticket number (digits are between 0 and 9). The last digit of the ticket number is the Super digit (Superzahl), which is then valid for each Lotto 6/49 Line on that Ticket.

11. You may select as many Tickets as you want.
12. The cut-off time for placing bets and submitting Tickets is at the discretion of LOTTO LTD and will be clearly indicated on the website.
13. If you correctly forecast at least two of the Numbers plus the Super digit (Superzahl) drawn in a LOTTO 6/49 draw then you will win a set amount of money ("**Prize**"). The Prize for a winning bet will be equal to the amount that would be paid out by LOTTO 6/49 for the relevant "Winning Class" as identified in paragraph 19 below.
14. In order to win at Spiel 77, the last or more digits starting with the last digit need to be correct.
15. In order to win at Super 6, the last or more digits starting with the last digit need to be correct.
16. In order to win at Glücksspirale, the last or more digits starting with the last digit need to be correct.
17. Prizes are based on the official results of LOTTO 6/49, Spiel 77, Super 6 and Glücksspirale announced by the Operator. The prize payout of LOTTO 6/49 is limited to €40m, to €10m in the Spiel 77 winning class 1 and to € 77,777 in the Spiel 77 winning class 2. The official results are normally released by the Operator the next working day after the draw (i.e. not a Saturday, Sunday or public holiday in Germany). 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.
18. Your bet is placed with LOTTO LTD, but your Prize is based on the amount paid out to a winning ticket in the relevant "Winning Class" of LOTTO 6/49. For example, if there are five winners of LOTTO 6/49 in "Winning Class I", then your Prize will be equal to the amount won by one of those winners (i.e. one-fifth of the total amount available). However, please note that your Prize is not dependent on there being an identifiable winner in the relevant "Winning Class" in the actual LOTTO 6/49 draw to which your bet relates. For example, if you have correctly forecast all six Numbers and the Super digit (Superzahl) then you will win the Prize for "Winning Class I" even if there are no winning tickets in "Winning Class I" for LOTTO 6/49 itself. Please note that if there is no winning ticket for "Winning Class II" in a draw of LOTTO 6/49, the Operator will not announce a prize amount for that "Winning Class". In these circumstances, your Prize for correctly forecasting the Numbers in "Winning Class II" will be €574.596,50, being the theoretical amount won by a winning ticket in that "Winning Class", as set out in the table in section 20 below.
19. LOTTO LTD has agreed a € 40 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 and 2. For prize entitlements of the categories 3 to 9 LOTTO LTD has accrued sufficient reserves.
  - a. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Categories 1 and 2 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 (see table in section 20.). The total of all Winnings payable by LOTTO LTD for Prize Category 1 for a certain draw must never exceed the Lotto-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 Lotto 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 (see table in section 20.). 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 Lotto Winning Ticket has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 15,000,000.00. The Operator pays out € 15,000,000.00 to his winners. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 15,000,000.00.

Example 3: There is only one LOTTO LTD Winning Bet in Prize Category 1 and three Lotto Winning Tickets Bets have been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 15,000,000.00. The Operator pays out € 5,000,000.00 to each of his winners. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 5,000,000.00.

Example 4: There are two LOTTO LTD Winning Bets in Prize Category 1 and one Lotto Winning Ticket has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 15,000,000.00. The Operator pays out € 15,000,000.00 to his single winner. The Winnings payable in respect of each LOTTO LTD Winning Bet in Prize Category 1 would be € 7,500,000.00.

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 Lotto Winning Ticket in Prize Category 2 instead.

Example 1: There is only one LOTTO LTD Winning Bet in Prize Category 2 and no Lotto Winning Ticket has been announced by the Operator in Prize Category 2. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 2 will be € 574.596,50, being the theoretical expected prize amount of € 574.596,50.

Example 2: There is only one LOTTO LTD Winning Bet in Prize Category 2 and only one Lotto Winning Ticket has been announced by the Operator in Prize Category 2 with a pay-out of € 700,000.00. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 2 would be € 700,000.00.

Example 3: There is only one LOTTO LTD Winning Bet in Prize Category 2 and two Lotto 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 Lotto 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 each LOTTO LTD Winning Bet in Prize Category 2 would be € 200,000.00.

- d. The Winnings payable in respect of LOTTO LTD Winning Bets in Prize Categories 3 to 9 are equal to the prizes announced by the Operator in the respective Prize Categories.

20. The "Winning Classes" that will determine the amount of each Prize are as set out below:

| <b>Winning Class</b> | <b>Numbers correct</b>              | <b>Theoretical Winnings*</b> |
|----------------------|-------------------------------------|------------------------------|
| I                    | 6 hits plus Super digit (Superzahl) | 8,949,642.20 €               |
| II                   | 6 hits                              | 574,596.50 €                 |
| III                  | 5 hits plus Super digit (Superzahl) | 10,022.00 €                  |
| IV                   | 5 hits                              | 3,340.60 €                   |
| V                    | 4 hits plus Super digit (Superzahl) | 190.80 €                     |
| VI                   | 4 hits                              | 42.40 €                      |
| VII                  | 3 hits plus Super digit (Superzahl) | 20.90 €                      |
| VIII                 | 3 hits                              | 10.40 €                      |
| IX                   | 2 hits plus Super digit (Superzahl) | 5.00 €**                     |

\* Please note that the "Theoretical 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 "Winning Class I" for the next draw are available on the website.

\*\* Fixed prize in class IX.

21. If you win a Prize in "Winning Class I" or "Winning Class II" 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. Prizes in all other "Winning Classes" will be credited to your Player Account within 24 hours of the announcement of the results by the Operator.
22. There are 7 winning classes for the bet on the outcome of Spiel 77 with the fixed winnings as follows (except the forming of the winning class 1 Jackpot):

| <b>Winning Class</b> | <b>Correct end numbers</b> | <b>Winnings</b>  |
|----------------------|----------------------------|------------------|
| Class 1              | 7 hits                     | min. €177,777.00 |
| Class 2              | 6 hits                     | €77,777.00       |
| Class 3              | 5 hits                     | €7,777.00        |
| Class 4              | 4 hits                     | €777.00          |
| Class 5              | 3 hits                     | €77.00           |
| Class 6              | 2 hits                     | €17.00           |
| Class 7              | 1 hit                      | €5.00            |

Example 1: There is only one LOTTO LTD Winning Bet in Prize Category 1 and one Spiel 77 Winning Ticket has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 6,000,000.00 The Operator pays out € 6,000,000.00 to his winner. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 6,000,000.00.

Example 2: There is only one LOTTO LTD Winning Bet in Prize Category 1 and three Spiel 77 Winning Tickets has been announced by the Operator in Prize Category 1 in respect of a Jackpot of € 6,000,000.00. The Operator pays out € 2,000,000.00 to his winners. The Winnings payable in respect of that single LOTTO LTD Winning Bet in Prize Category 1 would be € 2,000,000.00.

Example 3: There are two LOTTO LTD Winning Bets in Category 1 and one Spiel 77 Winning Ticket have been announced by the Operator in Prize Category 1 in respect of a Jackpot of €

6,000,000.00. The Operator pays out € 6,000,000.00 to each of his winners. The Winnings payable in respect of the two LOTTO LTD Winning Bets in Category 1 would be € 3,000,000.00.

23. There are 6 winning classes for the bet on the outcome of Super 6 with the fixed winnings as follows:

| Winning Class | Correct end numbers | Winnings    |
|---------------|---------------------|-------------|
| Class 1       | 6 hits              | €100,000.00 |
| Class 2       | 5 hits              | €6,666.00   |
| Class 3       | 4 hits              | €666.00     |
| Class 4       | 3 hits              | €66.00      |
| Class 5       | 2 hits              | €6.00       |
| Class 6       | 1 hit               | €2.50       |

24. There are 7 winning classes for the bet on the outcome of Glücksspirale lottery with the fixed winnings as follows:

| Winning Class | Correct end numbers | Winnings  |
|---------------|---------------------|---|
| Class 1       | 1 hit               | €10.00  |
| Class 2       | 2 hits              | €25.00  |
| Class 3       | 3 hits              | €100.00   |
| Class 4       | 4 hits              | €1,000.00   |
| Class 5       | 5 hits              | €10,000.00  |
| Class 6       | 6 hits              | €100,000.00   |
| Class 7       | 7 hits              | monthly €10,000.00 as 20 year-pension or € 2,1 million instant payout |

25. If any LOTTO 6/49, Spiel 77, Super 6 or Glücksspirale lottery draw does not take place for whatever reason, then LOTTO LTD will refund to your Player Account all relevant Line and Ticket costs paid by you and all bets for such draw are void.

26. 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 LOTTO 6/49, Spiel 77, Super 6 and Glücksspirale lottery.

27. 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>.



28. 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.