

1. SUPPLEMENTAL GAME TERMS

- a. **What these Supplemental Game Terms cover.** These Supplemental Game Terms are additional terms and conditions that apply to the specific lottery betting games that appear on the Operator's website.
- b. **Why Players should read them.** Please read these terms carefully. These terms tell Players who EU Lotto Ltd are, how EU Lotto Ltd will provide the lottery betting games, how either party may change or end the contract, what to do if there is a problem and other important information.

2. INFORMATION ABOUT US AND HOW TO CONTACT US

- a. **Who we are.** EU Lotto Ltd – (“EU Lotto”/ “we”/ “us”) a company founded and incorporated in Gibraltar with registered company number 109514 and its registered office address is Office Suite A, Ocean Village Promenade. EU Lotto is licenced by the Government of Gibraltar to accept bets on lotteries (licence number RGL 066) and is licensed by the UK Gambling Commission to offer Remote General Betting Standard - Real Event activities under licence number 38991. EU Lotto is not a lottery operator. With EU Lotto, Players are placing Bets on the results of the drawings of official and/or state-run lotteries.
- b. **What we do.** When Players place a Bet on the Operator's Website, EU Lotto acts as the principal in relation to the Bet(s) with the Operator acting as EU Lotto's agent in respect of the Bet(s) as the Operator will pass the Bet(s) to EU Lotto who will have regulatory responsibility for the Bet(s). EU Lotto calculates the Winnings for each Bet and is responsible for the payment of Winnings which are paid to the Operator who is obligated to pass Winnings on to each successful Player.
- c. **Contacting Players.** Players consent to EU Lotto having access to their personal information strictly for regulatory purposes, which is gathered and stored by the Operator and that the Operator may contact Players by email, telephone or by writing at the postal address provided.

3. CONTRACT WITH PLAYERS AND PLACING BETS

- a. **How we will accept a Player's Bet.** Players must register on the Operator's Website to place Bets and comply with the Operator's terms. When placing a Bet via the Operator's Website Players also enter into a contract with EU Lotto. These terms and those of the Operator combined regulate the terms and conditions for all Bets placed, the rules of the games offered by EU Lotto as well as the calculation and payment of Winnings. Players instruct the Operator to place Bets with EU Lotto on their behalf by placing a Bet on the Operator's Website. Once the Bet is submitted it cannot be amended or cancelled by Players and once EU Lotto accepts the Bet a contract will come into existence between Player and EU Lotto.

- b. **If we cannot accept your Bet.** If we are unable to accept a Player's Bet, we will inform the Operator.
- c. **Conflict or ambiguity.** Note, if there is any conflict or ambiguity or dispute between these Supplemental Game Terms and those terms and conditions of the Operator, these Supplemental Game Terms shall take priority.

4. **OUR RIGHT TO MAKE CHANGES**

- a. **Why we need to change these terms.** As we are relying on accepting Bets on the outcome of real event lotteries that are outside of our control we will need the ability to vary, amend or change these Supplemental Game Terms, including where we may also need to make changes for operational or service related issues or because of changes in the law or applicable regulations.

The current version of these terms and conditions will always appear on the Operator's website and changes shall take effect immediately upon the Players's next visit or as otherwise notified. Where we make changes that have a significant impact upon Players then, where possible, the Operator will attempt to email Players to notify Players of the change and a date as to when Players will be bound by the updated terms.

5. **CONDITIONS OF CONTRACT**

- a. **Conditions that each Player must comply with.** Each Player must:
 - i. read and accept these Supplemental Game Terms;
 - ii. be 18 years of age or over (under-age gambling is an offence);
 - iii. not be resident in the United States or resident in South Australia;
 - iv. not deposit monies originating from criminal and/or other unauthorised activities;
 - v. pay any taxes due on Winnings;
 - vi. provide Player registration and payment information to Operator that is complete, accurate and, have the authority to make such payments;
 - vii. not be a person or from a country on the Excluded Lists;
 - viii. at the time of placing a Bet not be a director, officer, or employee (or their spouse or dependant) of EU Lotto or the Operator or of one of the group companies or a contractor or service provider of any company within the group of EU Lotto or the Operator who is deemed by EU Lotto or the Operator to be in a sensitive position; and
 - ix. not be restricted by limited legal capacity.
- b. **If Players breach the above conditions.** EU Lotto is entitled to void a Bet at any time if a Player is found to be or have been in breach at any time of any of these conditions, (including, for the avoidance of doubt, even after a relevant draw has taken place which would have entitled Players to certain Winnings but for such breach).

- c. **What if the lottery draw does not take place?** If a lottery draw does not take place or no draw result is published or officially announced, all valid Bets will be voided. The deadline for submission of Bets will be displayed on the Operator’s Website. Instructions to place or the apparent placement of a Bet after the submission deadline and/or after the start of a specific draw or a draw that has actually occurred will not be valid, irrespective of any automatic confirmation that may be generated or irrespective of a wrong deadline displayed on the Operator’s Website.
- d. **Jackpot values on the website.** The jackpot values displayed for lotteries offered on the Operator’s Website are approximate estimates of what the jackpot will be. EU Lotto estimates the value of jackpots using certain assumptions, such as the current or future jackpot being won or rolled over. The value is an estimate and is not legally binding and EU Lotto and the Operator are not liable for any inaccuracies between the estimated jackpot and the actual jackpot.

6. WINNINGS FOR BETS ON LOTTERIES

- a. **Payment of Winnings.** In the event that a Bet is a Winning Bet EU Lotto shall:
- i. calculate the total monetary value of the Winnings and notify such to the Operator;
 - ii. if required request with Operator’s support the completion of certain Player verification tasks; and,
 - iii. after completion of such verification tasks, assuming no valid issues that may have been identified remain unresolved, make the Winnings available to the Operator for onward distribution to the successful Player.
- b. **Calculation of Winnings.** EU Lotto calculates the Winnings for each Bet. The calculation is different per Underlying Lottery and Prize Category. The following table “EU Lotto Game Overview” explains which calculation method applies for each EU Lotto game:

EU Lotto Game	Underlying Lottery	Underlying Lottery Operator *	Type A Prize Category (Main Jackpot)	Type B Prize Categories (Non-Main Jackpot)	Type C Prize Categories (Non-Jackpot)	
EuroMillions	Euromillions	LAE	1	2 – 3	4 – 13	
EuroJackpot	Eurojackpot	DLTB	1	2 – 3	4 – 12	
MegaMillions	Mega Millions	MUSL	1	-	2 – 9	Payout of Prizes in MegaMillions and PowerBall
PowerBall	Powerball	MUSL	1	-	2 – 9	As is common with MUSL Mega Millions and Powerball, EU Lotto may also pay out the Winnings in Prize Category 1 over 30 years (the “Annuity Option”). If EU Lotto chooses the Annuity Option, the first payment will be made as soon as possible after the draw, with the next 29 payments at one-year intervals. The level of payments is calculated such that the payments rise by the percentage set by MUSL from year to year until the full sum has been paid out.

						<p>If EU Lotto chooses the option to pay out Winnings in one lump sum ("Cash Option"), the Winnings after withholdings are discounted, as it is done in MUSL Mega Millions and Powerball. The discount rate is 40%, i.e. the lump sum is 60% of the Annuity Option value. It is in EU Lotto's discretion to choose the payout plan.</p> <p>Withholdings for Prizes in MegaMillions and PowerBall:</p> <p>EU Lotto retains 38% withholdings of prizes in the highest two prize categories because it is intended to put Players in similar economic position as if they had played the underlying lottery.</p>
German Lotto	Lotto 6 aus 49	DLTB	1	2	3 – 9	
Spiel77	Spiel 77	DLTB	1	-	2 – 7	<p>Payout of Prizes in Spiel77 - All Winnings in a Type A Prize Category are rounded such that they take the form of x,x77,777.00 EUR.</p> <p>The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners.</p> <p>Spiel77: 10.000.000,00 EUR</p>
Super6	Super 6	DLTB	-	-	1 – 6	<p>The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners.</p> <p>Super6: 1.000.000,00 EUR</p>
GlücksSpirale	Glücksspirale	DLTB	-	-	1 – 7	<p>Payout of Prizes in GlücksSpirale - The monthly payment shall not be paid for longer than 240 months, beginning the month after the relevant draw date. The entitlement to the monthly payment is not inheritable. The display of the jackpot of the GlücksSpirale of 2,400,000.00 EUR must therefore be understood as the total sum of all monthly payments</p> <p>The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners.</p> <p>GlücksSpirale: Monthly payments of 50,000.00 EUR or 4,800,000.00 EUR as the sum of all future monthly payments.</p>
UK Lotto	Lotto	Camelot Group	1	-	2 – 6	
Irish Lotto	Lotto	PLI	1	2	3 – 7	
Irish Lotto+1	Lotto Plus 1	PLI	-	-	1 – 7	
Irish Lotto+2	Lotto Plus 2	PLI	-	-	1 – 6	
Austrian Lotto	Lotto	ÖLG	1	-	2 – 8	

Austrian Joker	Joker	ÖLG	1	-	2 – 6	
Mega-Sena	Mega-Sena	Caixa	1	-	2 – 3	
MEGA 2017	Mega-Sena (Mega da Virada)	Caixa	1	-	2 – 3	
MINI	Mini-Lotto	TS	1	-	2 – 3	
Polish Lotto	Lotto	TS	1	-	2 – 4	
Polish Lotto+	Lotto Plus	TS	1	-	2 – 4	The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners. Polish Lotto+: 10.000.000,00 PLN
Swedish Lotto 1	Lotto 1	Svenskaspel	1	-	2 – 5	
Swedish Lotto 2	Lotto 2	Svenskaspel	1	-	2 – 5	
Swedish Joker	Joker	Svenskaspel	-	-	1 – 7	
Drömvinsten	Drömvinsten	Svenskaspel	1	-	-	
SuperEnalotto	Super Enalotto	Sisal	1	-	2 – 6	
El Gordo Primitiva	El Gordo de la Primitiva	LAE	1	-	2 – 9	
French Lotto	Loto	FDJ	1	-	2 – 9	
German Keno	Keno	DLTB	-	-	*	The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners. German Keno: 5.000.000,00 EUR
Plus5	plus 5	DLTB	-	-	1 – 5	
Oz Lotto	Oz Lotto	NSW	1	-	2 – 7	
Mon & Wed Lotto	Monday & Wednesday Lotto	NSW	1	-	2 – 6	Payout of Prizes in Mon & Wed Lotto and Sat Lotto
Sat Lotto	Saturday Lotto	NSW	1	-	2 – 6	If the sum of the number of Underlying Lottery Winning Tickets in a Type A Prize Category and the number of EU Lotto Winning Bets in that Prize Category is not higher than four, the Winnings to be paid out in respect of each EU Lotto Winning Bet in the Type A Prize Category shall be 1,000,000.00 AUD. If the sum of the number of Underlying Lottery Winning Tickets in a Type A Prize Category and the number of EU Lotto Winning Bets in that Prize Category is higher than four, the regulations in section 6c apply. With respect to Mon & Wed Lotto, promotional Prize increases by the Underlying Lottery Operator subject to no Underlying Lottery Winning Tickets in a Prize Category (such as "Cashcade") do not apply
Oz Powerball	Powerball	NSW	1	-	2 – 8	

MULTI	Multi Multi	TS	-	-	*	The total of all Winnings payable by EU Lotto per Prize Category for a certain draw must never exceed the numbers as set out below. If it the numbers are exceeded, Winnings are divided among the winners. MULTI: 10.000.000,00 PLN
MULTI Plus	Multi Multi Plus	TS	-	-	*	
El Gordo	Sorteo Extraordinario de Navidad	LAE	-	-	1 – 17	
El Niño	Sorteo Extraordinario de “El Nino”	LAE	-	-	1 – 17	
El Gordo de Verano	Sorteo Extraordinario de Vacaciones	LAE	-	-	1 – 16	Winnings in the El Gordo de Verano, KeNow and Cash4Life are paid out as published on the Website and independent of the Winnings published by the Underlying Lottery Operator.
KeNow	Keno	TS	-	-	*	
Cash4Life	Cash 4 Life	NYSGC	1	-	2 – 9	
Mark Six	Mark Six	HKJC	1	2	3 – 7	

*“Caixa” or “Caixa Econômica Federal” – organisation that operates the official Brazilian lottery Mega-Sena

“Camelot Group” or “CG” – organisation that operates the official UK National Lottery.

“DLTB” – “Deutscher Lotto-und Totoblock” that operates or co-organise the official draws Lotto 6 aus 49, Spiel 77, Super 6, Glücksspirale (and Eurojackpot.

“FDJ” or “La Française des Jeux” – the French lotteries organisation that operates the official French lottery Loto.

“Loterías y Apuestas del Estado” or “LAE” – the Spanish lotteries organisation that operates or co-organises the Sorteo Extraordinario de Navidad, the Euromillones and the El Gordo de la Primitiva lotteries.

“MUSL” – the Multi-State Lottery Association, which operates the Powerball and Mega Millions lotteries.

“New York State Gaming Commission” or “NYSGC” – the lottery association, which operates the “Cash 4 Life” lottery.

“New South Wales Lotteries” or “NSW” – the Australian lotteries organisation that operates or co-organises the Monday & Wednesday Lotto the Oz Lotto the Powerball and the Saturday Lotto lotteries.

“Svenska Spel” – the Swedish lotteries organisation that operates the official Swedish lotteries Lotto 1 Lotto 2 Tilläggsspel and Drömvinsten

“Totalizator Sportowy” – the Polish lotteries organisation that operates the official Lotto Multi Multi and Mini Lotto

“Sisal” – the Italian lotteries organisation that operates the official Italian lottery Enalotto.

“ÖLG” or “Österreichische Lotterien Gesellschaft” – the Austrian lotteries organisation that operates the official lotteries Lotto 6 aus 45 and Joker

“Premier Lotteries Ireland” or “PLI” – the organisation that operates the official Irish National Lottery the Lotto Plus 1 and Plus 2 lotteries.

“HKJC Lotteries Limited” – HKJC Lotteries Limited is the organisation that operates the official lottery in Hong Kong.

- c. **Winnings in a Type A Prize Category.** The Winnings payable in respect of each Bet in a Type A Prize Category (as defined in the table above), will depend on the number of the Underlying Lottery Winning Tickets in that Prize Category, the number of EU Lotto Winning Bets in that Prize Category, the payable Prize by the Underlying Lottery Operator for the Underlying Lottery Winning Tickets in that Prize Category as well as the Underlying Lottery Jackpot in that Prize Category. EU Lotto calculates the Winnings in a Type A Prize Category on the basis of the amount of aggregate stakes published by the Underlying Lottery Operator as well as the distribution to that Jackpot Prize Category or on the basis of the jackpot published on the Website of the Underlying Lottery Operator for that Prize Category of the relevant draw of the Underlying Lottery.

Only one EU Lotto Winning Bet in a Type A Prize Category

If there is only one EU Lotto Winning Bet in a Type A Prize Category, the Winnings payable in respect of this EU Lotto Winning Bet are calculated as:

Winnings = Underlying Lottery Jackpot in that Type A Prize Category / (Underlying Lottery Jackpot Winning Tickets in that Type A Prize Category + 1)

Example 1: There is only one EU Lotto Winning Bet in the Type A Prize Category and no Underlying Lottery Winning Ticket has been announced by the Underlying Lottery Operator in the Type A Prize Category in respect of an Underlying Lottery Jackpot in the Type A Prize Category of 90,000,000.00 EUR. The Winnings payable in respect of that single EU Lotto Winning Bet amount to 90,000,000.00 EUR.

Example 2: There is only one EU Lotto Winning Bet in the Type A Prize Category and two Underlying Lottery Jackpot Winning Tickets have been announced by the Underlying Lottery Operator in the Type A Prize Category in respect of an Underlying Lottery Jackpot in the Type A Prize Category of 90,000,000.00 EUR. The Winnings payable in respect of that single EU Lotto Winning Bet amount to 30,000,000.00 EUR.

More than one EU Lotto Winning Bet in the Type A Prize Category

If there is more than one EU Lotto Winning Bet in the Type A Prize Category, the Winnings payable in respect of the EU Lotto Winning Bets in the Type A Prize Category are calculated based on a “Share Model”, consisting of three steps.

Step 1 – Calculation of the number of shares:

Number of shares = Number of Underlying Lottery Jackpot Winning Tickets in that Prize Category + Number of EU Lotto Winning Bets in that Prize Category

Step 2 – Calculation of Size of each share:

Size of 1 share = Underlying Lottery Jackpot in that Prize Category / Number of shares

Step 3 – Allocation of Winnings:

1 share per EU Lotto Winning Bet in the Type A Prize Category

Example 3: There are two EU Lotto Winning Bets in the Type A Prize Category and one Underlying Lottery Jackpot Winning Ticket has been announced by the Underlying Lottery Operator in the Type A Prize Category in respect of a Underlying Lottery Jackpot in the Type A Prize Category of 90,000,000.00 EUR. There are three payout shares, with a size of 30,000,000.00 EUR each. The Winnings payable in respect of each EU Lotto Winning Bet in the Type A Prize Category amounts to 30,000,000.00 EUR.

- d. Winnings in a Type B Prize Category.** The Winnings payable in respect of each EU Lotto Winning Bet in a Type B Prize Category (as defined in the table above, for example Prize Category 2 in EuroMillions) will depend on the number of the Underlying Lottery Winning Tickets in that Prize Category, the number of EU Lotto Winning Bets in that Prize Category, the payable Prize by the Underlying Lottery Operator for the Underlying Lottery Winning

Tickets in that Prize Category as well as the Underlying Lottery Jackpot in that Prize Category. EU Lotto calculates the Winnings in a Type B Prize Category on the basis of the amount of aggregate stakes published by the Underlying Lottery Operator as well as the distribution to that Jackpot Prize Category or on the basis of the jackpot published on the Website of the Underlying Lottery Operator for that Prize Category of the relevant draw of the Underlying Lottery.

Only one EU Lotto Winning Bet in a Type B Prize Category

If there is only one EU Lotto Winning Bet in a Type B Prize Category, the Winnings payable in respect of this EU Lotto Winning Bet are calculated as:

Winnings = Underlying Lottery Jackpot in that Type B Prize Category / (Underlying Lottery Jackpot Winning Tickets in that Type B Prize Category + 1)

Example 1: There is only one EU Lotto Winning Bet in a Type B Prize Category and no Underlying Lottery Winning Ticket has been announced by the Underlying Lottery Operator in that Type B Prize Category in respect of an Underlying Lottery Jackpot in a Type B Prize Category of 9,000,000.00 EUR. The Winnings payable in respect of that single EU Lotto Winning Bet amount to 9,000,000.00 EUR.

Example 2: There is only one EU Lotto Winning Bet in a Type B Prize Category and two Underlying Lottery Jackpot Winning Tickets have been announced by the Underlying Lottery Operator in that Type B Prize Category in respect of a Underlying Lottery Jackpot in a Type B Prize Category of 9,000,000.00 EUR. The Winnings payable in respect of that single EU Lotto Winning Bet amount to 3,000,000.00 EUR.

More than one EU Lotto Winning Bet in a Type B Prize Category

If there is more than one EU Lotto Winning Bet in a Type B Prize Category, the Winnings payable in respect of these EU Lotto Winning Bets are calculated based on a Share Model, consisting of three steps:

Step 1 – Calculation of the number of shares:

Number of shares = Number of Underlying Lottery Winning Tickets in that Prize Category + Number of EU Lotto Winning Bets in that Prize Category

Step 2 – Calculation of Size of each share:

Size of 1 share = Underlying Lottery Jackpot / Number of shares

Step 3 – Allocation of Winnings:

1 share per EU Lotto Winning Bet in that Prize Category

Example 4: There are two EU Lotto Winning Bets in a Type B Prize Category and one Underlying Lottery Winning Ticket has been announced by the Underlying Lottery Operator in that Type B Prize Category in respect of an Underlying Lottery Jackpot in a Type B Prize Category of 3,000,000.00 EUR. There are three payout shares, with a size of 1,000,000 EUR each. The Winnings payable in respect of each EU Lotto Winning Bet in that Prize Category amount to 1,000,000.00 EUR.

- e. **Winnings in a Type C Prize Category.** The Winnings to be paid out in respect of each EU Lotto Winning Bet in a Type C Prize Category (as defined in the table above, for example

Prize Category 4 in EuroMillions) shall be the amount of the Prize announced by the Underlying Lottery Operator in respect of an Underlying Lottery Winning Ticket in the respective Prize Category. If the Underlying Lottery Operator has not announced a Prize in the respective Prize Category for the relevant draw of the Underlying Lottery, the Winnings payable in respect of each EU Lotto Winning Bet in that Prize Category will be calculated on the basis of the aggregate amounts paid in for the relevant draw of the Underlying Lottery announced by the Underlying Lottery Operator and its allocation to the winning Prize Categories.

- f. Payout of Prizes from Prize Categories to other Prize Categories.** The above regulations apply assuming that there was no payout of Prizes from Prize Categories to other Prize Categories, due to no Underlying Lottery Winning Tickets in a Prize Category for one draw, due to no Underlying Lottery Winning Tickets in a Prize Category for a number of subsequent draws or due to a jackpot cap.
- g. Australian Players only.** If the annuity option is chosen by the Player, EU Lotto will set up a single premium immediate annuity plan with an asset manager and the Winner as account holder and beneficiary.
- h. SpecialJackpots.** For all games, the Operator has the possibility to announce a SpecialJackpot under its sole discretion. In this case, the SpecialJackpot sum announced replaces any *Underlying Lottery Jackpot in that Type A Prize Category*.
- i. One Prize Category.** Only one Prize Category can be won per Bet, which will be the highest of the available Prize Categories achieved by, and relevant to, that Bet. A Combo Bet can win in more than one Prize Category, based on the separate Bets it is made of.
- j. Currencies.** Winnings are calculated and credited in the currency in which the Bet was placed ("Reference Currency"). The exchange rate used is the spot rate of exchange (the closing midpoint) for that currency into EUR on the respective draw date as published on oanda.com or (if oanda.com is not available) the European Central Bank euro foreign exchange reference rate (ECB rate) for the respective draw date. This also applies for annuity payments.
- k. Displayed Information.** EU Lotto will use reasonable endeavours to ensure that all displayed information and results on the Website are correct. EU Lotto will not be liable for any mistakes in respect to the information displayed.
- l. Rights of EU Lotto.** A Player is not entitled to claim any Winnings or receive a payout from EU Lotto and/or EU Lotto may at its discretion decide about the validity of a Bet or a Player's entitlement to Winnings or void a Bet if:

 - i.** Bets were placed after the relevant submission deadline or after the start of the relevant draw;
 - ii.** Bets were erroneously accepted after the relevant deadline or if the relevant drawing had already begun or taken place;
 - iii.** EU Lotto becomes aware of an error in relation to that Bet and is unable to correct the error or confirm the Bet before the deadline;

- iv. The Bet was placed by or on behalf of a Player who has been involved in any fraud-related activities in relation to the placing of the Bet, the operation of Players Account or otherwise in connection with the Operator's Website or the services available through it;
 - v. In conjunction with any draw, fraud, technical and/or human error or unwarranted influence was found;
 - vi. the draw is declared by an Underlying Lottery organiser or co-organiser, as detailed in the EU Lotto Game Overview table, as being invalid;
 - vii. if the Operator, with valid reason, authorises or instructs EU Lotto to do so; or
 - viii. if the Operator does not provide EU Lotto with the information required for the Bet or as otherwise required by EU Lotto by virtue of the parties' contractual and regulatory responsibilities; or
 - ix. if the Operator fails to discharge any of its contractual obligations to EU Lotto.
- m. When deciding if Winnings are to be paid out, EU Lotto may base its decision on information that is researched and/or held by the Operator, EU Lotto and/or forwarded to EU Lotto.
- n. EU Lotto may claim back Winnings from Players, that have been paid out already to Players, where any of the circumstances referred to above arise.
- o. If any Bet is voided as above, the Operator may in its sole discretion offer Players the option of placing any such Bet on the next relevant draw or crediting Players's Player Account with the relevant sum. If any Bet is otherwise voided by EU Lotto in accordance with this clause, the relevant sum associated with that Bet may be forfeited or in the case where the Bet was placed by a Player who was subsequently determined to be under the age of 18 at the time of placing the Bet the relevant sum will be returned.
- p. EU Lotto reserves the right to:
- i. set off against a Player's Winnings the amount of any unpaid Bets owed by that Player to the Operator;
 - ii. terminate, vary or suspend any product offered by EU Lotto, immediately and without prior notice, for any reason at EU Lotto's sole discretion;
 - iii. pay Winnings partly or fully in installments at EU Lotto's sole discretion;
 - iv. require that a Player provides identification documents to the Operator for EU Lotto to review in order to enable EU Lotto to satisfy itself as to the validity of the Player's Player Account details and Players's entitlement to the Winnings in accordance with these Supplemental Game Terms;
 - v. determine whether or not to accept a Player's Bet(s) prior to the beginning of the draw.

7. **COMPLAINTS**

- a. **How we handle any problems that Players may have with the service.** Please refer a query or complaint to the Operator. Hopefully the Operator will be able to deal with it, however, if necessary, it will be passed to EU Lotto to handle.

- b. What if we can't resolve your complaint.** In case Players are not satisfied with the result of their complaint:
- i. Players from outside the UK or Australia may refer the complaint to the Gibraltar Gambling Commissioner;
 - ii. UK Players may refer complaints to the Independent Betting Adjudication Service ("IBAS"). IBAS are an independent ADR service who will consider any case regarding betting or gaming transactions. Contact details for IBAS are <http://www.ibas-uk.com> and phone 0207 347 5883 and address IBAS, PO Box 62639, London, EC3P 3AS and email adjudication@IBAS-uk.co.uk;
 - iii. Australian Players may refer complaints to the Northern Territory Government website <https://nt.gov.au/industry/gambling/complain-about-a-bookmaker/gambling-dispute-form> or by post at GPO Box 1154 Darwin NT 0801.
- c. We may withhold payment if there is a valid dispute or complaint.** In the event of a complaint or dispute in respect of a Bet and/or the payment of any Winnings, EU Lotto may withhold payment of the Winnings until such complaint or dispute has been resolved.

8. LIABILITY OF EU LOTTO

- a. We are responsible to Players for foreseeable loss and damage caused by us.** If we fail to comply with these terms, we are responsible for loss or damage Players suffer that is a foreseeable result of our breaking this contract.
- b. EU Lotto's obligation to pay Winnings to the Operator and limitation of liability.** Except for those obligations to pay Winnings to the Operator on behalf of a Player, the only other liability that EU Lotto has towards a Player is limited to the total amount of Player's Stake in regards to that specific Bet. EU Lotto's liability to Players and/or in regards to a Player's Winnings is fully discharged upon payment being made by EU Lotto to the Operator. For clarification, EU Lotto is under no circumstances obliged to pay Winnings directly to Players, or to any party other than the Operator. EU Lotto is furthermore not obliged to payout Winnings if Players has no such claim according to these Supplemental Game Terms.

9. OTHER IMPORTANT TERMS

- a. Where your contract is completed.** All transactions (including the payment of Winnings) whether contractual or otherwise between Players, the Operator and EU Lotto shall be concluded and take place in Gibraltar where EU Lotto's servers are located.
- b. Which laws apply to this contract and where Players may bring legal proceedings.** These Supplemental Game Terms shall be governed by and construed in accordance with the laws of Gibraltar. Each Bet is placed and received in Gibraltar.
- c. Internet gambling may be illegal in some jurisdictions or its legality may be in doubt.** Each Player acknowledges and accepts that EU Lotto cannot and do not give any legal

advice or assurances or make any representation of any kind in respect of the legality of using their services in the jurisdiction where Players reside or are located.

- d. **If a court finds part of this contract illegal, the rest will continue in force.** Each of the paragraphs of these terms operate separately. If any paragraph is held to be invalid or unenforceable by any court, all remaining paragraphs will remain in full force and effect.
- e. **Players need our consent to transfer your rights.** Players may transfer their rights and obligations if we agree to this in writing.
- f. **Even if we delay in enforcing this contract, we can still enforce it later.** Any omission to exercise, or delay in exercising, any right or remedy under these Supplemental Game Terms shall not constitute a waiver of that, or any other, right or remedy.

10. Definitions

“Bet” – a bet on the outcome of an Underlying Lottery and/or Underlying Lottery Jackpot.

“Combo Bet” in a combo Bet all possible combinations of the selected numbers are classified as separate Bets

“Excluded Lists” - any person citizen of or resident in a country currently listed by the FATF as posing a risk to the international financial system, in February 2018 published at <http://www.fatf-gafi.org/publications/high-riskandnon-cooperativejurisdictions/documents/fatf-compliance-february-2018.html>; any person listed on the financial sanctions list of HMRC, in February 2018 published at <http://hmt-sanctions.s3.amazonaws.com/sanctionsconlist.htm>; any person resident in the United States of America.

“FATF” - Financial Action Task Force

“Jackpot” – in the case of a Bet, the maximum possible winning at EU Lotto in respect to the underlying draw of the relevant Prize Category/Prize Categories of the relevant lotteries or the sum thereof without the option DoubleJackpot.

“EU Lotto Game Overview” – the calculations as set out in these terms and conditions under the heading “Calculation of Winnings”.

“SpecialJackpot” – in the highest Prize Category (without activation of the feature “DoubleJackpot”) communicated by the Operator in regards to a EU Lotto game, if that sum is higher than the published jackpot of the relevant underlying lottery.

“EU Lotto Winning Bet” – a winning Bet placed on the Operator’s Website, which was successfully submitted, via the Internet, and placed by the Operator on behalf of Players with EU Lotto, and, including possible winning Bets introduced through a third party to EU Lotto and then placed by a third party on behalf of a player with EU Lotto.

“Operator” – Unibet.

“Operator’s Website” - means the website accessible by Players operated by the Operator which is – Unibet.

“Player” – a registered user of the Operator’s Website.

“Player Account” – the notional account created by a Player on the Operator’s Website through which Players can place and pay for Bets on the Operator’s Website.

“Prize Category” or “Prize Tier” –the total amount of numbers correctly matched by any player who has placed a bet with EU Lotto or any company within its group, the Operator or any other operator, by whatever means, (including but not limited to Super Numbers, Stars, Euro Numbers, Powerballs, Megaballs, Bonus Balls and/or others as applicable) determines the Prize Category in respect of the relevant draw of a certain lottery or a relevant game, as announced in the official rules of the Underlying Lottery.

“Stake” – this refers to the sum of money Players decides to bet in respect of a relevant game including any service fees.

“Type A Prize Category” – a Prize Category where the payout to Players depends on the total number of EU Lotto Winning Bets and Underlying Lottery Winning Tickets in that Prize Category, as defined in the EU Lotto Game overview.

“Type B Prize Category” – a Prize Category where the payout to Players depends on the total number of EU Lotto Winning Bets and Underlying Lottery Winning Tickets in that Prize Category, as defined in the EU Lotto Game overview.

“Type C Prize Category” – a Prize Category where the payout to Players is independent from the number of EU Lotto Winning Bets and Underlying Lottery Winning tickets in that Prize Category, as defined in the EU Lotto Game overview.

“Underlying Lottery” – a lottery that an EU Lotto game is based on.

“Underlying Lottery Jackpot” – the aggregate amount payable by the Underlying Lottery Operator in respect of all Underlying Lottery Winning Tickets in a Type A or Type B Prize Category in respect of the relevant draw of the Underlying Lottery, as announced by the Underlying Lottery Operator or, in a condition where no such Winning Tickets are announced, the amount that would have been payable by the Underlying Lottery Operator had there been a Underlying Lottery Winning Ticket in that Jackpot Prize Category in respect of the relevant draw.

“Underlying Lottery Operator” – the organisation that organises or co-organises the Underlying Lottery.

“Winnings” – this refers to the amounts to be paid to Players in respect of EU Lotto Winning Bets.