
Online Bingo Products

General Terms of Participation

Valid from 21 April 2020

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A. GENERAL PROVISIONS

Art. 1 Organization

1.1 The issue and operation of Online Bingo Products is 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, the Canton of Ticino and the Principality of Liechtenstein (collectively the "Swisslos Contract Territory") in accordance with these "General Terms of Participation".

1.3 Participation in Online Bingo Products takes place in accordance with these "General Terms of Participation" 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. 7.1), for a percentage of the stakes placed. A Bingo card consists of one to six grids (Art. 8-9).

2.2 The aim of a Bingo game is to be the first player to reach a previously defined winning pattern within a grid on the purchased Bingo card using the sequentially drawn numbers (Art. 14.1). The winning patterns vary according to the Bingo product and are defined in the respective Game Rules.

Art. 3 Game variants

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 Bingo rooms

4.1 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.

4.2 In each open Bingo room, information is continuously updated with regard to the stakes required and the prizes available.

Art. 5 Supplementary games

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

C. PARTICIPATION

Art. 6 General remarks

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

Art. 7 Play slips

7.1 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 Bingo product.

7.2 During participation, play requests receive unique alphanumeric codes for identification.

7.3 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 Bingo product, the player may also state a defined quantity of numbers that must appear on the Bingo cards in any case.

7.4 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. 8 Classic Bingo

8.1 In Classic Bingo, one Bingo card always covers exactly one grid.

8.2 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.

8.3 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:

Column 1: Numbers from 1 to 15

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.

8.4 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.

8.5 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.

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

Art. 9 Variant Bingo

9.1 In 75-number Variant Bingo, a Bingo card comprises 3 grids, with all the numbers from 1 to 75 distributed across these 3 grids.

9.2 In 80-number Variant Bingo, a Bingo card comprises 5 grids, with all the numbers from 1 to 80 distributed across these 5 grids.

9.3 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. 10 Conclusion of a contract

Participation in Online Bingo Products in accordance with these Rules of Play and Terms and Rules 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 Online Bingo Products Rules of Play and Terms and Rules and the Game Rules of the respective Bingo product, including any addendums, as well as the "Terms and Rules for participation via the Internet Gaming Platform".

Art. 11 Stake

11.1 The stake varies according to the Bingo product being played and is described in the respective Game Rules. Players must pay for the stake when purchasing the Bingo card(s).

11.2 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.

11.3 It is never possible for players to cancel their participation in Online Bingo Products.

Art. 12 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. 13 Draw

13.1 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.

13.2 The sequential draw of the numbers in a 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.

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

E. WINNINGS

Art. 14 Entitlement to prizes

14.1 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, a defined share of the Bingo pot (a percentage share of all the stakes in that draw) according to the Game Rules valid for that Bingo product.

If a "1 to Bingo" is specified in the Game Rules for a particular Bingo product (Art. 16.x), 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 Bingo product in question. A Bingo card can win once only, even if it is missing just one number in several game areas 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.

14.2 If a jackpot is planned in the Game Rules for a specific Bingo product (Art. 16.1), 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.

14.3 If the corresponding conditions are met, a Bingo card may entitle the player to winnings from the Bingo pot as well as the jackpot.

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

14.5 In accordance with common commercial practice, all prizes are rounded to the nearest 5 cents.

Art. 15 Determination and distribution – general

At least 50% of the total amount of the stakes of a Bingo product are allocated to the Bingo pot and, as applicable, to the jackpot in accordance with the affected Game Rules, and paid out as prize(s). A Bingo pot can be subdivided into multiple prize categories.

Art. 16 Determination and distribution of a jackpot

16.1 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 as per the Game Rules.

16.2 If no player succeeds in completing the prescribed winning pattern in the grid of a Bingo card within the quantity of drawn numbers prescribed by the corresponding Game Rules for the win of the entire jackpot, then the share of the stakes allocated to the jackpot (not including adjustment through the booster fund) and the accumulated jackpot from earlier draws will be transferred to the jackpot for the next draw (jackpot system).

If a player succeeds in completing the prescribed winning pattern within the quantity of drawn numbers prescribed by the corresponding Game Rules, then he or she will win a predefined percentage of the jackpot as set forth in the corresponding Game Rules. The prize will be paid out in a first step from the share of the stakes allocated to the jackpot as well as from the funds from earlier draws which have accumulated in the jackpot. If these funds are insufficient, the required funds will be drawn from the booster fund. 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).

The jackpot increases until a player fulfils the conditions for winning the jackpot in a draw or the maximum amount has been reached (Art. 16.6).

16.3 A jackpot can be defined using an expected starting jackpot or a main prize. A starting jackpot can only be advertised if the corresponding booster fund contains sufficient funds to cover a potential shortfall. Otherwise, the starting jackpot is reduced to the amount that is covered.

16.4 As defined in the relevant Bingo product Game Rules, a share of the stakes played is added to the booster fund. The funds added to the booster fund serve to cover the difference between the amount raised in the jackpot and the advertised starting jackpot (potentially drawn from the booster fund).

16.5 If, in a draw with an advertised starting jackpot, a player's Bingo card covers the prescribed winning pattern within the quantity of drawn numbers prescribed by the corresponding Game Rules before the amount collected in the jackpot has reached the advertised starting jackpot, the difference will be covered by the booster fund.

16.6 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 for a Bingo product be defined (Art. 16.3).

16.7 The booster fund can only be supplemented if the level of the booster fund of a Bingo product is lower before the start of sales than ten times the expected starting jackpot. When a Bingo product is permanently discontinued, the respective booster fund is forfeited following the final draw of the Bingo product and is used for the benefit of the purpose of the lottery.

16.8 If a Bingo product is permanently discontinued, that part of the prize payout or the jackpot destined for the first prize category is allocated to the next prize category 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 a Bingo product is suspended only temporarily.

16.9

If a 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. 17 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. 18 Publication of estimated top-ranking prize payout (jackpot)

Once the results of each draw are announced, Swisslos publishes the estimated top-ranking prize payout for the following draw via the electronic information channels (ISP, Internet, online terminals) and by means of a press release. 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. Article 15 and 16 above are decisive with regard to the determination of prizes.

H. OBJECTIONS

Art. 19 Objections

The data stored by Swisslos in accordance with regulatory requirements are –decisive in the assessment of an entitlement to winnings as per these "General Terms of Participation" Online Bingo Product.

I. PUBLICATIONS

Art. 20 Publications

All information relevant to the operation of individual 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. 21 Operating licences

The licences to issue and operate Bingo granted in compliance with the hitherto applicable lottery legislation and in accordance with these "General Terms of Participation", together with the associated activities, apply solely to Swisslos itself (Art. 1.2).

Art. 22 Validity

22.1 These "General Terms of Participation" and the Game Rules of the individual Online Bingo Products govern participation in the various Online Bingo Products and any supplementary games exclusively within the Swisslos Contract Territory. They enter into force on 21 April 2020. Swisslos reserves the right to amend these "General Terms of Participation" Online Bingo Products and the Game Rules.

22.2 Where the English, French or Italian version of these "General Terms of Participation" or the Game Rules deviate from the German version, the German version alone is binding.

22.3 The "General Terms of Participation" Online Bingo Product and the Game Rules applicable to the individual Online Bingo Products can be obtained from Swisslos, P.O. Box, 4002 Basel, Switzerland or via the official website www.swisslos.ch.