

**LOTTO Game Guide**  
**Operator: OPAP S.A.**

**1. PARTICIPATION IN LOTTO**

The Participation in LOTTO 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 and Conduct of LOTTO 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 LOTTO 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 LOTTO game of chance is proven by the Ticket, which includes the Player's predictions and all identifiers that are necessary for proving their Participation. The Player has to check that the submitted Ticket includes all the predictions corresponding to their Participation.
- 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. Cancellation shall be possible up to 30 minutes prior to the set time of draw commencement before which the Entry was submitted.
- The Player has to keep the Ticket's details they receive and not disclose them to any third party, 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 one EUR (€1.00).

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- For the Participation in LOTTO Game of Chance, the filling-in of at least one Column is required, in accordance with the provisions of the Winnings Distribution System.
- The Player may participate in LOTTO with a simple Column, namely by selecting six (6) numbers from the field of forty-nine (49) numbers, also with full or standard systems, as mentioned on the Ticket and on websites [www.opap.gr](http://www.opap.gr) and [www.opaponline.opap.gr](http://www.opaponline.opap.gr).

### 3. WINNINGS DISTRIBUTION SYSTEM

#### 3.1 Prize tiers:

There are **five (5) prize tiers**. **Prize Tiers:**

Each winning Column which comprises 6 numbers may fall only under one (1) prize tier, depending on the correct predictions that it includes.

- The columns including all six (6) numbers drawn are categorized in the first prize tier (I).
- The columns including five (5) out of the six (6) numbers drawn are categorized in the second prize tier (II).
- The columns including four (4) out of the six (6) numbers drawn are categorized in the third prize tier (III).
- The columns including three (3) out of the six (6) numbers drawn are categorized in the fourth prize tier (IV).
- The columns including two (2) out of the six (6) numbers drawn are categorized in the fifth prize tier (V).

#### 3.2 Distributed winnings per prize tier:

The amounts distributed as winnings for every win of the prize tiers shall be fixed, as follows:

1) For every win of the **first prize tier (I)** the amount of one million two hundred thousand EUR (1.200.000€) shall be distributed, which shall be paid in one hundred twenty (120) monthly installments of an equal gross amount of ten thousand EUR (10.000€) each.

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It is clarified that the maximum amount distributed as winnings per draw for the first prize tier (I) shall totally amount to three million six hundred thousand EUR (3.600.000€), which shall be attributed to three (3) winners in accordance with the aforementioned. In case there are more than three (3) winners for the first prize tier (I), the aforementioned maximum amount of three million six hundred thousand EUR (3.600.000€) shall be distributed in equal amounts to the winners of such tier and shall be paid per the aforementioned provisions. The payment terms of the winnings of the first prize tier (I) are further specified in par. 7.7 of the present Guide.

2) For every win of the **second prize tier (II)** the amount of twelve thousand EUR (12.000€) shall be distributed, which shall be paid in twelve (12) monthly installments of an equal gross amount of one thousand EUR (1.000€) each.

It is clarified that the maximum amount distributed as winnings per draw for the second prize tier (II) shall amount to one million eight hundred thousand EUR (1.800.000€), which shall be attributed to one hundred fifty (150) winners, in accordance with the aforementioned provisions. In case there are more than one hundred fifty (150) winners for the second prize tier (II), the aforementioned maximum amount of one million eight hundred thousand EUR (1.800.000€) shall be distributed in equal amounts to the winners of such tier and shall be paid per the aforementioned provisions. 3) For every win of the **third prize tier (III)** the amount of thirty EUR (€30) shall be distributed.

4) For every win of the **fourth prize tier (IV)** the amount of two EUR (€ 2.00) shall be distributed.

5) For every win of the **fifth prize tier (V)** the amount of one EUR (€ 1.00) shall be distributed.

The following payout coefficients shall apply to the aforementioned prize tiers.

PRIZE TIER	CORRECT NUMBERS	Value per Entry (per Column)	PAYOUT COEFFICIENT	Winnings amount per winning Entry
1 <sup>st</sup> Tier	6	1.00	1.200.000	1.200.000 EUR
2 <sup>nd</sup> Tier	5	1.00	12.000	12.000 EUR
3 <sup>rd</sup> Tier	4	1.00	30	30 EUR
4 <sup>th</sup> Tier	3	1.00	2	2 EUR
5 <sup>th</sup> Tier	2	1.00	1	1 EUR

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The total amount distributed as fixed winnings of all the aforementioned prize tiers shall correspond in total to almost 50,39% of the gross gaming revenues of the game. However, it is possible, in some draws of the game, for the winnings to be attributed to the winners of the aforementioned prize tiers to exceed or to fall short of the above calculation percentage.

#### 4. LOTTO DRAWS

- In each LOTTO draw, six (6) numbers are drawn out of a series of consecutive numbers from one (1) to forty-nine (49).
- The draw for the designation of LOTTO winners takes place publicly, with a mechanical draw machine, every Wednesday and Saturday, at 22:00, at KAPPA Studio, Gyalos, Spata, Attica.
- In case of occurrence of a force majeure incident that results in failure of draw conduct at KAPPA Studio, the draw may be conducted at the headquarters of OPAP S.A., at 112, Athinon Ave., Athens, in a venue specifically configured for this purpose, following notification to the HGC, the public, and the Players, in any suitable manner.
- The day and time of draws may change in special occasions (i.e. at Easter, in Christmas, etc.). In such cases, OPAP S.A. informs the Players in advance through a relevant announcement.
- Entries shall be accepted up to 30 minutes prior to the set time of conduct of each draw.
- Players may participate in a consecutive number of draws and/or in future draws.
- The draws are broadcast live via [OPAP YouTube channel](#), on website [www.opaponline.opap.gr](http://www.opaponline.opap.gr) and on OPAPONLINE application.

#### 5. WINNINGS TAXATION

Winnings are taxed as follows\*:

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

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The aforementioned taxes are directly deducted upon the payment of winnings to the rightful owner, per the provisions of par. 7.3 of the present Guide.

*\*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 LOTTO through the Internet shall be immediately credited to the Electronic Player Account, in accordance with the provisions of art. 7 of the present Guide.

6.2 The right to collection of winnings deriving from the Participation in LOTTO game through agencies shall be written off after the lapse of three (3) months as of the date on which the Player's Entry is entered into the Central Information System as a winning entry, in accordance with the provisions of the General Regulation on the Organization and 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 LOTTO through the Internet:**

a) The payment of winnings deriving from the Participation in LOTTO through the Internet shall be conducted directly by being credited to the electronic account of the Player, who may then request their transfer to a payment means 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 will be the only ones having access to the said piece of information.

c) The payment of winnings for the first prize tier (I) shall be conducted on a monthly basis to the bank account indicated by the Player, in accordance with the provisions of par. 7.7 of the present Guide.

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d) The payment of winnings for the second prize tier (II) shall be conducted on a monthly basis to the Player's electronic account.

**7.2. Payment of Winnings deriving from the Participation in LOTTO through Agencies:**

7.2.1. Winnings deriving from the Participation in LOTTO through Agencies shall be 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.
- 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 Store, either in cash directly from an OPAP Store, or through Payment Service Providers (issuance of a payment order to a Bank), 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), following the player's identification upon presenting an ID card, a passport or 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 other equivalent foreign document. For the service of the Players, they shall firstly contact OPAP S.A. call center at 800800- 5000 (from a landline without charge) or 210 5798888 (from a mobile phone) in order to be informed on the process.

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7.2.3. The payment of winnings for the first prize tier (I) shall be conducted on a monthly basis to the bank account indicated by the Player, in accordance with the provisions of par. 7.7 of the present Guide.

7.2.4. The payment of winnings for the second prize tier (II) shall be conducted on a monthly basis. In this case, the Player shall visit any OPAP S.A. Agency and, following identification per the process followed by OPAP S.A., they shall receive the relevant monthly payment orders in order for them then to be visiting, every month, a payment service provider cooperating with OPAP S.A. to collect the amounts.

7.3. Upon the payment of winnings, the respective tax shall be immediately deducted by OPAP S.A., per the eventually applicable legislation. It is clarified that, as regards the winners of the first (I) and second (II) prize tier and due to the monthly payments, the tax shall be immediately deducted by OPAP S.A. and attributed to the Hellenic State upon presentation of the winning Ticket to be redeemed.

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. In the case of winnings deriving from Participation in LOTTO via Agencies, the cases of loss or theft of the entry Ticket are indicatively mentioned.

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 via Agencies, the entry 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.

**7.7. Specific payment terms of winnings of the first prize tier (I):**

7.7.1. As regards the payment of winnings of the first prize tier (I), the Players shall contact OPAP S.A. call center by calling from a landline at 800 800 5000 or from a mobile phone at 210 5798888, state that they own a winning Ticket and mention the Ticket's identification details, as such will be asked by OPAP S.A., so that it be confirmed that the Ticket is indeed a winning one.

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7.7.2. Then, the Player owning a winning Ticket of the first prize tier (I) shall visit, after communication with OPAP S.A., the headquarters of OPAP S.A. and, following identification per the process followed by OPAP S.A., they shall indicate the bank account to which they want the winnings to be credited every month, by submitting the necessary details for the verification of the account, based on a relevant notification by OPAP S.A.

7.7.3. The payment of the first installment of winnings of the first prize tier (I) shall be conducted within ten (10) days as of the submission of all necessary supporting documents, and the payment of the following installments shall be conducted on the 15<sup>th</sup> of each month (unless the 15<sup>th</sup> day is Saturday, or Sunday or a bank holiday in which case the installment will be paid on the previous business day) , provided that OPAP S.A. safeguards that the Player of the winning Ticket is alive in accordance with the process set forth by OPAP S.A.

7.7.4. In the event of death of the Player, the winnings shall be deposited to the Deposits and Loans Fund in order to be claimed by the Player's heirs. Respectively, provided that OPAP S.A. is formally notified on the Player's heirs, in accordance with the provisions of the civil code, under the condition of submission of all necessary legalizing documents by the legal heirs per the provisions of par. 7.7.5 and 7.7.6 below, so that the percentage of any participation thereof in the succession of the winnings be accurately determined, following the completion of the relevant process, it shall interrupt the payment of the relevant amount to the Deposits and Loans Fund and proceed to direct credit to the bank account(s) of the legal heir(s), proportionally to the percentage of their participation in the Player's succession.

7.7.5 The documents required to be submitted by the Player's **testamentary heirs** are a copy of the death certificate, a copy of the will, a certificate of non-publishment of another will, a certificate of non-contesting/questioning of the inheritance right, a certificate of the closest relatives of the deceased, a certificate on the non-waiver of succession, and the heirs' TINs.

7.7.6 The documents required to be submitted by the **intestate succession heirs** of the Player are a copy of the death certificate, a certificate of the closest relatives of the deceased, a certificate of non-contesting/questioning of the inheritance right by heirs, a certificate of non-publishment of a will, a certificate on the non-waiver of succession, and the heirs' TINs. The aforementioned supporting documents may be replaced by a certificate of succession with a recent certificate on the non-revocation, non-cancellation or non-removal thereof.

7.7.7 It is explicitly clarified that the winnings monthly payment to the Player [or to their legal heirs(s) per case], per the aforementioned provisions, shall be irrelevant to the extension, or non-extension, of OPAP S.A.'s exclusive rights beyond 13.10.2030. In case of non-renewal of OPAP S.A.'s exclusive right to the Organization and Conduct of LOTTO game of chance after 13.10.2030, OPAP S.A. shall be obliged to credit the

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winnings amount remaining at that time, once, to the bank account of the Player, by issuing a relevant Winnings Certificate for the said amount. The said option shall not be available to any other case and, per that, the Player may not make use of such right in case of non-occurrence of the conditions of the present paragraph.

## 8. WINNINGS CERTIFICATES

OPAP S.A. shall grant a Winnings Certificate following an online request by the Player, submitted through website [www.winningscertificates.opap.gr](http://www.winningscertificates.opap.gr), 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](http://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 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 net winnings that derived from the total online (through an Electronic Account) activity of the Player during the financial year directly preceding the one of 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: [www.gamingcommission.gov.gr](http://www.gamingcommission.gov.gr).

## 10. PSYCHOLOGICAL SUPPORT & 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](mailto:1114a@kethea-alfa.gr).

## 11. DOCUMENTS

On OPAP S.A.'s websites ([www.opap.gr](http://www.opap.gr) και [www.opaponline.opap.gr](http://www.opaponline.opap.gr)) 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

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

## **12. CONTACT**

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

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

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