



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

INTERPRETATION

1. In these rules and regulations,
 - (a) "annuity" means a sum of money payable yearly or at other regular intervals;
 - (b) "claimant" means a person making a claim for the payment of a prize;
 - (c) "computer system" means the central computer system of the Corporation or the relevant Regional Marketing Organization for the region where a ticket has been issued by a computer terminal, as the case may be;
 - (d) "computer terminal" means a ticket issuing, a ticket displaying or a ticket validating device or software program interconnected with a computer system and authorized by a Regional Marketing Organization to be used in the operation of a lottery;
 - (e) "control number" means the number printed or encoded on a ticket to assist in determining the validity of the ticket and the authenticity of the information or other markings imprinted thereon as well as other relevant data;
 - (f) "Corporation" means the Interprovincial Lottery Corporation;
 - (g) "distributor" means a person authorized by the Corporation or Regional Marketing Organization to distribute or sell tickets to retailers;
 - (h) "Force Majeure Event" means any event whatsoever beyond the Corporation or a Regional Marketing Organization's reasonable control including, without limitation: an act of God (including environmental or natural disasters); an outbreak of hostilities, riot, civil disturbance, act of war or terrorism; explosion; theft; malicious damage; power failures; obstruction, loss of, limited or delayed availability of any financial institution, network, broadcast or telecommunications service; cessation, failure, interference or interruption of operation of any computer system, computer terminal, or any part thereof, including, without limitation, due to a system or technical issue, cybersecurity incident, or for maintenance, repair, upgrade, modification or replacement, or to address errors; strikes, lock-outs, or industrial action of any kind; legislative or regulatory change or government order or action; epidemics or pandemics; or other calamity;
 - (i) "holder" means an individual having possession of a ticket;
 - (j) "individual" means a natural person;
 - (k) "lottery" means a lottery scheme within the meaning of the Criminal Code conducted and managed by the governments of the provinces through the Corporation and Regional Marketing Organizations;
 - (l) "money prize" means a sum of money payable to the holder of a winning ticket;
 - (m) "person" includes a corporation and any other legal entity;
 - (n) "play element" means one or more numbers, one or more letters, one or more symbols, one or more images or any combination thereof;
 - (o) "prize" means a money prize or any other property or benefit to which the holder of a winning ticket is entitled;



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

- (p) "Regional Dispute Resolution Process" means a procedure specifically for resolving disputes in relation to a lottery and/or the payment of prizes thereunder adopted by, or applicable to, the Regional Marketing Organization of the jurisdiction in which the relevant ticket was issued;
- (q) "Regional Marketing Organization" means for British Columbia, British Columbia Lottery Corporation; for Alberta, Manitoba, Saskatchewan, the Yukon, the Northwest Territories, and Nunavut, Western Canada Lottery Corporation; for Ontario, Ontario Lottery and Gaming Corporation; for Québec, Loto-Québec; for New Brunswick, Newfoundland and Labrador, Nova Scotia and Prince Edward Island, Atlantic Lottery Corporation Inc.;
- (r) "Related Parties" means:
 - (i) retailers of the jurisdiction in which the relevant ticket was issued, and
 - (ii) such other persons as may be designated as such by the Regional Marketing Organization of that jurisdiction;
- (s) "retailer" means a person authorized by the Corporation or Regional Marketing Organization to sell tickets to the public;
- (t) "selection" means a play element or play elements chosen by an individual participating in a lottery or by computer on behalf of such individual, or through a combination of both, and entitling such individual to participate in a lottery;
- (u) "ticket" means a ticket, certificate, or other instrument issued under a lottery and authorized for sale by the Corporation or by a Regional Marketing Organization on behalf of the Corporation;
- (v) "valid ticket" means a ticket which is not void;
- (w) "winning ticket" means a valid ticket which bears one or more play elements or one or more selections entitling its holder to a prize according to the conditions established by the Corporation.

ADVERTISING

2. No person shall advertise or use the name, trademarks, official marks and logos of the Corporation or any other characteristic used to identify a lottery without the written authorization of the Corporation or a Regional Marketing Organization.

SALE OF TICKETS

3. Tickets may be sold to the public by a Regional Marketing Organization throughout its region, or by a retailer within the place or area where such retailer is authorized.

4. Except as authorized by the Corporation or a Regional Marketing Organization, no ticket may be sold to the public at a price other than that shown thereon.

5. Each Regional Marketing Organization may establish discounts or commissions with respect to the sale of tickets to distributors and retailers within its region.



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

6. The Corporation and each Regional Marketing Organization may, at any time and at their discretion, refuse to issue tickets bearing any selection, or limit the number of selections that may be made by or the number of tickets that may be sold to any individual(s) or through any retailer.

7. Each Regional Marketing Organization may, upon appropriate payment and satisfactory evidence of residence, accept and record on its computer system ticket orders received from residents of its region through the Internet or by any mode of subscription. Each such resident is deemed to hold a valid ticket bearing the data pertaining to each ticket so ordered with the corresponding selection recorded on such computer system. If such ticket is a winning ticket, such resident is deemed to produce a written claim and such ticket to such Regional Marketing Organization within twenty-four (24) hours following the relevant draw.

DRAW

8. A draw in a lottery may be made by any method established by the Corporation and may be held at such time and place as the Corporation determines.

9. In any circumstance where the integrity or normal operation of a lottery could be compromised, the Corporation may at any time (i) reschedule or postpone draw times; (ii) cancel a lottery or draw or withdraw a region from a lottery or draw; and/or (iii) issue instructions that it deems necessary to ensure the integrity or normal operation of a lottery or draw.

Tickets issued under a lottery or for a draw which is cancelled and tickets issued in the region where the Corporation has withdrawn that region from a lottery or draw are automatically cancelled and no amount paid for such tickets shall be allocated to the funding of prizes for such lottery or draw.

VOID TICKETS

10. Any ticket

- (a) other than a ticket awarded as a prize, for which payment has not been received prior to the date on which it would have, but for such nonpayment, become a winning ticket,
- (b) which is unissued, altered, counterfeited, forged or produced in error, or which is in any material manner illegible, mutilated, defective, misprinted or otherwise incomplete, or if it fails any of the Corporation's validation tests,
- (c) which is issued and i) which has been cancelled by the retailer, or ii) for which the entries in a computer system have not been recorded or have been lost, altered or compromised as a result of a computer failure, cybersecurity incident or otherwise,
- (d) which is issued and has been cancelled pursuant to Section 9, or
- (e) which bears a spot bearing the words "void if removed" when such spot has, in fact, been removed or exposed in a manner such that any portion of the number concealed under such spot has been exposed,

is void and shall not in any case entitle its holder to a prize or, except as contemplated under Section 11, to a refund or any substitute.



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

11. A holder of a void ticket is entitled, at the option of the Corporation or the relevant Regional Marketing Organization, to a refund of the amount paid for the ticket or a substitute which is equivalent to the amount paid for the ticket, only where:

- (a) the void ticket was a ticket duly issued and not subsequently cancelled at the request of the holder; and
- (b) the ticket is void because of actions of the Corporation or the Regional Marketing Organization.

In the event that refunding the amount paid for the ticket or offering a substitute is not possible or is otherwise unduly burdensome, or in the event that a refund or its substitute is not claimed within the time period set out by the Corporation or the Regional Marketing Organization, then the Corporation or the Regional Marketing Organization may redistribute such amount or its substitute at its discretion, including but not limited to, by allocating such amount to the funding of future prizes or promotions.

12. Subject to the provisions of Section 10 hereof, if any ticket issued by a computer terminal bears entries that differ from the entries which are recorded in the computer system of the relevant Regional Marketing Organization under the control number appearing on such ticket, then such ticket shall not be void, but shall conclusively be deemed to bear the entries which are so recorded in the computer system.

PAYMENT OF PRIZES

13. The Corporation and the Regional Marketing Organization has no obligation to pay or deliver a prize unless the holder of a winning ticket:

- (a) either:
 - (i) satisfies the Corporation or the Regional Marketing Organization, as applicable, that he or she is an individual who is lawfully entitled to possession of the winning ticket; or
 - (ii) where the Corporation or the Regional Marketing Organization, as applicable, is not satisfied under clause (i), is finally determined to be lawfully entitled to possession of the winning ticket pursuant to the Regional Dispute Resolution Process or, if no Regional Dispute Resolution Process is applicable to the Regional Marketing Organization, if a court of competent jurisdiction has issued a final judgment in an action to which the Corporation or a Regional Marketing Organization is a party finding the holder to be lawfully entitled to possession of the winning ticket;
- (b) when requested, provides to the Corporation or the Regional Marketing Organization all consents in writing in the form required, granting to them (without any claim for broadcasting, printing, royalty or other rights or compensation) the right to publish the name, address, place of residence and a recent photograph reflecting a true current appearance:
 - (i) of the holder; and
 - (ii) if the holder is not the original purchaser of the winning ticket or if there is more than one holder of a winning ticket, of each purchaser, previous and current holder of the winning ticket;
- (c) if requested by the Corporation or any Regional Marketing Organization, gives:
 - (i) satisfactory evidence of identification;
 - (ii) any information requested by the Corporation or the Regional Marketing Organization related to the ticket including but not limited to, the purchase,



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

- acquisition and validation of the ticket, required for the Corporation or the Regional Marketing Organization to process prize claims under this Section;
- (iii) a valid release of any further claims relating to the winning ticket; and
 - (iv) an undertaking to indemnify and save the Corporation and such Regional Marketing Organization harmless from any further claims made by either such holder or by any other person regarding such prize; and
- (d) has complied with any conditions or obligations applicable to prize claims by Related Parties that have been adopted by the Corporation or the Regional Marketing Organization of the jurisdiction where the ticket was issued.

14. Except for money prizes, the Corporation may, at its sole discretion, substitute for any prize i) the cash equivalent to the Corporation's cost of such prize or ii) a prize of an equivalent cost to the Corporation. No representation or warranty as to the fitness and serviceability of any merchandise or service prize is given or to be implied.

ANNUITY PRIZES

15. Where a money prize is payable in the form of an annuity, the following additional provisions apply:

(i) Definitions

- (a) "annuity payments" means the periodic payments made by the third party provider to the winner of an annuity prize who does not select the single lump sum cash payment option in accordance with Section ii hereof;
- (b) "annuity prize" means a prize consisting of the issuance of an annuity (for a minimum period determined by the Corporation at its sole discretion) by a third party provider selected by the Corporation providing for annuity payments in accordance with the prize structure established by the Corporation for each game;
- (c) "third party provider" means a party or parties with whom the Corporation has entered into a contract to provide annuity payments to the winner of an annuity prize;
- (d) "winner" means the holder of a winning ticket who has satisfied the requirements of Section 13 hereof.

(ii) Payment Options

Subject to Section iii hereof, the winner of an annuity prize shall have the option to receive a single lump sum cash payment in lieu of annuity payments. The single lump sum cash payment will be a fixed amount, as determined by the Corporation in its sole discretion, in accordance with the prize structure of each game, and will extinguish the winner's entitlement to the annuity prize and all annuity payments. The prize option chosen by the winner shall be final and binding upon the winner and, if the winner fails to select one of these options (or fails to provide to the Corporation or to the third party provider, the information requested to process the annuity payments) within the time period specified by the Corporation or by the third party provider for doing so, the winner will be deemed to have selected the single lump sum cash payment option.

The Corporation will use reasonable efforts to obtain from a third party provider an annuity providing for the payment of the annuity payments. The Corporation will not be liable for any acts or omissions of such third party provider including, without limitation, total or partial non-payment. It shall be a condition of the selection of the



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

annuity prize option that the winner of an annuity prize release and discharge the Corporation and the Regional Marketing Organization for the region where the ticket was issued from any claim, loss, expense or other liability arising from the annuity prize and the associated annuity payments, including, without limitation, total or partial non-payment by the third party provider. If the winner refuses or fails to provide the said release and discharge within the time period specified by the Corporation for doing so, the winner will be deemed to have selected the single lump sum cash payment option.

(iii) Single Lump Sum Cash Payment

The Corporation shall award the single lump sum cash payment (or equivalent, as determined by the Corporation) in lieu of the annuity prize in the event that:

- (a) the Corporation or the Regional Marketing Organization for the region where the ticket was issued is prohibited by law from paying an annuity prize to a winner; or
- (b) the winner has not attained the age of majority; or
- (c) the winner of an annuity prize resides outside any of the Provinces or Territories of Canada; or
- (d) there is more than one winner of an annuity prize or a winning ticket is shared by more than one person; or
- (e) the Corporation is unable to obtain an annuity from an annuity provider on terms and conditions it deems reasonable; or
- (f) in the opinion of the Corporation, the awarding of the annuity prize is impractical for either the Corporation or the winner of an annuity prize or for any other reason deemed justified by the Corporation at its sole discretion.

(iv) Payment and Assignment of Annuity Payments

The payment of annuity payments and any assignment thereof shall be governed by the terms and conditions of the annuity contract with the third party provider of the annuity. Subject to the above, neither an annuity prize (or any portion thereof), nor any entitlement or payment relating to an annuity prize, may be assigned, transferred, sold, loaned, leased, rented, pledged, mortgaged or hypothecated without the prior written consent of the Corporation.

(v) Tax Considerations

Neither the Corporation nor the third party provider make any representations regarding the tax liability of a winner as a direct or indirect result of the annuity payments nor will they provide, or accept any responsibility for providing, financial or tax advice to a winner.

The winner who selects to receive annuity payments shall be solely responsible for the payment of all Federal, Provincial and Territorial income taxes payable as a direct or indirect result of such annuity payments. However, the annuity contract between the Corporation and the third party provider will stipulate that the third party provider will calculate the gross amount of each of the annuity payments based on the highest marginal Federal (Canada) and Provincial or Territorial income tax rate in the Province or Territory in which the winner resides at the time the annuity prize is claimed (applicable to individuals according to the legislation then in force), to provide to the winner a net amount after payment of such Federal and Provincial or Territorial income tax approximately equivalent to the amount of the annuity prize offered for the game as at the date the annuity prize is claimed. No adjustment shall be made for any future change in the applicable Federal, Provincial or Territorial income tax rates or if the winner moves to a different Province, Territory or country.



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

The Corporation shall have no obligation to deliver an annuity prize or a single lump sum cash payment in lieu of annuity payments to a winner unless the winner releases and discharges the Corporation and the Regional Marketing Organization for the region where the ticket was issued from any claim, loss, expense or other liability arising from the annuity prize and the associated annuity payments, the single lump sum cash payment in lieu of annuity payments or the financial consequences, matters or issues affecting the winner in relation to the selection, non-selection or payment of the annuity prize and the associated annuity payments or the single cash payment in lieu of annuity payments.

CLAIMS

16. Neither the Corporation nor the Regional Marketing Organization has any obligation to pay or deliver a prize on a winning ticket, unless the claimant first:

- (a) delivers a written claim and the original winning ticket to the Corporation or the Regional Marketing Organization prior to the expiry of one year commencing on the date of the draw or within the time limit otherwise specified on the ticket, whichever is the earliest. If the expiry date falls on a day that is not a business day, then the following business day shall be deemed to be the expiry date;
- (b) provides to the Corporation or the Regional Marketing Organization such information and documentation as the Corporation or the applicable Regional Marketing Organization requests in order to permit them to investigate and determine whether the conditions set out in Section 13 are satisfied; and
- (c) with respect to a prize equal to or exceeding an amount determined for that purpose by the relevant Regional Marketing Organization, attends in person at the prize payment office of that Regional Marketing Organization to collect such prize prior to the expiry date.

16.1 Notwithstanding the requirement pursuant to Section 16(a) that a claimant deliver the original winning ticket in order to claim a prize, a Regional Marketing Organization may, at its sole discretion and in accordance with the conditions it has established, accept the delivery of a suitable electronic version or digital copy of that ticket in satisfaction of this requirement.

17. If there is a dispute with regard to a prize, and the relevant Regional Marketing Organization is subject to a Regional Dispute Resolution Process, the dispute shall be resolved exclusively in accordance with such Regional Dispute Resolution Process. In the event of any dispute with regard to a money prize, the Corporation or the Regional Marketing Organization, may at their option, if they are permitted to do so by applicable law, pay the money into a court of competent jurisdiction or as directed by the court and, in the case of any other prize, deliver the prize or evidence of entitlement thereof to the court pending determination of the matter by the court.

18. An individual who makes a claim for a prize is conclusively deemed to represent and warrant to the Corporation and the Regional Marketing Organizations that he/she is the individual lawfully entitled to receive such prize, and such representation and warranty shall survive the awarding of the prize.



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

GENERAL

19. To the maximum extent permitted by applicable law, retailers and distributors shall not be in breach of their obligations, and shall not incur any liability toward anyone for any losses or damages of any nature whatsoever, in case of a Force Majeure Event.

IN ALL OTHER CASES, WHETHER THE LIABILITY IS CONTRACTUAL OR EXTRA-CONTRACTUAL, IN TORT OR DELICT, OR OTHERWISE, INCLUDING WITHOUT LIMITATION NEGLIGENCE ON THEIR PART OR THAT OF THEIR EMPLOYEES, THE LIABILITY OF RETAILERS AND DISTRIBUTORS, AS WELL AS THAT OF THEIR SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS IS LIMITED TO THE AMOUNT PAID FOR THE TICKET.

20. To the maximum extent permitted by applicable law, the Corporation and Regional Marketing Organizations shall not be in breach of their obligations (including, for greater certainty, the conduct, management, or operation of the lotteries, or payment of prizes), and shall not incur any liability toward anyone for any losses or damages of any nature whatsoever, in case of a Force Majeure Event.

IN ALL OTHER CASES, WHETHER THE LIABILITY IS CONTRACTUAL OR EXTRA-CONTRACTUAL, IN TORT OR DELICT, OR OTHERWISE, INCLUDING WITHOUT LIMITATION NEGLIGENCE ON THEIR PART OR THAT OF THEIR EMPLOYEES, THE LIABILITY OF THE CORPORATION AND REGIONAL MARKETING ORGANIZATIONS, AS WELL AS THAT OF THEIR SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS, IS LIMITED, IF THE CLAIM IS BASED ON A VALID WINNING TICKET, TO THE COST TO THE CORPORATION OF THE PRIZE WON WITH SUCH TICKET. IF THE CLAIM IS NOT BASED ON A VALID WINNING TICKET, THE LIABILITY OF THE CORPORATION AND REGIONAL MARKETING ORGANIZATIONS, AS WELL AS THAT OF THEIR SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS, IS LIMITED TO THE AMOUNT PAID FOR THE TICKET.

IN ADDITION, UNDER NO CIRCUMSTANCES WILL THE CORPORATION OR THE REGIONAL MARKETING ORGANIZATIONS BE LIABLE TO ANYONE, WHETHER CONTRACTUAL OR EXTRA-CONTRACTUAL, IN TORT OR DELICT, OR OTHERWISE, INCLUDING WITHOUT LIMITATION NEGLIGENCE ON THEIR PART OR THAT OF THEIR EMPLOYEES, FOR:

- (a) PUNITIVE, EXEMPLARY OR AGGRAVATED DAMAGES;
- (b) LOSS OF PROFITS, LOSS OF CHANCE, LOSS OF USE, LOSS OF PRODUCTION, LOSS OF BUSINESS OR LOSS OF BUSINESS OPPORTUNITY, INCLUDING (BUT NOT LIMITED TO) LOSS OF DATA, PROFITS, REVENUE, GOODWILL, REPUTATION OR BUSINESS INTERRUPTION;
- (c) ANY CONSEQUENTIAL, INCIDENTAL OR INDIRECT LOSS OR DAMAGE OF ANY NATURE SUFFERED OR ALLEGEDLY SUFFERED; OR
- (d) ANY LOSS OR DAMAGE NOT REASONABLY FORESEEABLE BY THE CORPORATION AND REGIONAL MARKETING ORGANIZATIONS.

21. These rules and regulations apply to all lotteries and all tickets issued under lotteries conducted and managed under the authority of the Corporation. The rules and regulations, the conditions and explanations appearing on tickets and such other conditions as are established by the Corporation or by a Regional Marketing Organization, including, without restricting the generality of the foregoing, the conditions appearing on selection forms and prize structure statements, constitute the contractual rights and obligations with respect to lotteries. In the event of any discrepancy or inconsistency between these rules and regulations and the conditions and explanations appearing on a ticket or such other conditions as are established by the Corporation or by a Regional Marketing Organization, these rules and regulations shall prevail.



INTERPROVINCIAL LOTTERY CORPORATION

Rules and Regulations Respecting Lotteries and Lottery Tickets

22. The Corporation may from time to time amend these rules and regulations.
23. Where the context so requires, in these rules and regulations, the neuter gender shall include the feminine or masculine gender and vice versa and the singular shall include the plural and vice versa.
24. In the event any provision of these rules and regulations, of the conditions and explanations appearing on a ticket or of such other conditions as are established by the Corporation or by a Regional Marketing Organization are determined by a court of competent jurisdiction to be void or unenforceable, such determination shall solely affect such provision and shall not, in itself, render void or unenforceable the remaining provisions thereof.
25. These rules and regulations are subject to, and governed by, the laws of the jurisdiction in which the relevant ticket was issued.

Interprovincial Lottery Corporation

Adopted on this January 26, 2024