#### **KINO Game Guide**

**Operator: OPAP S.A.** 

#### 1. PARTICIPATION IN KINO

The Participation in KINO is conducted through OPAP S.A.'s Agencies and through the Internet, and is carried out in accordance with the provisions of the applicable legislation, of the General Regulation on the Organization and Conduct of OPAP S.A. Games of Chance, of the Regulation on the Organization and Conduct of OPAP S.A. Games of Chance through the Internet, of the Regulation on the Organization, Operation and Conduct of KINO Game of Chance of OPAP S.A., as applicable, as well as in accordance with the more specific terms and conditions set forth per case by OPAP S.A. and the HGC.

Participation in KINO is permitted:

- a) through Agencies, to persons over eighteen (18) years of age;
- b) through the Internet, to persons over twenty one (21) years of age.

#### It is clarified that:

- Participation in KINO Game of Chance is proven by the Ticket, which includes the Player's predictions and all identifiers that are necessary for proving their Entry. The Player shall check that the submitted Ticket includes all the predictions corresponding to their Entry.
- The cancellation of an Entry and the return of the Entry fee shall be allowed only for Entries submitted through Agencies and only in case the selections by the Player, as included on the Ticket, are not the same as the ones having been registered in the Central IT System (CIS). Thus meaning, if the Ticket has, due to a technical problem, different details (e.g. selected numbers, number of consecutive draws) than those having been selected by the Player in the Ticket they have filled in, which Ticket was validated by the Agency's terminal. The cancellation shall be possible until the commencement of the draw before which the Entry was submitted.
- The Player has to keep the Ticket's details they receive and not disclose them
  to third parties, in any manner. OPAP S.A. shall bear no responsibility in case
  the Player suffers any damage due to the reveal of their Ticket details to third
  parties.

#### 2. ENTRY FEE - PARTICIPATION METHOD

The Entry fee per Column shall be set to fifty cents (€0.50).

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

- The minimum number of Columns per Entry in every KINO game type is mentioned in the Winnings Distribution System.
- The Player may participate in KINO by submitting their Ticket for every game type, according to the provisions of the Winnings Distribution System.

## 3. WINNINGS DISTRIBUTION SYSTEM

## 3.1. "KINO"

## 3.1.1 Description

In each one of the 12 KINO Game Types, the wins shall be classified in prize tiers, depending on the amount of the selected numbers which are included in the 20 numbers drawn. A payout coefficient corresponds to each one of the said prize tiers, from which the winnings of each Entry derive. The minimum Entry for any KINO Game Type is one (1) Column.

## 3.1.2. Prize Tiers - Payout Coefficients

## I. Game Type of 12 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	12	1,000,000	
2 <sup>nd</sup>	11	25,000	
3 <sup>rd</sup>	10	2,500	
4 <sup>th</sup>	9	1,000	
5 <sup>th</sup>	8	150	
6 <sup>th</sup>	7	25	
7 <sup>th</sup>	6	5	
8 <sup>th</sup>	0	4	

## II. Game Type of 11 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	11	500,000	
2 <sup>nd</sup>	10	15,000	
3 <sup>rd</sup>	9	1,500	
4 <sup>th</sup>	8	250	
5 <sup>th</sup>	7	50	
6 <sup>th</sup>	6	10	
7 <sup>th</sup>	5	1	
8 <sup>th</sup>	0	2	

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

# III. Game Type of 10 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	10	100,000	
2 <sup>nd</sup>	9	10,000	
3 <sup>rd</sup>	8	500	
4 <sup>th</sup>	7	80	
5 <sup>th</sup>	6	20	
6 <sup>th</sup>	5	2	
7 <sup>th</sup>	0	2	

# IV. Game Type of 9 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	9	40,000	
2 <sup>nd</sup>	8	4,000	
3 <sup>rd</sup>	7	200	
4 <sup>th</sup>	6	25	
5 <sup>th</sup>	5	5	
6 <sup>th</sup>	4	1	

# V. Game Type of 8 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	8	15,000	
2 <sup>nd</sup>	7	1,000	
3 <sup>rd</sup>	6	50	
4 <sup>th</sup>	5	10	
5 <sup>th</sup>	4	2	

# VI. Game Type of 7 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	7	5,000	
2 <sup>nd</sup>	6	100	
3 <sup>rd</sup>	5	20	
4 <sup>th</sup>	4	3	
5 <sup>th</sup>	3	1	

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

# VII. Game Type of 6 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	6	1,600	
2 <sup>nd</sup>	5	50	
3 <sup>rd</sup>	4	7	
4 <sup>th</sup>	3	1	

# VIII. Game Type of 5 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	5	450	
2 <sup>nd</sup>	4	20	
3 <sup>rd</sup>	3	2	

# IX. Game Type of 4 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	4	100	
2 <sup>nd</sup>	3	4	
3 <sup>rd</sup>	2	1	

# X. Game Type of 3 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	3	25	
2 <sup>nd</sup>	2	2.5	

# XI. Game Type of 2 KINO selected numbers

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENTS	
1 <sup>st</sup>	2	5	
2 <sup>nd</sup>	1	1	

# XII. Game Type of 1 KINO selected number

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

TIERS	CORRECT	KINO	PAYOUT
	NUMBERS	COEFFICIENT	
1 <sup>st</sup>	1	2.5	

The maximum amount distributed as winnings (per draw) in each one of the tiers 1 and 2 of Game Types 12, 11, 10 and 9 amounts to one million EUR (€1,000,000). In case the corresponding total amount exceeds the aforementioned maximum amounts, then the distribution of the maximum amount in the respective wins is conducted in shares according to the Entry value of the winning area of each Ticket in each draw.

## 3.1.3 Minimum Annual Basis for the Calculation of Attributed Winnings:

The minimum annual basis for the calculation of the total attributed winning amounts of KINO Game Types 2 to 12, shall be 65% of the gross revenues of each Game Type, while for KINO Game Type 1, 60% of its gross revenues. However, it is possible in individual prize tiers that the total attributed winning amounts fall short of the above percentage.

## **3.2. "KINO BONUS"**

## 3.2.1 Description

In each one of the 12 KINO BONUS Game Types, the wins shall be classified in prize tiers, depending on the amount of the selected numbers that are included in the twenty (20) numbers drawn, on the condition that in the selected numbers the KINO BONUS number is included. The KINO BONUS number derives randomly out of the 20 numbers drawn in each draw.

Participation in one of the KINO BONUS Game Types requires also the Participation in the respective KINO Game Type, paying a separate Entry fee per Column for each Game Type. A payout coefficient corresponds to each one of the said prize tiers, from which the winnings of each Entry derive.

#### 3.2.2. Prize Tiers - Payout Coefficients

## I. Game Type of 12 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	12	2,000,000
2 <sup>nd</sup>	11	75,000
3 <sup>rd</sup>	10	5,500
4 <sup>th</sup>	9	2,200
5 <sup>th</sup>	8	350

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

6 <sup>th</sup>	7	50
7 <sup>th</sup>	6	10
8 <sup>th</sup>	5	4
9 <sup>th</sup>	4	3.5
10 <sup>th</sup>	3	3
10 <sup>th</sup> 11 <sup>th</sup>	2	2.5
12 <sup>th</sup>	1	2

# II. Game Type of 11 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	11	1,200,000
2 <sup>nd</sup>	10	31,000
3 <sup>rd</sup>	9	3,500
4 <sup>th</sup>	8	550
5 <sup>th</sup>	7	105
6 <sup>th</sup>	6	25
7 <sup>th</sup>	5	6
8 <sup>th</sup>	4	4
9 <sup>th</sup>	3	3
10 <sup>th</sup>	2	2.5
11 <sup>th</sup>	1	2

# III. Game Type of 10 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	10	250,000
2 <sup>nd</sup>	9	25,000
3 <sup>rd</sup>	8	1,500
4 <sup>th</sup>	7	180
5 <sup>th</sup>	6	60
6 <sup>th</sup>	5	7
7 <sup>th</sup>	4	4
8 <sup>th</sup>	3	3
9 <sup>th</sup>	2	2.5
10 <sup>th</sup>	1	2

# IV. Game Type of 9 KINO BONUS selected numbers

TIERS	CORRECT	KINO	BONUS	PAYOUT
	NUMBERS	COEFF	ICIENTS	

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

1 <sup>st</sup>	9	100,000
2 <sup>nd</sup>	8	10,000
3 <sup>rd</sup>	7	500
4 <sup>th</sup>	6	70
5 <sup>th</sup>	5	15
6 <sup>th</sup>	4	6
7 <sup>th</sup>	3	4
8 <sup>th</sup>	2	3
9 <sup>th</sup>	1	2

# V. Game Type of 8 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	8	40,000
2 <sup>nd</sup>	7	3,000
3 <sup>rd</sup>	6	200
4 <sup>th</sup>	5	30
5 <sup>th</sup>	4	7
6 <sup>th</sup>	3	4
7 <sup>th</sup>	2	3
8 <sup>th</sup>	1	2

# VI. Game Type of 7 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	7	15,000
2 <sup>nd</sup>	6	400
3 <sup>rd</sup>	5	80
4 <sup>th</sup>	4	13
5 <sup>th</sup>	3	8
6 <sup>th</sup>	2	3
7 <sup>th</sup>	1	2

# VII. Game Type of 6 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	6	4,100
2 <sup>nd</sup>	5	300
3 <sup>rd</sup>	4	27
4 <sup>th</sup>	3	9

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

5 <sup>th</sup>	2	3
6 <sup>th</sup>	1	2

# VIII. Game Type of 5 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	5	1,350
2 <sup>nd</sup>	4	90
3 <sup>rd</sup>	3	17
4 <sup>th</sup>	2	5
5 <sup>th</sup>	1	3

# IX. Game Type of 4 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	4	600
2 <sup>nd</sup>	3	24
3 <sup>rd</sup>	2	8
4 <sup>th</sup>	1	5

# X. Game Type of 3 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	3	175
2 <sup>nd</sup>	2	18
3 <sup>rd</sup>	1	8

# XI. Game Type of 2 KINO BONUS selected numbers

TIERS	CORRECT	KINO BONUS PAYOUT
	NUMBERS	COEFFICIENTS
1 <sup>st</sup>	2	70
2 <sup>nd</sup>	1	16

# XII. Game Type of 1 KINO BONUS selected number

TIERS	CORRECT	KINO	BONUS	PAYOUT
	NUMBERS	COEFF	ICIENTS	

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

1 <sup>st</sup>	1	52.5
_	_	32.3

The maximum amount distributed as winnings (per draw) in each one of the prize tiers 1 and 2 of Game Types 12, 11, 10 and 9 amounts to two million EUR (€2,000,000). In case the corresponding total amount exceeds the aforementioned maximum amounts, then the distribution of the maximum amount in the respective wins is conducted in shares according to the Entry value of the winning area of each Ticket in each draw.

## 3.2.3 Minimum Annual Basis for the Calculation of Attributed Winnings:

The minimum annual basis for the calculation of the total attributed winning amounts of KINO BONUS Game Types 2 to 12, shall be 65% of the gross revenues of each Game Type, while for KINO Game Type 1, 60% of its gross revenues. However, it is possible in individual prize tiers that the total attributed winning amounts fall short of the above percentage.

#### 3.3 "KINO PARA 1"

## 3.3.1 Description

In each one of the eight (8) KINO PARA1 Game Types, there is only one prize tier, that includes the numbers drawn in the 2<sup>nd</sup> prize tier of the respective KINO Game Type. Participation in one of the KINO PARA1 Game Types requires also the participation in the respective KINO Game Type, paying a separate Entry fee per Column for each Game Type. The minimum Entry for KINO PARA1 Game Types is one (1) Column. KINO PARA1 may also be combined with the respective KINO BONUS Game Type, paying a respective Entry fee per Column.

A payout coefficient corresponds to each KINO PARA1 Game Type, from which the winnings of each Entry derive.

## 3.3.2. Payout coefficients per KINO PARA1 Game Type

## I. Game Type of 9 KINO PARA1 selected numbers:

CORRECT KINO	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO
NUMBERS		BONUS
8	24,000	30,000

# II. Game Type of 8 KINO PARA1 selected numbers:

CORRECT	KINO DADA1 DAVOLIT	KINO PARA1 PAYOUT
KINO	KINO PARA1 PAYOUT	COEFFICIENT WITH KINO
NUMBERS	COEFFICIENT	BONUS

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

_	г эээ	7 200
1 7	5 200	7 200
/	3.200	7.200
,	3,200	7,200

# III. Game Type of 7 KINO PARA1 selected numbers:

CORRECT KINO NUMBERS	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO BONUS
6	1,000	1,300

# IV. Game Type of 6 KINO PARA1 selected numbers:

CORRECT KINO	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO
NUMBERS		BONUS
5	280	530

# V. Game Type of 5 KINO PARA1 selected numbers:

CORRECT KINO	KINO PARA1 PAYOUT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO
NUMBERS	COLITICIEIVI	BONUS
4	80	150

# VI. Game Type of 4 KINO PARA1 selected numbers:

CORRECT KINO	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO BONUS
NUMBERS		BUNUS
3	20	40

# VII. Game Type of 3 KINO PARA1 selected numbers:

CORRECT KINO NUMBERS	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO BONUS
2	7.5	23

# VII. Game Type of 2 KINO PARA1 selected numbers

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

CORRECT KINO NUMBERS	KINO PARA1 PAYOUT COEFFICIENT	KINO PARA1 PAYOUT COEFFICIENT WITH KINO BONUS
NOMBLINS		DONOS
1	3	18

The maximum amount distributed as winnings (per draw) in Game Type of 9 KINO PARA1 selected numbers amounts to one million EUR (€1,000,000), while the respective amount for Game Type of 9 KINO selected numbers with KINO BONUS amounts to two million EUR (2,000,000€). In case the corresponding to the winner's total amount exceeds the aforementioned maximum amounts, then the distribution of the maximum amount in the respective wins of Game type of 9 KINO PARA1 selected numbers with KINO BONUS is conducted in shares according to the Entry value of the winning area of each Ticket in each draw.

## 3.3.3 Minimum Annual Basis for the Calculation of Attributed Winnings:

The minimum annual basis for the calculation of the total attributed winnings of KINO PARA1 game types shall be 65% on its gross gaming revenues. However, it is possible in individual prize tiers that the total attributed winning amounts fall short of the above percentage.

## 3.4 "ODDS/EVENS"

## 3.4.1 Description

In **ODDS/ EVENS** game type, there are three (3) prize tiers. The player selects ODDS, EVENS or TIE. Therefore, if most numbers out of the twenty (20) drawn are ODDS (namely, ending in 1, 3, 5, 7, 9), then prize tier ODDS wins. If most numbers out of the twenty (20) drawn are EVENS (namely, ending in 2, 4, 6, 8, 0), then prize tier EVENS wins.

Finally, if out of the twenty (20) numbers drawn half are ODDS and half are EVENS, then prize tier TIES wins. A payout coefficient corresponds to each one of the said prize tiers, from which the winnings of each Entry derive. The minimum Entry for ODDS/EVENS Game Type is two (2) Columns.

#### 3.4.2 Prize Tiers - Payout Coefficients

ODDS/EVENS	PAYOUT	COEFFICIENTS
	ODDS/EV	ENS
ODDS	2	
EVENS	2	
TIE	4	

## 3.4.3 Minimum Annual Basis for the Calculation of Attributed Winnings:

The minimum annual basis for the calculation of the total attributed winnings of ODDS/EVENS Game Type shall be 65% on its gross gaming revenues. However, it is

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

possible in individual prize tiers of ODDS/EVENS Game Type that the total attributed winning amounts fall short of the above percentage.

#### 3.5. "COLUMNS"

## 3.5.1 Description

In **COLUMNS** Game Type, there are ten (10) prize tiers depending on which COLUMN out of the ten (10) Columns of the game includes most of the twenty (20) numbers drawn. In case that more than one Columns include the same amount of numbers, winning Column shall be the one which reached first the relevant multitude of numbers, per the order that the numbers were drawn. The minimum Entry for COLUMNS Game Type is two (2) Columns.

The 1<sup>st</sup> COLUMN includes numbers: 1 11 21 31 41 51 61 71

The 2<sup>nd</sup> COLUMN includes numbers: 2 12 22 32 42 52 62 72

The 3<sup>rd</sup> COLUMN includes numbers: 3 13 23 33 43 53 63 73

The 4<sup>th</sup> COLUMN includes numbers: 4 14 24 34 44 54 64 74

The 5<sup>th</sup> COLUMN includes numbers: 5 15 25 35 45 55 65 75

The 6<sup>th</sup> COLUMN includes numbers: 6 16 26 36 46 56 66 76

The 7<sup>th</sup> COLUMN includes numbers: 7 17 27 37 47 57 67 77

The 8<sup>th</sup> COLUMN includes numbers: 8 18 28 38 48 58 68 78

The 9<sup>th</sup> COLUMN includes numbers: 9 19 29 39 49 59 69 79

The 10<sup>th</sup> COLUMN includes numbers: 10 20 30 40 50 60 70 80

A payout coefficient corresponds to each one of the said prize tiers, from which the winnings of each Entry derive.

## 3.5.2 Prize Tiers - Payout Coefficient

COLUMNS	PAYOUT COEFFICIENTS
	COLUMNS
1 <sup>st</sup>	8
2 <sup>nd</sup>	8
3 <sup>rd</sup>	8
4 <sup>th</sup>	8
5 <sup>th</sup>	8
6 <sup>th</sup>	8
7 <sup>th</sup>	8
8 <sup>th</sup>	8
9 <sup>th</sup>	8
10 <sup>th</sup>	8

## 3.5.3 Minimum Annual Basis for the Calculation of Attributed Winnings:

The minimum annual basis for the calculation of the total attributed winnings of COLUMNS Game Type shall be 65% on its gross gaming revenues. However, it is possible in individual prize tiers of COLUMNS Game Type that the total attributed winning amounts fall short of the above percentage.

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

#### 4. KINO DRAWS

- In each KINO draw, twenty (20) numbers are drawn out of a series of eighty (80) numbers from one (1) to eighty (80).
- The draws are conducted daily with the use of an electronic draw machine at regular intervals, with a time difference of five (5) minutes.
- Entries shall be accepted until the commencement of each draw.
- Players may participate in a consecutive number of draws and/or in future draws.
- The draws are conducted at 112 Athinon Ave., 10442, Athens.
- KINO draws are broadcast live in OPAP S.A.'s agencies, on websites <a href="www.opap.gr">www.opap.online.opap.gr</a> and on OPAPONLINE and OPAPStoreApp applications.

#### 5. WINNINGS TAXATION

According to par. 1(d) of article 60 of L. 2961/2000, as applicable, the winnings of each Ticket per draw shall be taxed as follows\*:

- winnings up to €100: tax-free
- winnings from €100.01 up to €200: winnings tax of 2.5% (on the amount exceeding €100)
- winnings from €200.01 up to €500: winnings tax of 5.0% (on the amount exceeding €200)
- winnings from €500.01 up to €2,500: winnings tax of 10.0% (on the amount exceeding €500)
- winnings from €2,500.01 and above: winnings tax of 20.0% (on the amount exceeding €2,500)

The aforementioned taxes are directly deducted by OPAP S.A. upon the payment of winnings to the rightful owner.

\*Following the deduction of the amount paid by the player for all Entries concerning the draw from which the winnings derived.

#### 6. WRITE-OFF OF WINNINGS

- 6.1 Winnings deriving from the Participation in KINO through the Internet shall be immediately credited to the Electronic Player Account.
- 6.2 The right to collection of winnings deriving from the Participation in KINO through Agencies shall be written off after the lapse of three (3) months as of the date on which the Player's Entry is registered in the Central IT System as the winning one, in accordance with the provisions of the General Regulation on the Organization and

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

Conduct of OPAP S.A. Games of Chance. OPAP S.A. may, following the lapse of the aforementioned period and in extraordinary cases, pay winnings to Ticket holders when, without being responsible, they did not collect their winnings in time, nor did they claim them within the same time period.

#### 7. PAYMENT OF WINNINGS

# 7.1 Payment of winnings deriving from the Participation in KINO through the Internet:

- a) Winnings deriving from the Participation in KINO through the Internet are paid directly by being credited to the Player's electronic account, who can later request their transfer to a means of payments of which they are a beneficiary and which is kept at a credit or payment institution established and lawfully operating in Greece or another Member State of the European Union or the European Economic Area. It is explicitly clarified that the relevant order for the Player's payment shall be given by OPAP S.A. within 72 hours as of the submission of the relevant request.
- b) It is clarified that, for reasons of confidentiality of big winners' details and for the general security of the relevant transactions, for net winnings exceeding one hundred thousand (100,000) EUR additional procedures shall be implemented. The Player shall be informed on the way of their payment and on the additional requirements applicable to such cases exclusively by specially authorized members of OPAP S.A.'s personnel, who shall be the only ones having access to the said piece of information.

## 7.2 Payment of winnings deriving from the Participation in KINO through Agencies:

- 7.2.1. Winnings deriving from the Participation in KINO through Agencies are always paid to the bearer of the winning Ticket and in case this is lost, any claim of winnings payment or other compensation shall be excluded. A Ticket that has been destroyed or whose details have been altered at such a degree that their identification by the Central IT System is not possible shall have no validity, and the claim for winnings payment and any other claim for compensation by OPAP S.A. shall be excluded.
- 7.2.2. The payment of winnings shall be conducted as follows, considering the provisions of HGC decision no. 554/5/15.04.2021 (B 1633) titled "Issuance of Regulation on the Implementation of Measures against Money Laundering and the Financing of Terrorism by Liable Persons, in the Games of Chance Services Market, according to case f of par. 3 of art. 28 of L. 4002/2011 (A 180)", hereinafter the "AML Regulation", as applicable:
- i) Gross winnings before taxes per Ticket of up to €999.99 shall be paid in cash.

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

- ii) Gross winnings before taxes per Ticket from €1,000 up to €1,999.99 shall be paid, following a Player's request, in an OPAP Agency, either in cash directly from the OPAP Agencies, or through Payment Service Providers (issuance of a payment order to a Bank by an OPAP Agency and/or OPAP S.A's offices), following the Player's identification upon presenting of an ID card, a passport or any other equivalent foreign document.
- iii) Gross winnings before taxes per Ticket exceeding €2,000 shall be exclusively redeemed through Payment Service Providers (issuance of a payment order to a Bank by an OPAP Agency and/or OPAP S.A's offices), following the Player's identification upon presenting an ID card, a passport or any other equivalent foreign document.
- iv) Gross winnings before taxes per Ticket exceeding €100,000 shall be exclusively redeemed through Payment Service Providers, following the issuance of a payment order by OPAP S.A. offices in Athens, and after the Player's identification upon presenting an ID card, a passport or any other equivalent foreign document. For your service, you shall firstly contact OPAP S.A. call center at 800-800-5000 (from a landline without charge) or 210 5798888 (from a mobile phone) in order to be informed on the process.
- 7.3. Upon the payment of winnings, the respective tax shall be immediately deducted by OPAP S.A., per the eventually applicable legislation.
- 7.4. The winning amounts per win shall be paid after being truncated to the first two decimals.
- 7.5. OPAP S.A. may withhold the payment of winnings in exceptional cases, when according to its opinion there is a possibility that the person collecting the winnings is not indeed the rightful owner of the Ticket or there are sufficient indications for AML violations, according to the provisions of the AML Regulation. In the case of winnings deriving from the Participation in KINO through Agencies, the cases of loss or theft of the Ticket are mentioned indicatively.
- 7.6. In any case, the details of the Entries that have been secured, per what is mentioned in article 11 of the General Regulation on the Organization and Conduct of OPAP S.A. Games of Chance, shall constitute the sole evidence for the winnings acknowledgment, and in case of a dispute, they shall prevail over any other evidence. Regarding the Participation through Agencies, the Ticket shall constitute the proof of the payment due, in case of winnings, but only if it holds the same details as the ones confirmed.

#### 8. WINNINGS CERTIFICATES

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

OPAP S.A. shall grant a Winnings Certificate following an online request by the Player, submitted through website <a href="www.winningscertificates.opap.gr">www.winningscertificates.opap.gr</a>, in accordance with the terms of the Policy on Granting Winnings Certificates of OPAP S.A. within the subsequent fiscal year following the one the winnings were collected, until October 31<sup>st</sup> (unless the Company extends the aforementioned deadline by announcement posted on its website, www.opap.gr).

According to the provisions of the AML Regulation, a Winnings Certificate shall be exclusively granted to Players having a Greek TIN:

- for gross winnings through the land-based network of Agencies amounting to one thousand (1,000) EUR or more per Ticket, which derived during the financial year directly preceding the one of request submission and which have been collected through credit institutions cooperating with OPAP S.A.;
- for the entirety of the net winnings that derived from the total online (through Electronic Account) Activity of the Player for the financial year directly preceding the one of the request submission.

#### 9. REGULATORY AUTHORITY

OPAP S.A. is supervised by the **Hellenic Gaming Commission (HGC)**. HGC contact details: Mavrokordatou Sq. and 17 Acharnon St., 104 38 Athens, Tel: + 30 2111075000, Fax: + 30 2111075005, Website: <a href="www.gamingcommission.gov.gr">www.gamingcommission.gov.gr</a>.

## 10. PSYCHOLOGICAL SUPPORT AND TELECOUNSELING SERVICES

The phone line **1114**, created by OPAP Group in collaboration with the Therapy Center for Dependent Individuals **(KETHEA)**, remains at the disposal of all people facing problems with excessive participation in Games of Chance, and it operates from Monday to Friday, from 09:00 am to 21:00 pm. Furthermore, information and support are also available by e-mail at 1114a@kethea-alfa.gr.

#### 11. DOCUMENTS

On OPAP S.A.'s websites (<a href="www.opap.gr">www.opaponline.gr</a>) the following are posted: a) the present Guide, b) the General Regulation on the Organization and Conduct of OPAP S.A. Games of Chance, c) the Regulation on the Organization and Conduct of OPAP S.A. Games of Chance through the Internet, and d) the Regulation on the Organization, Operation and Conduct of KINO Game of Chance of OPAP S.A.

The General Regulation on the Organization and Conduct of OPAP S.A. Games of Chance, the Regulation on the Organization and Conduct of OPAP S.A. Games of Chance through the Internet, and the Regulation on the Organization, Operation and Conduct of KINO Game of Chance of OPAP S.A. shall be also posted on HGC website (https://www.gamingcommission.gov.gr).

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.

## 12. CONTACT

For further information, draw results or the submission of complaints, you may call 800-800-5000 (from a landline without charge) or 210 5798888 (from a mobile phone).

OPAP S.A., 112 Athinon Ave., 10442, Athens GEMI No.: 3823201000

- (a) TO PERSONS THAT ARE BELOW 18 YEARS OF AGE THROUGH AGENCIES, and
- (b) TO PERSONS THAT ARE BELOW 21 YEARS OF AGE THROUGH THE INTERNET.