



RULES RESPECTING CASINO GAMES, PLAYER FUNDS, AND CHIPS

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**”).

The following Rules govern all aspects of a Player’s participation in Casino Games, including any transactions you may complete or attempt to complete:

1. The General Rules Respecting Lottery Schemes (the “**General Rules**”); and
2. these Rules Respecting Casino Games, Player Funds and Chips (the “**Casino Rules**”).

PLEASE READ THESE RULES CAREFULLY. By participating in or attempting to participate in any Casino Game operated by BCLC, you acknowledge your full understanding and acceptance of the Rules.

1. INTERPRETATION

- 1.1. Capitalized terms used but not otherwise defined herein are defined in the General Rules.
- 1.2. Unless otherwise stated, references to sections herein are with respect to sections of these Casino Rules

2. DEFINITIONS

- 2.1. “**Casino**” means a provincial gaming facility that is a casino as defined under section 1 of the Act at which BCLC conducts, manages, and operates Casino Games.
- 2.2. “**Casino Game**” means a Game conducted at a Casino.
- 2.3. “**Casino Operator**” means a service provider who has entered into an agreement with BCLC to provide services relating to BCLC’s conduct, management and operation of a Casino.
- 2.4. “**Chip**” means a physical Chip, marker or token authorized and designated by BCLC for use in a particular Casino.
- 2.5. “**Chip Holder**” means an individual having possession of a Chip.
- 2.6. “**Game Credits**” means SST Vouchers and TITO Tickets.
- 2.7. “**Personnel**” means a registered gaming worker of a Casino Operator.
- 2.8. “**PGF Account**” means a player gaming fund account opened by or on behalf of a Player by a Casino Operator for the purposes that Player’s participation in Games at a Casino.
- 2.9. “**SST Voucher**” is a type of Betting Instrument that is a ticket printed by a BCLC-approved self-service terminal upon a player redeeming a prize or credits for cash or a purchase.
- 2.10. “**TITO Ticket**” is a type of Betting Instrument that is a ticket printed by a BCLC-approved gaming machine in a Casino upon a Player redeeming credits for cash or game play.

3. PARTICIPATION ELIGIBILITY

- 3.1. To enter a Casino or to play Casino Games, Players must not be self-excluded or prohibited from entering a Casino.

4. ACCEPTANCE OF PLAYER FUNDS

- 4.1. Player funds may only be accepted through transaction points and methods authorized by BCLC.
- 4.2. Personnel must verify Player identity and transaction legitimacy as required by BCLC.
- 4.3. Player funds must not be accepted by a Casino Operator if there is reason to believe they are counterfeit, stolen, or derived from unlawful activity.
- 4.4. All Player funds accepted by Casino Operators must be recorded at the time of receipt in a manner permitting full audit reconstruction by BCLC.



5. HOLDING AND SAFEGUARDING OF PLAYER FUNDS

- 5.1. Casino Operators must:
 - (a) hold Player funds in custody locations or systems approved by BCLC; and
 - (b) ensure Player funds are safeguarded against loss, theft, commingling, or unauthorized use.
- 5.2. Personnel must not use or access Player funds except as expressly authorized by BCLC.
- 5.3. Casino Operators must maintain segregation of Personnel duties for all access to Player funds.

6. PGF ACCOUNTS

- 6.1. Casino Operators must not permit Players to open a PGF Account unless the Casino Operator is authorized by BCLC to administer PGF Accounts.
- 6.2. Casino Operators must administer PGF Accounts in accordance with BCLC's requirements.

7. ACCOUNTING AND RECORD KEEPING

- 7.1. Casino Operators must:
 - (a) accurately account for funds in their financial systems and records, with records that are complete, maintained in a timely manner, and retained in accordance with BCLC's record retention requirements; and
 - (b) immediately report any fund discrepancy, overage, shortage, or irregularity to BCLC in accordance with BCLC's incident reporting requirements.

8. DISBURSEMENT OF PLAYER FUNDS

- 8.1. Casino Operators must only disburse funds to the Player or as otherwise authorized by law.
- 8.2. Personnel must verify a Player's identity and entitlement to funds prior to disbursement as required by BCLC.
- 8.3. Casino Operators must document all disbursements in a manner permitting full audit and verification by BCLC.

9. RESTRICTIONS AND PROHIBITED PRACTICES

- 9.1. Casino Operators must:
 - (a) not use Player funds for operational expenses or unauthorized purposes; and
 - (b) not withhold, delay, or deny Player funds except as authorized by BCLC.

10. REPORTING AND ENFORCEMENT

- 10.1. Casino Operators must:
 - (a) immediately report any incident of unauthorized handling of Player funds, including theft, to BCLC; and
 - (b) ensure that records are available for audit, compliance review, or investigation by BCLC.

11. CASH AND CHIP MANAGEMENT

- 11.1. All cash and Chips must be handled only by authorized Personnel in accordance with roles and segregation of duties approved by BCLC.
- 11.2. Casino Operators must safeguard cash at all times and must not leave cash unattended except as expressly authorized by BCLC. Casino Operators must safeguard Chips at all times when not in active play.
- 11.3. Casino Operators must:
 - (a) ensure all cash and Chip movements are recorded accurately and in a manner permitting full audit reconstruction and verification by BCLC; and



- (b) immediately report any discrepancy, loss, overage, or shortage involving cash or Chips to BCLC in accordance with incident reporting requirements.

12. DISBURSEMENT SPLITTING

- 12.1. Casino Operators must not split or structure disbursements for the purpose of avoiding reporting thresholds, internal controls, or regulatory requirements.
- 12.2. Where a disbursement exceeds an applicable threshold, Casino Operators must process it as a single transaction unless expressly authorized by BCLC.
- 12.3. Casino Operators must treat any attempted or suspected disbursement splitting as a compliance incident and immediately report it to BCLC.

13. COUNTERFEIT AND STOLEN CASH ASSETS

- 13.1. Casino Operators must immediately remove suspected counterfeit or stolen cash from circulation. Such assets must be secured, documented, and handled strictly in accordance with confiscation and reporting procedures prescribed by BCLC.
- 13.2. Where required by BCLC, Casino Operators must transfer counterfeit or stolen assets to law enforcement authorities.
- 13.3. Casino Operators must not return confiscated assets to a patron unless the return has been expressly authorized by BCLC. Otherwise, confiscated assets must be retained or disposed of as directed by BCLC.

14. UNSECURED CASH ASSETS

- 14.1. Casino Operators must:
 - (a) treat any unsecured cash asset or unattended cash as a security and integrity incident;
 - (b) immediately secure unsecured cash assets or unattended cash and handle them in accordance with location-specific procedures prescribed by BCLC (gaming table, cage, count room, or other area);
 - (c) process unsecured TITO tickets in accordance with BCLC's requirements and must not redeem them outside approved procedures; and
 - (d) document all instances of unsecured cash assets in a manner permitting full audit and review by BCLC.

15. FOUND MONEY

- 15.1. All found money must be secured immediately by Casino Operators upon discovery and must not be retained by the individual who found it.
- 15.2. Casino Operators must report, document, and process found money in accordance with the requirements prescribed by BCLC.

16. GAME CREDITS

- 16.1. Game Credits may only be issued by a machine or terminal authorized by BCLC.
- 16.2. Game Credits may only be redeemed by the Player to whom they were issued.
- 16.3. BCLC has no liability for lost, stolen, or expired Game Credits.

17. OWNERSHIP AND ISSUANCE OF CHIPS

- 17.1. A Chip is and at all times remains the property of BCLC regardless of whether it is in the possession of a Chip Holder or a Casino Operator.
- 17.2. If so authorized by BCLC, a Casino Operator may issue a Chip to a Player in exchange for money equal to its face value, and subject to these Casino Rules, a Player may only obtain a Chip from a Casino Operator at a Casino.



- 17.3. Only authorized Personnel may issue, transfer, fill, or credit Chips.
- 17.4. The issuance of a Chip to a Player in exchange for money equal to its face value is not a deposit.

18. USE AND REDEMPTION OF CHIPS

- 18.1. Chips may be used only for lawful wagering and gaming transactions within the Casino that issued the Chip. A Chip has no value at a Casino unless lawfully issued by the Casino in accordance with procedures approved by BCLC.
- 18.2. Chips must not be used as currency outside the Casino or for any non-gaming purposes.
- 18.3. Chips must not be issued, altered, or substituted except in accordance with Chip control procedures approved by BCLC.
- 18.4. Subject to and in accordance with these Casino Rules, a Chip Holder may:
 - (a) exchange a Chip for Casino Game play equal to its face value at the Casino where the Chip was issued; or
 - (b) redeem a Chip for money equal to its face value at the Casino where the Chip was issued.
- 18.5. Chips must be redeemed only through redemption points and procedures approved by BCLC.
- 18.6. Casino Operators must:
 - (a) redeem Chips to the rightful holder of the Chips, subject to verification requirements;
 - (b) not redeem Chips where redemption is prohibited by law, or where there are reasonable grounds to believe the Chips were obtained by a Prohibited Activity or were issued due to an Error or Malfunction; and
 - (c) accurately record all Chip redemptions in a manner permitting full audit and financial reconciliation by BCLC.
- 18.7. In addition to the foregoing, from time to time and on public notice, BCLC may enumerate the circumstances in which a Chip Holder may convey a Chip to the Casino Operator at the Casino where the Chip was issued, either (i) as a tip, or (ii) in exchange for food, beverages and/or other amenities.
- 18.8. A Chip Holder who presents a Chip to a Casino Operator for redemption is deemed to represent and warrant to BCLC and the Casino Operator at the time of presentation that the Chip Holder is lawfully possesses the Chip and complied with BCLC's rules in coming into possession of the Chip, and such representations and warranties will survive the redemption of the Chip.

19. HOLDING AND SAFEGUARDING OF CHIPS BY CASINO OPERATORS

- 19.1. The face value and denomination of Chips must correspond to Chip inventories approved by BCLC and the Casino Operator's records.
- 19.2. Casino Operators must store, transport, and count Chip inventories in accordance with security and dual-control procedures prescribed by BCLC. Casino Operators must treat any unattended or unsecured Chips as a security and integrity incident.

20. HOLDING AND SAFEGUARDING OF CHIPS BY CHIP HOLDERS

- 20.1. A Chip Holder bears the risk of loss or damage to a Chip while it is in the Chip Holder's possession.
- 20.2. Subject to these Casino Rules and unless otherwise required by law, a Chip is non-transferable. From time to time, BCLC may Publish the circumstances in which a Chip may be transferred.



21. SURRENDER OF CHIPS AND RIGHT TO REFUSE REDEMPTION

- 21.1. At any time BCLC may demand that Chips in a Chip Holder's possession be surrendered and promptly upon such demand the Chip Holder will surrender all of the Chips in the Chip Holder's possession to BCLC.
- 21.2. BCLC may, in its discretion, refuse to redeem a Chip for money (including Chips surrendered on demand), including for the following reasons:
 - (a) if the Chip Holder:
 - (i) has not complied with these Casino Rules;
 - (ii) does not satisfy BCLC that the Chip Holder is lawfully entitled to possession of the Chip;
 - (iii) upon request by BCLC, does not provide:
 - (A) satisfactory evidence of the Chip Holder's identity;
 - (B) any information reasonably requested by BCLC related to the Chip Holder or the Chip including how the Chip Holder acquired the Chip; and
 - (C) a release of any further claims relating to the Chip;
 - (b) if the Chip has been altered, damaged, or BCLC suspects that the Chip may be counterfeit; and
 - (c) in the event of a dispute about a Chip.
- 21.3. If BCLC or a Casino Operator refuses to redeem a Chip when presented, it may take possession of the Chip from the Chip Holder and must issue a receipt as evidence that the Chip was surrendered or presented for redemption, pending further determination of the matter by BCLC. Such a receipt is not evidence that the Chip Holder is entitled to payment of the money equal to the face value of such Chip.

22. CHIP RECALL AND EXCHANGE

- 22.1. BCLC may at any time recall the Chips currently designated for use in a particular Casino, require the return of all such Chips, and designate new Chips for use in the Casino.
- 22.2. BCLC will provide public notice of a Chip recall. The notice will provide a period of at least 90 days after the initial date of the recall during which Chip Holders may present Chips to the Casino Operator for redemption.
- 22.3. In the event of a Chip recall, Chip Holders must present all Chips in their possession at the Casino where they were issued for redemption.
- 22.4. BCLC may refuse to redeem any Chips that are not presented for redemption by the Chip Holder at the Casino within the 90-day redemption period.

23. VALIDITY, OBSOLETE AND ABANDONED CHIPS

- 23.1. Chips remain valid only while approved for use at the issuing Casino.
- 23.2. Obsolete or retired Chips must be removed from circulation and destroyed or replaced in accordance with procedures approved by BCLC.
- 23.3. Casino Operators must handle abandoned or unclaimed Chips in accordance with procedures approved by BCLC.

24. CHIP IDENTIFICATION

- 24.1. A Chip may be equipped with RFID (radio frequency identification) or other technology that allows BCLC to track the Chip and a Chip Holder's compliance with these Casino Rules.

25. PROHIBITED PRACTICES AND ENFORCEMENT

- 25.1. Chips must not be counterfeited, altered, or improperly obtained.



- 25.2. Any suspected counterfeit, stolen, or improperly obtained Chips may be confiscated. Casino Operators must immediately report such Chips to BCLC.

26. GENERAL

- 26.1. BCLC may amend these Casino Rules from time to time. Such amendments shall be effective upon posting on BCLC's website or as otherwise Published. Participation in Casino Games constitutes acceptance of the Published Casino Rules at the time of participating in a Casino Game.

27. EFFECTIVE DATE AND TRANSITION

- 27.1. These Casino Rules are effective as of October 12, 2026 and supersede any previous rules.
- 27.2. All existing Game Conditions for Casino Games remain in effect and must be read in conjunction with these Casino Rules.