

Online Bingo Products

General Terms of Participation Valid from 12 April 2023

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A. GENERAL PROVISIONS

Art. 1 Organization

- 1.1 The issue and operation of post-drawn online Bingo lottery products (hereinafter: "Online Bingo Products") are governed by the Federal Act on Gambling of 29 September 2017, the Implementing Ordinance of 7 November 2018 to this Act, and the corresponding intercantonal and cantonal lottery regulations.
- 1.2 Swisslos, a cooperative domiciled in Basel, offers Online Bingo Products in the territory of German-speaking Switzerland, Ticino and the Principality of Liechtenstein (collectively the "Swisslos Contract Territory") in accordance with these General Terms of Participation for Online Bingo Products.
- 1.3 Participation in Online Bingo Products (and their supplementary games) in accordance with these General Terms of Participation for Online Bingo Products takes place on the Internet Gaming Platform (ISP) provided by Swisslos at www.swisslos.ch.
- 1.4 Swisslos issues these General Terms of Participation as well as the "Terms for Online Participation", which provide detailed governance of participation in draws of Online Bingo Products via the Internet, and reserves the right to change them. Swisslos likewise issues the Game Rules applicable to individual Online Bingo Products as well as the prize structure.

B. NATURE OF ONLINE BINGO PRODUCTS AND THEIR SUPPLEMENTARY GAMES

Art. 2 Nature of Online Bingo Products

- 2.1 In the Online Bingo Products offered by Swisslos, multiple players take part simultaneously in a draw and play against each other, using previously purchased Bingo cards (Art. 8.1), for a percentage of the stakes placed. A Bingo card consists of one to six grids (Art. 9-10).
- 2.2 The aim of an online Bingo game is to reach a previously defined winning pattern within a grid on the purchased Bingo card using the sequentially drawn numbers and in accordance with the predefined rules (see Arts. 3, 16 and 17). The winning patterns vary according to the Online Bingo Product and are defined in the respective Game Rules.

Art. 3 Game variants

- 3.1 Swisslos may offer Online Bingo Products in the following four forms:
 - 30-number Bingo, which is played with numbers from 1 to 30.
 - 75-number Bingo, which is played with numbers from 1 to 75.
 - 80-number Bingo, which is played with numbers from 1 to 80.
 - 90-number Bingo, which is played with numbers from 1 to 90.

Art. 4 Draw variants

- 4.1 Swisslos may offer Online Bingo Products using the following two types of draw:
- Variable quantity of numbers sequential display of draw results until at least one player is a winner in prize category 2 in accordance with the Game Rules.

 Fixed quantity of numbers – sequential display of draw results until the defined quantity of numbers to be drawn has been reached in accordance with the Game Rules.

Art. 5 Bingo rooms

- 5.1 The individual Online Bingo Products are offered in Bingo rooms. Playing times (acceptance times and draws) of the individual Online Bingo Products vary; details of this will be shown to players.
- 5.2 In each open Bingo room, information is continuously updated with regard to the stakes required and the prizes available.

Art. 6 Supplementary games

Swisslos reserves the right to offer supplementary games for individual Online Bingo Products.

C. PARTICIPATION

Art. 7 General remarks

The player takes part in Online Bingo Products using play slips (documents with data carrier function) issued by Swisslos.

Art. 8 Play slips

- 8.1 A play slip comprises one or more Bingo cards. The Bingo cards to be purchased can be selected on the play slip. The purchase of the selected Bingo cards with their corresponding validity periods entitles the purchaser to participate in one or more draw(s) of the corresponding Online Bingo Product.
- 8.2 During participation, play requests receive unique alphanumeric codes for identification.
- 8.3 The Bingo cards are generated electronically and made available to the players. Before participating, a player may have new Bingo cards issued with different random numbers. Depending on the respective Online Bingo Product, the player may also state a defined quantity of numbers that must appear on the Bingo cards in any case.
- 8.4 With specific Online Bingo Products, numbers in certain positions on a grid can be replaced with free fields which are classified from the outset as drawn numbers.

Art. 9 Classic Bingo

- 9.1 In Classic Bingo, one Bingo card always covers exactly one grid.
- 9.2 A grid for 30-number Bingo consists of a number grid with 3 rows and 3 columns for a total of 9 number fields. The possible numerical ranges derived from the numbers 1 to 30 are distributed across the three columns of the number grid as follows:

Column 1: Numbers from 1 to 10

Column 2: Numbers from 11 to 20

Column 3: Numbers from 21 to 30

The selection and arrangement of the numbers within a column is random.

9.3 A grid for 75-number Bingo consists of a number grid with 5 rows and 5 columns for a total of 25 number fields. The possible numerical ranges derived from the numbers 1 to 75 are distributed across the five columns of the number grid as follows:

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Column 1: Numbers from 1 to 15
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Column 2: Numbers from 16 to 30

Column 3: Numbers from 31 to 45

Column 4: Numbers from 46 to 60

Column 5: Numbers from 61 to 75

The selection and arrangement of the numbers within a column is random.

9.4 A grid for 80-number Bingo consists of a number grid with 4 rows and 4 columns for a total of 16 fields. The possible numerical ranges derived from the numbers 1 to 80 are distributed across the four columns of the number grid as follows:

Column 1: Numbers from 1 to 20

Column 2: Numbers from 21 to 40

Column 3: Numbers from 41 to 60

Column 4: Numbers from 61 to 80

The selection and arrangement of the numbers within a column is random.

9.5 A grid for 90-number Bingo consists of a number grid with 3 rows and 9 columns for a total of 27 fields. However, only five of the nine number fields in each row contain a number. The empty fields do not play a role in determining winnings. The possible numerical ranges derived from the numbers 1 to 90 are distributed across the nine columns of the number grid as follows:

Column 1: Numbers from 1 to 9

Column 2: Numbers from 10 to 19

Column 3: Numbers from 20 to 29

Column 4: Numbers from 30 to 39

Column 5: Numbers from 40 to 49

Column 6: Numbers from 50 to 59

Column 7: Numbers from 60 to 69

Column 8: Numbers from 70 to 79

Column 9: Numbers from 80 to 90

The selection and arrangement of the numbers within a column is random; however, the numbers are in ascending order, with the smallest at the top of the column and the largest at the bottom.

9.6 A number can only be present once on a Bingo card.

Art. 10 Variant Bingo

- 10.1 In 75-number Variant Bingo, a Bingo card comprises 3 grids, with all the numbers from 1 to 75 distributed across these 3 grids.
- 10.2 In 80-number Variant Bingo, a Bingo card comprises 5 grids, with all the numbers from 1 to 80 distributed across these 5 grids.
- 10.3 In 90-number Variant Bingo, a Bingo card comprises 6 grids, with all the numbers from 1 to 90 distributed across these 6 grids.

Art. 11 Conclusion of a contract

Participation in Online Bingo Products in accordance with these General Terms of Participation is open to persons who conclude a corresponding Gaming Contract with Swisslos. With the conclusion of a Gaming Contract with Swisslos, the player unreservedly accepts these General Terms of Participation for Online Bingo Products, the associated Game Rules of the respective Online Bingo Product, including any addendums, and the "Terms for Online Participation".

Art. 12 Stake

- 12.1 The stake varies according to the Online Bingo Product being played and is described in the respective Game Rules. Players must pay for the stake when purchasing the Bingo card(s).
- 12.2 Players of Classic Bingo may purchase a maximum of 24 Bingo cards per draw, and with Variant Bingo a maximum of 12 Bingo cards per draw.
- 12.3 It is never possible for players to cancel their participation in Online Bingo Products.

Art. 13 Deadline

The time remaining until the next draw is shown on the sales channel (Internet Gaming Platform). As soon as the closing time for a draw has been exceeded, stakes placed are entered in the next draw.

D. DRAW

Art. 14 Draw

- 14.1 A minimum number of players as defined in the respective Game Rules must take part in order for a draw to be carried out. If a draw cannot take place because there are not enough players, the stakes for that draw will be refunded to players.
- 14.2 The sequential draw of the numbers in an Online Bingo Product will be carried out immediately after the closing time for the draw. Following the draw, the sequential

draw of the numbers will be shown to players electronically and the results of their participation will be tracked continually.

Not all the drawn numbers may be needed in order to determine the winners in the respective prize categories.

14.3 Draws will be carried out electronically, with the order of the numbers determined by a certified random generator.

E. WINNINGS

Art. 15 Entitlement to a prize – general

Players can mark the numbers that have been drawn on their Bingo cards themselves (manual marking) or have them marked automatically by the Bingo system. Even if players mark the numbers themselves, the Bingo system recognizes the winners — independently of whether the player has marked all the numbers correctly or not.

- Art. 16 Entitlement to a prize draw variant «variable quantity of numbers»
- 16.1 The Bingo card that can be covered first with drawn numbers in the winning pattern within a grid as defined in the corresponding Game Rules wins, in the corresponding category, the defined share of the Bingo pot (a percentage share of all the stakes in that draw) according to the Game Rules valid for that Online Bingo Product.

If a «1 to Bingo» is specified in the Game Rules for a particular Online Bingo Product, at the point in time when the prescribed winning pattern is completed by another card, the Bingo card which is missing precisely one number to cover the prescribed winning pattern within a grid is entitled to win the share of the Bingo pot as defined in the corresponding category in accordance with the Game Rules for the Online Bingo Product in question. A Bingo card can win once only, even if it is missing just one number in several grids at the same time.

If several Bingo cards achieve the corresponding winning pattern after the same quantity of drawn numbers, the winnings in this prize category will be shared equally. Within a draw, a single Bingo card can reach several winning patterns first or win in several prize categories.

16.2 If a jackpot is planned in the Game Rules for a specific Online Bingo Product (Art. 19), the Bingo card which is the first to cover the winning pattern within a grid within the quantity of drawn numbers prescribed by the Games Rules is entitled to win the entire jackpot or, if applicable, a predefined percentage share of the jackpot as stated in the corresponding Game Rules.

If there are multiple winners of a jackpot or of a predefined percentage share of a jackpot, the prize is shared equally among all winners.

- 16.3 If the corresponding conditions are met, a Bingo card may entitle the player to winnings from the Bingo pot as well as the jackpot.
- Art. 17 Entitlement to a prize draw variant «fixed quantity of numbers»
- 17.1 All Bingo cards which, at the end of the draw, have covered at least one of the winning patterns within a grid as specified in the Game Rules are winners in the

corresponding prize category, with prize category 1 the highest prize category, in accordance with the Game Rules valid for the respective Online Bingo Product. Classification in a higher prize category excludes classification in a lower prize category with the same Bingo card.

- 17.2 If, within a prize category, only one winning Bingo card is identified, the entire sum of the winnings (percentage share of all stakes played in this draw) for this prize category is applied to this Bingo card.
- 17.3 If, within a prize category, several winning Bingo cards are identified, the sum of the winnings (percentage share of all stakes played in this draw) for this prize category is divided up evenly between these Bingo cards.
- 17.4 If a jackpot is planned in the Game Rules for a specific Online Bingo Product (Art. 19), the Bingo card which is a winner in prize category 1 at the end of the draw is entitled to win the entire jackpot.
- Art. 18 Determination and distribution of a prize general
- 18.1 At least 50% of the total amount of the stakes of an Online Bingo Product are allocated to the Bingo pot and, as applicable, to the jackpot in accordance with the respective Game Rules, and paid out as prize(s). A Bingo pot can be subdivided into multiple prize categories.
- 18.2 In accordance with common commercial practice, all prizes are rounded to the nearest 5 cents.
- Art. 19 Determination and distribution jackpot
- 19.1 The Game Rules for the individual Online Bingo Products may provide for a jackpot. In this case, a share of the stakes is allocated to the jackpot in accordance with the Game Rules.
- 19.2 A jackpot can be defined using an expected starting jackpot or a maximum amount. A starting jackpot can only be announced if the corresponding booster fund contains sufficient funds to cover the required amount. If this is not the case, the starting jackpot announced will be reduced to the amount in the corresponding booster fund.
- 19.3 A jackpot is made up of a starting jackpot (if applicable) accumulated through the booster fund and the shares of the stakes from the current draw as well as earlier draws. The jackpot increases until a player fulfils the conditions for winning the jackpot in a draw or the maximum amount has been reached (Art. 19.5).
- 19.4 If no player succeeds in fulfilling the conditions for winning the jackpot as specified in the respective Game Rules, the amount currently contained in the jackpot is transferred to the jackpot for the next draw (jackpot system).
- 19.5 If a player fulfils the conditions for winning the jackpot as specified in the respective Game Rules, this player wins the predefined percentage share of the jackpot that is laid down in the respective Game Rules. If not all the funds in the jackpot are required to pay out a prize, the difference will be transferred to the next draw (jackpot system).
- 19.6 If the amount accumulated in the respective jackpot exceeds the maximum prize as set out in the respective Game Rules, the excess is transferred to the Bingo pot for

the same draw. It is, however, not essential that a maximum prize be defined for an Online Bingo Product (Art. 19.2).

- 19.7 As defined in the relevant Game Rules for the Online Bingo Product, a share of the stakes played is added to the booster fund. The funds added to the booster fund serve to feed the advertised starting jackpot (potentially drawn from the booster fund).
- 19.8 The booster fund can only be supplemented if the level of the booster fund of an Online Bingo Product is lower than ten times the expected starting jackpot before sales for the draw start. When an Online Bingo Product is permanently discontinued, the respective booster fund is forfeited following the final draw of the Online Bingo Product and is used for the charitable purpose supported by Swisslos.
- 19.9 If an Online Bingo Product is permanently discontinued, that part of the prize payout or the jackpot destined for prize category 1 is allocated to the next prize category down in the same Bingo draw which is paid out in any case if the first prize category is not reached.

The same procedure can be provided for if an Online Bingo Product is suspended only temporarily.

19.10 If an Online Bingo Product is continued in a modified but comparable way, any amount in the jackpot or booster fund can be transferred to the successor game. A game is deemed to have been continued in a comparable way if the main characteristics of the game are not modified or only slightly modified.

F. NOTIFICATION OF DRAW RESULT

Art. 20 Notification of draw result

Official notification of the draw result takes place exclusively via the Internet Gaming Platform.

G. PUBLICATION OF ESTIMATED TOP-RANKING PRIZE PAYOUT (JACKPOT)

Art. 21 Publication of estimated top-ranking prize payout (jackpot)

Once the draw results have been announced publicly, Swisslos publishes the estimated top-ranking prize payout for the following draw via the electronic information channels (ISP, internet). The estimated top-ranking prize payout is referred to as the "jackpot" and is non-binding. No warranty is given for the information provided. Liability as regards incorrect publication of the jackpot is excluded. Articles 18 and 19 above herein are decisive with regard to determination of prizes.

H. OBJECTIONS

Art. 22 Objections

Solely the data stored by Swisslos in compliance with the regulatory requirements are relevant for the assessment of entitlement to a prize in accordance with these General Terms of Participation for Online Bingo Products.

I. PUBLICATIONS

Art. 23 Publications

All information relevant to the operation of individual Online Bingo Product draws (in particular the time remaining until the next draw) is published via the sales channel, the Internet Gaming Platform.

J. FINAL PROVISIONS

Art. 24 Validity

- 24.1 These General Terms of Participation and the Game Rules of the individual Online Bingo Products exclusively govern participation in the various Online Bingo Products and any of their supplementary games within the Swisslos Contract Territory. They enter into force on 12 April 2023. Swisslos reserves the right to amend these General Terms of Participation for Online Bingo Products and their Game Rules.
- 24.2 Where the French, Italian or English version of these General Terms of Participation or the Game Rules deviates from the German version, the German version alone is binding.
- 24.3 The General Terms of Participation for Online Bingo Products as well as the rules applicable to the individual Online Bingo Products can be obtained from Swisslos, P.O. Box, 4002 Basel or via the official website www.swisslos.ch.