

## **TERMS FOR ONLINE & MOBILE PARTICIPATION**

1.1. These Terms and Conditions apply for the Online and Mobile App offered on NLA BS Lottery platform.

1.2. The published Rules of Play and Terms of Participation for each Game apply at all material times.

### **2. Registration**

2.1. The Online and Mobile App are only available after registration.

2.2. The NLA BS APP can be assessed on the [www.bluestarlotto.com](http://www.bluestarlotto.com).

2.3. The Mobile App can be downloaded from [www.bluestarlotto.com](http://www.bluestarlotto.com) or google play store.

2.4. As part of the registration process, the User needs to provide:

2.4.1. Phone Number

2.4.2. Verification Code

2.4.3. Create a password

2.4.4. Confirm Password

2.4.5. Click “Submit”

### **3. The Ticket**

3.1. All tickets can be viewed in the Ticket History section.

3.2. The tickets are personal and not transferrable and can be viewed in the gaming portal.

### **4. Eligibility**

4.1. The Game is open to any person aged 18 years and above.

4.2. Eligible players must be citizens of Ghana that have a registered mobile money payment method (Mobile Money).

4.3. By participating in a Game, you confirm that you are eligible to do so and eligible to claim any Prize you may win. The Operator may require you to provide proof of eligibility to enter the Game, of the bet and further info.

4.4. Eligible are all citizens and residents of Ghana, present on the Ghanaian territory, that are non-US residents or citizens and/or citizens of residents of any other country and that use a Ghanaian registered electronic payment method (Mobile Money).

4.5. Employees of the company and their immediate families or household members are eligible to participate in the Game.

4.6. The Operator will not accept Game entries that are automatically generated by computer or third parties.

4.7. The Operator reserves all rights to disqualify you if your conduct is contrary to the intention of the game, if they are under-age or does not apply the terms and conditions.

## **5. Winner Announcement & Relations**

5.1. Cash amount will be credited into the players account on the game portal.

## **6. Deposit and Withdrawal Policy**

6.1. Players are not permitted to deposit funds originating from unlawful or unauthorized activities such as money laundering or intending to use an account in connection with criminal activities.

6.2. Players must accept and agree that, their account created on the game portal is not a bank account and it is therefore not guaranteed or otherwise protected by any banking system. Again, the account does not bear interest on any of the funds deposited in the account.

6.3. You can only participate our games on the portal if you are 18 years and above. It is illegal for anyone under the age of 18 to open an account on the NLA BS portal or make any transactions on our sites including our websites. We will sanction all transactions and return all deposits to anyone who we notice is under the age of 18 years old.

6.4. It is illegal for anyone under the age of 18 to open an account on the NLA BS portal or make any transactions on our sites. We will sanction all transactions and return all deposits to anyone who we notice is under the age of 18 years old.

6.5. Each request made by you to deposit funds in your Account shall constitute a valid authorization for us, or the Payment Provider as applicable, to transfer the amount specified in your request to your Account.

6.6. We will be entitled to determine minimum and maximum amounts to be deposited in an account, in our discretion.

6.7. Any Deposit that is requested by you is non-reversible and non-refundable and does not generate interest.

6.8. You agree to fully pay any and all payments and charges due to us or to Payment Providers in connection with your use of the Services. You further agree not to make any cancellation otherwise reverse any of your Deposits, and in any such event you will refund and compensate us for such unpaid Deposits including any expenses incurred by us in the process of collecting your Deposit.

6.9. We are entitled to determine whether the funds that you have requested to be credited to your Account are available upon receiving confirmation from the relevant Payment Provider in accordance with such Payment Provider's approval procedures for such transactions to be finalized, completed and cleared. Only when your Deposits are finalized and cleared by the relevant Payment Provider will your Account be credited with the funds, unless stated differently.

6.10. You accept that all gaming transactions may be checked to avoid money laundering and that any gaming transactions made by you which we seem as suspicious, may be reported to the appropriate authorities.

6.11. You are permitted to request a withdrawal from your existing balance in your account provided that you have met all the terms and conditions.

6.12. Before accepting your withdrawal request, we will analyze your game activities on the portal to check that, all payment issued into your account have been confirmed without any reverse or otherwise cancelled for any deviation from the Terms and Conditions.

6.13. Our withdrawal policies connotes that, all members are required to proof their identity (entry of pin code) before a cash withdrawal can be made from their account. This validation process aim in pursuant to Anti-Money Laundering and prevent online fraud.

6.15. Withdrawal payments can only be made in the name of and to the registered account holder.

6.24. We reserve the right to delay and/or discontinue the processing of a player's withdrawal requests until final verification has been received for any outstanding deposits which such player has made.

6.27. Account facilities are provided to you solely to enable you to participate in our Services. If you, for whatsoever reason, appear to be depositing or withdrawing money without genuine play, we reserve the right to pass on to your Account, without prior notice, any charges we have incurred before closing the Account. This may result in a report to the necessary authorities and the Account being suspended or closed.

6.28. You agree that we will have the right to withhold any Withdrawals, in the event the we believe or suspect that you may be engaging in or have engaged in fraudulent, collusive, unlawful or improper activity, or if we are concerned about the operation of your Account or the request for Withdrawal. In such cases, we may commence and/or be involved in and/or assist any investigation into such circumstances, and you agree to assist and cooperate with any such investigation. You agree that we will have the right to withhold any Withdrawals, in the event the we believe and suspect that you may be engaging in or have engaged in fraudulent, unlawful or improper activity, or if we are concerned about the operation of your Account or the request for Withdrawal. In such cases, we will investigate into such circumstances, and you agree to assist and cooperate with any such investigation.

## **7. Platform/ Software Terms and Conditions**

7.1. By registering with the Operator's online service or by downloading and installing the Software, you agree to be bound by the Terms and Conditions in its entirety and without reservation. These constitute a binding legal document between you and the Operator, and the Agreement shall govern your use of our gaming services at all times.

7.3. The use of the Software is only in your own account. Access to the Software by means of other person's account is strictly prohibited. If such cases arises, we will be entitled to immediately suspend all accounts and also retain all monies in such accounts.

7.4. The Company shall not be responsible in any way for preventing the registration of multiple accounts, but can take action, including retaining all monies in such accounts, against any person opening multiple accounts as required, including but not limited to situations where accounts are registered from the same household, regardless of the registration details provided at the time of opening such accounts.

### **7.5. Acceptance of Terms and Conditions**

7.5.1. If you do not agree to all of the provisions of these Terms and Conditions you should immediately stop the use of the Software and remove the Software from your computer or any other applicable device(s).

7.5.2. We reserve the right to amend, modify, update and change any of these Terms and Conditions from time to time and will notify you of any such amendment. It remains your responsibility to remain aware of the correct and current Terms and Conditions and we advise you to check for updates on a regular basis.

7.5.3. Persons located outside of Ghana will not be eligible to open an account or use the Services as the Operator does not provide Services outside of this jurisdiction. Access from other countries to purchase the Operator's services will be blocked.

## 7.6. Permitted Participation

7.6.1. No-one under the age of 18 or the age of legal consent for engaging in the gaming activities provided by the Operator, are forbidden to download the Software or use the Services under any circumstances and any person not Legally of Age who downloads the Software or uses the Services will be in breach of these Terms and Conditions. The Operator reserves the right to request proof of age at any stage, to verify that persons using the Services are Legally of Age. The Operator may terminate your account or exclude you from using the Software or the Services if proof of age is not provided by you or if the Operator suspects that you are not Legally of Age. The Company reserves the right to withhold any funds in your account until your age is verified.

7.6.3. We reserve the right to perform background checks on any Player and to request any relevant documentation, for any reason, including (but not limited to) any investigation into the identity of the Player, any credit checks performed on the Player, or any enquiries into the Player's personal history. The basis for such investigations will be dependent on the specific case, but could include (but is not limited to) verification of the Player's registration details, such as the name, address and age, occupation, verification of the Player's financial transactions, financial standing, and/or gaming activity. The Company is under no obligation to advise the Player of such an investigation taking place. Such activities may include the use of specific third-party companies, which perform the investigations as required. The Company may decide at its sole discretion to terminate a Player's account, and withhold all funds in such account, should such an investigation provide a negative or uncertain conclusion.

## 7.7. Information Technology/Intellectual Property

7.7.1. The Company hereby grants you the non-exclusive, non-transferable, non-sub-licensable right to install and use the Software and all content derived from the Software, including, but not limited to, the copyright and all other intellectual property rights therein, in connection with the Services in accordance with the Terms and Conditions. You may install the Software on your mobile phone, computer or other electronic device of which you are the owner or principle user.

You will be solely liable for any damage, costs or expenses arising out of or in connection with the commission of any Prohibited Activities. You shall notify the Operator immediately upon becoming aware of the commission by any person of any of the Prohibited Activities and shall provide the Operator with reasonable assistance with any investigations it may conduct in light of the information provided by you in this respect.

## 7.8. Your Representations and Undertakings

In consideration of the rights granted to you to use the Services and the Software, you represent, warrant, covenant and affirm that:

7.8.1. You are Legally of Age as defined in these Terms and Conditions, you are of sound mind and you are capable of assuming responsibility for your own actions.

7.8.2. All details provided by you to the Operator either during the registration process or at any time thereafter, including as part of any payment transaction and/or with regards to your details are true, current, correct and complete and match the name(s) on the credit/debit card(s), Mobile account or other payment accounts to be used for transaction or for the purchase the Services. Without derogating from the aforementioned, should you use a credit/debit card or any other form of payment which is not in your private and personal name, we will presume that you have received complete and sufficient consent from the rightful owner and/or the person whose name is used on such payment instrument to make use of such payment instrument for the purposes herein, prior to your engagement with us and our Services. We shall not be obligated in any manner to examine such consent and shall bear no responsibility with respect to your representations hereunder. You will promptly notify us of any changes to details previously provided by you to the Operator which includes but is not limited to your payment source, financial standing, occupation and other similar details. From time to time you may be requested to provide us with certain documents to verify the details of the payment method used by you. Depending on the outcome of these verification checks you may or may not be permitted to use the credit card or other payment method previously used by you. Should any of the information that you provide to us be untrue, inaccurate, misleading or otherwise incomplete, you will be in breach of contract and we reserve the right to terminate your account immediately and/or prevent you from using the Software or the Services, in addition to any other action in their respect that we may choose to take.

7.8.3. Your account with the Company is solely for your benefit. You shall not allow any third party (including a relative) to use your account, password or identity to access or use the Services or the Software and you shall be fully responsible for any activities undertaken on your account by a third party. You will not reveal your account username or password to any person, and you shall take all steps to ensure that such details are not revealed to any person. You shall inform us immediately if you suspect that your account is being misused by a third party and/or any third party has access to your account username or password so that we may investigate such matter, and you will cooperate with us, as we may be requested, in the course of such investigation.

7.8.4. You are responsible for the security of your username and password on your own PC, mobile or Internet access location. If this username password combination is hacked from your computer, due to any viruses or malware that is present on the computer, you will hold sole responsibility for such breach. You should report any suspected hacking attempts or security breaches from your computer or mobile phone immediately to the Operator.

7.8.5. You have verified and determined that your use of the Services does not violate any laws or regulations that applies to you.

7.8.6. You fully understand the methods, rules and procedures of the Services and Internet gambling in general.

7.8.7. You will not commit any acts or display any conduct that damages the reputation of the Operator.

7.8.8. You are fully aware that there is a risk of losing money when gambling by means of the Services and you are fully responsible for any such loss. You agree that your use of the Services is at your sole option, discretion and risk. In relation to your prospective or actual gambling losses you shall have no claims whatsoever against the Operator or any company within the group of companies or any White Label Brand or their respective directors, officers or employees.

7.8.9. You acknowledge that the Software includes features provided by third parties which may be installed on your electronic device(s) as part of the Software and which may be automatically updated from time to time. Amongst others, such features may access your contact details, personal photos, or other necessary information which are stored on your own device. Permissions allowing us to send push notifications and promotions, to provide access to your device(s) and enabling full use of our Software and Services, including playing with friends, will require your acceptance in advance. You understand that failure to provide such acceptance may limit or prevent use of Software and Services.

7.8.10. You shall use our Internet sites (the "Sites"), the Services and the Software in complete accordance with these Terms and Conditions, as amended from time to time, and you shall abide by all of the rules and instructions for playing the Games that comprise the Services.

7.8.11. You are solely responsible for recording, paying and accounting to any relevant governmental, taxation or other authority for any tax or other levy that may be payable on any Prize Winnings paid to you.

7.8.12. You acknowledge and agree that the Operator may seek to publish the amounts you have won alongside your name and/or username on the Sites and/or through social networks for promotional purposes. Certain Games may also require the display of your username and the amounts that you have won or points you have accumulated to function properly (for example in-Game leader boards). You agree that we may use your username and the amounts won as part of such in-Game functionality without seeking further consent.

7.8.13. You are solely responsible for any telecommunications networks and Internet access services and other consents and permissions required in connection with your use of the Software and the Services.

7.8.14. You shall use the Services and the Software only in good faith towards both the Operator and other players using the Services. In the event that the Operator has reasonable suspicion that you have been using the Services or the Software in bad faith the Operator shall have the right to terminate your account with the Services and any other accounts you may hold with the Operator and the Operator shall be entitled to retain all monies therein. You hereby expressly waive any future claims against the Operator in such regard.

7.8.15. You acknowledge and agree that we offer progressive jackpots for certain Games. A 'progressive jackpot' is a jackpot which increases in size as a result of contributions from monies staked by players.

## 7.9. Prohibited Uses of the Sites and Services

7.9.1. **Illegal Funds and Unlawful Activities:** You declare that the source of funds used by you for gambling on the Sites is not illegal and that you will not use the Services in any way as a money transfer system. You will not use the Services for any unlawful or fraudulent activity or prohibited transaction (including money laundering) under the laws of any jurisdiction. If the Operator has a reasonable suspicion that you may be engaging in or have engaged in fraudulent, unlawful or improper activity, including, without limitation, money laundering activities, or conduct otherwise in violation of these Terms and Conditions, your access to the Services may be terminated immediately and/or your account blocked. If your account is terminated or blocked in such circumstances, the Operator is under no obligation to refund to you any funds that may be in your account. In addition to terminating your access to the Services and/or blocking your account, the Operator reserves the right to prevent you from accessing any of the Operators' other websites, applications or servers, or accessing any other services offered by the Operator. The Operator shall be entitled to inform relevant authorities, other online service providers and banks, credit card companies, electronic payment providers or other financial institutions (together "Interested Third Parties") of your identity and of any suspected unlawful, fraudulent or improper activity and you will cooperate fully with the Operator to investigate any such activity. In the interests of fair play on our Sites, it is prohibited to utilize any recognized betting techniques to circumvent the standard house edge in our Games. If the Game play on your account indicates that you are using such betting techniques, we shall immediately block the account and retain any funds in said account.

7.9.2. **Circumvention:** We have developed and employ sophisticated proprietary technology intended to seek out and identify users making fraudulent or unlawful use of the Services or Software. You shall not break into, access or attempt to break into or access or otherwise circumvent the Operator's security measures. If, the Operator believes, in its sole discretion, that you are in breach of this clause, the Operator may terminate your access to the Services immediately and/or have your account blocked, and the Operator may inform Interested Third Parties of your breach of this clause.

7.9.3. **Intentional Disconnection:** You are not allowed to intentionally disconnect from a Game while playing on the Sites. We have developed and employed elaborate methods which enable us to seek out and accurately identify users who carry out an intentional disconnection during a Game. If, in the Operator's sole discretion, you are in breach of this clause, the Operator may terminate your access to the Services immediately and/or have your account blocked. If your account is terminated or blocked in such circumstances, the Operator is under no obligation to refund to you any funds that may be in your account. In addition to terminating your access to the Services and/or blocking your account, the Operator reserves the right to prevent you from accessing any of the Operator's other websites, applications or servers, or accessing any other services offered by the Operator.

## 7.10. Your Account

7.10.1. Your account is for your sole personal use only and shall not be used for any professional, business or commercial purpose.



7.10.2. We take no responsibility for any third party access to your account and under no circumstances shall the Company be liable for any losses incurred by you as a result of misuse of your password by any person or for any unauthorized access to your account and all transactions where your user name and password have been entered correctly will be regarded as valid, whether or not authorized by you.

7.10.3. If you do not log in to your account for a consecutive period of 365 days, your account will be considered a "dormant account".

7.10.4. We may charge you a non-refundable fee in relation to any bet you make and/or Prize you receive. You expressly agree to pay such a fee, if charged, and acknowledge that this fee is imposed in order to offset the impact of taxes or duties including but not limited to VAT (or its equivalent in your location) or any gaming duty or betting duty in connection with your gaming or betting activity which may be payable by your government in your location. Any fee in relation to your bets and/or wins will be detailed in the cashier and updated from time to time. You acknowledge that we may update the fees in relation to bets, deposits and/or wins from time to time and any modified version will take effect 14 days after its publication on the applicable Internet site or earlier if required by any applicable law, regulation or directive and your continued use of the Services or the Software after the aforementioned period will be deemed to constitute your acceptance of the changes.

7.10.5. As well as possessing the right to restrict your account including without limitation, we reserve the right to limit or refuse any bet, stake or other wager made by you or through your account.

7.10.6. Where the Software uses a third-party application interface, not all the information relating to your past gambling activities will be displayed online.

7.10.7. If you have a child who is not Legally of Age, you must take special care to ensure that they do not access the Services via your devices.

#### 7.11. Payment Transactions and Payment Fraud

7.11.1. Each user of the Service is fully responsible for paying all monies owed to the Operator. You agree that you will not make or attempt to make any charge-backs, and/or deny or reverse any payment that you have made and you hereby agree to reimburse the Operator for any charge-backs, denial or reversal of payments you make and any loss suffered by the Operator as a consequence thereof. The Operator may, at its sole discretion, cease to provide the Services or withhold payment to certain users or to users paying with certain credit cards.

7.11.2. The Operator or a third-party payment solution that is working on behalf of the Operator will process your payments and handle your funds and will therefore appear on your credit card or Mobile Money transfer statements (or on other payment statements as applicable). Subject to regulatory requirements, the Operator may, from time to time, at its sole discretion and without notice, use any other Operator within the same corporate group or a third-party payment solution that was chosen by the Operator to provide such services.

7.11.3. We reserve the right to run credit checks on all users with third party credit agencies, on the basis of the information provided to us on registration.

7.11.4. We reserve the right to use third party electronic payment processors and/or financial institutions to process payments made by and to you in connection with your use of the Services. To the extent that they do not conflict with the Terms and Conditions, you agree to be bound by the terms and conditions of such third-party electronic payment processors and/or financial institutions.

7.11.5. In the case we have reasonable suspicion that a fraudulent payment is being made or received, including use of stolen credit cards or mobile account, or any other fraudulent activity (including any charge-back or other reversal of a payment), we reserve the right to block or terminate a user's account, reverse any pay-out made and recover any winnings. We shall be entitled to inform any relevant authorities or entities (including credit reference agencies) of any payment fraud or otherwise unlawful activity and may employ collection services to recover payments. However, under no circumstances shall the Operator be liable for any unauthorized use of credit cards, irrespective of whether or not the credit cards were reported stolen.

7.11.6. We may block or close your account if we have reasonable grounds to believe you have used or attempted to use someone else's payment method and that person has entered into a self-exclusion agreement with us.

## 7.12. Obligations of the Operator

7.12.1. The Operator has no obligation to check whether users are using the Services in accordance with the Terms and Conditions, as updated from time to time.

7.12.2. Under no circumstances shall the Operator be obligated to investigate or pursue any complaints made by a player against any other player using the Services or to take any other action in connection therewith, or take any action against a player for any reason, including without limitation for violating these Terms and Conditions. The Operator may, at its sole discretion, decide to take appropriate action against any person it suspects of engaging in any unlawful behavior or otherwise violating these Terms and Conditions, but is under no obligation to do so.

7.12.3. The Operator has no obligation to maintain account names or passwords. If you misplace, forget or lose your account name or password, the Operator shall not be liable.

## 7.13. NO WARRANTY

7.13.1. The Service and the Software are provided "AS IS". The Operator makes no warranty or representation, whether express or implied (whether by law, statute or otherwise), including but not limited to implied warranties and conditions of merchantability, satisfactory quality, fitness for particular purpose, completeness or accuracy of the Service or the Software or infringement of applicable laws and regulations. The entire risk as to use, quality and performance of the Software lies with you.

7.13.2. The company makes no warranty that the Services or Software will meet your requirements, be uninterrupted, timely, secure or error free, that defects will be corrected, or that the software or the server that makes it available are free of viruses or bugs or represents the full functionality, accuracy, reliability of the materials or as to results or the accuracy of any information obtained by you through the services.

7.13.3. A malfunction voids all payments. In the event of system or communications errors or malfunctions, bugs or viruses relating to account settlement or other elements of the Service or resulting in loss of data or winning or bonuses or anything analogous thereto by you, or any other damage to your computer equipment or software, the company shall in no way be liable to you and the company shall void all Games in questions and payment (whether such systems or communications errors or malfunctions, bugs or viruses are discovered) in relation thereto and may take any other action to correct such errors except that the company is not required to provide any backup network/ or system or similar services.

7.13.4. If you receive any Prizes or bonuses (or any other similar benefit as a result of any error made by us or on our behalf (whether technical or manual) in calculating, allocating or distributing benefits, we may void the benefit and, to the extent that you have already received or been credited with a payment in respect of the same, you will repay that amount to us or we may deduct it from your account.

7.13.5. The Operator shall not be liable for any acts or omissions made by your Internet service provider or other third party with whom you have contracted to gain access to the server that hosts the site.

#### 7.14. Limitations of Liability

7.14.1. You agree that you are free to choose whether to use the Services and do so at your sole option, discretion and risk.

7.14.2. The Operator shall not be liable to you or any third party in contract, tort, negligence, or otherwise, for any loss or damage whatsoever arising from or in any way connected with, use of the Software or the Services by you or any third parties, whether directly or indirectly, including, without limitation, damage for loss of business, loss of profits (including loss of or failure to receive anticipated winnings), business interruption, loss of business information, or any other pecuniary or consequential loss (even where we have been notified by you of the possibility of such loss or damage).

7.14.3. The Operator shall not be liable in contract, tort or otherwise, for any loss or damage whatsoever arising from or in any way connected with your use of any link contained on the Sites. The Operator is not responsible for the content contained on any Internet site linked to the Sites.

7.14.4. You confirm that the Operator shall not be liable to you or any third party for any modification to, suspension of or discontinuance of the Software or the Services.

7.14.5. Nothing in these Terms and Conditions will operate so as to exclude any liability of the Operator for death or personal injury that is caused by the Operator's negligence.

7.14.6. You agree that, in the event that the Software or Services fails to operate correctly as a result of, but not limited to, any delay or interruption in operation or transmission, any loss or corruption of data or communication or lines failure, any person's misuse of the Sites or its contents or any error or omission in content or any other factors beyond our control:

7.14.6.1. The Operator will not be responsible for any loss, including loss of winnings, that may result; and

7.14.6.2. if any such errors result in an increase in winnings owed or paid to you, you shall not be entitled to the winnings falling within such increase. You shall immediately inform the Operator of the error and shall repay any winnings credited to your account in error to the Operator (as directed by the Operator) or the Operator may, at its discretion, deduct an amount equal to those winnings from your account or set off such amount against any money owed to you by the Operator.

7.15. Breach of these Terms and Conditions

7.15.1. Mobile App

Winning amounts will be automatically credited to your customer wallet. From the wallet, you can withdraw funds or transfer them to a credit account to purchase more tickets.

10.4.5 A player may be required to input a PIN code before withdrawing funds from their account.

10.4.6 The Operator may keep records of anyone claiming a Prize, including photographic evidence.

10.4.8 The Operator reserves the right to refuse to pay a Prize if the Winner refuses to sign all required documentation.

10.5 If the Operator withholds payment of the Prize for any reason, the Winner is not entitled to any interest or compensation while the issue is being resolved and the Prize remains unpaid.

7.15.1.1. of any breach of these Terms and Conditions by you;

7.15.1.2. violation by you of any law or the rights of any third party;

7.15.1.3. use by you of the Services or Software or use by any other person accessing the Services or Software using your user identification, whether or not with your authorization; or

7.15.1.4. acceptance of any winnings.

7.15.1.5. Operator has reasonable grounds for suspecting that you have breached these Terms and Conditions, in addition to any other remedies available to the Operator, your winnings may be forfeited at the discretion of the Operator and the Operator may retain any positive balance then existing in your account on account of any damages or other amounts owed by you to the Operator pending investigation and/or the conclusion of any legal proceedings. Failure to comply with these Terms and Conditions may also result in disqualification, account closure and/or legal action being taken against you.

## 7.16. Disputes

7.16.2. No claims or disputes will be considered more than 7 business days after the date of the original transaction. You hereby undertake to raise such claims or disputes with the customer service department [info@bluestarlotto.com](mailto:info@bluestarlotto.com) and to provide the Operator with all the relevant information or evidence which the Operator reasonably requires to review your claim or dispute.

7.16.3. The Operator's support team will review your claim and provide you with its decision within 14 business days of you submitting your claim or dispute.

7.16.4. If you do not agree with the Operator's decision, you should contact our Support manager to appeal the Operator's decision and provide the Company with all the relevant evidence in relation to your appeal promptly.

7.16.5. The Support Manager will re-review your claim or dispute and provide you with the Operator's final and binding decision within 14 business days.

## 7.17. Duration and Termination

7.17.1. The Terms and Conditions shall come into force immediately upon your completion of the registration process with the Operator and shall continue in force unless and until terminated in accordance with its terms.

7.17.2. We may terminate the user agreement to these Terms and Conditions and your account (including your username and password) immediately without notice:

7.17.2.1. If for any reason we decide to discontinue to provide the Services in general or specifically to you;

7.17.2.2. If we believe that you have breached any of the terms of these Terms and Conditions;

7.17.2.3. If your use of the Services has been in any way improper or breaches the spirit of these Terms and Conditions; or

7.17.2.4. If your account is associated in any way with any existing account that has been terminated for breach of these Terms and Conditions. If your account is associated with, or

related to, existing blocked accounts, we may terminate your account, irrespective of the nature of this relationship, and the registration details provided on said accounts.

7.17.2.5. For any other reasonable grounds, we see fit.

7.17.3. You may terminate the agreement to these Terms and Conditions and your account (including your username and password) at any time by sending an email to us [info@bluestarlotto.com](mailto:info@bluestarlotto.com) such termination to take effect upon the Operator terminating your account (including username and password), which shall occur within 7 calendar days after receipt by the Operator of your email on our servers, provided that you shall remain responsible for any activity on your account between sending us an email and the termination of your account by the Operator.

7.17.4. On termination of the Terms and Conditions you shall:

7.17.4.1. discontinue the use of the Software and the Services;

7.17.4.2. Pay all amounts due and owing to the Company; and

7.17.4.3. Remove and permanently delete the Software from your computer equipment and destroy all related documentation in your possession, custody, power or control.

7.17.5. The right to terminate the Terms and Conditions given by this clause shall not prejudice any other right or remedy of either party in respect of the breach concerned (if any) or any other breach.

7.17.6. Upon the termination of the agreement to these Terms and Conditions for any reason, except as otherwise provided in the Terms and Conditions and subject to any rights or obligations which have accrued prior to termination, neither party shall have any further obligation to the other under these Terms and Conditions.

7.17.7. In the event of our termination of these Terms and Conditions on account of your breach of the Agreement, the Operator will be under no obligation to refund to you any funds that may be in your account and you shall have no claims against the Operator in such regard.

7.17.8. If you have chosen to self-exclude yourself from our platform, we will close all accounts identified as belonging to you, all in accordance with our Responsible Gaming Policy. However, if you choose a temporary "Take a Break" period, your account will be closed. It is your obligation to abide by this restriction for the duration of the set period and announcing our support team.

7.17.9. If you have previously had any issue with gaming addiction, financial difficulty, or any other such issue accounted, it is your responsibility to refrain from opening new accounts whilst such issue is in place. For example, if you have previously been blocked for a gaming addiction with any brand operated by the Company, it is your obligation to refrain from opening new

accounts in any of the brands operated by the Operator. If you do so, we will close all accounts as soon as detected.

#### 7.18. General

7.18.1. If any part of these Terms and Conditions shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed to be severable from the rest of these Terms and Conditions and shall not affect the validity and enforceability of any of the remaining provisions of these Terms and Conditions. In such cases, the part deemed invalid or unenforceable shall be construed in a manner consistent with applicable law to reflect, as closely as possible, the original intent of the parties.

7.18.2. No waiver by us of any terms of the Terms and Conditions shall be construed as a waiver of any preceding or succeeding breach of any terms of the user's agreement to the Terms and Conditions.

7.18.3. Unless otherwise expressly stated, nothing in the Terms and Conditions shall create or confer any rights or any other benefits to third parties.

7.18.4. Nothing in the Terms and Conditions shall be construed as creating any agency, partnership, trust arrangement, fiduciary relationship or any other form of joint enterprise between you and us.

7.18.5. The Terms and Conditions contain the entire agreement between the Operator and you relating to your use of the Software and the Services and supersedes any and all prior agreement between the Operator and you in relation to the same. You confirm that, in agreeing to accept the Terms and Conditions, you have not relied on any representation save insofar as the same has expressly been made a representation by the Operator in the Terms and Conditions.

7.18.6. The Operator reserves the right to transfer, assign, sublicense or pledge the Terms and Conditions, in whole or in part, without your consent: (i) to any entity within the same corporate group as the Company, or (ii) in the event of a merger, sale of assets or other similar corporate transaction in which the Company may be involved in. You may not transfer, assign, sublicense or pledge in any manner whatsoever any of your rights or obligations under these Terms and Conditions.

7.18.7. You may not transfer, assign, sublicense or pledge in any manner whatsoever any of your rights or obligations under these Terms and Conditions.

7.18.8. Subject to applicable laws and regulation, the Operator may outsource any or all of the Services it provides under the Terms and Conditions to third parties.

7.18.9. In these Terms and Conditions, "you" or "your" or "user" or "player" means any person who uses the Services or the Software under the Terms and Conditions. Unless otherwise stated, "We", "us" or "our" refers collectively to the Operator and its subsidiaries, affiliates, directors, officers, employees, agents and contractors.

7.18.10. Nothing in these Terms and Conditions shall be construed so as to grant you any security interest whatsoever over the assets of the Operator, including for the avoidance of doubt on any amounts standing to the credit of your account.

## **BLUESTAR 5/90 DRAW RULES OF PLAY AND TERMS OF PARTICIPATION**

*This version of the Terms and Conditions is effective from 25/06/2024.*

### **8. Definitions**

**8.1 Draw:** The process which results in the random selection of a set of 5 Winning Numbers for a Game by a random number generator or draw machine.

**8.2 Draw Procedures:** The Draw procedures that apply to a Draw, as determined by National Lottery Authority (NLA) from time to time.

**8.3 Mobile Money:** Mobile Wallets operated by any licensed mobile money operator in Ghana such as MTN, AirtelTigo and Vodafone, or any other Mobile Money provider that should enter the market.

**8.4 Player:** Eligible Player as per clause 5 below.

**8.5 Prize:** A Cash/Cheque/Mobile Money sum payable to a Player if 2, 3, 4 or 5 numbers in the player's ticket matches the 5 Winning Numbers, subject to validation. The order of the numbers is not relevant.

**8.6 Stake or Amount Staked:** Stake or Amount Staked shall mean seventy-five (75%) of the Debited Amount

**8.7 Ticket Serial Number:** The unique number on the ticket which identifies a Player's stake, which is recorded in the gaming platform.

**8.8 Winning Numbers:** The numbers that are selected in the Draw.

### **9. The Operator**

The owner of the Game is the National Lottery Authority (NLA) and it is operated by the NLA in collaboration with Bluestar Hi Tech Company Limited, a registered company in accordance with the laws of Ghana under the Companies Act, 1963 (Act 179) with registration number CS020842012.

### **10. The Name of the Game**

The name of the Game is 5/90.

### **11. How to Participate**



11.1. Participation in the Game is via the following sales channels:

11.1.2. Mobile App.

11.2. By participating in the Game, the Player accepts these Terms and Conditions and/or any other Terms and Conditions published on the [www.bluestarlotto](http://www.bluestarlotto.com) portal.

11.3. The minimal stake is GHC1 and buys one bet line of 5 non-repeated numbers between 1 and 99 numbers; each additional GHC1 buys an additional bet line; the maximal stake is GHC1000.

## **12. The Draw**

12.1. The Winning Numbers for each Draw will be generated on a random basis at the Draw event.

12.2. The Draw is a public event and may be attended by the general public, as per NLA's access policy, that may be subject to changes from time to time.

12.3. The Draw is being carried out with a Drawing Machine. Under certain circumstances and from time to time, the Draw may be carried out with a certified Random Number Generator.

12.4. The closing time of each Draw is at 6:30 pm. Tickets purchased after the closing time will participate in the next available Draw.

12.5. The Draw event takes place at 7 pm, Monday to Saturday, except on public holidays.

12.6. The time, frequency, date and method of the Draws shall be decided and may change from time to time by the Operator.

12.7. In the event there is an equipment, system or hardware/software/payment failure or failure of any other sort or for any other reason a Draw is not completed and therefore cannot take place on the date and time fixed, it may take place as soon as practically possible after that date.

12.8. In the event any Draw is deemed invalid, a further Draw will take place in line with the Draw procedures to decide the Winning Numbers.

12.9. The Draw results are certified by the NLA Draw Committee.

12.10. A Prize will be paid by the Operator based only on official results of any relevant Draw recorded on the Game platform, to player with eligible stake subject to validation of the ticket.

12.11. The Draw results are published on the [www.bluestarlotto.com](http://www.bluestarlotto.com) website, the NLA/BS Mobile App, the Bluestar Facebook page and other channels.

### **13. Customer Support**

13.1. For help with entries, please contact the Customer Helpline 0308040050 (or whatsapp (0503534132)) on all networks, info@bluestarlotto.com or visit www.bluestarlotto.com.

13.2. Please visit www.bluestarlotto.com for a copy of the Terms and Conditions.

### **14. Eligibility**

14.1. The Game is open to any person aged 18 years and above.

14.2. Eligible are all citizens and residents of Ghana, present on the Ghanaian territory, that are non-US residents or citizens and/or citizens of residents of any other country and that use a Ghanaian registered electronic payment method (Mobile Money, Debit or Credit Card, etc.).

14.3. Only Ghanaian registered electronic payment methods (Mobile Money, Debit or Credit Card, etc.) are eligible.

14.4. Employees of NLA and Bluestar Hi Tech Company Limited and their immediate families or household members are not eligible to participate in the Game.

14.5. By participating in a Game, you confirm that you are eligible to do so and eligible to claim any Prize you may win. The Operator may require you to provide proof of eligibility to enter the Game, of the bet and further info.

14.6. The Operator will not accept Game entries that are automatically generated by computer, completed by third-parties or in bulk.

14.7. The Operator reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the Game, if they are under-age, if participation violates the laws of Ghana and/or these Terms & Conditions.

### **15. Game Mechanics and Prizes**

15.1. 50% of gross sales (called Prize Pool) are returned to the players as Prizes (long-term statistical average). The Prize allocation in the table below is a percentages (%) of the total Prize Pool and is as follows;

<b>Matching numbers</b>	<b>Odds 1:X</b>	<b>Individual Payout</b>	<b>Type of Prize</b>
5/5	44,000	Min. GHC44,000	5 Direct
4/5	6,000	GHC6000	4 Direct
3/5	2100	GHC2100	3 Direct
2/5	240	GHC240	2 Direct
1/5	40	GHC40	1 Direct

2/5(any order)	240	GHC240	Perm 2
3/5(any order)	2100	GHC2100	Perm 3
4/5(any order)	1440	GHC1440	Perm 4
5/5(any order)	2400	GHC2400	Perm 5
1/5	960	GHC960	Banker 1

15.2. The Direct 5 is set to minimum of GHC44,000. A winner is determined the NLA draw made during the day, whoever picks 5 winning numbers made available in the draw at that point in time the rest of the games follow in that order.

15.6. With Perm a minimum of per one odd is amounted to 240. Perm means playing 2 numbers in sets of 2. It follows in that order of winning

15.9. Win amounts can be claimed successfully on the application and withdrawn directly into your momo account.

## **16. How to Play**

16.1. Mobile App:

16.2 Open the Mobile App

16.3 Select Top up

16.4 Select your preferred MOMO network

16.5 Enter the amount you want to deposit

16.6 Enter your MOMO account number

16.7 Wait for the Mobile Money PIN request and approve to confirm entry in the next Draw.

16.8 The money will be credited to your win account on the game portal

16.9 Select the game you would like to play

16.10 Choose the game option first (Direct 1, Direct 2, Direct 3, Direct 4, Direct 5, Perm 2, Perm 3 Perm 4, Perm 5, Banker or Banker against) to play.

16.11 Select your numbers

16.12 Select your amount

16.13 Place bet

16.14 Money will be deducted

### **17. Prize Payouts**

17.1 Mobile App: The winning amounts will automatically be credited to your customer wallet, from which you can withdraw funds or transfer to credit account to buy more tickets.

17.2. A player may be required to input pin code before withdrawing from their account

17.3. Keep records of anybody claiming a Prize including photographic evidence?

17.4. Refuse to pay a Prize if the Winner refuses to sign all documentation required.

17.5. In the event that the Operator withholds payment of the Prize for whatever reason the Winner shall not be entitled to any interest or compensation whilst matters are being resolved and the Prize remains unpaid.

### **18. Winner Announcement & Relations**

18.1. The decision of the Operator is final, and no correspondence or discussion will be entered into.

18.2. The Operator reserves the right to contact the Winner personally as soon as practicable after the win, using the telephone number used or email address or any other contact number provided in the Game entry.

18.3. If required by law, or by any court, or by any regulations, the Operator may provide your details to a third party if you win a Prize and full details of any Prize paid to you.

### **19. Limitation of liability**

19.1. Insofar as is permitted by law, the Operator, its agents or distributors will not under any circumstances be responsible or liable to compensate the Winner or accept any liability for any loss, damage, personal injury or death occurring as a result of receiving a Prize except in the event it is caused by the negligence of the Operator, its agents or distributors or their employees. Your statutory rights are not affected.

19.2. In the event of a dispute arising from any non-payment or payment of Prizes, the Operator's decision shall be final.

19.3. The Operator's liability to Players and/or Winners shall be limited to the amount of the Stake.

19.4. The Operator may withhold payment of a Prize until any dispute has been resolved.

## **20. Ownership of Game entries and intellectual property rights**

20.1. All Game entries and any accompanying material submitted to the Operator will become the property of the Operator upon receipt and will not be returned.

20.2. You agree that the Operator may, but is not required to, make entries available on its Website, Mobile App and any other media, now or in the future, and in connection with any publicity of the Game. You agree to grant the Operator a non-exclusive, worldwide, irrevocable license, for the full period of any intellectual property rights in the Game entry and any accompanying materials, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-license the Game entry and any accompanying materials for such purposes.

## **21. Data protection and publicity**

21.1. If you are the winner of a competition, a Jackpot or a Draw, you agree that the Operator may use your name, image and town of residence to announce the Winner of said Game and for any other reasonable and related promotional purposes.

21.2. You further agree to participate in any reasonable publicity required by the Operator.

21.3. By entering a Game, you agree that any personal information provided by you in the Game entry may be held and used only by the Operator or its agents and suppliers to administer the Game.

22.1. If there is any reason to believe that there has been a breach of these Terms and Conditions, the Operator may, at its sole discretion, reserve the right to exclude such defaulting individuals from participating in the Game.

22.2. The Operator reserves the right to hold void, suspend, cancel, or amend the Game Prize where it becomes necessary to do so.

22.3. These Terms and Conditions shall be governed by Ghanaian law, and in particular of the Lottery Regulations, 2008 (L.I. 1948) and National Lotto Act, 2006 (Act 722) as amended, and the parties submit to the non-exclusive jurisdiction of the courts of Ghana.

## **QUICK 5/11– RULES OF PLAY AND TERMS OF PARTICIPATION**

*This version of the Terms and Conditions is effective from 25/06/2024.*

### **1. Definitions**

**Draw:** The process which results in the random selection of a set of 5 Winning Numbers for a Game by a Drawing Machine or Random Number Generator (RNG) with 5 Numbered balls.

**Draw Procedures:** The Draw procedures that apply to a Draw, as determined by National Lottery Authority (NLA) from time to time.

**Mobile Money:** Mobile Wallets operated by any licensed mobile money operator in Ghana such as MTN, AirtelTigo and Vodafone, or any other Mobile Money provider that should enter the market.

**Player** – Eligible Player as per clause below.

**Prize:** A Cash/Cheque/Mobile Money sum payable to a Player if 2 or 3 numbers in the player's ticket matches in their exact location to the 3 Winning Numbers, subject to validation. The order of the numbers is important and only exact order will win.

**Ticket Serial Number:** The unique number on the ticket which identifies a Player's stake, which is recorded in the gaming platform.

**Winning Numbers:** The numbers that are selected in the Draw.

## 2. **The Operator**

The owner of the Game is (Bluestar Lotto Company Limited) and it is operated by the NLA in collaboration with Luck Web Ghana Limited, a registered company in accordance with the laws of Ghana under the Companies Act, 1963 (Act 179) with registration number CS020842012.

## 3. **The Name of the Game.**

The name of the Game is NLA Quick 5.

## 4. **How to Participate**

4.1. Participation in the Game is via the following sales channels:

4.1.1. Online, Mobile App.

4.2. By participating in the Game, the Player accepts these Terms and Conditions and/or any other Terms and Conditions published on the [www.bluestarlotto.com/terms-conditions](http://www.bluestarlotto.com/terms-conditions).

4.3. The minimal stake per number combination is GHC1; the maximal stake is GHC1000.

## 5. **The Draw**

5.1. The Winning Numbers for each Draw will be generated on a random basis at the Draw event.

5.2. The Draw takes place on a Certified Random Number Generator.

5.3. Each Draw is identified by a unique Draw number.

5.4. The time, frequency, date and method of the Draws shall be decided and may change from time to time by the Operator.

5.5. In the event there is an equipment, system or hardware/software/payment failure or failure of any other sort or for any other reason a Draw is not completed and therefore cannot take place on the date and time fixed, it may take place as soon as practically possible after that date.

5.6. In the event any Draw is deemed invalid, a further Draw will take place in line with the Draw procedures to decide the Winning Numbers.

5.7. A Prize will be paid by the Operator based only on official results of any relevant Draw recorded on the Game platform, to player with eligible stake subject to validation of the ticket.

5.8. The Draw results are published on the [www.bluestarlotto.com](http://www.bluestarlotto.com) website

## **6. Customer Support**

6.1. For help with entries, please contact the Consumer Helpline 0308040025 and 0201396769 on all networks, or visit [www.bluestarlotto.com](http://www.bluestarlotto.com).

6.2. Please visit [www.bluestarlotto.com](http://www.bluestarlotto.com) for a copy of the Terms and Conditions.

## **7. Eligibility**

7.1. The Game is open to any person aged 18 years and above.

7.2. Eligible are all citizens and residents of Ghana, present on the Ghanaian territory, that are non-US residents or citizens and/or citizens of residents of any other country and that use a Ghanaian registered electronic payment method (Mobile Money).

7.3. Only Ghanaian registered electronic payment methods (Mobile Money) are eligible.

7.4. Employees of Bluestar Hi Tech Limited and their immediate families or household members are not eligible to participate in the Game.

7.5. By participating in a Game, you confirm that you are eligible to do so and eligible to claim any Prize you may win. The Operator may require you to provide proof of eligibility to enter the Game, of the bet and further info.

7.6. The Operator will not accept Game entries that are automatically generated by computer, completed by third-parties or in bulk.

7.7. The Operator reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the Game, if they are under-age, if participation violates the laws of Ghana and/or these Terms & Conditions.

## **9. How to Play**

9.2. Mobile App:

9.2.1. Open the Mobile App

Select Top up

Select your preferred MOMO network

Enter the amount you want to deposit

Enter your MOMO account number

Wait for the Mobile Money PIN request and approve to confirm entry in the next Draw.

The money will be credited to your win account on the game portal

Select the game you would like to play

Choose the game option first (Direct 1, Direct 2, Direct 3, Direct 4, Direct 5, Perm 2, Perm 3 Perm 4, Perm 5, Banker or Banker against) to play.

Select your numbers

Select your amount

Place bet

Money will be deducted.

## **10. Prize Payouts**

10.1 Mobile App: The winning amounts will automatically be credited to your customer wallet, from which you can withdraw funds or transfer to credit account to buy more tickets.

10.4.5. A player may be required to input pin code before withdrawing from their account



10.4.6. Keep records of anybody claiming a Prize including photographic evidence?

10.4.8. Refuse to pay a Prize if the Winner refuses to sign all documentation required.

10.5. In the event that the Operator withholds payment of the Prize for whatever reason the Winner shall not be entitled to any interest or compensation whilst matters are being resolved and the Prize remains unpaid.

## **11. Winner Announcement & Relations**

11.1. The decision of the Operator is final, and no correspondence or discussion will be entered into.

11.2. The Operator reserves the right to contact any of the Winners personally as soon as practicable after the win, using the indicated telephone number or email address or any other contact number provided in the Game entry or player account.

11.3. If required by law, or by any court, or by any regulations, the Operator may provide your details to a third party if you win a Prize and full details of any Prize paid to you.

## **12. Ownership of Game entries and intellectual property rights**

13.1. All Game entries and any accompanying material submitted to the Operator will become the property of the Operator upon receipt and will not be returned.

13.2. You agree that the Operator may, but is not required to, make entries available on its Website, Mobile App and any other media, now or in the future, and in connection with any publicity of the Game. You agree to grant the Operator a non-exclusive, worldwide, irrevocable license, for the full period of any intellectual property rights in the Game entry and any accompanying materials, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-license the Game entry and any accompanying materials for such purposes.

## **5/90 – RULES OF PLAY AND TERMS OF PARTICIPATION**

### **1. Definitions**

**Draw:** The process which results in the random selection of a set of 5 Winning Numbers for a Game by a Drawing Machine) with 90 Numbered balls.

**Draw Procedures:** The Draw procedures that apply to a Draw, as determined by National Lottery Authority (NLA).

**Mobile Money:** Mobile Wallets operated by any licensed mobile money operator in Ghana such as MTN, AirtelTigo and Telecel for transactions.

**Player** – Eligible Player above 18 years of age

**Winning Numbers:** The numbers that are selected in the Draw.

4.2. By participating in the Game, the Player accepts these Terms and Conditions and/or any other Terms and Conditions published on the [www.bluestarlotto.com](http://www.bluestarlotto.com)

## **5. The Draw**

5.1. The Winning Numbers for each Draw will be generated on a random basis at the Draw event.

5.2. The Draw is a public event and may be attended by the general public, as per NLA's access policy, that may be subject to changes from time to time.

5.3. The Draw is being carried out with a Drawing Machine.

5.4. There are three draws each day; one in the morning, afternoon and another in the evening except on Sundays, when there is only the evening draw.

5.5. The morning draw (VAG) takes place at 10:17am, Monday to Saturday. There are no morning draws on Sundays and public holidays.

5.6. The afternoon draw takes place at 1:20pm, Monday to Saturday.

5. The evening draw takes place at 7:20pm, Monday to Saturday. There are no draws on public holidays

5.7. Bet entries for the evening draw close at 7:10 pm. bet staked after the closing time will participate in the next available Draw.

5.8. The time, frequency, date and method of the Draws shall be decided and may change from time to time by the Operator.

5.9. In the event there is an equipment, system or hardware/software/payment failure or failure of any other sort or for any other reason a Draw is not completed and therefore cannot take place on the date and time fixed, it may take place as soon as practically possible after that date.

5.8. In the event any Draw is deemed invalid, a further Draw will take place in line with the Draw procedures to decide the Winning Numbers.

5.9. The Draw results are certified by the NLA Draw Committee.

5.10. A Prize will be paid by the Operator based only on official results of any relevant Draw recorded on the Game platform, to player with eligible stake subject to validation of the ticket.

5.11. The Draw results are published on the [www.bluestarlotto.com](http://www.bluestarlotto.com) website, NLA BS Mobile App, the NLA BS Games Facebook page and other channels.

## **7. Eligibility**

7.1. The Game is open to any person aged 18 years and above.

7.2. Eligible players must be citizens of Ghana and uses a Ghanaian registered electronic payment method (Mobile Money etc.)

7.5. By participating in a Game, you confirm that you are eligible to do so and eligible to claim any Prize you may win. The Operator may require you to provide proof of eligibility to enter the Game, of the bet.

7.6. The Operator will not accept Game entries that are automatically generated by computer, completed by third-parties.

7.7. The Operator reserves all rights to disqualify you if your conduct is not going contrary to these Terms & Conditions.

## **Game Mechanics and Prizes**

### **PERM 2**

You select **AT LEAST** 3 Numbers and up to 10 numbers

The system will combine them in sets of 2. For example; if a player selects numbers 10-20-30, Perm2 will give combinations of

(i) 10-20,

(ii) 10-30

(iii) 20-30.

Here, the winning pattern is the same as direct-2.

Another example; if player chooses perm 2 and select 6 numbers: 10-15-20-25-30-35.

The system will generate the following combination from this:

10-15,10-20,10-25,10-30,10-35

15-20,15-25,15-30,15-35

20-25,20-30,20-35

25-30, 25-35

30-35

For those 6 numbers they selected there will be 15 possible combinations.

In this example if the stake the player chose was GHS 2, they will pay for this ticket GHS 30.

If the stake was GHS 3 for those 6 numbers, he chose he will pay  $3 \times 15 =$  GHS 45.

### **PERM 3**

Here the player can select **AT LEAST** 4 numbers and up to 10 numbers

The system will now create combinations of 3

If a player selects numbers 10-15-20-25, Perm3 will give combinations of

(i) 10-15-20,

(ii) 10-15-25,

(iii) 10-20-25

(iv) 15-20-25. Here, the winning pattern is the same as direct-3.

- **Each combination cost** = the stake the player selected (Min. and max. as in regular 1/90)
- Possible combination table

The amount of numbers the player chooses	The amount of possible combination
4	4
5	10
6	20
7	35
8	56
9	84
10	120

### Perm Pay Table

Bet Type	Numbers to match	Multiplier
Perm 2	Match 2 numbers in any order	X40
Perm 3	Match 3 in any order	X400

### Banker Bet

- A Banker is a bet 1 against all: - in this bet the player selects **one number** and the system will choose for them 89 additional numbers and will combine all of them to combinations of 2
- In a Banker bet, if a player selects 22 against all, the system starts to create combinations with the rest of the numbers. (89 additional numbers) so it will be 22-1, 22-2, 22-3....22-39
- If the player placed a banker bet and selected 22 then 22 is a banker. **THE banker MUST be one of the 5 winning numbers**
- The ticket cost is the stake FOR EACH COMBINATION- which means that if the stake the player selected was 2 GHS the ticket cost will be GHS 76 (38\*2). If the stake is 3 then the total ticket price will be GHS 114
- If the player wins, the multiplier is X160. So, if their stake was 3, they will win 160 X3

Bet Type	Numbers to match	Multiplier
Banker against all	1 sure number	4X40 (= X160)

8.2. The Operator may change the Prize structure from time to time at its sole discretion.

8.3. The Prize is not negotiable or transferable.

## 9. How to Play

## 9.2. Mobile App:

### 9.2.1. Open the Mobile App

Select Top up

Select your preferred MOMO network

Enter the amount you want to deposit

Enter your MOMO account number

Wait for the Mobile Money PIN request and approve to confirm entry in the next Draw.

The money will be credited to your win account on the game portal

Select the game you would like to play

Choose the game option first (Direct 1, Direct 2, Direct 3, Direct 4, Direct 5, Perm 2, Perm 3, Perm 4, Perm 5, Banker or Banker against) to play.

Select your numbers

Select your amount

Place bet

Money will be deducted

## **10. Prize Payouts**

10.1 **Mobile App:** The winning amounts will automatically be credited to your customer wallet, from which you can withdraw funds or transfer to credit account to buy more tickets.

10.4.5. A player may be required to input pin code before withdrawing from their account

10.4.6. Keep records of anybody claiming a Prize including photographic evidence?

10.4.8. Refuse to pay a Prize if the Winner refuses to sign all documentation required.

10.5. In the event that the Operator withholds payment of the Prize for whatever reason the Winner shall not be entitled to any interest or compensation whilst matters are being resolved and the Prize remains unpaid.

## **12. Limitations of Liability**

7.14.1. You agree that you are free to choose whether to use the Services and do so at your sole option, discretion and risk.

7.14.2. The Operator shall not be liable to you or any third party in contract, tort, negligence, or otherwise, for any loss or damage whatsoever arising from or in any way connected with, use of the Software or the Services by you or any third parties, whether directly or indirectly, including, without limitation, damage for loss of business, loss of profits (including loss of or failure to receive anticipated winnings), business interruption, loss of business information, or any other pecuniary or consequential loss (even where we have been notified by you of the possibility of such loss or damage).

7.14.3. The Operator shall not be liable in contract, tort or otherwise, for any loss or damage whatsoever arising from or in any way connected with your use of any link contained on the Sites. The Operator is not responsible for the content contained on any Internet site linked to the Sites.

7.14.4. You confirm that the Operator shall not be liable to you or any third party for any modification to, suspension of or discontinuance of the Software or the Services.

7.14.5. Nothing in these Terms and Conditions will operate so as to exclude any liability of the Operator for death or personal injury that is caused by the Operator's negligence.

7.14.6. You agree that, in the event that the Software or Services fails to operate correctly as a result of, but not limited to, any delay or interruption in operation or transmission, any loss or corruption of data or communication or lines failure, any person's misuse of the Sites or its contents or any error or omission in content or any other factors beyond our control:

7.14.6.1. The Operator will not be responsible for any loss, including loss of winnings, that may result; and

7.14.6.2. If any such errors result in an increase in winnings owed or paid to you, you shall not be entitled to the winnings falling within such increase. You shall immediately inform the Operator of the error and shall repay any winnings credited to your account in error to the Operator (as directed by the Operator) or the Operator may, at its discretion, deduct an amount equal to those winnings from your account or set off such amount against any money owed to you by the Operator.

### **7.15. Breach of these Terms and Conditions**

#### **7.15.1. 10.1 Mobile App**

Winning amounts will be automatically credited to your customer wallet. From the wallet, you can withdraw funds or transfer them to a credit account to purchase more tickets.

#### 10.4.5

A player may be required to input a PIN code before withdrawing funds from their account.

#### 10.4.6

The Operator may keep records of anyone claiming a Prize, including photographic evidence.

#### 10.4.8

The Operator reserves the right to refuse to pay a Prize if the Winner refuses to sign all required documentation.

#### 10.5

If the Operator withholds payment of the Prize for any reason, the Winner is not entitled to any interest or compensation while the issue is being resolved and the Prize remains unpaid of any breach of these Terms and Conditions by you;

7.15.1.2. Violation by you of any law or the rights of any third party;

7.15.1.3. Use by you of the Services or Software or use by any other person accessing the Services or Software using your user identification, whether or not with your authorization; or

7.15.1.4. Acceptance of any winnings.

7.15.1.5. Operator has reasonable grounds for suspecting that you have breached these Terms and Conditions, in addition to any other remedies available to the Operator, your winnings may be forfeited at the discretion of the Operator and the Operator may retain any positive balance then existing in your account on account of any damages or other amounts owed by you to the Operator pending investigation and/or the conclusion of any legal proceedings. Failure to comply with these Terms and Conditions may also result in disqualification, account closure and/or legal action being taken against you.

#### 7.16. Disputes

7.16.2. No claims or disputes will be considered more than 7 business days after the date of the original transaction. You hereby undertake to raise such claims or disputes with the customer service department [info@bluestarlotto.com](mailto:info@bluestarlotto.com) and to provide the Operator with all the relevant information or evidence which the Operator reasonably requires to review your claim or dispute.

7.16.3. The Operator's support team will review your claim and provide you with its decision within 14 business days of you submitting your claim or dispute.

7.16.4. If you do not agree with the Operator's decision, you should contact our Support manager to appeal the Operator's decision and provide the Company with all the relevant evidence in relation to your appeal promptly.

7.16.5. The Support Manager will re-review your claim or dispute and provide you with the Operator's final and binding decision within 14 business days.



### 13. Data protection and publicity

14.1. If you are the winner of a competition, a Draw, you agree that the Operator may use your name, image and town of residence to announce the Winner of said Game and for any other reasonable and related promotional purposes.

14.2. You further agree to participate in any reasonable publicity required by the Operator.

14.3. By entering a Game, you agree that any personal information provided by you in the Game entry may be held and used only by the Operator or its agents and suppliers to administer the Game.

### 14. General

15.1. If there is any reason to believe that there has been a breach of these Terms and Conditions, the Operator may, at its sole discretion, reserve the right to exclude such defaulting individuals from participating in the Game.

15.2. The Operator reserves the right to hold void, suspend, cancel, or amend the Game Prize where it becomes necessary to do so.

15.3. These Terms and Conditions shall be governed by the law of Ghana, and in particular of the Lottery Regulations, 2008 (L.I. 1948) and National Lotto Act, 2006 (Act 722) as amended, and the parties submit to the non-exclusive jurisdiction of the courts of Ghana.