



1. RULES AND REGULATIONS

Instant Ticket games are governed by the Rules and Regulations Respecting Lotteries and Gaming of the British Columbia Lottery Corporation (“**BCLC**”) which include limitations of liability and are available from BCLC upon request.

2. ISSUANCE OF TICKETS

Instant Ticket games, issued by BCLC, are subject to various themes, modes of play, expiry dates, winning selections, prizes and number of play areas. To participate, a person pays the authorized retailer or BCLC, where applicable, the amount printed on the selected Instant Ticket. Each Instant Ticket shows a product code, book number, game name, play instructions/directions, prize legends/symbols, prize amount(s), price, play area(s), control number and/or other relevant information. The number of tickets that may be issued and/or distributed by BCLC for each Instant Ticket game is unlimited and within the sole and absolute discretion of BCLC.

3. RESULTS

The play area(s) on an Instant Ticket is covered. When removed, it reveals prize symbols and/or prize amounts that if matched as indicated by the instructions on the ticket, results in a prize(s) winner.

4. WINNING SELECTIONS

The Winning Selections under the covering of the play area(s) must exactly correspond to the playing instructions/directions for Winning Selections on each individual Instant Ticket and must exactly and completely match the prize amounts, prize legends and/or prize symbols required to be matched on each individual Instant Ticket.

5. WINNING TICKETS

Any valid ticket bearing Winning Selections is a Winning Ticket and, subject to any limitations set forth herein, entitles its holder(s) to claim, for each Winning Selection, a prize(s) corresponding to the control number, the prize legend, prize symbol(s) or prize amount listed on the Instant Ticket. If any Instant Ticket bears entries that differ from the entries which are recorded in the computer system under the control number identifying 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.

6. PRIZES

The prizes available to be won vary for each Instant Ticket game. BCLC in its sole and absolute discretion determines the prize structure, including annuity prizes, of each particular Instant Ticket game. Prize categories on individual Instant Ticket games are available from BCLC upon request. BCLC reserves the right to substitute an annuity prize,



a vehicle prize, a trip prize, a merchandize prize, a chance prize or an experiential prize with one of equal or greater value or offer a cash alternative prize in lieu of an annuity prize, a vehicle prize, a trip prize, a merchandise prize, a chance prize or an experiential prize.

7. ANNUITY PRIZES

(a) Annuity prizes on designated Instant Ticket games, and the time period over which the periodic annuity payments will be paid are determined in the sole and absolute discretion of BCLC. The annuity prize and annuity period in respect of a particular Instant Ticket game is generally described on the Instant Ticket.

(b) A winner of an annuity prize shall have the option, in accordance with the applicable prize structure, to receive a single lump sum cash alternative in lieu of periodic annuity payments. The single lump sum cash alternative will be an amount determined by BCLC in its sole and absolute discretion, regardless of the age and/or gender of the winner. The lump sum cash alternative, if chosen by the winner, will extinguish the winner's entitlement to any periodic annuity payments. The prize option chosen by the winner shall be final and binding upon the winner. If the winner fails to select either periodic annuity payments or the lump sum cash alternative within the time period specified by BCLC for doing so, the winner will be deemed to have selected the lump sum cash alternative.

(c) In the event that:

- (i) a winner of an annuity prize resides outside British Columbia at the time the claim is made; or
- (ii) a winner of an annuity prize is other than one individual; or
- (iii) BCLC is of the opinion that it will encounter present or future difficulties in processing the periodic annuity payments in the manner contemplated by the prize structure;

BCLC reserves the right, exercisable in its sole and absolute discretion, to pay the single lump sum payment in lieu of the periodic annuity payments.

(d) In the event that:

- (i) the winner of an annuity prize that is not payable for life, dies before the end of the time period over which the periodic annuity payments are to be paid, BCLC shall pay to such deceased winner's executor or administrator, as the case may be, the commuted present value of the unpaid periodic annuity payments as determined;
- (ii) the winner of an annuity prize that is payable for life, dies before the end of the minimum time period over which the periodic annuity payments are to be paid, BCLC shall pay to such deceased winner's executor or



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administrator, as the case may be, the commuted present value of the unpaid periodic annuity payments as determined by BCLC for the remaining minimum period of time.

- (e) An annuity prize and the periodic annuity payments may not be assigned, transferred, sold, loaned, leased, rented, pledged, mortgaged or hypothecated by a winner. BCLC may assign to one or more third party annuity providers the responsibility to pay annuity prizes pursuant to the prize structure established by BCLC, and BCLC will not be liable for any acts or omissions of such third party annuity providers, including, without limitation, total or partial non-payment.
- (f) An annuity prize winner must provide BCLC and its annuity provider with particulars of a bank account located in BC into which the periodic annuity payments will be deposited.
- (g) In the event Federal and/or Provincial Income Tax is payable on account of the periodic annuity payments received by an annuity prize winner, BCLC will calculate the amount of tax payable in respect of the periodic annuity payments based on the highest Federal and Provincial marginal Income Tax rates applicable to a resident of British Columbia at the time the annuity prize is claimed and awarded and will remit the said amount to Canada Revenue Agency on behalf of the annuity prize winner. The annuity prize winner shall be responsible for any additional Income Tax payable as a direct or indirect result of the annuity payments paid to the annuity prize winner and shall be entitled to receive and retain refunds from Canada Revenue Agency on account of remittances to Canada Revenue Agency by BCLC on behalf of the annuity prize winner.

8. PRIZE CLAIMS

Prizes must be accepted as awarded and must be claimed in the manner stated on the back of the Instant Ticket prior to the expiry date of the game or the prizes announced by BCLC. Expiry dates of Instant Ticket games or prizes are published by and are available from BCLC.

9. LIMITATIONS

Instant Ticket games are printed containing a predetermined number of winning and non-winning tickets. The total number of Instant Tickets printed varies according to each Instant Ticket game. Prizes available to be won from each printing diminish as awarded. At the time of purchase, some or all prizes of Instant Ticket games available for sale at retailers may have been won. The total number of Instant Tickets printed for each Instant Ticket game is available upon request from BCLC.

BCLC may, at its sole discretion and at any time, remove, change, cancel, redistribute some or all Instant Tickets or any portion(s) of any Instant Ticket game.



10. EXPIRATION OF TICKETS

Instant Ticket prizes must be claimed prior to the expiry date of the game or the prizes as announced by BCLC. Expired Instant Tickets are void.