



GENERAL RULES RESPECTING LOTTERY SCHEMES

Effective Date: October 12, 2026

The British Columbia Lottery Corporation ("**BCLC**") is authorized by and acts as agent for the Government of British Columbia to conduct, manage, and operate lottery schemes pursuant to the *Gaming Control Act*, SBC 2022, c. 29 (the "**Act**"). These General Rules Respecting Lottery Schemes (the "**General Rules**") govern all aspects of your participation in Games offered by BCLC, including any transactions you may complete or attempt to complete.

These General Rules are supplemented by rules that apply to certain categories of Games (the "**Category Rules**") as well as the Game Conditions that apply to Games. The Category Rules comprise of:

- A. Rules Respecting Lottery Ticket Games (the "**Lottery Rules**");
- B. Rules Respecting Casino Games, Player Funds, and Chips (the "**Casino Rules**");
- C. Rules Respecting Sports Betting (the "**Sports Rules**");
- D. Rules Respecting Bingo Games (the "**Bingo Rules**").

These Rules are intended to facilitate the conduct, management and operation of lottery schemes in the Province of British Columbia and the orderly administration of Prizes and Player transactions. These Rules do not give rise to any claim, remedy or cause of action by any Player against BCLC, its retailers, service providers, agents, or any other person involved in the conduct, management or operation of a lottery scheme.

PLEASE READ THESE RULES CAREFULLY. By participating in or attempting to participate in any lottery scheme conducted and managed by BCLC, you acknowledge your full understanding and acceptance of these Rules.

1. INTERPRETATION

1.1. In these General Rules and Category Rules:

- (a) The terms "bet" or "wager" have the meaning commonly assigned to them and are used interchangeably.
- (b) The terms "prescribe", "prescribes", or "prescribed" means specified, designated or approved in writing by BCLC from time to time.
- (c) The term "includes" or "including" means "includes or including without limiting the generality of the foregoing".
- (d) References to "person" includes a corporation or other legal entities.
- (e) Words importing the singular include the plural and vice versa.
- (f) Words importing gender include all genders.

1.2. Unless otherwise stated, references to sections are with respect to sections of the Rule in which that reference appears.

1.3. Headings are for convenience only and do not affect interpretation.

2. DEFINITIONS

2.1. "**Betting Instrument**" means a Ticket (as defined in the Lottery Rules), Chips (as defined in the Casino Rules), or other form of entitlement to claim a Prize or reimbursement from BCLC.

2.2. "**Claimant**" has the meaning given in section 7.1 of these General Rules.

2.3. "**Collusion**" includes, without limitation and as examples only: (a) having access to non-public or exclusive information related to a wager or having the potential to impact the outcome of a wager; (b) having sufficient authority to influence the outcome of a wager; (c) being an owner of a governing body or team of a sport, or a member team's participation in a sport event overseen by that governing body; or (d) compiling betting odds for any wager in which one is involved.



- 2.4. **“Computer System”** means the central computer system of BCLC, or any computer system used by BCLC or on BCLC’s behalf for the operation of Games or to record any Game transactions.
- 2.5. **“Errors”** has the meaning given in section 10.1 of these General Rules.
- 2.6. **“Force Majeure Event”** means any event whatsoever beyond BCLC’s reasonable control including, without limitation: an act of God (including environmental or natural disasters); an outbreak of hostilities, riot, civil disturbance, act of war or terrorism; explosion; theft; malicious damage; power failures; obstruction, loss of, limited or delayed availability of any financial institution, network, broadcast or telecommunications service; cessation, failure, interference or interruption of operation of any computer system, computer terminal, or any part thereof, including, without limitation, due to a system or technical issue, cybersecurity incident, or for maintenance, repair, upgrade, modification or replacement, or to address errors; strikes, lock-outs, or industrial action of any kind; legislative or regulatory change or government.
- 2.7. **“Game”** or **“Lottery Scheme”** means a lottery scheme within the meaning of the *Criminal Code* conducted, managed and operated by BCLC, either alone or in cooperation with other persons authorized to conduct, manage or operate lottery schemes. (For clarity, a Game or Lottery Scheme refers to any gambling conducted and managed by BCLC and does not relate exclusively to lottery tickets.)
- 2.8. **“Game Conditions”** means the play instructions, information, Prize entitlements, descriptions, explanations, guides or qualifications of a Game established by BCLC, for an individual to participate in such Game.
- 2.9. **“General Rules”** means these General Rules Respecting Lottery Schemes, including the specific Rules applicable to the different types of lottery schemes incorporated, or referenced herein.
- 2.10. **“Malfunctions”** has the meaning given in section 10.2 of these General Rules.
- 2.11. **“Play Element”** means one or more numbers, one or more letter, one or more symbols, one or more image, or any combination of numbers, letters, symbols, or images.
- 2.12. **“Prohibited Activities”** has the meaning given in section 11.1 of these General Rules.
- 2.13. **“Prize”** means a sum of money, merchandise, property, service or any benefit to which a Winner is entitled.
- 2.14. **“Player”** means a participant, or attempted participant, in Games.
- 2.15. **“Published”** has the meaning given in section 14.5 of these General Rules.
- 2.16. **“Rules”** means collectively the General Rules and the Category Rules.
- 2.17. **“Winner”** means a Player determined to be entitled to a Prize in accordance with the rules established by BCLC.

3. ADVERTISING

- 3.1. No person shall advertise or use the name, trademarks, or official marks and logos of BCLC or any other characteristic used to identify a Game without the written authorization of BCLC.
- 3.2. Any authorized advertising must comply with all applicable provincial and federal legislation and applicable BCLC policies, standards and guidelines.

4. NO MINORS

- 4.1. An individual must be 19 years of age or older to participate in Games and claim Prizes.

5. GAME CONDITIONS

- 5.1. All Games offered by BCLC are governed by and offered subject to the Rules and Game Conditions applicable to each Game.



- 5.2. Players acknowledge that participation, or attempted participation, in any Game constitutes acceptance of the Rules and applicable Game Conditions in effect at the time of play.

6. PLAYER RESPONSIBILITY

- 6.1. Players are solely responsible for ensuring that the details of their bet, wager, purchase, or play decision are correct before submitting their bet for processing. Bets, wagers, purchases, or play decisions cannot be cancelled unless authorized by BCLC. BCLC is not responsible for erroneous or unintended bets, wagers, purchases, or play decisions.

7. CLAIMS

- 7.1. No claim or right of action exists against BCLC with respect to any Prize, or any claim of entitlement to a Prize, unless the Player claiming the Prize (the “**Claimant**”):
- (a) satisfies BCLC that the Claimant is a Winner;
 - (b) presents the original Betting Instrument to BCLC, unless otherwise determined in BCLC’s discretion;
 - (c) meets the conditions set out in section 8 of these General Rules;
 - (d) if required by BCLC, delivers a written claim and required documentation to BCLC or an authorized representative within the timeframe specified in the applicable Game Conditions; and
 - (e) for Prizes exceeding an amount determined by BCLC, attends in person at a designated Prize payout location.
- 7.2. Prize claims must be received by BCLC within one (1) year of the draw, event, or other occurrence in a Game giving rise to an entitlement to a Prize or by such other date as specified in the applicable Game Conditions or otherwise Published by BCLC. Claims submitted after the applicable deadline are void, and BCLC will have no obligation to pay a Prize.
- 7.3. Any Player who makes a claim for a Prize conclusively represents and warrants to BCLC that they are lawfully entitled to receive such Prize. This representation and warranty shall survive the awarding and payment of the Prize. Any Prize paid based upon a misrepresentation by a Player shall not become the property of the Player and the Player shall hold such Prize in trust for BCLC and to return such Prize upon demand therefor by BCLC.
- 7.4. Unless otherwise required by law or authorized in writing by BCLC, no Prize (or portion thereof) or any entitlement or payment relating to a Prize, may be assigned, transferred, sold, loaned, leased, rented, pledged, mortgaged or hypothecated in any manner by a Winner or Claimant.
- 7.5. All Betting Instruments and winning claims delivered to BCLC in exchange for a Prize or reimbursement shall become the sole and exclusive property of BCLC. The holder of a Betting Instrument who sends a Betting Instrument via mail or otherwise to BCLC retains the risk of loss or destruction of that instrument, until it is physically received and acknowledged by BCLC.

8. PAYMENT OF PRIZES

- 8.1. BCLC has no obligation to pay or deliver a Prize unless the Claimant:
- (a) provides:
 - (i) satisfactory evidence to identify themselves;
 - (ii) satisfies BCLC that the Claimant is legally in possession of the Betting Instrument;
 - (iii) any information reasonably required for BCLC to process the Prize claim (including details of purchase, acquisition, and validation);
 - (iv) a valid release of any further claims relating to the Prize or Prize claim;



- (v) an undertaking to indemnify and save BCLC harmless from any further claims made by the winner or any other person regarding such Prize or Prize claim;
 - (b) gives BCLC the unconditional right to publish the Claimant's name, address, place of residence, and recent photograph reflecting a true current appearance, without any claim for broadcasting, printing, royalty, or other rights;
 - (c) has complied with any conditions or obligations applicable to Prize claims established by BCLC; and
 - (d) either:
 - (i) satisfies BCLC that the Claimant is lawfully entitled to the Prize, or Betting Instrument; or
 - (ii) is finally determined to be lawfully entitled to the Prize or Betting Instrument by a court of competent jurisdiction issuing a final judgment in which BCLC is a party.
- 8.2. Notwithstanding the requirement to deliver original documentation, BCLC may, at its sole discretion and in accordance with established procedures, accept electronic versions or digital copies of winning Betting Instruments or other required documentation.
- 8.3. BCLC reserves the right to delay or withhold payment during investigation of a Prize claim or payout.
- 8.4. In the event of an inconclusive investigation, a dispute regarding a Prize, or if otherwise determined necessary by BCLC, BCLC may pay or deliver the Prize or evidence of entitlement thereof to the court pending direction for or determination of the matter by a court of competent jurisdiction.
- 8.5. Except where the Prize is cash, BCLC may, in its sole discretion, substitute for any Prize:
- (a) the cash equivalent to BCLC's cost of such Prize; or
 - (b) a Prize of equivalent cost to BCLC.
- 8.6. No representation or warranty is given or implied regarding the fitness and serviceability of any merchandise, property, or service awarded as a Prize. Prizes must be accepted as awarded and cannot be refused by the Winner.

9. DISPUTES

- 9.1. In the event of any dispute or discrepancy regarding any aspect of your bet, wager, purchase, or play decision, the information recorded in the Computer System will prevail. Only the bet, wager, purchase, or play decision recorded by the Computer System will apply in the Game.

10. ERRORS AND MALFUNCTIONS

- 10.1. Errors may occur in the operation of Games. Errors include:
- (a) Acceptance of bets, wagers, or purchases in error;
 - (b) Incorrect award, or processing of Prizes;
 - (c) Incorrect information displayed by BCLC;
 - (d) Misconfiguration of a Game or Prize;
 - (e) Human, operational, administrative or data-entry errors; or
 - (f) Erroneous crediting of funds ("**Errors**").
- 10.2. Malfunctions may occur in the operation of Games. Malfunctions include:
- (a) Malfunction of gaming equipment or software;
 - (b) Erroneous displays of Prizes, or other information on electronic devices; or
 - (c) Failure, interruption or incorrect operation of a Computer System or any other equipment, software or system ("**Malfunctions**").



- 10.3. If Players become aware of any Error or Malfunction, Players must report it to BCLC immediately. Players must not take advantage, or attempt to take advantage, of any Error or Malfunction.
- 10.4. BCLC reserves the right to take all steps it determines necessary or appropriate to correct Errors or Malfunctions, including but not limited to:
 - (a) Voiding or correcting affected transactions;
 - (b) Recalling, refusing or correcting payment of a Prize;
 - (c) Adjusting player account balances;
 - (d) Transfer Prizes to other Games; or
 - (e) Withholding payment pending investigation.
- 10.5. BCLC's decisions regarding any Error or Malfunction and its correction shall be final and binding.
- 10.6. In the event BCLC pays a Player due to an Error or Malfunction, each Player agrees to:
 - (a) Hold such funds in trust;
 - (b) Return such funds upon request by BCLC; and
 - (c) Permit BCLC to offset erroneous payments against your future winnings or account balance.
- 10.7. Neither BCLC nor any of its employees, agents, or service providers shall be liable for any loss incurred by a Player resulting from any Error or Malfunction, including loss of winnings resulting from forfeiture due to BCLC's correction of such Error or Malfunction. BCLC shall use reasonable efforts to notify affected Players when errors have adversely impacted their accounts.
- 10.8. Where BCLC determines a bet has been placed which may be prohibited by the Criminal Code (Canada), the bet is void from the outset and the wager amount will be returned.

11. PROHIBITED ACTIVITIES

- 11.1. Players are prohibited from engaging in any form of prohibited activities, attempted or otherwise ("**Prohibited Activities**"). Prohibited Activities include but are not limited to:
 - (a) Collusion or cheating;
 - (b) Fraud or fraudulent activity, including altering or forging Betting Instruments or submitting fraudulent Prize claims;
 - (c) Criminal activity, including money laundering;
 - (d) Game manipulation or exploitation of Errors or Malfunctions;
 - (e) Use of unauthorized automated devices or software;
 - (f) Interfering with games; or
 - (g) Any other activity deemed inappropriate by BCLC.
- 11.2. Players found to have engaged in Prohibited Activities:
 - (a) Shall not be entitled to receive any winnings from affected accounts or bets;
 - (b) Any Prizes paid out are subject to the provisions of Section 8.4 of these General Rules;
 - (c) May have their account suspended or permanently closed;
 - (d) May be reported to relevant third parties, including regulatory authorities and law enforcement agencies; or
 - (e) May be required to forfeit any funds in their account at BCLC's discretion.
- 11.3. BCLC reserves the right to investigate suspected Prohibited Activities and may withhold payment and account access pending the outcome of investigation.



12. AML COMPLIANCE

- 12.1. BCLC may take measures it deems necessary to comply with the *Proceeds of Crime (Money Laundering) Terrorist Financing Act* and guidance issued by the Financial Transactions and Reports Analysis Centre of Canada, including verifying a Player's source of funds, or limiting, suspending, or terminating a Player's ability to participate in Games.

13. FUNDS HELD BY BCLC

- 13.1. Player accounts maintained by BCLC are not bank accounts and are not insured by the Canada Deposit Insurance Corporation (CDIC).
- 13.2. Any funds deposited to or held in a Player's account will not earn interest.
- 13.3. Upon termination of a Player's account, BCLC shall remit remaining funds (excluding promotional credits and tokens) in accordance with any applicable withdrawal procedures established by BCLC.

14. LIMITATION OF LIABILITY

- 14.1. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, BCLC SHALL NOT BE IN BREACH OF ITS OBLIGATIONS (INCLUDING, FOR GREATER CERTAINTY, THE CONDUCT, MANAGEMENT, OR OPERATION OF THE GAMES, OR PAYMENT OF PRIZES), AND SHALL NOT INCUR ANY LIABILITY TOWARD ANYONE FOR ANY LOSSES OR DAMAGES OF ANY NATURE WHATSOEVER, IN CASE OF A FORCE MAJEURE EVENT. IN ALL OTHER CASES, WHETHER THE LIABILITY IS CONTRACTUAL OR EXTRACTIONAL, IN TORT, OR OTHERWISE, INCLUDING WITHOUT LIMITATION NEGLIGENCE ON ITS PART OR THAT OF ITS EMPLOYEES, THE LIABILITY OF BCLC AS WELL AS THAT OF ITS DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS, IS LIMITED, IF THE CLAIM IS BASED ON A VALID WINNING BETTING INSTRUMENT, TO THE COST TO BCLC OF THE PRIZE WON WITH SUCH BETTING INSTRUMENT. IF THE CLAIM IS NOT BASED ON A VALID WINNING BETTING INSTRUMENT, THE LIABILITY OF BCLC, AS WELL AS THAT OF ITS DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS, IS LIMITED TO THE AMOUNT PAID FOR THE BETTING INSTRUMENT. IN ADDITION, UNDER NO CIRCUMSTANCES WILL BCLC BE LIABLE TO ANYONE, WHETHER CONTRACTUAL OR EXTRACTIONAL, IN TORT, OR OTHERWISE, INCLUDING WITHOUT LIMITATION NEGLIGENCE ON ITS PART OR THAT OF THEIR EMPLOYEES, FOR: (a) PUNITIVE, EXEMPLARY OR AGGRAVATED DAMAGES; (b) LOSS OF PROFITS, LOSS OF CHANCE, LOSS OF USE, LOSS OF PRODUCTION, LOSS OF BUSINESS OR LOSS OF BUSINESS OPPORTUNITY, INCLUDING LOSS OF DATA, PROFITS, REVENUE, GOODWILL, REPUTATION OR BUSINESS INTERRUPTION; OR (c) ANY CONSEQUENTIAL, INCIDENTAL OR INDIRECT LOSS OR DAMAGE OF ANY NATURE SUFFERED OR ALLEGEDLY SUFFERED; OR (d) ANY LOSS OR DAMAGE NOT REASONABLY FORESEEABLE BY BCLC.

15. GENERAL PROVISIONS

- 15.1. These General Rules apply to all Lotteries conducted, managed or operated under the authority of BCLC. These General Rules, the Category Rules, the Game Conditions and explanations appearing on Betting Instrument and such other Game Conditions, as are established and Published by and available from BCLC, including, without restricting the generality of the foregoing, the Game Conditions appearing on Betting Instruments and Prize structure statements, constitute the contractual rights and obligations with respect to Lotteries. In the event of any conflict or inconsistency between these General Rules, the Category Rules, and the Game Conditions, the following descending order of priority will apply the extent of such conflict or inconsistency:
- (a) The General Rules,
 - (b) The Category Rules, and
 - (c) The Game Conditions.
- 15.2. To the fullest extent permitted by law and without limiting any other section of these General Rules, BCLC may, at any time and at its sole discretion, take whatever measure(s) or action(s) it deems to



be appropriate in the circumstances to help ensure the integrity of Games; or that Games are administered in accordance with BCLC's interpretation of Rules and Game Conditions.

- 15.3. If any provision of these General Rules, any of the Category Rules, or any Game Condition is determined by a court of competent jurisdiction to be void or unenforceable, such determination shall affect only that provision. The remaining provisions shall continue in full force and effect.
- 15.4. Where a provision in these General Rules, Category Rules, or any Game Condition provides that BCLC may exercise a discretion, give an approval or consent, make a determination, or take a particular action, BCLC retains broad discretion to do so, having regard to the circumstances and the purpose of the applicable Rules and Game Condition.
- 15.5. BCLC may amend these General Rules from time to time. Such amendments shall be effective upon posting on BCLC's website, or as otherwise announced or made available by BCLC ("**Published**"). Participation in Games constitutes acceptance of the Published Rules and Game Conditions at the time of participating in a Game.
- 15.6. All Games conducted under these General Rules are subject to the Act, its regulations and all applicable provincial and federal legislation or regulations.

16. EFFECTIVE DATE AND TRANSITION

- 16.1. These General Rules are effective as of October 12, 2026 and supersede any previous rules.
- 16.2. All existing Game Conditions remain in effect and must be read in conjunction with these General Rules, and the Rules and Game Conditions referenced herein.
- 16.3. Effective October 12, 2026, any references to BCLC's Rules and Regulations Respecting Lottery Schemes on any materials by BCLC to conduct Games are to these General Rules and the Category Rules referenced herein.