



**National  
Lottery**

## **Participants' Code of Practice**

# Code of Practice

## Participants

### *Purpose*

***To establish a code of practice governing relations and standards of behaviour between Participants in National Lottery Games and the National Lottery.***

#### **1. Definitions**

In this Code of Practice unless the context requires otherwise:

**Act** means the National Lottery Act 2013,

**Draw Based Game** means a Lottery Game in which a player selects a combination of numbers or symbols, the type of game and the amount of play, for a pre-determined drawing date

**Game** means any Lottery game run by PLI which forms part of the National Lottery.

**Interactive Instant Win Game** means a Game which the Interactive System determines at the point of purchase of a Play whether or not a Player has won a Prize and the level of any such Prize

**Licence** means the National Lottery Licence dated 27 February 2014

**National Lottery** means any lottery game or combination of lottery games held under a licence in accordance with the rules contained in a scheme under section 45(1) of the National Lottery Act 2013.

**PLI** means Premier Lotteries Ireland Limited, the operator of the National Lottery in accordance with the Section 29 of the Act

**Scratch Card Game** means a scratch card Game which is played by revealing a hidden area on a Ticket, to display play symbols.

**Ticket** means a ticket entitling its owner to participate in the National Lottery including a ticket sold by way of interactive channels on the internet.

**Wallet** means an online account created by the Player and credited with funds from a credit/debit card in order to play Games, which may hold Prize money and is accessible via the website [www.lottery.ie](http://www.lottery.ie)

#### **2. Standards for dealing with Participants**

PLI as operator of the National Lottery shall ensure in its dealings with Participants that:

- The interests of all Participants are protected.
- No National Lottery game shall encourage problem play including excessive or problem play.
- Participants are encouraged to play within their means.
- In accordance with the Act, all reasonable measures shall be used to ensure that National Lottery games are not sold to those under the age of 18.
- No unsolicited telephone calls, emails or other forms of direct personal communications shall be made.

- Only Participants who have opted in to receive direct personal communications shall be contacted.
- Information about responsible gaming shall be available for all Participants.

### **3. Provision of information on the rules for each National Lottery Game**

Participants can access National Lottery Game rules ("Rules") as follows:

#### **Draw Games**

The Rules for all draw games (including associated raffle games) are available to download from the National Lottery website [www.lottery.ie](http://www.lottery.ie)

Should draw game Rules not be available at a retail outlet, National Lottery Retail Sales Agents are trained to direct players to draw game Rules on [www.lottery.ie](http://www.lottery.ie) website

The Rules for all draw games are available on request from Customer Services, National Lottery, Abbey Street Lower, Dublin 1 or by telephone to Customer Services 01-8364444

#### **Scratch Card Games**

The Rules for all National Lottery scratchcards are available to download from the National Lottery website [www.lottery.ie](http://www.lottery.ie), or by written request to Customer Services, National Lottery, Abbey Street Lower, Dublin 1 or by telephone at 01-8364444

#### **Interactive Instant Win Games**

A copy of the Interactive Terms and Conditions, the National Lottery Web and Data Privacy Policy and any individual Interactive Instant Win Game Rules can be obtained by contacting National Lottery Customer Support at 1890 244 344, by writing to the National Lottery, Abbey Street Lower, Dublin 1 or from our Website [www.lottery.ie](http://www.lottery.ie).

### **4. Ways to check if a player has won a prize**

#### **Draw Games**

Lotto and Lotto Plus draws are broadcast live on RTÉ television. After each televised draw, the National Lottery website, [www.lottery.ie](http://www.lottery.ie) is updated and the results are made available to all national and regional print media, local and national radio stations and national TV networks within 1 hour of each televised draw.

EuroMillions and EuroMillions Plus results and Daily Million and Daily Million Plus results are disseminated by National Lottery personnel immediately after the draw to local and regional print media, radio stations and TV networks. Draw results are made available on the National Lottery Website [www.lottery.ie](http://www.lottery.ie) after each draw.

Draw results for all Draw Games are available from the Retail Sales Agent network on the morning following a draw. Players can request a draw results sheet, which can be printed down from the Agent terminal.

All draw games tickets can be verified by the Retail Sales Agent on any National Lottery terminal to check if a ticket is a winner. Alternatively players can check their own ticket on a ticket checker machine in most National Lottery Retail outlets.

#### **Scratch Card Games**

Scratch Card game players will know instantly if they have won a cash prize. Details on how to win will be printed on each Scratch Card. If a player is drawn to appear on a TV game show, a Field Sales Representative will call in person to their address to verify the identity of the winner.

#### **Interactive Instant Win Games**

When playing Instant Win Games, a message displays if a prize has been won. At the end of game play, the Player's cash balance is displayed on the upper part of the screen and will reflect the results of the latest play. The Player's wallet is credited with immediate effect.

### **Draw Games**

When a Player completes the online playslip, their ticket will be entered into the draw or draws selected. If the ticket is a winner an email alert is sent to the Player after the draw takes place, advising them to check their account. When the Player logs into their account, a notification will be displayed informing them of their winnings.

## **5. The method of claiming prizes**

Prizes for all draw games and scratch cards can be claimed in person within the prize claim period of 90 days subject to the following prize validation thresholds:

| Amount            | Location                      |
|-------------------|-------------------------------|
| €1 - €99          | All Agents (Mandatory)        |
| €100 - €2,500     | All Agents (Optional)         |
| €1 - €14,999      | An Post Prize Claim Centres   |
| €15,000+          | National Lottery Headquarters |
| All Prize amounts | National Lottery Headquarters |

A list of An Post Prize Claims Centres can be found on the National Lottery website at [www.lottery.ie](http://www.lottery.ie) (<https://www.lottery.ie/en/Game-FAQ> "How do I claim my Lotto/Lotto Plus Prize?")

Prizes can also be claimed by posting the ticket (endorsed on the back, and at claimant's sole risk) to National Lottery Headquarters, Abbey Street Lower, Dublin 1, to be received prior to the expiry of the validation period for that ticket.

All players must be 18 years of age or over. PLI will request age verification through photo identification (for example, driving licence, passport or Garda Age Card) for Players who may appear in or around 18 years of age, at the time a prize is claimed.

### **Draw Based Games**

The National Lottery will conduct a drawing(s) to determine the winning combination(s) in accordance with the rules of the specified game played. Each ticket bearer whose valid ticket includes a winning combination can claim the prize by presenting the ticket (subject to prize payment thresholds listed on the previous page) at any Retail Sales Agent, An Post Company Offices (Prize Claim Centres) or at National Lottery Headquarters within the specified time period. The prize categories for each draw based game are detailed in the specific game rules and in the How to Play leaflets available at Retail Sales Agent outlets.

### **Time Limits**

All prizes must be claimed within 90 days from the draw date when the winning numbers were drawn. Any prize not claimed within the 90 day period shall be forfeited and the prize money shall be allocated to the Unclaimed Prize Fund. In the case of a prize claimed by mail, the ticket must be received at National Lottery Headquarters within the time limit for such claims.

## Scratch Card Games

Scratch Card game players will know instantly if they have won a cash prize. Details on how to win will be printed on each Scratch Card.

Each ticket bearer whose valid ticket includes a winning combination can claim the prize by presenting the ticket (subject to prize payment thresholds listed above) at any Retail Sales Agent, An Post Company Offices (Prize Claim Centres) or at National Lottery Headquarters within the specified time period.

## Time Limits

All prizes must be claimed within 90 days of announced end of game. PLI shall publish end of game announcements, which will include final date by which all prizes must be claimed on the National Lottery website [www.lottery.ie](http://www.lottery.ie).

## 6. Interactive Instant Win Games Played Online ('Play Now')

Play Now refers to National Lottery products that are played over the internet. Once the Player has satisfied the necessary registration requirements, an account, called a wallet is opened in their name.

Interactive Instant win games are scratch card themed games while Draw Games incorporate our draw based games such as Lotto.

All game rules shall specify a Player must be over 18 years of age and no prize will be paid to a person under the age of 18 years.

All purchasers must be aged at least 18 years of age. PLI reserves the right to request age verification through official photographic identification (driving licence, passport or Garda Age Card).

Players who do not provide official age verification material on repeat request will have their accounts closed and balances returned.

## Prize Payments

- All prizes less than €100 are automatically transferred to the prize winner's online account or wallet.
- For prizes €100-€500, payment will be made by cheque and posted to the address specified in the player's account within 5 working days.
- For prizes within the range of €501 - €9,999, the player will be contacted by the National Lottery to verify their age and identification details. On receipt of a completed Claim Form and proof of identity and age, payment will be made by cheque, stamped "Account Payee Only", and posted to the address specified in the player's account within 5 working days.
- Prizes exceeding €10,000 must be redeemed at National Lottery Headquarters and upon receipt of a completed Claim Form and proof of identity and age, payment will be made by cheque, stamped "Account Payee Only".
- All online Jackpot winners must present themselves at National Lottery Headquarters within 90 days of the winning draw date.

## **7. Procedure to protect the identity of a Person who has won a prize in a National Lottery Game**

The National Lottery at all times respects the wishes of every prize winner in relation to what they wish to happen regarding being a public or private winner.

While the location of the retail agent who has sold a winning jackpot ticket is released to the media after each jackpot draw (except in the case of large EuroMillions jackpots, where, generally, the location of the selling agent is not revealed until after the prize has been claimed), to further protect the winner's identity, the National Lottery does not release information indicating the time that a winning ticket is sold by a Retail Sales Agent.

Further, no action will be taken by the National Lottery which might reasonably lead to the identity of a prize winner being disclosed, without his or her written consent or as otherwise required by law or legally binding regulatory, administrative, governmental or other requirement.

The Agent/Retailer and their staff/employees shall not make any public comment which may disclose to any person (other than PLI) the identity of any National Lottery prize winner or any person who the Agent/Retailer is aware is entitled to a share in a prize or any information whereby the identity of the prize winner can be ascertained. Failure to adhere to this will be deemed a breach of the Retail Sales Agent Authorisation and may lead to a termination of that Agent/Retailer's Authorisation.

## **8. Prohibition on giving any inducements to prize winners to agree to the disclosure of their identity**

No inducement of any sort is offered to prize winners in order for them to agree to the disclosure of their identity.

## **9. Reasonable steps to maintain the dignity of National Lottery winners who have agreed to the disclosure of their identity**

No inducement of any sort is offered to prize winners to speak publicly when they have consented to disclosing their identity.

PLI will only release the identity of the winner following signed written consent from the winner

When a winner decides to speak publicly about their win, the National Lottery Public Relations Department manages the press conference and advises each winner on what to expect from the media, and the subsequent media process. Any subsequent requests for photographs or interviews with the winner will be handled by the National Lottery Public Relations Department, with the consent of the winner, while at all times ensuring all public or media interactions are performed in a dignified manner.

Where a winner is considered a vulnerable person, PLI will liaise with the winner and their immediate family/guardian/carer to identify and ensure the most suitable arrangements are put in place in order for the winner to experience their win in safe & protected surroundings.

## **10. The provision of advisory/counselling services (other than financial advice) free of charge to winners**

For all jackpot prize winners in excess of two million euro, counselling services are provided

PLI will provide an advice booklet and DVD covering the following topics:

Getting used to your win

Choosing your advisors  
Money dos and dont's  
Legal and financial  
How does it feel to win the lottery?  
Making a difference

## **11. Resolution procedures for invalid/disputed prize claims**

The Company's decisions in respect of 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/or the Game Rules. In the event that a dispute arises about a winning ticket, a Claim Form, the payment, or the awarding of any prize, the Company may withhold payment of the prize winnings until a decision has been reached.

In the event of a dispute between the Company and the ticket owner over the validity of a winning ticket, and if the ticket prize is not paid, the Company may, solely at the Company's direction, replace the disputed ticket with an unplayed ticket (or ticket of equivalent sales price from any other current Lottery Game). This shall be the sole and exclusive remedy for the owner of the ticket (except as otherwise may be provided by Law, Rules, or Regulations).

All disputes are investigated on a case by case basis by PLI. The format of any investigation will depend on the individual circumstances of the claim.

There may be situations where a winner cannot attend National Lottery Headquarters to claim their prize. When this situation arises the following guidelines must be followed before the prize claim will be processed.

The winner must contact the National Lottery Claims Department and inform them of any reason why they are unable to attend. They must also provide the name of the person collecting their winnings on their behalf.

The winner must sign the back of the winning ticket.

The winner must provide a letter of authorisation for the person collecting the winnings on their behalf.

The authorised person must present at National Lottery Headquarters with the letter of authorisation and photographic identification.

The authorised person completes the winner's details on the Claim Form, and signs for collecting the cheque on the winner's behalf.

In all cases, the cheque is made out to the winner, the person who has signed the back of the ticket.

## **12. The handling of questions and complaints from participants and procedures for seeking to settle disputes**

The National Lottery strives for excellence in all its undertakings. We want to be trusted by the public and we want our players to have confidence in us.

We are committed to being responsive to consumer questions and complaints.

This Code of Practice is available on the National Lottery website and at Agent/Retail locations on request.

The National Lottery provides a number of avenues by which Players can have their questions answered or their complaints responded to. The Customer Services team will attempt at all times to offer a responsive, efficient and courteous service. Customer Services can be contacted through our 'Contact us' link on [www.lottery.ie](http://www.lottery.ie), by telephone at 01 8364444, by email at [customer.services@lottery.ie](mailto:customer.services@lottery.ie) or by calling in person to the National Lottery Headquarters, Abbey Street Lower, Dublin 1 during business hours.

#### Customer Service Phone Line Opening Hours

09.15Hrs to 17.30Hrs, Monday to Friday

Where a claim is affected by a bona fide accident or other circumstances beyond the Participant's control, the Company will investigate the circumstances in question on a case by case basis and will make a determination giving consideration to all material facts.

#### **Dispute resolution**

The National Lottery's decisions in respect of 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, the General Rules of the National Lottery and/or specific game rules. PLI will notify participants of invalid and disputed claims and subsequent procedures to be followed. In the event that a dispute arises over a winning ticket, a claim form, the payment, or the awarding of any prize, the Company may withhold payment of the prize winnings until a decision has been reached.

The Company's decisions shall be final and binding in the event of any controversy or confusion in the interpretation and application of Game Rules or of any other procedure employed by the Company.

In purchasing a ticket, a player agrees to comply with and abide by the laws of Ireland, the General Rules of the National Lottery, the specific Game Rules and all procedures and instructions established by the National Lottery for the conduct of the game.

Where a Player is not satisfied with the decision of the National Lottery they must notify the Company of this in writing. They have the right to conduct litigation through the Courts or where the rules of a National Lottery Game so provide, ~~arbitration~~ refer their dispute to Alternative Dispute Resolution.

### **13. Procedures for lodging a complaint**

#### **Customer Service Telephone Queries**

Each telephone call is logged and responded to as it arises.

Customer Services personnel will investigate complaints and provide a written or telephone response to the customer, as required.

Customers will be advised of the reasons for any unusual time delay in processing a response.

It is the policy of the Company that whenever possible, each complaint or enquiry is resolved by the first contact Customer Services person. The Customer Services person may, where appropriate, refer a customer to a manager or another officer with specialist knowledge to expedite resolution.

#### **Written (including faxed) Queries**

Written correspondence is dealt with as soon as possible after receipt.

Responses aim to be issued within three working days of receipt, except in cases where specific investigations are required.



## Email Queries

Customer Services personnel process all email correspondence and requests for information received via the 'Contact us' inbox on [www.lottery.ie](http://www.lottery.ie) and [customer.services@lottery.ie](mailto:customer.services@lottery.ie). Responses aim to be issued within three working days of receipt, except in cases where specific investigations are required. All emails received are tracked to ensure that all queries are responded to in a timely manner.

## Webmaster

All queries and requests for information through the Company email [info@lottery.ie](mailto:info@lottery.ie) are processed by the National Lottery Customer Services Department.

## Personal Callers

Complaints made in person at National Lottery Headquarters will be handled by Customer Services personnel. Where possible, the matter will be responded to immediately, except in cases where specific investigations are required.

## Regulator

If you are not satisfied with the way the National Lottery has handled a complaint, your complaint may also be referred to the Regulator. The Office of the Regulator was established under the National Lottery Act, 2013 and is independent in the performance of its duties while also regulating to operation by PLI of the National Lottery. The Regulator of the National Lottery may be contacted at the below address:

The Office of the Regulator of the National Lottery

Block D

Irish Life Centre

Abbey Street Lower

Dublin 1

**Telephone:** (01) 8727932

**Email:** [info@rnl.ie](mailto:info@rnl.ie)

## **14. The provision of assistance to the Minister relative to counselling services relating to compulsive, addictive or excessive play**

The Company is committed to operating the National Lottery in a socially responsible way. Our aim is to provide exciting and engaging lottery games that bring fun and entertainment to everyone, while ensuring that players play within their means and play responsibly.

Here are some of the ways we work to ensure that our games do not encourage excessive or underage play:

- All new National Lottery games are subject to a Responsible Gaming Assessment to ensure that they are consistent with the requirements of our Responsible Gaming Policy, which is also captured in the Player Protection Policy
- All Game Rules specify that a Player must be over 18. The Terms and Conditions and Prize Rules for all our games also clearly specify that no prize will be paid to a minor.

Once a game has been designed, we ensure that our advertising strategies do not target under 18 or those players on low income, and that all National Lottery advertising complies with our Advertising Code of Practice.

The marketing and advertising of all lottery games must also comply with the requirements of the Advertising Standards Authority for Ireland, which is committed to promoting and enforcing the highest standards in advertising, promotional marketing and direct marketing, in the players' interest.

A programme of Responsible Gaming Awareness Training will be provided for employees. We also communicate on a regular basis with our Retail Sales Agents highlighting the importance of responsible gaming.

Our website also offers practical guidance for players who are concerned that gaming may be playing too large a part in their lives or someone close to them. A "Play Responsibly" page also features on our website.

The National Lottery recognises that for a minority of people, playing within their means can be difficult. People who need to talk to someone about problem gambling are directed on our website to contact **www.GambleAware.ie**; the National Gambling Helpline 1800 753 753; **www.gamblersanonymous.ie** or telephone Gamblers Anonymous Dublin on (01) 8721133, Cork 087-2859552, Galway 086-3494450, Tipperary 085-7831045 or Waterford 087-1850294/086-2683538.

## **15. Review of Code of Practice**

This Code of Practice will be reviewed on an annual basis.

### **Contact Details**

**Premier Lotteries Ireland Ltd**

**National Lottery**

**Abbey Street Lower**

**Dublin 1**

**Ph: +353 1 8364444**

**Fax: + 353 1 8366034**

**Email: info@lottery.ie**

**Web: www.lottery.ie**

