



Rules for Instant Game 189
“All Cash Gold”



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The National Lottery

Scheme No. 189

Rules for Instant Game No. 189 “All Cash Gold”

The following sets forth the Game Rules for an instant lottery game (hereinafter known as “**All Cash Gold**”) which is to be operated by Premier Lotteries Ireland Designated Activity Company (hereinafter known as “the Company”) as part of The National Lottery.

The game rules will commence on a date to be announced, and will continue until the Company publicly announces a termination date.

These Game Rules have been approved by the Regulator in accordance with Section 45 of The National Lottery Act 2013.

1. General

1. These Game Rules are governed by The National Lottery Act 2013 and the General Rules for National Lottery Games.
2. The Company reserves the right to vary these Game Rules subject to the consent of the Regulator.
3. The official address to which correspondence must be sent is:

















The National Lottery
Abbey Street Lower
Dublin 1

4. A code of practice governing relations between participants in National Lottery games and the National Lottery is available to download from the National Lottery’s website www.lottery.ie.

2. Definitions

The following words and terms will have the following meanings unless the context clearly indicates otherwise:

1. **Act** means The National Lottery Act 2013.
2. **Bar-code** means the machine-readable arrangement of numbers and parallel lines of different widths printed on the back of each Ticket which can be electronically scanned.
3. **Book** means a batch of 100 fan folded Tickets bearing a common Book number.

4. **Chief Executive** means the person appointed by the Company for the time being to be its Chief Executive or any other person to whom the Chief Executive's authority is lawfully delegated.
5. **Data Matrix Bar-code** means the machine-readable arrangement of numbers and black and white cells printed on the front of the Ticket under the scratch-off covering which can be electronically scanned for the purposes of validation.
6. **Game/Book/Ticket Number** means the 12-character numeric code printed to show on the bottom of each Ticket below the scratch off area and on the back of each Ticket.
7. **Instant Prize** means the prize that is won when the Play Symbol  appears three times or three identical cash amounts appear in the Play Area on a single Ticket.
8. **The Minister** means the minister for Public Expenditure and Reform or his successor in title.
9. **Play Area** means the large latex-covered panel on the right-hand side of the Ticket.
10. **Play Symbols** mean the cash amounts or symbol/symbols  which appear in the Play Area, along with their matching captions. These cash amounts, symbol/symbols , and captions will read:
- | | | | | | | | |
|---|---|---|---|---|---|---|---|
|  |  |  |  |  |  |  |  |
| <small>FREE</small> | <small>FOUR</small> | <small>FIVE</small> | <small>EIGHT</small> | <small>TEN</small> | <small>TWENTYFIVE</small> | <small>FORTY</small> | <small>FIFTY</small> |
|  |  |  |  |  | | | |
| <small>EIGHTY</small> | <small>ONEHUND</small> | <small>TWOFTY</small> | <small>ONE THOU</small> | <small>TENTHOU</small> | | | |
11. **Regulator** means the person appointed as Regulator of the National Lottery under Section 7 of the Act or the Minister acting under Section 8 of the Act.
12. **Retail Sales Agent** means a person authorised to sell National Lottery Tickets, at specified location(s) under Section 42 of the Act.
13. **Ticket** means a National Lottery **All Cash Gold** Ticket.
14. **The Company** means Premier Lotteries Ireland Designated Activity Company.
15. **Validation/Security Number** means the multi-digit numeric code which appears underneath the removable covering on the front of the Ticket and enables validation.
16. **Weighted Average Prize Percentage** means the percentage value of Prizes as expressed in section 12.3 of these Game Rules.

3. Governing Law And Rules

In purchasing a Ticket, the Purchaser agrees to abide by the Law of Ireland, the Act, The General Rules for National Lottery Games, and these Game Rules.

4. Ticket Price

The price of an **“All Cash Gold”** Ticket will be €2.00.

5. Purchase and Prize Restrictions

No Ticket shall be purchased by, and no Instant Prize shall be paid to, any officer or employee of the Company or any contractor or sub-contractor involved in the production of **All Cash Gold** Tickets or any other person prohibited by the Act from purchasing, owning, or claiming on a Ticket.




6. Prosecution

Any person who alters or attempts to alter a Ticket with a view to obtaining an Instant Prize, or any person who purchases, owns, or claims on a Ticket and is not entitled to do so, is liable to criminal prosecution.

7. Retail Sales Agent Conduct

1. Retail Sales Agents are prohibited from exchanging books with other Retail Sales Agents.
2. Prior to payment of any Instant Prize, Retail Sales Agents must verify the win through the central validation system.
3. Retail Sales Agents must denote completed payment of a winning Ticket by punching a hole through the Bar-code on the Ticket and retaining the Ticket until the book has been sold.
4. Retail Sales Agents are prohibited by law from selling National Lottery Tickets to persons under 18 years of age.

8. Determination of Prize Winners

1. The owner of a Ticket containing three  amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €10,000.
2. The owner of a Ticket containing three  amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €1,000.
3. The owner of a Ticket containing three  amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €250.

4. The owner of a Ticket containing three ^{€100}_{ONE HUNDRED} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €100.
5. The owner of a Ticket containing three ^{€80}_{EIGHTY} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €80.
6. The owner of a Ticket containing three ^{€50}_{FIFTY} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €50.
7. The owner of a Ticket containing three ^{€40}_{FORTY} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €40.
8. The owner of a Ticket containing three ^{€25}_{TWENTY FIVE} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €25.
9. The owner of a Ticket containing three ^{€10}_{TEN} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €10.
10. The owner of a Ticket containing three ^{€8}_{EIGHT} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €8.
11. The owner of a Ticket containing three ^{€5}_{FIVE} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €5.
12. The owner of a Ticket containing three ^{€4}_{FOUR} amounts in the Play Area on a single Ticket shall be entitled to an Instant Prize of €4.
13. The owner of a Ticket containing the Play Symbol ^{FREE}_{€2 TICKET} three times in the Play Area on a single Ticket shall be entitled to an Instant Prize of a free National Lottery scratch card with a retail price of €2. The choice of National Lottery scratch card available will depend on those on sale at the date of claim. Full details of each National Lottery scratch card, including the prize pay out, can be found in the rules for the relevant National Lottery scratch card. Retail Sales Agents may award a €2.00 cash prize in lieu of a €2.00 National Lottery Scratch Card.
14. In any event only the highest value Instant Prize shall be awarded on a winning Ticket, provided that the Ticket otherwise meets the criteria established in the section relating to Ticket Validation.

9. Ticket Validation

To be a valid **All Cash Gold** National Lottery Ticket the following conditions must be met:

1. Exactly eight Play Symbols must appear in the Play Area.

2. Cash and FREE Play Symbols must be spelt out in their correct captions underneath, and each of these symbols must be paired with its correct caption.
3. Each of the eight Play Symbols and its caption must be present in its entirety, must be fully legible, and must be printed in grey/black ink.
4. The Validation/Security Number must be present in its entirety, must be fully legible, must be printed in grey/black ink and must correspond, using the Company's codes, to the apparent Play Symbols on the Ticket.
5. The Ticket must be fully intact.
6. The Game/Book/Ticket number must be present in its entirety, must be fully legible, and must be printed in grey/black ink.
7. The Bar-Code must be present in its entirety, must be readable and must be printed in grey/black ink.
8. The Data Matrix Bar-code must be present in its entirety, must be readable and must be printed in grey/black ink.
9. The Ticket must not be mutilated, altered, unreadable, or tampered with in any manner.
10. The Ticket must not be counterfeit in whole or in part.
11. The Ticket must have been purchased through an authorised Retail Sales Agent before the official close of Game.
12. The Ticket must have been issued by the Company in an authorised manner.
13. The Ticket must not be stolen.
14. The Play Symbols, Game/Book/Ticket Number and Validation/Security Number must be right-side-up and not reversed in any manner.
15. The Ticket must be complete, not blank, or partially blank, must not have a hole punched through it, must not be miscut, must not be marked void, and must have exactly eight Play Symbols and exactly eight correct captions, exactly one Validation/Security Number and exactly one Game/Book/Ticket number on both the front and the back.
16. The Validation/Security Number of all winning Tickets must appear on the Company's official file, and only one Instant Prize payment will be made on any individual winning Ticket.
17. The Ticket must not be misregistered, defective, or produced in error.

18. Each of the Play Symbols appearing on the Ticket must be printed in accordance with the official font schedule for Game 189 All Cash Gold as agreed between the Company and the Ticket manufacturer.
19. The captions associated with the Play Symbols must each be printed in accordance with the official font schedule for Game 189 All Cash Gold as agreed between the Company and the Ticket manufacturer.
20. The Validation/Security Number must be printed in accordance with the official font schedule for Game 189 All Cash Gold as agreed between the Company and the Ticket manufacturer.
21. The Game/Book/Ticket number must be printed in accordance with the official font schedule for Game 189 All Cash Gold as agreed between the Company and the Ticket manufacturer.
22. The display printing must not be irregular in any respect.
23. The Ticket must pass all additional confidential validation tests of the Company. Any Ticket not passing all the validation tests mentioned is void and is ineligible for any Instant Prize. In all cases of doubt, the decision of the Company will be final and binding. However, the Company may, at its discretion, replace an invalid Ticket with an unplayed Ticket or Tickets. Should a defective Ticket be purchased, the only responsibility of the Company shall be the replacement of the defective Ticket with an unplayed Ticket of equivalent sales price.

10. Ticket Responsibility

1. The Company will not be responsible for lost or stolen Tickets.
2. The Company will not be responsible for Tickets redeemed in error for a lower Instant Prize at a Retail Sales Agent location.
3. The Company shall not be obliged to pay any Instant Prizes which are not claimed within 90 days of the announced end of the game.
4. Where a winning Ticket is presented either to the Company or its authorised Retail Sales Agent by a person other than the purchaser and the Ticket passes all the Company's validation tests, the payment of the Instant Prizes shall discharge the Company from any liability to the purchaser. In all other cases, the Company will be discharged from any liability after payment of Instant Prizes.

11. Payment of Prizes

1. Instant Prizes of a FREE €2 Ticket, €4, €5, €8, €10, €25, €40, €50, €80 and €100, may be redeemed:
 - a) in exchange for a completed winning Ticket and following Ticket validation procedure at:
 - any Retail Sales Agent; and
 - all Prize Claim Centre Agents;
 - National Lottery Headquarters; or
 - b) by posting the signed Ticket complete with name and address, to the Company's headquarters at the claimant's sole risk.
2. Instant Prizes of €250 and €1,000 may be redeemed:
 - a) in exchange for a completed winning Ticket and following Ticket validation procedure at:
 - a Retail Sales Agent, with the Retail Sales Agent's consent; and
 - all Prize Claim Centre Agents; and
 - National Lottery Headquarters; or
 - b) by posting the signed Ticket complete with name and address, to the Company's headquarters at the claimant's sole risk (for Instant Prizes of €1,000 a copy of suitable Photo ID (e.g. current passport, current driving licence etc.) must be included.
3. Instant Prizes of €10,000 may be redeemed:
 - a) in exchange for a completed winning Ticket and following Ticket validation procedure at all Prize Claim Centre Agents; or
 - b) by posting the Ticket, together with a completed claim form and a copy of suitable Photo ID (e.g. current passport, current driving licence etc.), to the Company's headquarters at the claimant's sole risk; or
 - c) in exchange for a completed winning Ticket and following Ticket validation procedure at National Lottery Headquarters.
4. A list of the Prize Claim Centre Agents is available at www.lottery.ie
5. Instant Prizes must be claimed within 90 days of the announced end of the game.
6. The Company will be discharged from any liability after payment or posting of Instant Prizes.
7. After the expiration of 90 days from the announced end of the game, unclaimed Instant Prizes will be forfeited. For Instant Prizes which may only be claimed from Prize Claim Centre Agents or from the Company's headquarters in the event that the 90th day falls on a Saturday, Sunday or public holiday, the time limit shall expire at 5.30 pm on the next working day. The unclaimed

prize money shall be allocated to a special reserve fund to be utilised by the Company in accordance with the National Lottery Licence.

12. Instant Prizes

1. The total number of Instant Prizes in the game as designed, including free Tickets, shall be no less than 3,706,157.
2. The total number of cash Instant Prizes in the game as designed, shall be no less than 2,549,157.
3. The total value of all Instant Prizes that are available to win in the game represents:
 - a) 68.12% of the value of all Tickets in the game including Free Tickets; and
 - b) 65.00% of the value of all Tickets in the game excluding Free Tickets,
 in each case being the Weighted Average Prize Percentage.
4. The odds of winning an Instant Prize, including a free Ticket, are 1 in 3.51 on average.
5. The odds of winning a cash Instant Prize are 1 in 5.10 on average.
6. At time of purchase some Instant Prizes may have already been won.

13. Prize Amounts, Number of Prizes and Odds

Prize Amount	Approximate Odds 1 in	No. of Winners in Game	No. of Tickets in Game 13,000,000
FREE TICKET	11.24	1,157,000	
€4	8.55	1,521,000	
€5	18.52	702,000	
€8	125.00	104,000	
€10	166.67	78,000	
€25	100.00	130,000	
€40	1,666.67	7,800	
€50	3,333.33	3,900	
€80	9,615.38	1,352	
€100	16,666.67	780	
€250	50,000.00	260	
€1,000	250,000.00	52	
€10,000	1,000,000.00	13	

The figures above are based on a complete sale of all Tickets in the game.

14. Termination of Game

The Company will announce a termination date for the game, after which no further Tickets may be sold. Such announcement or announcements may be disseminated through media used to advertise or promote the game or through other normal communications media.