



# **Playing Guidelines**

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#### 1 What is Lotto?

Lotto is a fixed-prize game of chance which is played using a field of numbers from one (1) to ninety (90). Five (5) winning numbers are randomly drawn for each Lotto draw to determine the winning combinations.

There are four (4) basic playing options:

- Prima One (1) number is chosen, and a bet is placed on the first (1st) number drawn
- Ambo Two (2) numbers are chosen, and a bet is placed on any two (2) of the five (5) numbers drawn
- Terno Three (3) numbers are chosen, and a bet is placed on any three (3) of the five (5) numbers drawn
- Quaterno Four (4) numbers are chosen, and a bet is placed on any four (4) of the five (5) numbers drawn with eleven (11) chances to win when guessing two (2), three (3) or four (4) of four 4 chosen numbers.

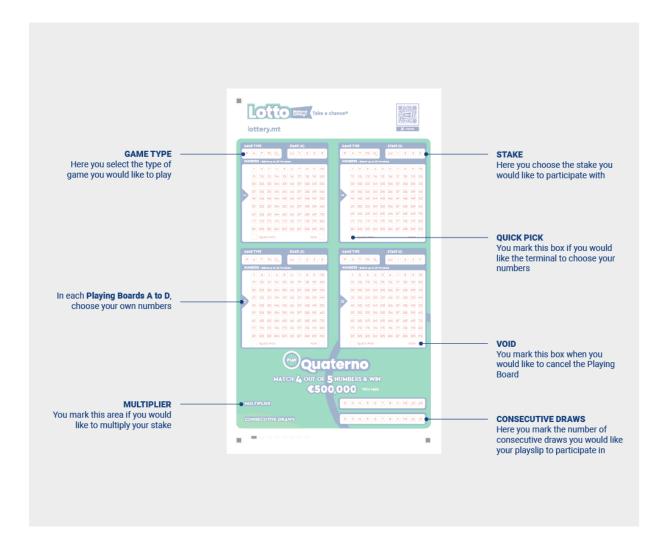
An additional option is Terno-Ambo, where three (3) numbers are chosen, and a bet is placed on any two (2) or three (3) of the five (5) numbers drawn. A combination of one Terno bet (3 of 5) and 3 Ambo bets (2 of 5) is created, being the combination of the same three (3) numbers picked for Terno.

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# 2 Playslip Description

The Lotto playslip is used by the players before purchasing a Lotto ticket to indicate their selection of numbers and playing options (e.g. game type, price, multiplier, number of consecutive draws, etc.). The following illustration demonstrates how a Lotto playslip is filled in:



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# 3 Lotto Ticket Description

The ticket is the unique valid document for claiming winning prizes. The following is an illustration that represents a visual of the Lotto ticket, including the information displayed on the ticket.



Figure 1: An indicative Lotto Ticket Receipt

- Game logo
- Draw date in which the ticket is participating
- Validity of the ticket, including draw number
- Barcode number
- Playing Board(s) including: Numbers chosen, Game type, Stake, Quick Pick if selected, Number of Combinations.
- Multiplier value
- Price of the ticket
- Ticket number
- Date and Time of purchase
- Barcode and Retailer ID

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It is the player's entire responsibility to ensure that the selections printed on the ticket are correct in line with the ones selected.

The player has the possibility to cancel a ticket from an authorised agent, up to 10 minutes after the purchase but not later than the stipulated cancel close time.

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# 4 How Lotto is Played

## 4.1 Simple Columns

To play a simple column in Lotto, the player should mark one (1) to four (4) numbers (with an 'X') according to the type of game selected, in at least one (1) of the four (4) Playing Boards (Boards) of the playslip.

The game types available are:

- **Prima** where a player must choose one (1) number and mark the box [P]
- Ambo where a player must choose two (2) numbers and mark the box [A]
- Terno where a player must choose three (3) numbers and mark the box [T]
- **Terno-Ambo** where a player must choose three (3) numbers and mark the box [TA]
- Quaterno where a player must choose four (4) numbers and mark the box [Q]

The Terno-Ambo selection is a special playing style where the player selects three (3) numbers to create one (1) Terno combination of three (3) numbers and three (3) Ambo combinations of two (2) numbers.

The player is allowed to play only one game type option per Board. The Quaterno game type option has to always be played on a separate playslip with a basic stake of €3.00.

The player may also choose to play by verbally communicating the choices to the authorised agent at any National Lottery point of sale.

## 4.2 Systems

A Fully Expanded System entry is an alternative way of playing Lotto, providing the player with more chances to win.

A System entry allows the player to select more than the minimum amount of numbers but not more than twenty (20) in a single Playing Board, for each game type.

- Prima a player may choose more than one (1) number
- Ambo a player may choose more than two (2) numbers
- Terno & Terno-Ambo a player may choose more than three (3) numbers
- Quaterno a player may choose more than four (4) numbers

The three tables on the following pages show the columns created in each System of Prima, Ambo and Terno, with the respective cost for each column.

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The minimum stake for Prima, Ambo, Terno and Terno-Ambo is €0.50.

Prima						
Numbers Chosen	Combinations Played	Cost in Euro (€)				
		0.50	1.00	2.00	3.00	5.00
2	2	1.00	2.00	4.00	6.00	10.00
3	3	1.50	3.00	6.00	9.00	15.00
4	4	2.00	4.00	8.00	12.00	20.00
5	5	2.50	5.00	10.00	15.00	25.00
6	6	3.00	6.00	12.00	18.00	30.00
7	7	3.50	7.00	14.00	21.00	35.00
8	8	4.00	8.00	16.00	24.00	40.00
9	9	4.50	9.00	18.00	27.00	45.00
10	10	5.00	10.00	20.00	30.00	50.00
11	11	5.50	11.00	22.00	33.00	55.00
12	12	6.00	12.00	24.00	36.00	60.00
13	13	6.50	13.00	26.00	39.00	65.00
14	14	7.00	14.00	28.00	42.00	70.00
15	15	7.50	15.00	30.00	45.00	75.00
16	16	8.00	16.00	32.00	48.00	80.00
17	17	8.50	17.00	34.00	51.00	85.00
18	18	9.00	18.00	36.00	54.00	90.00
19	19	9.50	19.00	38.00	57.00	95.00
20	20	10.00	20.00	40.00	60.00	100.00

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Ambo							
Numbers Chosen	Combinations Played	Cost in Euro (€)					
		0.50	1.00	2.00	3.00	5.00	
3	3	1.50	3.00	6.00	9.00	15.00	
4	6	3.00	6.00	12.00	18.00	30.00	
5	10	5.00	10.00	20.00	30.00	50.00	
6	15	7.50	15.00	30.00	45.00	75.00	
7	21	10.50	21.00	42.00	63.00	105.00	
8	28	14.00	28.00	56.00	84.00	140.00	
9	36	18.00	36.00	72.00	108.00	180.00	
10	45	22.50	45.00	90.00	135.00	225.00	
11	55	27.50	55.00	110.00	165.00	275.00	
12	66	33.00	66.00	132.00	198.00	330.00	
13	78	39.00	78.00	156.00	234.00	390.00	
14	91	45.50	91.00	182.00	273.00	455.00	
15	105	52.50	105.00	210.00	315.00	525.00	
16	120	60.00	120.00	240.00	360.00	600.00	
17	136	68.00	136.00	272.00	408.00	680.00	
18	153	76.50	153.00	306.00	459.00	765.00	
19	171	85.50	171.00	342.00	513.00	855.00	
20	190	95.00	190.00	380.00	570.00	950.00	

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Terno								
Numbers Chosen	Combinations Played	Cost in Euro (€)						
		0.50	1.00	2.00	3.00	5.00		
4	4	2.00	4.00	8.00	12.00	20.00		
5	10	5.00	10.00	20.00	30.00	50.00		
6	20	10.00	20.00	40.00	60.00	100.00		
7	35	17.50	35.00	70.00	105.00	175.00		
8	56	28.00	56.00	112.00	168.00	280.00		
9	84	42.00	84.00	168.00	252.00	420.00		
10	120	60.00	120.00	240.00	360.00	600.00		
11	165	82.50	165.00	330.00	495.00	825.00		
12	220	110.00	220.00	440.00	660.00	1,100.00		
13	286	143.00	286.00	572.00	858.00	1,430.00		
14	364	182.00	364.00	728.00	1,092.00	1,820.00		
15	455	227.50	455.00	910.00	1,365.00	2,275.00		
16	560	280.00	560.00	1,120.00	1,680.00	2,800.00		
17	680	340.00	680.00	1,360.00	2,040.00	3,400.00		
18	816	408.00	816.00	1,632.00	2,448.00	4,080.00		
19	969	484.50	969.00	1,938.00	2,907.00	4,845.00		
20	1,140	570.00	1,140.00	2,280.00	3,420.00	5,700.00		

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# 4.3 Systems in Quaterno – 11 chances to win per combination

The following table shows the number of columns created in each System of Quaterno, with the respective cost for each column, and the corresponding winning combinations in each case. The price for Quaterno is €3.00 per combination played.

	Quaterno Fully Expanded System										
				Match 5 Numbers	s	Match 4 Numbers		Match 3 Numbers		Match 2 Numbers	
Numbers Chosen	Combinations Played	Cost of Ticket (€3)	Winning Combinations with 4 Numbers	Winning Combinations with 3 Numbers	Winning Combinations with 2 Numbers	Winning Combinations with 4 Numbers	Winning Combinations with 3 Numbers	Winning Combinations with 2 Numbers	Winning Combinations with 3 Numbers	Winning Combinations with 2 Numbers	Winning Combinations with 2 Numbers
4	1	3.00				1	4	6	1	3	1
5	5	15.00	5	20	30	1	8	18	2	9	3
6	15	45.00	5	30	60	1	12	36	3	18	6
7	35	105.00	5	40	100	1	16	60	4	30	10
8	70	210.00	5	50	150	1	20	90	5	45	15
9	126	378.00	5	60	210	1	24	126	6	63	21
10	210	630.00	5	70	280	1	28	168	7	84	28
11	330	990.00	5	80	360	1	32	216	8	108	36
12	495	1,485.00	5	90	450	1	36	270	9	135	45
13	715	2,145.00	5	100	550	1	40	330	10	165	55
14	1,001	3,003.00	5	110	660	1	44	396	11	198	66
15	1,365	4,095.00	5	120	780	1	48	468	12	234	78
16	1,820	5,460.00	5	130	910	1	52	546	13	273	91
17	2,380	7,140.00	5	140	1,050	1	56	630	14	315	105
18	3,060	9,180.00	5	150	1,200	1	60	720	15	360	120
19	3,875	11,625.00	5	160	1,360	1	64	816	16	408	136
20	4,845	14,535.00	5	170	1,530	1	68	918	17	459	153

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## 4.4 Full Quick Pick

Full Quick Pick is a fully automatic number selection method whereby the terminal generates all of the numbers, according to the game rules. The player should mark the Quick Pick box on any one of the four (4) Boards, together with the preferred game type. The player should also mark the basic stake.

# 4.5 Partial Quick Pick

Partial Quick Pick is a semi-automatic number selection method, whereby the system generates numbers complementary to the numbers selected by the player or the authorised agent. If the player chooses only some of the numbers in the Numbers Area on one Board, the rest of the numbers for the same Board are quick picked by the system.

## 4.6 Different Playing Methods on One Playslip

The terminal allows the player to include different playing methods on one playslip. For example, on the same playslip, the player can play a Simple Column in the first Board, Systems in the second Board and a Quick Pick in the other Boards.

# 4.7 Cancellation of a Playing Board

The player is allowed to cancel one or more of the filled in Boards on the playslip by marking the [VOID] box of the relevant Numbers Area.

#### 4.8 Shares

Shares offer the possibility to a group of players to take advantage of and participate with more numbers and combinations, thus giving the players more chances to win. This is made possible by splitting the Lotto ticket into 8 to 100 shares. The price of the total Lotto ticket is split equally between the number of players.

All players pay their shared Lotto ticket separately and get their own share of the Lotto ticket receipt. For example, if a  $\leq$ 40 ticket is split into ten (10) parts for ten (10) players, the price of each part is  $\leq$ 4, whereby players pay for their share of the participation.

The minimum price of the share is €4 and the maximum price is €32.

The maximum price of the whole shared ticket shall be €5,000.

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#### 5 Lotto Draws

## 5.1 When can Lotto be played?

Players can play Lotto from Monday to Sunday during the allowed playing hours, excluding the draw break. A Lotto draw is conducted every Tuesday and Saturday.

The draws are broadcast live on TV with the live stream and recorded draws, also available on the National Lottery website. Participation is allowed until 30 mins before the draw time.

#### 5.2 How is the Draw conducted?

The Lotto draw is held in the presence of:

- i. A representative of the Malta Gaming Authority
- ii. A Notary Public

The Notary Public, who will be present at the draw, will draw up and sign a record of the proceedings which are entered in a register kept for that purpose.

#### 5.3 Consecutive Draws

The player is given the choice to participate with the same playslip in more than one draw by marking the relevant box/es in the 'CONSECUTIVE DRAWS' section.

The player has the possibility to increase the frequency of participation by two (2) and up to ten (10) draws, by marking the respective box from two (2) to ten (10) within the 'CONSECUTIVE DRAWS' section. Additionally, the player may further increase the selected number of participation draws by marking the [x2] and/or [x3] box/es.

The player can participate in up to a maximum of 60 consecutive draws.

Example: If a player selects the boxes [7] and [x3] in the 'CONSECUTIVE DRAWS' section, his ticket will participate in 21 consecutive draws.

# 5.4 Lotto Liability Limits

Lotto will support a draw liability limit which shall be configured to a pre-defined amount. Once the liability limit has been reached, National Lottery plc. may reject any subsequent attempts to place Lotto bets on the specific combination(s) that would cause the draw liability to exceed the limit.

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# 6 Cost of Entry in Lotto

The Stake amounts of €0.50, €1.00, €2.00, €3.00 and €5.00 are included in the stake area on the Lotto playslip. The player should mark with an 'X' on the preferred basic stake to participate with in a selected Game Type, as shown in Examples Section 8 below.

The minimum stake for Prima, Ambo, Terno and Terno-Ambo is €0.50.

The basic stake for Quaterno is €3.00. The Quaterno game type has to always be played on a separate playslip.

#### 6.1 Terno-Ambo

For the Terno-Ambo game type, stakes shall distributed between Terno and Ambo game types as follows:

- €0.50 is for one Terno of €0.20 and three Ambos of €0.10 each.
- €1.00 is for one Terno of €0.40 and three Ambos of €0.20 each.
- €2.00 is for one Terno of €0.80 and three Ambos of €0.40 each.
- €3.00 is for one Terno of €1.20 and three Ambos of €0.60 each.
- €5.00 is for one Terno of €2.00 and three Ambos of €1.00 each.

# 6.2 Multiplier

In the 'MULTIPLIER' section, the player has the option to multiply the basic stake by marking the box with the selected multiplier.

By marking the respective box within the 'MULTIPLIER' section from two [2] up to ten [10], the player has the possibility to multiply the stake by two (2) up to ten (10) times. For example, if the player selects the multiplier [6], the stake will be multiplied by six (6) times.

By additionally marking the boxes [x5] and/or [x10], together with one more multiplier box from two [2] up to ten [10], the player has the possibility to further multiply the stake by up to five hundred (500) times (i.e. if the three boxes [10], [x5] and [x10] are marked).

Note: The 'MULTIPLIER' box marked will multiply the total stake for all the Playing Boards filled on the playslip. A player will not be able to make use of the multiplier, if in any Board of the playslip the player plays the Quaterno game.

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## 7 Lotto Prizes

## 7.1 Winning Categories of Lotto

To win in Lotto, the player must match the selected numbers with the drawn numbers. The more numbers the player plays, the greater the winning probabilities.

The below tables show the corresponding winning amounts and odds for each Game Type:

Game type	me type Numbers matched		Odds
Prima	One (1) – the first number drawn	70 x the stake	1:90
Ambo	Two (2) out of five (5) numbers drawn	250 x the stake**	1:400
Ambo (T-A bet)	Two (2) out of five (5) numbers drawn	250 x the partial stake*	1:400
Terno (T-A bet)	Three (3) out of five (5) numbers drawn	4,000 x the partial stake*	1:11,748
Terno	Three (3) out of five (5) numbers drawn	4,000 x the stake**	1:11,748

<sup>\*</sup>partial stake means a part of the stake in Terno-Ambo bet that is assigned to the Ambo or Terno bet (e.g. €0.10 and €0.20 respectively for minimum stake of €0.50).

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<sup>\*\*</sup> With every Quaterno Participation of Three Euro (€3) each ticket participates in 4 combinations of 10cents (€0.10) each in Terno (Quaterno 3/4) and 6 combinations of 10cents (€0.10) each in Ambo (Quaterno 2/4). The table below shows the winning amount per category when playing a simple column with 4 numbers.



	Quaterno Winning Categories								
Game type	Numbers matched	Category Prize	Winning combinations	Total Winning amount	Odds				
Quaterno 4/4	Four (4) out of the five (5) numbers drawn	*€500,000	1x Quaterno 4/4 (*€500,000) + 4x10c Quaterno 3/4 (€1,600) + 6x10c Quaterno 2/4 (€150)	*€501,750	1:511,038				
Quaterno 3/4	Three (3) out of the five (5) numbers drawn	€400	1x10c Quaterno 3/4 (€400) + 3x10c Quaterno 2/4 (€75)	€475	1:3,006.11				
Quaterno 2/4	Two (2) out of the five (5) numbers drawn	€25	1x10c Quaterno 2/4 (€25)	€25	1:71.57				

<sup>\*</sup>If in any draw, there is more than one (1) simple column winning the Quaterno 4/4 Category prize, then the top prize of €500,000 will be split according to the number of Quaterno 4/4 winning columns, however, the portion of the winnings coming from the Quaterno 3/4 and Quaterno 2/4 combinations, totalling €1,750 will be given per Quaterno 4/4 winning column.

**Example**: If Player A plays a Quaterno system of five (5) numbers and matches five (5) numbers, and Player B plays a Quaterno with four (4) numbers and matches all four (4) numbers, then both are winners of the Quaterno 4/4 Category.

Player A will win €416,666.70 (5 Quaterno 4/4 winning columns) + €8,000 (20 winning columns from the Quaterno 3/4 participation) + €750 (30 winning columns from the Quaterno 2/4 participation).

Player B will win €83,333.34 (1 Quaterno 4/4 winning column) + €1,600 (4 winning columns from the Quaterno 3/4 participation) + €150 (6 winning columns from the Quaterno 2/4 participation).

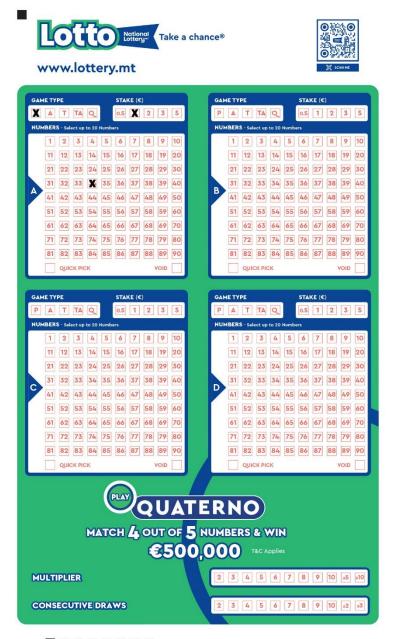
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# 8 Examples

The design of the below examples are indicative at the time of writing.

# 8.1 Simple Column Example



Playing Board: A

Game Type: Prima

Number of Columns: 1

column

Stake Amount: €1.00

Cost of Ticket: 1 column x €1.00 (stake) = €1.00

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## 8.2 Quaterno Example







Playing Board: A

Game Type: Quaterno

**Number of Columns: 1** 

column

Stake Amount: €3.00

(basic stake)

Cost of Ticket: 1 column x €3.00 (stake) = €3.00

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## 8.3 Terno-Ambo Example







Playing Board: A

Game Type: Terno-Ambo

Number of Columns: 4 columns (1 Terno and 3 Ambos)

Stake Amount: €1.00

Cost of Ticket: 1 column (Terno) x €0.40 + 3 columns (Ambo) x €0.20 = €1.00

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## 8.4 Systems Example







Playing Board: A

Game Type: Ambo

Number of Columns: 3

columns

**Columns Created:** 

Column 1: 27,53 Column 2: 53,61 Column 3: 27,61

Stake Amount: €2.00

Cost of Ticket: 3 columns x

€2.00 (stake) = €6.00

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# 8.5 Quick Pick Example







Playing Board: A

Game Type: Terno

**Quick Pick**: 3

**Number of Columns: 1** 

column

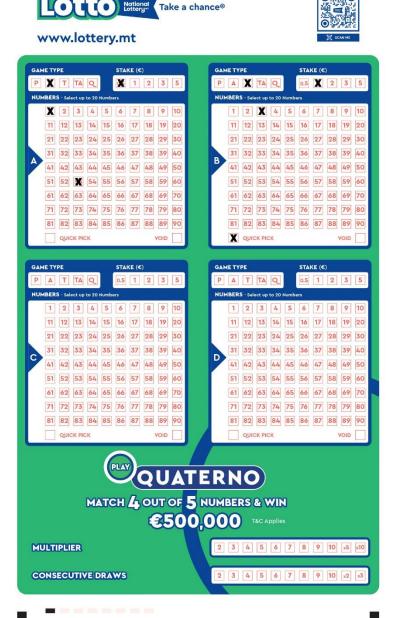
Stake Amount: €1.00

Cost of Ticket: 1 column x €1.00 (stake) = €1.00

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## 8.6 Different Playing Methods on One Playslip Example



**Playing Board**: A **Game Type**: Ambo

Number of Columns: 1

column

Stake Amount: €0.50

Playing Board: B Game Type: Terno

**Quick Pick**: 3

**Number of Columns: 1** 

column

**Stake Amount:** €1.00

#### **Total Cost of Ticket:**

1 column (Playing Board A) x €0.50 (stake) + 1 column (Playing Board B) x €1.00 (stake) = €1.50

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# 8.7 Multiplier Example 1







Playing Board: A

Game Type: Terno

**Number of Columns: 1** 

column

Stake Amount: €3.00

**Multiplier**: 6

Cost of Ticket: 1 column x €3.00 (stake) x 6 (multiplier) =

€18.00

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## 8.8 Multiplier Example 2







Playing Board: A

Game Type: Ambo

**Number of Columns: 1** 

column

Stake Amount: €3.00

**Multiplier**:  $10 \times 5 \times 10 = 500$ 

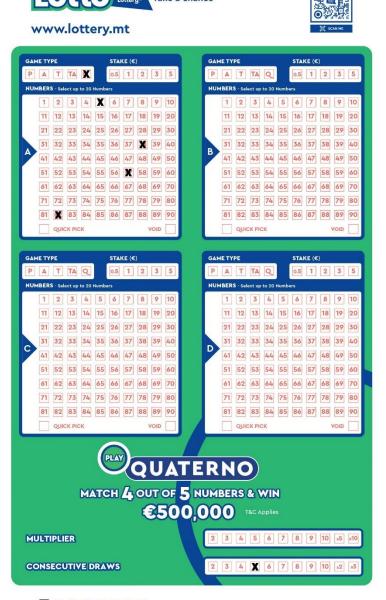
Cost of Ticket: 1 column x

€3.00 (stake) x 500 (multiplier) = €1,500.00

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## 8.9 Consecutive Draws Example 1



Playing Board: A

Game Type: Quaterno

Number of Columns: 1

column

Stake Amount: €3.00 (basic

stake)

**Consecutive Draws: 5** 

Cost of Ticket: 1 column x €3.00 (stake) x 5 draws =

€15.00

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## 8.10 Consecutive Draws Example 2



Playing Board: A

Game Type: Terno

**Number of Columns: 1** 

column

Stake Amount: €2.00

Consecutive Draws:  $7 \times 3 = 21$ 

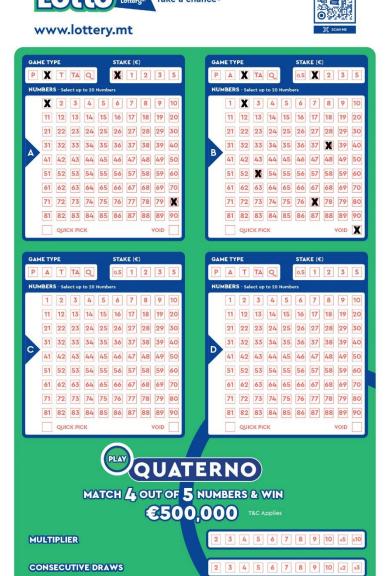
Cost of Ticket: 1 column x €2.00 (stake) x 21 draws =

€42.00

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# 8.11 Voiding of Playing Board



**Playing Board**: A **Game Type**: Ambo

Number of Columns: 1

column

**Stake Amount**: €0.50

Playing Board: B Game Type: Terno

Number of Columns: 4

columns

**VOID**: Board B Voided

Total Cost of Ticket: 1 column

 $x \in 0.50$  (stake) = €0.50

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