

5 Years For You Game Procedures

Introduction

These are the Game Procedures for 5 YEARS FOR YOU (the "Game"). When the Game is played, the Rules for Scratchcard Games (the "Rules"), the Game Specific Rules and these Procedures apply. The Rules can be viewed at Retailers and on the National Lottery website at 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: "5 YEARS FOR YOU"




Game Number: "Game 1391"

Retail Sales Price: £2 per Scratchcard

There is a 1 in 3.94 overall chance of winning a Prize on each Scratchcard in this Game. There are 23,079,240 Scratchcard in the initial print run of this Game.


















How to play and win

The Play Area has eight  motifs with the word 'PRIZE' (the "Prize Box") immediately below each  motif in the section labelled 'YOUR SYMBOLS' (the "Your Symbols Section") and two  motifs in the section labelled 'WINNING SYMBOLS' (the "Winning Symbols Section"). You will, providing the requirements of the Rules and these Procedures are met, win a Prize if You reveal a Play Symbol with its matching Play Caption in the Your Symbols Section that matches a Play Symbol with its matching Play Caption under the coating in the Winning Symbols Section. The Prize will be equal to the Prize Symbol with its matching Prize Caption under the coating of the Prize Box immediately below that matching Play Symbol in the Your Symbols Section.

If You win in the Game and the Prize is **5 YEARS**, 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 £5,000 every month for 5 years. Game Specific Rules apply to this Prize, which can be found below.

Players can win up to 8 times on a Scratchcard.

Play Symbols and Play Captions

Play Symbols					
Play Captions	SUITC	-SUN-	SUNGLA	SHORTS	BIKINI
Play Captions Expanded	SUITCASE	SUN	SUNGLASSES	SHORTS	BIKINI
Play Symbols					
Play Captions	FLPFLP	LOTION	BOTTLE	PASSPT	CAMERA
Play Captions Expanded	FLIP FLOPS	LOTION	BOTTLE	PASSPORT	CAMERA
Play Symbols					
Play Captions	-LIME	PLANE	-FAN-	LOUNGE	PHONE
Play Captions Expanded	LIME	PLANE	FAN	LOUNGER	PHONE



Eight Play Symbols with their matching Play Captions will appear in the Play Area. Only the Play Symbols and Play Captions can be used to play the Game.

Prize Symbols and Prize Captions

Prize Symbols	£2.00	£5.00	£10.00	£20.00	£50.00
Prize Captions	-TWO-	-FIVE	-TEN-	TWNTY	FIFTY
Prize Symbols	£100	£500	£1,000	£50,000	5YEARS
Prize Captions	-HUND	FVHUN	-THOU	FTTHO	5YEAR

One Prize Symbol with its matching Prize Caption will appear under the coating of each Prize Box in the Play Area. Only the Prize Symbol with its matching Prize Caption under the coating of the Prize Box in the Play Area can be used to confirm the amount of a Prize You may be entitled to, if any, in respect of the 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	Tolerance For Odds Of Winning In Event Of A Further Print Run
Prize	Prize breakdown			
£2	£2	2,308,242	10	+/- 5.00%
£5	£5	2,307,690	10	+/- 5.00%
£10	£10	153,860	150	+/- 5.00%
£10	£2 x 5	500,038	47	+/- 5.00%
£10	£5 x 2	499,983	47	+/- 5.00%
£20	£20	38,469	600	+/- 5.00%
£20	£10 x 2	38,529	600	+/- 5.00%
£50	£50	1,471	15,690	+/- 5.00%
£50	(£5 x 6) + (£10 x 2)	3,669	6,291	+/- 5.00%
£100	£100	371	62,209	+/- 5.00%
£100	(£10 x 6) + (£20 x 2)	365	63,231	+/- 5.00%
£500	£500	41	562,909	+/- 14.89%
£500	(£50 x 6) + (£100 x 2)	55	419,623	+/- 13.08%
£1,000	£1,000	11	2,098,113	+/- 36.55%
£50,000	£50,000	8	2,884,905	+/- 36.55%
£300,000	YEARS	4	5,769,810	+/- 36.55%

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 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 initial print run of Scratchcards for the Game represents 67.58% of the total face value of Scratchcards. The overall value of Prizes in the initial print run of Scratchcard for the Game is £31,193,304.

The number of Prizes in the initial print run of Scratchcards for the game relates to the number of Scratchcard recorded on Allwyn'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, future withdrawal of Scratchcards (where those Scratchcards withdrawn by Allwyn without knowledge of whether they are Prize bearing Scratchcards), or additional print run(s) of Scratchcards for the Game. Providing a top Prize remains available Allwyn may print further Scratchcards for this Game. If a further print run of Scratchcards for this Game is made, then, for the Scratchcards produced in that further print run, the overall odds of winning a Prize at each Prize tier level will be, allowing for the tolerance levels as specified in the table above, the same as in the initial print run of Scratchcards for the Game.



General

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

GAME SPECIFIC RULES RELATING TO 13915 YEARS FOR YOU PRIZES

When You play the National Lottery Scratchcard Game "5 YEARS FOR YOU" (Game No. 1391) (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. 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 an Allwyn 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 Allwyn representative(s) (the "Validation Meeting"), which the Broker will also attend, You will be asked to complete a Prize Claim Form (provided by Allwyn), or any other form Allwyn 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. Allwyn will decide how to make the First Prize Payment, which may be by cheque or bank transfer. Allwyn'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 Allwyn 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. Allwyn accepts no liability for any Annuity Application and/or other documents being lost or delayed in the post.
- 2.3 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 Allwyn in writing that advice from the Broker has been received.



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Allwyn Entertainment Limited, PO Box 287, Watford WD18 9TT.
The National Lottery Line 0333 234 5050. Call charges as above.



2.4 You also accept and understand that:

- (a) the Annuity Policy will be a contract between You and the Annuity Provider;
- (b) Allwyn has no liability of any nature in respect of the payment, non-payment or late payment of any or all Annuity Payments; and
- (c) Allwyn 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.

2.5 Allwyn will try to ensure the Annuity Policy is in place within four weeks from the Validation Meeting. However, Allwyn 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.

2.6 Once the Annuity Policy has been set up it cannot be changed, surrendered or cashed-in.

2.7 If a claim for a Prize is made by a deceased Player's personal representative and the claim is accepted by Allwyn in line with these Game Specific Rules, the Prize will be the amount Allwyn would have had to pay to set up an annuity policy for the deceased Player, plus the First Prize Payment. Allwyn 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 £300,000 after tax. You should contact Your local Her Majesty's Revenue and Customs Tax Office (HMRC) for more information. Allwyn 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 Allwyn 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. Allwyn'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, Allwyn will provide a cash alternative to You. The amount of the cash alternative will be the total of the amount Allwyn 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, Allwyn reserves the right to pay you a lump sum in the event that Allwyn (or the Broker) is unable to arrange an Annuity Policy for You for reasons out of their control, or if, in its reasonable opinion, Allwyn deems necessary.

7. Your information

7.1 Allwyn complies with the requirements of all legislation and regulatory requirements in force from time to time relating to the use of personal data. Where Allwyn 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) Allwyn 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). Allwyn will try its best to ensure that the third party keeps Your identity confidential. However, Allwyn 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;



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- (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, Allwyn requires that appropriate safeguards are in place; and
- (c) the Broker is allowed to pass to Allwyn, and Allwyn 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).

Allwyn: Allwyn Entertainment Ltd, a company registered in England and Wales.

Annuity Policy: the policy schedule, policy provisions and other documents which make up an annuity policy. The Annuity Policy will be established by the Annuity Provider for a period of 4 years, in line with these Game Specific Rules.

Annuity Provider: a company authorised to issue annuities in the United Kingdom or Isle of Man. The Annuity Provider will be one of the annuity providers chosen by the Broker, in line with any criteria specified by Allwyn, and recommended to and accepted by You.

Broker: Gallagher Risk and Reward Limited (registered no. 3265272) the registered office of which is at The Walbrook Building, 25 Walbrook, London, EC4N 8AW, or any other broker Allwyn chooses to appoint from time to time.

First Prize Payment: the first Prize Payment of £5,000 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 £5,000.

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 £300,000 either (a) in the form of 60 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.

Contact Numbers & Addresses

TELEPHONE ENQUIRIES

The National Lottery Line:

Tel: **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.

GENERAL WRITTEN ENQUIRIES

The National Lottery PO Box 251 Watford WD18 9BR

E-MAIL help@national-lottery.co.uk

WEBSITE www.national-lottery.co.uk

PRIZE CLAIMS BY POST

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

NATIONAL LOTTERY REGIONAL CENTRE ADDRESS

WATFORD (Allwyn's Head Office) The National Lottery, Clarendon Works, 39 Clarendon Road, Watford, WD17 1JA
Tel: **01923 425000**

LIVERPOOL The National Lottery, 5 Tiger Court, Kings Drive, Kings Business Park,

Prescot, Knowsley Liverpool L34 1BH. Tel: **0151 236 1796**



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