

RULES OF THE GAME

5 of 90 GAME (LOTTO NIGERIA) – TERMS & CONDITIONS

1. The Organizer of the 2SURE Game:

- 1.1. SET PLC (Secure Electronic Technology Plc.), licensed by the Federal Government of Nigeria in accordance with the Lottery Act of 2005 to conduct and promote lotteries nationally throughout Nigeria
- 1.2. Legal address: 107 Bamgbose Street, By Campos Square, Lagos Island, Lagos, Nigeria.

2. The name of the game:

- 2.1. «5 of 90: Lotto Nigeria (2 SURE 2... 2... Correct)» SMS & USSD Platforms

3. Location:

- 3.1. Nigeria

4. Time frame of the game:

- 4.1. The game “5 of 90 Game – Lotto Nigeria” will run throughout a one year period, after which it is renewable. Please check online at <http://www.setplc.com>, or call the Customer Care number (07000100100).

5. Acceptance of Terms of Use

- 5.1. All Players warrant that they have read these Terms and Conditions carefully and fully understand which are on public view at <http://www.setplc.com> **only**.
 - 5.1.1. by sending your 2-number predictions for the day @ either N10, N20, N50, N100 or/and N200 (Please note that N20, N50, N100 and N200 are yet to be introduced) to the short-codes **22590** or ***872#** the Players signal their complete acceptance and full understanding of these Terms and Conditions and agree:
 - 5.1.2. to receive SMS communication from the Organizer on their mobile phones relating to the “Lotto Nigeria Game”;
 - 5.1.3. to receive SMS communication/advertising offers from the Organizer or from other companies that cooperate with the Organizer.
- 5.2. The Organizer reserves the right to cancel or amend the offer and these Terms and Conditions at any time. Any changes will be posted online at <http://www.setplc.com>
- 5.3. In the event of dispute regarding the Terms and Conditions found on the website <http://www.setplc.com>, conduct, results, and all other matters relating to the Game, the decision of the Organizer shall be final and no correspondence or discussion shall be entered into.
- 5.4. This Agreement will remain in full force and effect while the Organizer provides the offer (not taking into account temporal suspensions of the offer for operational reasons, e.g. for repairs, planned maintenance or upgrades).

6. Players of the game:

The following are eligible to participate:

- 6.1. Any Airtel subscriber from the age of 18 years and above

7. Availability and accessibility of information and Opt-out mechanism

- 7.1. All the information for the Players of the Game with regards to the Game shall be published on the website (<http://www.setplc.com>), as well as available by calling the Customer Care number: **(07000100100)**
- 7.2. Information about the predictions (participations/chances) played by the Players during the Game will be sent to the Players in SMS messages automatically after receiving SMS message from the Organizer.
- 7.3. Each Player can drop out of the Game by simply ignoring any broadcast messages from the network. If after the Player chooses to send a new SMS message to the Short Code, he/she will be again considered as a Player in the Game.
- 7.4. If the Game is terminated, the Organizer of the Game will publish in the official resources of the Game (<http://www.setplc.com>) a message about the termination of the Game.
- 7.5. Interruption or early termination of the Game shall not release the Organizer from its obligation to give out already awarded tier winnings and execute other actions required, except for the cases when termination or interruption of the Game was called by actions or events which are not under the Organizer's control
- 7.6. The Organizer of the Game shall not release personal information about Players of the Game to any third persons unless required to do so by law or in order to comply with Nigerian government entities and in accordance with the paragraph 14 of the Terms and Conditions.
- 7.7. The Organizer reserves the right not to enter into written negotiations or otherwise contact with the Players of the Game other than in accordance with the Terms and Conditions or in accordance with the requirements of the current legislation of Nigeria.

8. Regulations of participation in the game (SMS and USSD):

SMS Play

To participate in the Game on the SMS platform, the Player must:

- 8.1. Select one of these two play options; A player either sends via SMS his/her 2 lucky numbers from 1 to 90 and amount staked to 22590 OR a player can choose to send "QP5" and amount of choice to 22590 and the system will automatically generate 2 numbers for him.
- 8.2. The player then gets a response containing the 2 numbers chosen, the date and time of play as well as a Wager ID (A wager ID is a code generated by the system to uniquely identify each play). E.g. **(Thank you for purchasing 5/90 ticket of N10 for draw BONANZA 16/09/2016. Your play is 88 42 & wager ID is OCUSTOME010916160038)**
- 8.3. SMS entries close at 9:50am for the 10am game/draw; 1:45pm for the 2pm game/draw and 6:45pm for the 7pm game/draw.
- 8.4. At every draw, five (5) numbers are randomly drawn from the lottery balls numbered 1-90. The 5 numbers are referred to as, "the winning numbers"
- 8.5. You are a winner if your 2 lucky numbers staked match any of the 5 winning numbers (Both numbers must appear in the winning numbers).

- 8.6. The amount staked is multiplied by N250. E.g.: N10 X N250 = N2,500 or N50 x N250 = N12,500 (The variable denominations of N20, N50, N100 & N200 are yet to be introduced)
- 8.7. Winners are to check the website www.setplc.com/2sure daily for results.
- 8.8. Winnings are to be claimed not later than 7 days after the draw (this is exclusive of weekends).
- 8.9. Before claims can be made, winners would identify and authenticate his winnings by sending via SMS “W & his Wager ID” to 22590 for free within the 7 days of winning. i.e. **OCUSTOME010916160038 to 22590**

USSD Play

To participate in the Game on the USSD platform, the Player must:

Step 1: *Subscriber dials *872#*

Customer sees display page:

Welcome to 5 of 90 Lottery Game

1. Play Now

2. Help

2.1 Contact Us

3. Info

4. Check Results

Step 2: Subscriber then selects option 1

Customer sees display page:

Please select play type

1. Direct

2. Permutation

Selection required, either 1 or 2

Step 3: Subscriber selects option 1 (Direct)

Step 4: Display 4 shows a asking the player box to enter his numbers

Subscriber then enters his lucky numbers from 1 – 90, e.g. 34 67

Step 5: Players request is reconfirmed and player is expected to select;

1 – Yes to proceed, or

2 – No to cancel

The Player confirms by entering 1 or 2

Step 6: Display 6 pops up showing;

Option 1 is selected which means the game is valid and subscriber wishes to proceed. The Player is then charged and receipt of game played is received. 1st

Response: **Thank you for purchasing 5/90 ticket of N10 for draw BONANZA 16/09/2016.**

Your play is 88 42 & wager ID is 2347081423021711143

OR

Option 2 is selected which means subscriber wishes to cancel the game, therefore he/she would not be billed.

If **HELP/INFO/CHECK RESULT** is selected:

HELP Display: Subscriber will be given information on How to Play, How to claim your winnings or Amount to be staked and also **Contact Us**.

- 1) Select 2 lucky numbers from 1 to 90 or QP5 to *872#
- 2) Winnings will be paid via Airtel Access Money
- 3) Amount to be staked is N10, N20, N50, N100 or N200

CONTACT US Display:

- Call Customer Service on **07000100100**
- Play Now
- Exit

CHECK RESULTS Display:

Monday - Monday Special result

Tuesday – Lucky result

Wednesday - Mid-week result

Thursday - Fortune result

Friday - Bonanza result

Saturday - National result

Sunday - House Master result

NB: Prize Payment Process: Same as SMS Channel via Airtel Access Money, direct to bank account and head-office (for large winnings over N50,000)

9. Cost – Ticket Fee

- 9.1. The cost of each SMS sent to the Short Code **22590** is charged at whatever amount staked e.g. N10, N20, N50, N100 or N200 including Tax, except when **(INFO)** is sent to the Short Code. All the SMS messages sent to the Players from the server are free of charge for the Players. (The variable denominations of N20, N50, N100 & N200 are yet to be introduced)
- 9.2. The default ticket price is N10. This applies when the player sends his 2 lucky numbers or QP5 to 22590 or *872# without including an amount. He is automatically billed N10.

10. INFO .

10.1 Typical INFO Content

- I. **SMS:** *How to Play; Choose any 2 lucky numbers between 1-90 e.g. 1<space> 2 or 13<space>27 or text QP5 (Quick Pick, where system generates 2 lucky numbers for you) the amount & send to 22590. i.e. 12 79 N50 and send to 22590. To win, your numbers must match any of the 5 numbers drawn. The amount used in playing determines your total winnings e.g. 2 nos played at N10 wins you N2,500. (Pay-out is N1/250 so 10 x 250 = N2,500) Daily play ends at 6pm and draw is done at 8pm. An SMS msg will be sent to notify you as a*

winner. To authentic your winnings send "W & your Wager ID to 22590". Any play after 6:01pm enters the next day's draw. You must be 18yrs & above to play. 7 days is required to redeem your winnings. T&C apply. Visit www.setplc.com for more! Default ticket price is N10

- II. **USSD:** How to play the different games; either Direct or Permutation. With Direct, you can choose 1 or 2 or 3 or 4 or 5 lucky numbers between 1–90, spacing your numbers then the amount staked and send to *872#, e.g. 12 33 79 N100 and send to *872#. To win, your numbers must match any of the 5 numbers drawn. The total numbers played determines your winning odds i.e. 1 no = N40, 2nos = N250, 3nos =N2,100 4nos =N6,000 5nos =N44,000. The amount used in playing determines your total winnings e.g. 3nos staked at N50 (50 x 2,100) wins you N105,000. Daily play ends at 6pm and draw is done at 8pm. An SMS msge will be sent to notify all winners. Any play after 6:01pm enters the draw for the next day. You must be 18yrs & above to play. 7 days is required to redeem your winnings. T&C apply. Visit www.setplc.com for more! Default ticket price is N10.

10.2 There are two types of 5OF90 games to be adopted.

a. **DIRECT**

b. **PERMUTATION**

DIRECT

- I. 1-DIRECT: The player places stakes against the odds that the number he has chosen to play will match one of the numbers drawn .E.g. If a player has chosen to play 4 as his guaranteed number ("one Direct"), it means that he has placed his stake on the certainty that number 4 will match one out of the five winning numbers that will be selected in the draw he has entered for. The odds are N40/N1 staked. E.g. for every N1 staked you win N40
- II. 2-DIRECT: The player stakes against all odds that the two numbers he has chosen to play will match two out of the five winning numbers to be selected in the draw he has entered for. E.g. If a player has chosen to play 4&6, it means that he has staked on the certainty that numbers 4&6 will match two out of the five winning numbers that will be selected in the draw he has entered. The odds are N250/N1 staked. E.g. for every N1 staked you win N250
- III. 3-DIRECT: The player stakes the odds that the three numbers he has chosen to play will match three out of the five winning numbers to be selected in the draw he has entered for. The odds are N2,100/N1 staked. E.g. for every N1 staked you win N2,100
- IV. 4-DIRECT: the player stakes the odds that the four numbers he has chosen to play will match four out of the five winning numbers to be selected in the draw he has entered for. The odds are N6000/N1 staked. E.g. for every N1 staked you win N6000
- V. 5-DIRECT: the player stakes against the odds that five numbers he has chosen to play, will match the five winning number in the draw he has entered for. The odds are N44000/N1 staked. E.g. for every N1 staked you win N44000

PERMUTATION

- I. PERM-1: player places stake in favour of any number from a selected range of numbers he has chosen. E.g. amongst 45,48,80 which are numbers chosen to play, player places stake in favor of the possibility that any of the numbers selected will match one out of the five winning numbers to be selected in the draw entered for. The odds are N40/N1 staked Note: this can be represented as 1 (45, 48, 78 and 80). If any number from these selected numbers gets selected, the player is a winner. E.g. for every N1 staked you win N40

- II. PERM-2: player places stake in favour of any two numbers from a selected range of numbers e.g. amongst 45,48,78,80, which are numbers chosen to play, player places stakes in favor of the possibility that any two of these numbers selected will match two out of the five winning numbers to be selected at the draw. The odds are N250/N1 staked. E.g. for every N1 staked you win N250
- III. PERM-3: player places stake in favour of any three numbers from a selected range of numbers e.g. amongst 45,48,78,80 same as described above. The odds are N2, 100/N1 staked. E.g. for every N1 staked you win N2,100
- IV. PERM-4: players places stake in favour of any four number from a selected range of numbers e.g. amongst 45, 48, 78, 80, 85 same as above. The odds are N6000/N1 staked. E.g. for every N1 staked you win N6000
- V. PERM-5: player places stake in favour of any five number from a selected range of numbers e.g. amongst 45, 48, 78, 80, 85, 90. The odds are N44000/N1 staked. E.g. for every N1 staked you win N44000

10.3 THE DRAW

The draws are done at 10am, 2pm and 7pm respectively.

DRAW DAYS WITH THEIR NAMES

Monday - Monday Special

Tuesday - Lucky

Wednesday - Mid-week

Thursday - Fortune

Friday - Bonanza

Saturday - National

Sunday - House Master

11. Place, date, time and order of the tier winnings

The amount staked is multiplied by N250. E.g.: N50 X N250 = N12, 500 (N240 is the locally accepted fixed odd for 2Sure payout).

Also, the winnings are split into 2 tier categories, as shown in the table below;

Winning Class	Daily
“High” tier Winnings	N50,000 & above
“Low” tier Winnings	N49,900 & below

- 11.1. The same subscriber’s number (MSISDN) can win as many “low and high tier winnings” as possible during the daily game every day.
- 11.2. The formation of Players’ record for the whole period of the Game will start as soon as the 1st prediction has been made and end after the draws.
- 11.3. Draws will be concluded after each of the three (3) draws every day.

12. Terms of the tier winnings:

- 12.1. Winnings are to be claimed not later than 7 days after the draw.
- 12.2. Before claims can be made, winners would identify and authenticate their winnings by sending via SMS "W & their Wager ID" to 22590 for free within 7 days. i.e. **W 12345678910 to 22590**
- 12.3. The exact date and place of the provision of the tier winnings shall be published on the official website <http://www.setplc.com>, or communicated to the winner via SMS or by calling the Customer Care number: **07000100100**
- 12.4. The winners may be contacted by the Organizer. The winners may be required to confirm in writing that they are the legal holder of the subscription and that they are entitled to the prize and shall complete all the necessary documents provided by the Organizer. All winners must provide identification documents (where applicable) in order to receive the prize.
- 12.5. By participating in the Game, the winners agree that any of their data, including names, surnames, photos and video images, can be used by SET Plc. for advertising purposes with no prior consent of the winner and free of charge.
- 12.6. The Organizer will not select any runner-up winners and if the notified winner refuses the prize or fails to appear (either at the ATM/Bank or SET office) to collect it within 7 calendar days of notification, then the prize remains the property of the Organizer of the Game.
- 12.7. Winnings are not dependent on sales revenue; i.e., the amount the player staked is always multiplied by N250, as long as their 2 selected numbers match the jackpot numbers drawn each day.
- 12.8. Where there are multiple winners in each tier prize division, each winner gets there amount staked multiplied by N250.
- 12.9. All winnings above Fifty Thousand, (=N=50,000) **MUST** come to the head office to redeem their prize. Presentation procedure as follows;
 - (a) All collections to take place between 10a.m. and 5p.m. weekdays @ Head office
 - (b) The phone number used to play must be cited before payment presentation is made
 - (c) The play showing prediction SMS and notification of winnings must be seen on phone before payment
 - (d) Winners claim form must be duly filled
 - (e) Picture of the winner and their cheque would be taken
 - (f) Photocopy of winners ID must be given to the deliverer
- 12.10. Where the high tier winnings are above =N=50,000 and the winners cannot come to the head office due to out of state location, health or any emergencies, it would be paid into the winners account, but certain conditions must be met;
 - (a) The winner must phone-in the Customer Care with the winning mobile number and explain their inability to come for the cheque presentation, where it would be deemed acceptable or not
 - (b) The winner would provide their full details, which includes their name, residential address, name of their bank and account number

- (c) The winners name given and name on the account must tally
- (d) The account would be funded within 14 working days

12.11. Decisions made by the Organizer will be final and no correspondence will be entered into. Tier winnings are not transferable.

13. Limitation of liability

- 13.1. The Organizer accepts no responsibility whatsoever for, including without limitation, any error, omission, interruption, defect, delay in operation or transmission, service disruption, communications line failure when it is not under its direct control and execution.
- 13.2. The Organizers reserve the right to temporarily suspend the Game for operational reasons (e.g. for repairs, planned maintenance or upgrades), whenever it is deemed necessary. The Organizers promise to restore the Game as soon as possible after any temporary suspension period.
- 13.3. While the Organizer will send the low tier winnings (N49,900) to the winner via our partner bank ATM or an alternative means most suitable, the high tier winners (N50,000) will come to SET office for their cheque presentation.
- 13.4. The Organizer advises Players to use caution and common sense when participating in the Game at all times.

14. Disclaimer of warranties

- 14.1. Players understand and agree that they participate in this Game at their own risk and willingness and have not been coerced in any manner to enter the Game.
- 14.2. The Organizer makes no warranty, implied or express, that any part of the Game will be uninterrupted and error-free.
- 14.3. Neither the Organizer nor any of its directors, employees, agents or suppliers shall accept any responsibility for any damage, loss, injury or disappointment suffered by any entrant participating in the game or as a result of accepting the prize.
- 14.4. The Organizer is not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer equipment, software failure of any email or entry to be received on account of technical problems or traffic congestion on the Internet, telephone lines or at any web site, or any combination thereof, including any injury or damage to entrant's or any other person's computer or mobile telephone related to or resulting from participation or downloading any materials in the Game.
- 14.5. By entering the Game, Players agree that no claim relating to such losses or injuries (including special, indirect and consequential losses) shall be asserted against the Organizer, its parent companies, affiliates, directors, officers, employees or agents from any and all losses, damages, rights, claims and actions of any kind resulting from acceptance or user of any prize, including without limitation, personal injuries, death and property damage.

15. Data protection and Publicity

- 15.1. Personal data related to voice, image, name or address and any other relevant information will be included in a filing system belonging to the Organizer as data controller, and can be used for taking part in the competition as well as publicity mailing, or other purposes relating to the Organizer's services, unless otherwise indicated.
- 15.2. The Organizer will use such data in a confidential manner and Players could exercise the rights of access, rectification, delete and objection to prior consent for sending publicity through a written communication addressed to the Organizer, via e-mail to or phoning the number **(07000100100)** via mobile to contact the Organizer's call center.
- 15.3. Players agree that if they win a prize then their first name and the first 5 digits of their subscriber mobile phone number will be published for informational purposes only.

16. DISPUTE RESOLUTION

- 16.1. In the case of any dispute, Players can direct their complaints to the Organiser who will resolve same with the provisions of these Terms and Conditions and in accordance with the laws of Nigeria.