



**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;

Code of Practice means this Code of Practice which is a code of practice under the Licence granted to PLI published in accordance with *section 28(1)* of the Act

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 System;

Expired Unclaimed Prizes means any prize not claimed within the time frame and in the manner specified in the relevant National Lottery Game Rules;

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 Facilities includes "*interactive channels*" as is defined in section 2 of the Act and any future interactive channel that may be legally available in Ireland and consistent with the Act and the Licence for the duration of the Licence and whereby information relating to the purchase of a National Lottery Ticket is transmitted to the Central System at the time when the Participant purchases a Ticket and which conform to the Approvable Descriptions;

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 any Lottery Game that forms part of 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;

Retail Sales Agent Compliance Policy means the policy used where PLI has reason to believe, on the basis of sufficient evidence, that a Retailer has or may have been in breach of any of its obligations under the Authorisation, the Act or the Licence;

Scratch Card Game means a scratch card National Lottery 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 registered payment card in order to play National Lottery Games, which may hold prize money and is accessible *via* the website at www.lottery.ie and/or the National Lottery mobile app; and

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 or validated for 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; and
- Information about responsible gaming shall be available for all Participants.

PLI, or any Retailer, in its dealings with Participants shall not:

- be engaged or involved in any manner or capacity in the use, provision or promotion of any premium charge telephone numbers or lines for any purpose connected with the National Lottery; and
- lend money or advance credit to any person for the purpose (or which it has reason to believe may be used for the purpose) of making any payment for a Ticket.

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.

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.

In addition, the Game Rules for all Draw-Based Games are available on request from PLI's Contact Centre Team, contactable at PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 or by telephone to Contact Centre Team (01-8891000).

Scratch Card Games

The Game Rules for all current Scratch Card Games are available to download from the National Lottery website at www.lottery.ie, or by written request to PLI's Contact Centre Team, contactable at PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 or by telephone (01-8891000).

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, Garda Age Card or public service card.)

Participants who do not provide official age verification material on request will have their online account suspended.

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 Contact Centre at 01-8891000, by writing to PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 or from our website at 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 and online on RTÉ Player. After each televised Draw, the National Lottery website, www.lottery.ie is updated and the results are made available to all national print and broadcast media within one hour and to all local and regional radio and print newsdesks within 12 hours.

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 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 and which is also available online, and through the National Lottery app.

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 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 app.

Scratch Cards

Participants will know instantly if they have won a cash prize(s) on a Scratch Card Game. Details on how to win are 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 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 and above	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 <https://www.lottery.ie/useful-info/how-to-claim>

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.

Prizes in excess of €15,000 must be claimed in person at National Lottery Headquarters, Abbey Street Lower, Dublin 1, or, following confirmation from the National Lottery Claims Team, by post. If the claim is made by post the Ticket, completed claim form and all other required documentation may be posted to National Lottery HQ by the claimant at the claimant's sole risk. If valid, claims will be paid by cheque. A claimant is also permitted to submit a claim form to the National Lottery Claims Team by email together with their ID and a picture of the front and back of the Ticket. The National Lottery Claims Team will then compare the Ticket details to what was recorded on the jackpot winner contact sheet and establish that the correct Ticket owner(s) and details have been provided. The National Lottery Claims Team will then contact the winner(s) and advise them that the soft copy documentation is valid and direct them to proceed with the formal claim by sending the physical Ticket, completed claim form and copy of photo ID to the National Lottery Claims Department by post (registered post will be advised). Syndicate winners will also have to send the completed Declaration Form(s) as proof that all members are deemed to be part owners of a winning ticket. If valid, claims will then be paid by cheque stamped "Account Payee Only".

All Participants must be 18 years or over. PLI and/or its Retailers operate a "Think 21" practice and will request age verification through photo identification (for example, driving licence, passport, Garda Age Card or public service card) for Participants who appear under the age of 21 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 the 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. 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 post, the relevant Ticket must be received at PLI, National Lottery Headquarters within the time limit for such claims.

In accordance with the Licence, Expired 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.

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 and €9,999, a member of PLI's Claims Team will contact the Participant in order to verify his/her age and identification details. A claim form must also be completed. Payment will be made by cheque to the name registered to the Participant's Wallet stamped, "*Account Payee Only*" and posted within five days.

Prizes of €10,000 or above must be claimed in person at National Lottery Headquarters, Abbey Street Lower, Dublin 1, or, following confirmation from the National Lottery Claims Team, by post within the prize claim period of 90 days. This process involves a claimant submitting a claim form to the National Lottery Claims Team by email together with all other relevant documentation including a validation of their ID. The National Lottery Claims Team will then compare the details to what was recorded on the Jackpot Winner contact sheet and establish that the correct owner(s) and details have been provided. The National Lottery Claims Team will then contact the winner(s) and advise them that the

soft copy documentation is valid and direct them to proceed with the formal claim by sending the completed physical documentation to the National Lottery Claims Department by post (registered post will be advised). Syndicate winners will also have to send the completed Declaration Form(s) as proof that all members are deemed to be part owners of a winning ticket. If valid, claims will then be paid by cheque 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.

For top tier prizes or jackpot wins up to and including €1,000,000 the location of the Retail Outlet where a winning jackpot Ticket has been sold is released to the media after each jackpot Draw. For top tier prizes and jackpot wins above €1,000,000 the Retail Outlet is not revealed for up to 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.

PLI requires that its Retailers and their staff/employees do 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 under the Retail Sales Agent Compliance Policy. Repeated breaches 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 shall be offered to prize winners to secure their agreement 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. All requests for photographs or interviews with the winner that come *via* the PLI's Public Relations Team will be conducted with the consent of the winner, with the aim to ensure 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 €1 million or more), counselling services are offered.

PLI will provide all jackpot winners with an advice booklet and winners will be shown a 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?; and
- 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 for 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 the prize 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 prize 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; and

- The authorised person must complete the winner's details on the claim form and sign 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.

Participant Queries and Complaints

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 Participant questions and complaints.

This Code of Practice is available on the National Lottery website and at Retail Outlets on request. In the event this Code of Practice is not available at a Retail Outlet, Retailers are trained to direct Participants to the National Lottery website at www.lottery.ie.

PLI provides a number of avenues by which Participants can have their questions answered or their complaints responded to. The Contact Centre Team will attempt at all times to offer a responsive, efficient and courteous service. The Contact Centre can be contacted through our 'Contact us' link on www.lottery.ie, by telephone at 01-8891000 from 8:00am to 8:00pm Monday to Sunday, by email at support@lottery.ie or by calling in person to PLI, National Lottery Headquarters, Abbey Street Lower, Dublin 1 during business hours.

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.

Procedures for lodging a complaint

Each telephone call, letter received (including faxes), and email received is logged and responded to as it arises.

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

It is the policy of PLI that, when possible, each complaint or enquiry is resolved by the first Contact Centre agent. The Contact Centre agent may, where appropriate, refer a Participant to a manager or another officer with specialist knowledge to expedite resolution.

PLI will action complaints in line with the following performance standards:

- 85% of complaints responded to in 2 working days
- 100% of complaints responded to in 5 working days
- 95% of complaints to be closed within 10 working days
- Complaints not resolved within 10 working days, the player will be contacted and advised of the next steps.

There are various options to register a complaint:

1. Email us at **support@lottery.ie**;
2. Call our Contact Centre Team on 01-8891000 (09:00 to 17:30, Monday to Friday);
3. Submit a query on our website (www.lottery.ie); or
4. Write to us at:

Contact Centre Team
National Lottery
Abbey Street Lower
Dublin 1

ORNL

Participants or any members of the public whether as Participants in any National Lottery Game or not, 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

12. 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 responsibly and within their means.

Some of the ways we work to ensure that National Lottery Games do not encourage excessive or underage play include:

- 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 and Player Protection policies;

- All Game Rules specify that a Participant must be over 18 years. The Terms and Conditions, Game Rules and prize rules within the Game 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, PLI ensures that its advertising strategies do not target persons under 18 years of age or those on low income or present winning in a way that is seen to be a way out of financial difficulties or as an alternative to work, and that all National Lottery advertising complies with our Advertising & Promotion 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, and provide responsible play training *via* the Retailer portal;
- 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 "*Responsible Play*" page is provided on our website and contains information about playing responsibly as well as resources available to vulnerable Participants;
- 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 <http://dunlewey.org/> helpline 1800 936 725, <https://www.problemgambling.ie/>, the National Gambling Helpline 1800 753 753; www.gamblersanonymous.ie or telephone Gamblers Anonymous Dublin on (01) 8721133, Cork 087-2859552, Galway 0863494450, Tipperary 085-7831045 or Waterford 087-1850294.

13.Review of Code of Practice

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

Contact Details

Premier Lotteries Ireland DAC
National Lottery
Abbey Street Lower
Dublin 1

Ph: 01 8891000
Fax: 01 8366034

Email: **support@lottery.ie**
Web: **www.lottery.ie**

Date: This Code of Practice shall apply with effect from 31 January 2022