



**National  
Lottery**

***Participants' Code of Practice***

# Participants' Code of Practice

## 1. Purpose

To establish a code of practice governing relations and standards of behaviour between Participants in the National Lottery and PLI, the Operator of the National Lottery.

## 2. Definitions

In this Code of Practice unless the context requires otherwise, capitalised words or expressions shall have the same meanings as in the Licence and the following expressions shall have the following meanings:

**Act** means the National Lottery Act 2013.

**Authorisation** means the Retail Sales Agent Authorisation entered into by PLI and each of its Retailers under which each Retailer is authorised to sell Tickets on PLI's behalf.

**Data Privacy Statement** means the statement established by PLI in respect of the use and storage of a Participant's personal information (as amended from time to time).

**Draw** includes any arrangement for determining on one occasion, the Tickets on which prizes have been won in a National Lottery Game.

**Draw-Based Game** means a National Lottery Game, the results of which are determined by a Draw and in which a Participant's Selection(s) is/are recorded on the Central Computer System.

**Game Rules** means any rules or conditions issued by PLI in relation to a National Lottery Game including, without limitation, the Game Rules for Draw-Based Games, Game Rules for Draw-Based Games Played Interactively, and PLI's Terms and Conditions.

**General Rules** means the General Rules for National Lottery Games which govern and are to be read in conjunction with the Game Rules. In the event of any conflict between the General Rules and the Game Rules, the Game Rules will prevail.

**Interactive Instant Win Game** means a National Lottery Game in which the determination of whether or not a particular Ticket is a Winning Ticket may be made via the Central System immediately following its purchase.

**Licence** means the Licence to Operate the National Lottery, made between the Regulator of the National Lottery, the Minister for Public Expenditure and Reform and Premier Lotteries Ireland DAC, and dated 27 February 2014.

**Lottery Game** means any game, competition or other procedure, including those played via On-line Facilities and/or Interactive Facilities, in which or whereby prizes (whether money prizes or otherwise) are distributed by lot or chance among persons participating in the game, competition or procedure

**National Lottery** means any Lottery Game or combination of Lottery Games held by the Regulator or held under a licence in accordance with the rules contained in a scheme under section 45 of the Act in relation to that Lottery Game or each of those Lottery Games.

**National Lottery Game** means a Lottery Game in the National Lottery.

**ORNL** means the Office of the Regulator of the National Lottery, established under section 7 of the Act.

**Participant** means in relation to a National Lottery Game, a person who is the owner of a valid Ticket for that National Lottery Game.

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

**Quick Pick** means a play(s)/Selection(s) consisting of a set of different numbers, which instead of being selected by a Participant, is/are selected on a random basis by the Central System.

**Regulator** means the person appointed by the Minister under Section 7 of the Act or the Minister acting under Section 8 of the Act.

**Retailer** means any Person whom PLI has authorised, in writing, or entered into an agreement with, to sell Tickets from a Retail Outlet.

**Retail Outlet** means any premises where Tickets are sold to Participants who attend personally at the premises.

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

**Selection or Selections** mean(s) the set of numbers chosen by a Participant (whether chosen by himself or via Quick Pick) for the purpose of making a play or plays in a Draw-Based Game.

**Terms and Conditions** means the terms and conditions which regulate the manner in which a Participant plays National Lottery Games through the interactive facilities and may open, maintain, monitor and close an online account.

**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 a Participant and credited with funds from a credit/debit card in order to play National Lottery Games, which may hold prize money and is accessible via the website at [www.lottery.ie](http://www.lottery.ie) and/or the National Lottery mobile app.

**Winning Ticket** means a Ticket the owner of which is entitled to a prize in the National Lottery.

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

PLI shall ensure in its dealings with Participants that:

- The interests of all Participants are protected.
- No National Lottery Game shall encourage problem or excessive play.
- Participants are encouraged to play within their means.
- In accordance with Section 42(6) of the Act, Tickets are not sold or offered for sale to persons under the age of 18.
- No unsolicited telephone calls, emails or other forms of direct or personal communications shall be made with a view to encouraging the purchase of Tickets without prior written approval of the Regulator, save to those Participants who already registered on PLI's Interactive Facilities, in which case, only those Participants who have opted in to receive personal communications shall be contacted.
- Information about responsible gaming shall be available for all Participants.

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

Participants can access National Lottery Game Rules as follows:

#### **Draw-Based Games**

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

Should the Game Rules for any Draw-Based Games not be available at a Retail Outlet, Retailers are trained to direct Participants to the Games Rules for Draw-Based Games at [www.lottery.ie](http://www.lottery.ie).

The Game Rules for all Draw-Based Games are available on request from PLI's Customer Services team, contactable at PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 or by telephone to Customer Services (01 836 4444).

#### **Scratch Card Games**

The Game Rules for all current scratch card National Lottery Games are available to download from the National Lottery website at [www.lottery.ie](http://www.lottery.ie), or by written request to PLI's Customer Services team, contactable at PLI,

National Lottery Headquarters, Abbey Street Lower, Dublin 1 or by telephone (01 836 4444).

### **Interactive Instant Win Games**

“Play Now” refers to any National Lottery Game that is played over the Interactive Facilities. Once a Participant has satisfied the necessary registration requirements, a Wallet is opened in their name.

Only persons aged 18 years or over may have a Wallet. PLI reserves the right to request age verification through official photographic identification (driving licence, passport or Garda Age Card).

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

A copy of the Terms and Conditions, the Data Privacy Statement and any Game Rules for Interactive Instant Win Games can be obtained by contacting National Lottery Customer Support at 01 836 4444, by writing to PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 or from our website at [www.lottery.ie](http://www.lottery.ie).

## **5. Ways to check if a Participant has won a prize**

### **Draw-Based 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 one hour.

EuroMillions and EuroMillions Plus results and Daily Million and Daily Million Plus results are disseminated by PLI personnel to local and regional print media, radio stations and TV networks once the Draw process is complete and the prizes are verified.

Draw results for all Draw-Based Games are made available on the National Lottery Website at [www.lottery.ie](http://www.lottery.ie) after each Draw.

Draw results for all Draw-Based Games are also available from Retailers on the morning following a Draw. Participants can request a Draw results sheet, which can be printed down from any Retailer's terminal.

Draw-Based Game Tickets can be verified by any Retailer on any National Lottery terminal to check if a Ticket is a winner. Alternatively, Participants can check their own Ticket on the National Lottery Mobile app or, in many instances, on a Ticket checker machine where available at a Retail Outlet. A Ticket checker is also available on the National Lottery mobile app.

## Scratch Cards

Participants will know instantly if they have won a cash prize on a scratch card. Details on how to win will be printed on each scratch card. If, following a win on a scratch card, a Participant is drawn to appear on a TV game show, a member of the PLI Public Relations team will contact the Participant and explain the process for verifying their age and identity.

## Interactive Instant Win Games

When playing Interactive Instant Win Games, a message will appear on screen to display whether a prize has been won. At the end of an Interactive Instant Win Game play, the Participant's cash balance is displayed on the upper part of the screen and will reflect the results of the latest play.

## Draw-Based Games Played Online

When playing Draw-Based Games via the Interactive Facilities a Participant completes the online playslip and their Ticket will be entered into the Draw or Draws selected. If the Ticket is a winner an email alert is sent to the Participant after the Draw takes place, advising them to check their account. When the Participant logs into their account, a notification will be displayed informing them of their winnings.

## 6. The method of claiming prizes

Prizes for all Draw-Based Games and scratch card National Lottery Games purchased at a Retail Outlet 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 Retailers (Mandatory)
€100 - €2,500	All Retailers (Optional)
€1 - €14,999	Prize Claim Centres*
€15,000+	National Lottery Headquarters
All Prize amounts	National Lottery Headquarters

\*A list of Prize Claim Centres can be found on the National Lottery website at [www.lottery.ie](http://www.lottery.ie) (<https://www.lottery.ie/help/faqs> "How do I claim my Prize?")

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

All Participants 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 Participants who may appear in or around 18 years of age, at the time a prize is claimed.

## **Draw-Based Games**

PLI will conduct a Draw(s) to determine the winning combination(s) in accordance with the Game Rules of the specified National Lottery Game. Each Ticket owner whose valid Ticket includes a winning combination can claim the prize by presenting the relevant Ticket (subject to prize payment thresholds listed above), within the specified time period, at any Retail Outlet, Prize Claim Centre or at PLI, National Lottery Headquarters. The prize categories for each Draw-Based Game are detailed in the specific Game Rules and in the 'How to Play' leaflets available at the Retail Outlet.

### **Draw-Based Games - 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 Expired Unclaimed Prizes fund. In the case of a prize claimed by mail, the relevant Ticket must be received at PLI, National Lottery Headquarters within the time limit for such claims.

In accordance with the Licence, unclaimed prizes shall be used solely for the promotion of the National Lottery.

## **Scratch Card Games**

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), within the specified time period, at any Retail Outlet, Prize Claim Centre or at PLI, National Lottery Headquarters.

### **Scratch Card Games - Time Limits**

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

## **Interactive Instant Win Games**

Prize amounts from €1 to €99 will automatically be transferred to the Participant's Wallet.

For prize amounts from €100 to €500 a cheque made out to the name registered to the Participant's wallet and stamped "Account Payee Only" will automatically be sent by post to the registered address specified in the online account. Payment will be made and posted within five working days.

If the prize is between €501 up to €9,999, a member of PLI's Claims team will contact the Participant in order to verify his/her age and identification details. Additionally a claim form must also be completed. Payment will be

made by cheque to the name registered to the Participant's wallet and stamped "Account Payee Only" and posted within five days.

For online prizes of €10,000 and above the Participant must present themselves at PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1, within 90 days of the winning Draw date, where age and identification details will again be verified before a cheque is issued and stamped "Account Payee Only".

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

PLI at all times respects the wishes of every prize winner in relation to being a 'public' or 'private' winner.

While the location of the Retail Outlet where a winning jackpot Ticket has been sold is released to the media after each jackpot Draw (except in the case of large EuroMillions jackpots, where, generally, the Retail Outlet is not revealed until at least 48 hours after the Draw), to further protect the winner's identity, PLI does not release information indicating the time that a Winning Ticket was sold by a Retailer.

Further, no action will be taken by PLI 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 Retailer and its staff/employees shall not make any public comment which may disclose to any person (other than PLI) the identity of any prize winner or any person who the 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 Authorisation and may lead to a termination of that 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 prize winners who have agreed to the disclosure of their identity**

PLI will only release the identity of a winner after he/she has consented in writing to have his/her identity revealed.

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



When a winner decides to speak publicly about their win, PLI's Public Relations Team 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 PLI's Public Relations Team, 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 his/her 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 and protected surroundings.

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

For all winners of jackpot prizes (i.e., prizes of €2 million or more), counselling services are offered.

PLI will provide all jackpot winners with an advice booklet and DVD covering the following topics:

- Getting used to your win
- Choosing your advisors
- Money dos and don'ts
- Legal and financial
- How does it feel to win the Lottery?
- Making a difference

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

PLI'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.

### **Procedures to be followed in the event of invalid or disputed claims.**

In the event that a dispute arises about a Winning Ticket, a claim form or the payment or awarding of any prize, PLI may withhold payment of the prize until a decision has been reached.

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

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 PLI, National Lottery Headquarters to claim their prize. When this situation arises the following procedure must be followed before the prize claim will be processed:

- The winner must contact PLI's claims team 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 PLI, National Lottery Headquarters with the letter of authorisation and photographic identification of both themselves and the winner.
- 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 such cases, the cheque will be made out to the owner, the person who has signed the back of the Ticket.

PLI strives for excellence in all its undertakings. We want to be trusted by the public and we want our Participants 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 Retail Outlets on request. In the event the Code is not available at a Retail Outlet, Retailers are trained to direct Participants to the National Lottery website at [www.lottery.ie](http://www.lottery.ie).

PLI provides a number of avenues by which Participants 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 01 836 4444, by email at [customer.services@lottery.ie](mailto:customer.services@lottery.ie) or by calling in person to PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 during business hours.

If a query relates to playing National Lottery Games online, Participants can contact the online support team at 1890 244 344 from 9.30am to 8.00pm Monday to Saturday.

If it is a general query about playing National Lottery Games, Participants should call customer services on 01 836 4444 from 9.15am to 5.30pm Monday to Thursday and 9.15am to 5.15pm on Fridays.

### **Dispute resolution**

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

In purchasing a Ticket, a Participant agrees to comply with and abide by the laws of Ireland, the relevant National Lottery Game Rules and all procedures and instructions established by PLI for the conduct of the game.

Where a Participant is not satisfied with the decision of PLI they must notify PLI of this in writing. He/she has the right to conduct litigation through the Irish courts or, where the relevant Game Rules so provide, refer their dispute to alternative dispute resolution.

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

### **Customer Service Telephone Queries**

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

PLI's customer services personnel will investigate complaints and provide a written or telephone response to the customer, as required.

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

It is the policy of PLI 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 Participant 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 received through the email address [info@lottery.ie](mailto:info@lottery.ie) are processed by the customer services department.

### **Personal Callers**

Complaints made in person at PLI, 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.

There are various options to register a complaint:

1. Email us at [info@lottery.ie](mailto:info@lottery.ie)
2. Call our customer care team on (01) 836 4444 (09:15 to 17:30, Monday to Thursday and 09:15 – 17:15 on Friday)
3. Submit a query on our website
4. Write to us at:

Customer Care Team  
National Lottery  
1 Lower Abbey Street  
Dublin 1

## **ORNL**

Participants may also contact the ORNL if they wish to make a complaint. The ORNL was established under the Act and is independent in the performance of its duties while also regulating the operation by PLI of the National Lottery. The ORNL 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:** 01 872 7932

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

## **13. Commitment to Social Responsibility and Preventing Problem Gaming**

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

Here are some of the ways we work to ensure that National Lottery 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 PLI’s responsible gaming policy, which is also captured in PLI’s player protection policy.

- All Game Rules specify that a Participant must be over 18. The Terms and Conditions and prize rules for all National Lottery Games also clearly specify that no prize will be paid to a minor.

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

The marketing and advertising of all National 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 all Participants' interest.

A programme of responsible play awareness training is provided for employees. We also communicate on a regular basis with our Retailers, highlighting the importance of responsible play.

The National Lottery website also offers practical guidance for Participants who are concerned that gaming may be playing too large a part in their lives or the life of someone close to them. A "Play Responsibly" page also features on the website and is regularly updated.

PLI recognises that for a minority of people, playing within their means can be difficult.

PLI will provide assistance to the Regulator relative to counselling services relating to compulsive, addictive or excessive play.

People who need to talk to someone about problem gambling are directed on our website to contact Problem Gambling Ireland, **[www.gamblersanonymous.ie](http://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.

## 14. Review of Code of Practice

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

Contact Details  
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National Lottery  
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Dublin 1  
Ph: +353 1 8364444  
Fax: + 353 1 8366034  
Email: **[info@lottery.ie](mailto:info@lottery.ie)**  
Web: **[www.lottery.ie](http://www.lottery.ie)**

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