

JOKER Game Guide
Operator: OPAP S.A.

1. PARTICIPATION IN JOKER

Participation in JOKER 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 JOKER 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 JOKER 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 JOKER game of chance is proven by the Ticket, which includes the Player's predictions and all identifiers that are necessary for proving his/her 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 JOKER 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 JOKER with a simple Column, namely by selecting five (5) numbers from the first series and one (1) number from the second series, also with full or standard systems, as mentioned on the Ticket and on websites www.opap.gr and www.opaponline.opap.gr.
- Moreover, the Player may participate in a group (multiplayer) entry. A group ticket may regard at least 2 persons. The value of the group Ticket is equally shared according to the number of persons participating in it. The tickets issued shall be considered independent entries and they shall be handed out to the participants, who, in case of a win, shall collect their winnings separately. The sole requirement is for the quotient, when dividing the group Ticket's columns by the number of the participants, to be an integer.

3. WINNINGS DISTRIBUTION SYSTEM

3.1 Prize tiers:

Each winning Column which comprises 5+1 numbers may fall only under one (1) prize tier, depending on the correct predictions that it includes.

There are nine (9) prize tiers, which are the following:

- The winning Columns including all numbers from both series of numbers drawn (5+1) are categorized in the first prize tier (I).
- The winning Columns including all five (5) numbers drawn out of the first series of numbers are categorized in the second prize tier (II).
- The winning Columns including four (4) of the five (5) numbers drawn out of the first series of numbers and the number drawn out of the second series of numbers (4+1) are included in the third prize tier (III).
- The winning Columns including four (4) of the five (5) numbers drawn out of the first series of numbers are categorized in the fourth prize tier (IV).
- The winning Columns including three (3) of the five (5) numbers drawn out of the first series of numbers and the number drawn out of the second series of numbers (3+1) are included in the fifth prize tier (V).
- The winning Columns including three (3) of the five (5) numbers drawn out of the first series of numbers are categorized in the sixth prize tier (VI).

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- The winning Columns including two (2) of the five (5) numbers drawn out of the first series of numbers and the number drawn out of the second series of numbers (2+1) are included in the seventh prize tier (VII).
- The winning Columns including one (1) of the five (5) numbers drawn out of the first series of numbers and the number drawn out of the second series of numbers (1+1) are included in the eighth prize tier (VIII).
- The winning Columns including two (2) of the five (5) numbers drawn out of the first series of numbers are categorized in the ninth prize tier (IX).

3.2 Distributed winnings

3.2.1 Per Prize Tier:

- The total amount distributed as winnings in the **first (I) prize tier** Columns shall correspond to 21.90% on the gross gaming revenues of each draw, and shall be equally distributed among the successful columns of this category, and shall amount to at least one million EUR (€ 1,000,000).

It is noted that when there are no winners in the first prize tier, then the amount corresponding to this tier shall be transferred to the next draw and shall be added to the amount distributed by the same tier.

- The amounts distributed as winnings for every success of the rest **eight (8) prize tiers (II-IX)** shall be fixed, as follows:

1) For every win of the **second prize tier (II)** the amount of one hundred thousand EUR (€ 100,000) per draw shall be distributed. It is clarified that the maximum amount distributed as winnings per draw for the second prize tier (II) shall totally amount to two million EUR (2,000,000€), which shall be attributed to twenty (20) winners. In case more than twenty (20) winners arise in the second prize tier (II), the previously mentioned maximum amount of two million EUR (€ 2,000,000) shall be equally distributed in these prize tiers.

2) For every win of the **third prize tier (III)** the amount of two thousand five hundred EUR (€ 2,500) shall be distributed.

3) For every win of the **fourth prize tier (IV)** the amount of fifty EUR (€ 50) shall be distributed.

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4) For every win of the **fifth prize tier (V)** the amount of fifty EUR (€ 50) shall be distributed.

5) For every win of the **sixth prize tier (VI)** the amount of two EUR (€ 2) shall be distributed.

6) For every win of the **seventh prize tier (VII)** the amount of two EUR (€ 2) shall be distributed.

7) For every win of the **eighth prize tier (VIII)** the amount of one EUR and fifty cents (€ 1.50) shall be distributed.

8) For every win of the **ninth prize tier (IX)** the amount of one EUR (€ 1.00) shall be distributed.

The total amount distributed as fixed winnings of the aforementioned eight (8) prize tiers (II-IX) shall correspond to 24.70% of the gross gaming revenues of JOKER game of chance. However, it is possible, in some draws, for the total winnings to be attributed to these eight (8) prize tiers (II-IX) to exceed or to fall short of the aforementioned percentage.

- Payout Coefficient Table

PRIZE TIER	CORRECT NUMBERS	VALUE ENTRY PER COLUMN	PAYOUT COEFFICIENT	WINNINGS AMOUNT PER WINNING ENTRY
1 st Tier	5+1	1.00	*	
2 nd Tier	5	1.00	100,000	100,000 EUR
3 rd Tier	4+1	1.00	2,500	2,500 EUR
4 th Tier	4	1.00	50	50 EUR
5 th Tier	3+1	1.00	50	50 EUR
6 th Tier	3	1.00	2	2 EUR
7 th Tier	2+1	1.00	2	2 EUR
8 th Tier	1+1	1.00	1.5	1.5 EUR
9 th Tier	2	1.00	1.0	1.0 EUR

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*In the first prize tier a percentage of 21,90% of the gross gaming revenue shall be distributed, as mentioned in paragraph 3.2., and shall amount at least to one million EUR (€ 1,000,000).

3.2.2 Additional Payout Amount

In each draw of JOKER game of chance, a percentage of 0.64% of the gross gaming revenues of the said game shall be withheld, which shall be attributed to one of the above nine (9) prize tiers (I-IX), according to the process set out below. The draw, the amount, and the prize tier to which the said amount is to be attributed to shall be specified by OPAP S.A.'s decision. The decision of OPAP S.A. shall be communicated to the public and the HGC at least ten (10) days prior to the conduct of the said draw.

Subsequently, the total amount distributed as winnings for the nine (9) prize tiers (I-IX) (21.90%, 24.70%) and for the additional payout amount (0.64%) shall reach the percentage of 47.24% of the total gross gaming revenues of JOKER game of chance.

4. JOKER DRAWS

- In every JOKER draw, five (5) numbers out of a sum of consecutive numbers from one (1) to forty-five (45), and one (1) number out of a sum of consecutive numbers from one (1) to twenty (20) shall be drawn.
- The draw for the designation of JOKER winners shall take place publicly, with a mechanical draw machine, every Tuesday, Thursday and Sunday, 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. shall inform 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.
- The 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 and on OPAPONLINE application.

5. WINNINGS TAXATION

According to par. 1(d) of article 60 of L. 2961/2001, as applicable, the winnings of each Ticket per draw shall be taxed as follows*:

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- 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)

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 JOKER 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 TZOKEP 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 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 TZOKEP through the Internet:

a) The payment of winnings deriving from the Participation in JOKER through the Internet shall be conducted directly and credited to the electronic account of the Player, who may then request their transfer to a payment means of which he/she is 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 is 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

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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 TZOKER through Agencies:

7.2.1. Winnings deriving from Participation in JOKER 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 Agency, either in cash directly from an OPAP Agency, 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 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 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.

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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 JOKER via 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 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.

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, 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 31st (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: www.gamingcommission.gov.gr.

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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 operates from Monday to Friday, from 09:00 to 21:00. Furthermore, information and support are also available by e-mail at 1114a@kethea-alfa.gr.

11. DOCUMENTS

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

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 Number: 3823201000**

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