

# 12 Pays Of Christmas Game Procedures

## Introduction

These are the Game Procedures for 12 PAYS OF CHRISTMAS (the "Game"). When the Game is played, the Rules for Scratchcard Games (the "Rules") and these Procedures apply. The Rules can be viewed at Retailers and on the National Lottery website at [national-lottery.co.uk](http://national-lottery.co.uk).

Any word or term in these Procedures that has a specific meaning will have the meaning given to it in these Procedures or the Rules (unless the context clearly indicates otherwise).

## Game details

Game Name: "12 PAYS OF CHRISTMAS"


Game Number: "Game 1383"


Retail Sales Price: £5 per Scratchcard

There is a 1 in 3.04 overall chance of winning a Prize on each Scratchcard in this Game. There are 16,606,440 Scratchcards in the initial print run of this Game.


## How to play and win

The Play Area has twenty-four games (the background images of which will vary) (each a "GAME", collectively the "GAMES"). Each GAME contains

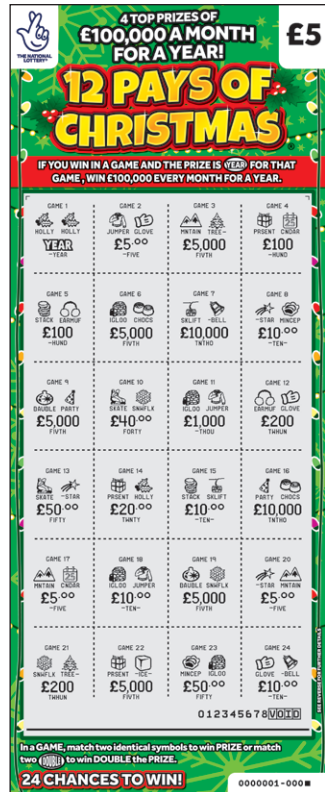
the GAME number, a  motif with the word 'PRIZE' (the "Prize Box")

directly below the .


You will, providing the requirements of the Rules and these Procedures are met, win a Prize if You reveal two identical Play Symbols with their matching Play Captions under the coating in a GAME. The Prize will be equal to the amount of the Prize Symbol with its matching Prize Caption shown under the coating of the Prize Box for that GAME.
















If You reveal two  Play Symbols with their matching Play Captions under the coating in a GAME, You will, providing the requirements of the Rules and these Procedures are met, win a Prize. The Prize will be equal to DOUBLE the amount of the Prize Symbol with its matching Prize Caption under the coating of the Prize Box for that GAME.

Players can win up to 24 times on a Scratchcard.



## Play Symbols and Play Captions







If You win in a GAME and the Prize is , You will, providing the requirements of the Rules and these Procedures are met, win a Prize. The Prize will be equal to the sum of £100,000 every month for a year. Game Specific Rules apply to this Prize, which can be found below.

Play Symbols					
Play Captions	<b>HOLLY</b>	<b>JUMPER</b>	<b>GLOVE</b>	<b>MNTAIN</b>	<b>TREE-</b>
Play Symbols					
Play Captions	<b>PRSENT</b>	<b>CNDAR</b>	<b>STACK</b>	<b>EARMUF</b>	<b>IGLOO</b>
Play Symbols					




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Play Captions	<b>SKLIFT</b>	<b>CHOCS</b>	<b>-ICE-</b>	<b>-BELL</b>	<b>-STAR</b>
Play Symbols					
Play Captions	<b>MINCEP</b>	<b>BAUBLE</b>	<b>PARTY</b>	<b>SKATE</b>	<b>SNWFLK</b>
Play Symbols					
Play Captions	<b>DOUBL</b>				

Forty-eight Play Symbols with their matching Play Captions will appear under the coating in the Play Area. Two Play Symbols with their matching Play Captions will appear under the coating in each GAME. Only the Play Symbols and Play Captions can be used to play the Game. Play Symbols in one GAME cannot be combined with Play Symbols in any other GAME to win.

#### Prize Symbols and Prize Captions

Prize Symbols	<b>£5.00</b>	<b>£10.00</b>	<b>£20.00</b>	<b>£25.00</b>	<b>£40.00</b>
Prize Captions	<b>-FIVE</b>	<b>-TEN-</b>	<b>TWNTY</b>	<b>TWFIV</b>	<b>FORTY</b>
Prize Symbols	<b>£50.00</b>	<b>£100</b>	<b>£200</b>	<b>£1,000</b>	<b>£5,000</b>
Prize Captions	<b>FIFTY</b>	<b>-HUND</b>	<b>TWHUN</b>	<b>-THOU</b>	<b>FIFTH</b>
Prize Symbols	<b>£10,000</b>				
Prize Captions	<b>TNTHO</b>	<b>-YEAR</b>			

One Prize Symbol with its matching Prize Caption will appear under the coating of the Prize Box in each GAME. Only the Prize Symbol and its matching Prize Caption under the coating of a Prize Box in a GAME can be used to confirm the amount of a Prize You may be entitled to, if any, in respect of that GAME.

#### Prize Amounts, Number of Prizes and Odds

Prize Amount		Number Of Prizes In The Game At Start Of Game	Approx. Odds (1 In : ) At Start Of Game
Prize	Prize breakdown		
£5	£5	2,435,606	7
£10	£10	276,751	60
£10	£5 DOUBLE	941,072	18
£10	£5 x 2	941,054	18
£20	£20	110,693	151
£20	£10 DOUBLE	221,368	76
£20	£5 DOUBLE + £10	221,487	75
£20	£5 x 4	166,033	101
£25	£25	26,308	632
£25	£10 DOUBLE + £5	26,380	630
£25	£5 x 5	16,900	983
£25	(£5 DOUBLE x 2) + £5	26,341	631
£25	£5 + £20	15,879	1,046
£40	£40	655	25,354
£40	£5 DOUBLE x 4	1,316	12,619



Prize Amount		Number Of Prizes In The Game At Start Of Game	Approx. Odds (1 In :) At Start Of Game
Prize	Prize breakdown		
£40	£10 DOUBLE x2	3,931	4,225
£40	£20 DOUBLE	3,250	5,110
£40	£5 x8	1,324	12,543
£40	(£5 DOUBLE x2) + £10 DOUBLE	3,910	4,248
£40	£10 x4	1,319	12,591
£40	£5 DOUBLE + £5 + £25	1,309	12,687
£50	£50	659	25,200
£50	£25 DOUBLE	1,567	10,598
£50	£5 DOUBLE + (£10 DOUBLE x2)	2,622	6,334
£50	£5 DOUBLE x5	2,624	6,329
£50	£20 DOUBLE + £10	1,322	12,562
£50	£10 x5	675	24,603
£50	£5 x10	2,630	6,315
£100	£100	655	25,354
£100	£50 DOUBLE	777	21,373
£100	£25 DOUBLE x2	787	21,101
£100	£40 DOUBLE + (£10 x2)	929	17,876
£100	£5 x20	1,321	12,572
£100	£10 x10	667	24,898
£100	(£5 x10) + £10 + (£20 x2)	796	20,863
£200	£200	132	125,807
£200	£100 DOUBLE	274	60,608
£200	(£20 DOUBLE x2) + (£5 x20) + (£10 x2)	772	21,511
£200	(£5 x10) + (£10 x13) + £20	797	20,837
£1,000	£1,000	10	1,660,644
£1,000	£100 DOUBLE x5	18	922,580
£1,000	£200 DOUBLE + (£10 x10) + (£20 x10) + (£100 x3)	67	247,858
£5,000	£5,000	1	16,606,440
£5,000	(£200 DOUBLE x2) + (£50 DOUBLE x2) + (£200 x20)	4	4,151,610
£10,000	£10,000	1	16,606,440
£10,000	£5,000 DOUBLE	1	16,606,440
£10,000	(£200 DOUBLE x22) + £200 + £1,000	3	5,535,480
£1,200,000	YEAR	4	4,151,610

As Prizes are won, the number of Prizes available in each category will reduce. Once the last top Prize has been validated, Retailers will be allowed to continue selling those Scratchcards that have already been activated for sale and any unactivated Scratchcard stock will be withdrawn. To find out up-to-date Prize information visit [national-lottery.co.uk](http://national-lottery.co.uk) or call the National Lottery Line on **0333 234 5050**. Calls cost no more than calls to 01 and 02 numbers. If your phone tariff offers inclusive calls to landlines, calls to 03 numbers will be included on the same basis.



## Prize Value in The Game

The total value of Prizes in the print run of Scratchcards for the Game represents 70.09% of the total face value of Scratchcards. The overall value of Prizes in the initial print run of Scratchcards for the Game is £58,197,330.

The number of Prizes in the initial print run of Scratchcards for the Game relates to the number of Scratchcards recorded on Camelot's Computer System and formally notified to the Gambling Commission before any Scratchcards are sold. The details in these Procedures will not be revised to take into account any future sale or loss of Scratchcards, or future withdrawal of Scratchcards (where those Scratchcards are withdrawn by Camelot without knowledge of whether they are Prize bearing Scratchcards).

## General

In the event of any conflict between the Rules, any relevant Game Specific Rules, these Procedures and any other information issued by Camelot in relation to this Game, the Rules will take priority followed by the relevant Game Specific Rules, these Procedures and then any other information issued by Camelot.

## GAME SPECIFIC RULES RELATING TO 1383 12 PAYS OF CHRISTMAS PRIZES

When You play the National Lottery Scratchcard Game "12 PAYS OF CHRISTMAS" (Game No. 1383) (the "Game"), these Game Specific Rules (the "Rules"), the Game Procedures (the "Procedures") and the National Lottery Rules for Scratchcard Games ("the Scratchcard Rules") apply. These Rules deal with the payment and award of the Prizes defined in these Rules. For information about the Game (including how to play and win) see the Procedures.

If there is any conflict between the documents mentioned above, the Scratchcard Rules will take priority, followed by these Rules and then the Procedures.

You can view the Scratchcard Rules and Procedures, together with any Game Specific Rules, on the National Lottery website at [national-lottery.co.uk/scratchcards](http://national-lottery.co.uk/scratchcards). The Scratchcard Rules are also available to view at Retailers. You can also get copies of all documents by calling the National Lottery Line on 0333 234 50 50 (see the Telephone Enquiries section for call charges), or by writing to The National Lottery, PO Box 251, Watford, WD18 9BR.

All words and phrases in these Rules that begin with a capital letter and have a specific meaning are explained in Rule 9 or in the Scratchcard Rules (unless the context clearly indicates otherwise).

### 1. Claiming Prizes

- 1.1 Prizes must be claimed in person before the end of the Claim Period (as set out in the Scratchcard Rules). You must phone the National Lottery Line during its normal opening hours\* and during the Claim Period to arrange an appointment with a Camelot representative(s). Your entitlement to a Prize will be lost (and the Prize won't be paid) if a Prize is not claimed within the Claim Period. Prizes will be paid at Your home or other agreed location, or at a Regional Centre.

\*At the time of writing these Rules, the Contact Centre's opening hours are 8.00am to 8.00pm Monday to Saturday and 9am – 5pm Sundays. Reduced opening hours may apply over the Christmas and New Year period. See the National Lottery website for current opening hours.

- 1.2 During Your call with the National Lottery Line, You will be asked for certain information, including Your name, address, telephone number(s) and date of birth ("Personal Information").
- 1.3 During Your appointment with the Camelot representative(s) (the "Validation Meeting"), which the Broker will also attend, You will be asked to complete a Prize Claim Form (provided by Camelot), or any other form Camelot requires You to complete, and present it along with the winning Scratchcard, proof of entitlement to claim and confirmation of the Personal Information given under Rule 1.2.

### 2. Payment of Prizes

- 2.1 Once Your claim has been successfully validated in line with the requirements of the Scratchcard Rules, the Procedures and these Rules, the First Prize Payment will be paid to You, unless Rule 2.7 or Rule 6 below applies. Camelot will decide how to make the First Prize Payment, which may be by cheque or bank transfer. Camelot's decision about whether the claim is valid will be final and binding.
- 2.2 Unless Rule 2.7 or Rule 6 applies (and without limiting the effect of Rule 5), during the Validation Meeting, You will be required to complete the Annuity Provider's annuity policy application form ("the Annuity Application") – this should be done with the Broker attending the Validation Meeting. The Broker will then send the completed Annuity Application and the documents listed in Rule 2.3(b) below to the Annuity Provider, and payment will be made by Camelot to the Annuity Provider for the Annuity Policy Premium. You acknowledge that any delay by You in completing the forms and/or providing the documents referred to above will result in a delay in the Annuity Policy being set up. Camelot accepts no liability for any Annuity Application and/or other documents being lost or delayed in the post.



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- 2.3 If Your name, address or bank details change, You will need to provide Camelot with evidence of these changes.
- 2.4 Camelot will not be liable if You suffer any kind of loss as a result of failing to inform, or delaying in informing, Camelot of any changes mentioned above. Camelot will also not be liable for any Prize Payments being lost or delayed in the post or banking system. It is Your responsibility to promptly tell Camelot in writing if You don't receive a Prize Payment.
- 2.5 It is possible that a third party will come forward to Camelot during the Prize claim period or the Prize Payment Period, claiming that they are the legal representative of a deceased Player and are therefore entitled to receive the Prize Payment instead of or for that deceased Player (for example as the executor of a deceased Player's estate). In such cases, Camelot will suspend further Prize Payments until it can establish who is properly entitled to receive the Prize Payments. Prize Payments for the remaining Prize Payment Period will then be made to the relevant person.
- 2.6 Camelot will not be liable to pay interest to You, or any third party mentioned in Rule 2.5 above, if any Prize Payments are suspended.
- 2.7 By buying an entry into the Game, You accept that (except when Rule 6 applies) You will be required to:
  - (a) at the relevant time, complete, sign and give to the Broker all documents required including the Annuity Application;
  - (b) give to the Broker for sending to the Annuity Provider Your birth certificate or a copy of Your full passport, all relevant certificates recording any change of name (in place of any original certificate You can provide a copy, certified by the General Registry Office (England and Wales), the General Registry Office (Northern Ireland), the Registrar General (Scotland) or the Civil Registry (Isle of Man) as appropriate); and
  - (c) confirm to Camelot in writing that guidance about the Annuity Policy has been received from the Broker.
- 2.8 You also accept and understand that:
  - (a) the Annuity Policy will be a contract between You and the Annuity Provider;
  - (b) Camelot has no liability of any nature in respect of the payment, non-payment or late payment of any or all Annuity Payments (or Capped Annuity Payments, if relevant); and
  - (c) Camelot has no liability of any nature for any guidance (or, at Your request, advice) given to You by the Broker or for any loss of any nature including, but not limited to, indirect or consequential loss, suffered or incurred by You as a result of receiving such guidance or advice.
- 2.9 Camelot will try to ensure the Annuity Policy is in place within four weeks from the Validation Meeting. However, Camelot will not be liable in any way for any delay in setting up an Annuity Policy or for any loss of any nature suffered by You as a result of such delay, including without limitation where such delay is a result of a delay by You in completing the form(s) and/or providing the documents referred to above.
- 2.10 Once the Annuity Policy has been set up it cannot be changed, surrendered or cashed-in.
- 2.11 If a claim for a Prize is made by a deceased Player's personal representative and the claim is accepted by Camelot in line with these Game Specific Rules, the Prize will be the amount Camelot would have had to pay to set up an annuity policy for the deceased Player, plus the First Prize Payment. Camelot will pay this amount to the deceased Player's personal representatives.

### 3. Tax

The Annuity Payments comprise of a capital and interest element. The capital element is tax free and the interest element is subject to applicable tax. The amount of tax You will pay will depend on Your circumstances. However, based on the tax rules and rates at the date of these Game Specific Rules, the Annuity Payments will not be less than £100,000 after tax. You should contact Your local Her Majesty's Revenue and Customs Tax Office (HMRC) for more information. Camelot recommends that You take independent financial advice in relation to the Prize and associated tax consequences.

### 4. Annuity Policy Features

The Annuity Policy will include premium protection. This means that if You die before the end of the Annuity Payment Period, the Annuity Provider will pay Your estate a lump sum equal to the Annuity Policy Premium less the total of the gross Annuity Payments made until the time the Annuity Provider is notified of Your death.



## 5. Non-residents of the United Kingdom and Isle of Man

If You are not resident in the United Kingdom or the Isle of Man on the date You complete or would otherwise have completed the Annuity Application, You will not be entitled to an Annuity Policy. If requested by Camelot and/or the Broker, You will provide suitable evidence to establish whether or not You were a resident in the United Kingdom or the Isle of Man at the relevant time, which the Broker will send to the Annuity Provider. Camelot's decision is final and binding in any dispute relating to whether or not You are a resident of the United Kingdom or the Isle of Man.

## 6. Cash Alternative

- 6.1 If You are not entitled to an Annuity Policy as a result of Rule 5 above, Camelot will provide a cash alternative to You. The amount of the cash alternative will be the total of the amount Camelot would have had to pay to set up an annuity policy if You were a resident of the United Kingdom or Isle of Man and had been entitled to an Annuity Policy under these Game Specific Rules, plus the First Prize Payment.
- 6.2 Subject to any statutory cancellation right You have, and except as otherwise stated in Rule 2.7 or this Rule 6, there is no cash alternative to the Annuity Policy. However, Camelot reserves the right to pay you a lump sum in the event that Camelot (or the Broker) is unable to arrange an Annuity Policy for You for reasons out of their control, or if, in its reasonable opinion, Camelot deems necessary.

## 7. Your information

- 7.1 Camelot complies with the requirements of all legislation and regulatory requirements in force from time to time relating to the use of personal data. Where Camelot is acting as data controller, we will process your personal data in accordance with our Privacy Policy available at <https://www.national-lottery.co.uk/privacy-policy>.
- 7.2 By buying an entry into the Game, You acknowledge and agree:
  - (a) Camelot will be required to reveal Your identity and pass some or all of Your Personal Information to a third party in connection with setting up an Annuity Policy (including the Broker). Camelot will try its best to ensure that the third party keeps Your identity confidential. However, Camelot cannot guarantee that the third party will treat Your identity as confidential, and is not responsible or liable if this information is released by that third party to others;
  - (b) some or all of Your Personal Information may be processed outside of the UK or the EEA by the Broker or the Annuity Provider. Where your personal data is transferred outside of the UK or the EEA, Camelot requires that appropriate safeguards are in place; and
  - (c) the Broker is allowed to pass to Camelot, and Camelot is allowed to pass to the Gambling Commission, a copy of any quote the Broker has received for an Annuity Policy, and the name of the Annuity Provider for that Annuity Policy.

## 8. Law

The relevant law for these Rules is English law, and any legal proceedings will be heard in the English Courts.

## 9. Meaning of Words

The following words and terms will have the meanings given to them below (unless the context clearly indicates otherwise).

**Camelot:** Camelot UK Lotteries Limited, a company registered in England and Wales.

**First Prize Payment:** the first Prize Payment of £100,000 paid to You in line with Rule 2.1.

**First Prize Payment Date:** the date on which You are paid the First Prize Payment.

**Prize Payment:** the sum of £100,000.

**Prize Payment Period:** the period starting on the First Prize Payment Date and ending when a Prize has been paid in full to You.

**Prize:** a prize entitling You to £1,200,000 either (a) in the form of TWELVE (12) monthly Prize Payments during the Prize Payment Period or (b) if Rule 2.7 or Rule 6 above applies, in the form of a lump sum, subject to the Scratchcard Rules and these Rules.



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### Contact Numbers & Addresses

TELEPHONE ENQUIRIES The National Lottery Line: **0333 234 50 50 (0370 737 3983** for complaints) For the hard of hearing using minicom equipment, please call **0370 737 8249** Calls cost no more than calls to 01 and 02 numbers. If your phone tariff offers inclusive calls to landlines, calls to 03 numbers will be included on the same basis.

POSTAL ENQUIRIES The National Lottery PO Box 251 Watford WD18 9BR

E-MAIL [help@national-lottery.co.uk](mailto:help@national-lottery.co.uk)

WEBSITE [www.national-lottery.co.uk](http://www.national-lottery.co.uk)

POSTAL CLAIMS The National Lottery PO Box 287, Watford, WD18 9TT

NATIONAL LOTTERY REGIONAL CENTRE ADDRESS

WATFORD (Camelot's registered office) The National Lottery Tolpits Lane Watford WD18 9RN Tel: 01923 425000



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