

LOTTO & PowerBall

TERMS AND CONDITIONS

Nedbank Limited Reg No 1951/000009/06
Authorised financial services and registered credit provider (NCRCP16)

Nedbank National Lottery product rules – internet banking, Nedbank.mobi and Nedbank.co.za

This agreement applies to you if you play LOTTO and/or PowerBall ('National Lottery') using Nedbank mobile banking channels (WAP, USSD or Nedbank App Suite™) and internet banking.

1. NATIONAL LOTTERY GAMES AND HOW TO PLAY

- 1.1 '**LOTTO**' is a game of chance in which the player must select six numbers from a field of 52 numbers.
- 1.2 '**LOTTO Plus 1**' is an extension of the National Lottery LOTTO game in which number selections made for a LOTTO draw are wagered for an additional corresponding LOTTO Plus 1 draw. It gives participants a second chance to win in the LOTTO game at an additional cost. You cannot enter the ticket into the LOTTO Plus 1 draw unless you have played the LOTTO game.
- 1.3 '**LOTTO Plus 2**' is a further extension of the National Lottery LOTTO game in which number selections made for a LOTTO draw are wagered for an additional corresponding LOTTO Plus 2 draw. It gives participants a third chance to win in the LOTTO game at an additional cost. You cannot enter the ticket into the LOTTO Plus 2 draw unless you have played the LOTTO game and entered the ticket into the LOTTO Plus 1 draw.
- 1.4 '**PowerBall**' is a game of chance. The PowerBall game has two grids. In the first or main grid the player is required to select five numbers from a field of 45 numbers. In the second or secondary grid the player is required to select one of 20 numbers. This is not a bonus ball. This is the PowerBall and it is a vital component of the game.
- 1.5 '**Powerball Plus**' is an extension of the National Lottery Powerball game in which number selections made for a Powerball draw are wagered for an additional corresponding Powerball Plus draw. It gives participants a second chance to win in the Powerball game at an additional cost. You cannot enter the ticket into the Powerball Plus draw unless you have played the Powerball game.

2. DEFINITIONS

For purposes of these rules the following expressions bear the meanings assigned to them below:

- 2.1 **'National Lottery'** is the lottery held in South Africa under the National Lotteries Act and under a licence awarded by the Minister of Trade and Industry.
- 2.2 **'National Lottery games'** are the games offered under a National Lottery licence as a part of the National Lottery. These are games where a winning participant is determined, in whole or in part, by reference to numbers or other symbols selected by the participant or automatically generated by the central systems of the National Lottery Operator. These National Lottery games include LOTTO, LOTTO Plus 1, LOTTO Plus 2, PowerBall and PowerBall Plus.
- 2.3 **'National Lottery Operator'** is a company incorporated under the laws of South Africa and that operates the South African National Lottery under a licence awarded by the Minister of Trade and Industry.
- 2.4 **'National Lottery ticket' or 'Ticket'** is a Ticket or valid Receipt evidencing an Entry into the relevant Draw or Game that a Participant obtains from a Retailer through an online platform subsequent to playing any of the National Lottery Game, as applicable. 'Receipt' shall be the same corresponding meaning to 'Ticket', depending on the Game played.
- 2.5 **'Nedbank channels'** are Nedbank WAP/Nedbank App Suite™, USSD and internet banking.
- 2.6 **'Participant'** is you, the player, having chosen to play the National Lottery games by purchasing a National Lottery Ticket.
- 2.7 **'Quick Pick'** is numbers randomly generated by the National Lottery operator's central systems.

3. TERMS AND CONDITIONS

You will be bound by the following terms and conditions and rules:

- 3.1 The terms and conditions of Nedbank channels, which are available at nedbank.mobi or nedbank.co.za.
- 3.2 The National Lottery Operator's rules and regulations, which are available at nationallottery.co.za (any reference to 'ticket entries' and the 'Retailer' in the game rules of the National Lottery Operator must be interpreted as 'Nedbank electronic entries' and 'Nedbank' respectively).

- 3.3 When you purchase a National Lottery ticket, you become a participant and are thus bound by the National Lottery Participants' Code of Practice. This code provides information on all the procedural issues for taking part in the National Lottery, as well as the procedures for claiming prizes and making enquiries or complaints. You may request a copy of the Participants' Code of Practice by calling the National Lottery Operator's helpline on 0800 484 822 (toll free - calls from landlines only).
- 3.4 The National Lottery tickets that you purchase from Nedbank are issued by the National Lottery, and contain information such as draw numbers and draw dates. Nedbank is not liable for any incorrect information displayed on the ticket/s. Any queries relating to draw details on any ticket purchased via Nedbank must be sent directly to the National Lottery Operator.
- 3.5 Additional fees or charges will be levied by Nedbank. These fees or charges are subject to change on reasonable notice.

4. RULES FOR PLAYING THE NATIONAL LOTTERY

- 4.1 You must be at least 18 years old to play National Lottery games.
- 4.2 You must have a qualifying Nedbank transactional, savings or credit card account.
- 4.3 When you purchase a National Lottery ticket, your National Lottery ticket will automatically be entered in the next available draw by the National Lottery Operator.
- 4.4 Any dispute regarding which draw the National Lottery ticket was entered into, will be decided solely by reference to the time and date stamp of when the transaction to purchase the National Lottery ticket was performed, regardless of any information to the contrary on the ticket itself.
- 4.5 When you play Quick Pick, the Quick Pick numbers will be displayed only after you complete your purchase.
- 4.6 Ticket purchases are not refundable or reversible once the purchase is confirmed.
- 4.7 If you play a National Lottery game on the Nedbank USSD channel, you may play a minimum of two and a maximum of five boards if you select your own numbers and do not use Quick Pick. If you use Quick Pick on the Nedbank USSD channel or if you play a National Lottery game by using any other Nedbank channel, you may play a minimum of two and a maximum of 20 boards.
- 4.8 You may purchase a National Lottery ticket for up to 10 consecutive draws (multidraws) by using the Nedbank channels:

4.9 For LOTTO the period covered by the selected multidraw will commence on or after the first Saturday or Wednesday on the date on which you made your selection, subject to the applicable time frames set out in clause 4.10. This period will end when the number of draws conducted corresponds with the number of draws selected and indicated on the National Lottery tickets.

4.9.1 For PowerBall the period covered by the selected multidraw will commence on or after the first Tuesday or Friday on the date on which you made your selection, subject to the applicable time frames set out in clause 4.11. This period will end when the number of draws conducted corresponds with the number of draws selected and indicated on the National Lottery tickets.

4.9.2 LOTTO ticket purchases are subject to online Lotto and payment limits.

4.10 You can buy LOTTO boards only during these times:

Day of the week	Times
Wednesdays and Saturdays	06:00 to 20:25
Sundays	06:00 to 17:30
other days (Mondays, Tuesdays, Thursdays and Fridays)	06:00 to 22:30

4.11 You can buy PowerBall boards only during these times:

Day of the week	Times
Tuesdays and Fridays	06:00 to 20:25
Sundays	06:00 to 17:30
other days (Mondays, Wednesdays, Thursdays and Saturdays)	06:00 to 22:30

5. PAYMENT OF WINNINGS

Nedbank will pay your winnings subject to the following conditions:

5.1 Winners are determined solely by the National Lottery and any disputes in this regard must be taken up with the National Lottery directly.

5.2 Nedbank will, on instruction from the National Lottery Operator, pay winnings of R50 000 or less into the Nedbank account used to purchase the National Lottery tickets within seven working days after the winners have been announced.

5.3 If you win more than R50 000, you have to collect your winnings from the National Lottery.

- 5.4 If the account used to purchase the National Lottery ticket is in a state that does not allow credit, Nedbank will try once to contact you to advise you that you will have to collect your winnings from the National Lottery Operator's offices.
- 5.5 Nedbank will use reasonable endeavours to contact winners who have won more than R50 000 to advise them of their winnings. Winnings have to be collected by the winner from the National Lottery Operator's offices. Participants must contact the National Lottery Operator helpline number 0800 484 822 (toll free - calls from landlines only), to obtain the details of how to claim their prize.

6. OTHER RULES

- 6.1 Nedbank product specifications and other publications and/or disclaimers will form part of these rules.
- 6.2 By purchasing a National Lottery ticket you give Nedbank express permission to use your personal information to facilitate the payment of winnings.
- 6.3 The holder of the account from which the National Lottery ticket was purchased is the legal owner of the National Lottery ticket and any associated winnings, unless the National Lottery ticket has been purchased fraudulently.
- 6.4 National Lottery jackpots and draw results are determined and confirmed solely by the National Lottery Operator and Nedbank will act on information determined and provided by the National Lottery Operator. If you query any results, such query must be sent directly to the National Lottery Operator.
- 6.5 The National Lottery Operator may cancel or postpone a draw at any time at its sole discretion.

7. EXCLUSION OF LIABILITY (DISCLAIMER)

Although Nedbank will attempt to provide accurate and up-to-date information on this site Nedbank, does not make any representations or give any warranties, whether expressly, tacitly or implied, as to the operation of the site, or the information, content, material and products that are included and available on this site. Nedbank, its employees, agents and associates, will not be liable for any damage whatsoever arising or resulting from the use of or the inability to use this site or the information contained herein, including direct, indirect, incidental, punitive and consequential damages. To view the South African Lotteries Act please visit <http://nationallottery.co.za/about/legislation/>

8. QUERIES AND COMPLAINTS

If you have a query or complaint other than one that relates to Nedbank, you must send your query or complaint to either of the following parties:

National Lottery Operator

Ithuba Holdings
Private Bag X60
Gallo Manor
2052
Tel: 011 346 6000

The National Lotteries Board

PO Box 1556
Brooklyn Square
Pretoria
0075
Tel: 012 394 3440