

## **VEIKKAUS OY GAMBLING RULES**

## CONTENTS

RESTRICTIONS ON GAMBLING.....	5
VEIKKAUS GAMES AND LOTTERIES.....	7
Lotto.....	7
Vikinglotto rules.....	14
Eurojackpot game.....	20
Joker games.....	26
Holiday Ton.....	32
Milli.....	36
Keno.....	40
All or nothing.....	48
Birthday game.....	53
eBingo.....	57
Shooting Star Game.....	62
Standard betting.....	65
Money guess.....	76
Online scratch cards.....	78
BETTING GAMES.....	81
Variable odds betting.....	81
Long-term betting.....	91
CASINO GAMES, SLOT MACHINES AND GAMING CASINOS.....	106
Rules for gambling games organised in gaming halls and partners' premises.....	106
Casino games.....	10
General rules applicable to all table games.....	106
Wheel games.....	107
Dice games.....	118
Card games.....	122
Slot machines.....	192
Slot machines.....	192
Automated table games.....	193
1. Automated roulette.....	194
2. Automated electronic poker table.....	195
3. Automated card game.....	195
Slot machine malfunctions and refunds.....	195
1. Interruption of a game or draw.....	195
2. Visual error.....	196

Tournament games .....	196
1. Table game tournament .....	197
2. Slot machine tournament .....	199
Rules for gambling at the casino .....	201
Casino games .....	201
1. General rules for all table games .....	201
2. Wheel of Fortune games .....	20
3. Dice games .....	204
4. Card games .....	206
Slot machines .....	262
1. Slot machines .....	262
2. Automated table games .....	262
Tournament games .....	26
1. Table game tournament .....	263
2. Slot machine tournament .....	265
Rules for electronically transmitted casino games, slot machines and live casino .....	266
I Casino games and slot machines .....	266
1. General rules .....	26
2. Distribution channels .....	266
3. Gaming account .....	267
4. Lottery.....	267
5. Jackpot.....	267
6. Game types .....	268
II Live Casino .....	277
1. General rules .....	277
2. Distribution channels .....	278
3. Gaming account .....	279
4. Lottery.....	279
5. Jackpot.....	279
6. Game types .....	279
Highest stakes and winnings .....	283
Games played in gaming halls and partners' premises.....	283
1. Highest player-specific stakes in table games and determination of winnings .....	283
2. Maximum stakes for slot machines .....	284
Casino games .....	286

1. Maximum player-specific stakes for table games and how winnings are determined .....	286
2. Maximum stakes for slot machines .....	287
Electronically transmitted casino games, slot machines and live casino .....	288
1. Highest player-specific stakes for table games.....	288
2. Maximum stakes for slot machines .....	28
3. Highest tournament entry fees.....	288
Highest winnings.....	289
TOTOPELIT .....	290
General provisions.....	290
Games .....	294
Winner game .....	294
Ranking game.....	294
Double.....	295
Place pair .....	296
Troika game .....	297
Four-wheel drive game .....	298
TOTO86 game.....	298
TOTO75 game.....	300
TOTO76 game.....	301
TOTO64 game.....	302
TOTO65 game.....	303
TOTO5 game.....	304
TOTO4 game.....	305
Duo game of the day.....	306
Eksakta game.....	306
Head-to-Head game .....	307
Triple-Head game .....	307
Toto Tournament .....	308
Group games .....	310

## RESTRICTIONS ON GAMBLING

1. When registering on the gaming site or at the latest before making their first money transfer, players must set a limit on their gaming account for how much money they can transfer from their bank account to their gaming account per day and per month (daily and monthly money transfer limits).

Players can change the money transfer limits they have set. Upward changes to money transfer limits will take effect the day after they are set for daily money transfer limits and at the beginning of the following month for monthly money transfer limits. Downward changes to money transfer limits will take effect immediately.

2. Players cannot transfer money to their gaming accounts between midnight and 6 a.m.
3. The maximum amount that can be held in a gaming account at any one time is twenty thousand (20,000) euros.
4. Players must set daily and monthly loss limits for fast-paced games.

Fast-paced games refer to eBingo, Tähdenlento and electronic instant lotteries, as well as electronically transmitted casino games and slot machines.

The loss limit set by the player does not apply to online casino games played against other players.

Players can change the loss limits they have set. Upward changes to loss limits take effect the day after they are set for daily loss limits and at the beginning of the following month for monthly loss limits.

Downward changes to loss limits take effect immediately.

5. In fast-paced games, the daily loss limit is a maximum of five hundred (500) euros and the monthly loss limit is a maximum of two thousand (2,000) euros.

However, there is no daily or monthly loss limit for online casino games played against other players.

6. The company's electronically transmitted gambling games have a playing time reminder. The playing time reminder notifies the player every sixty (60) minutes of the time spent playing with a message that appears on the screen. Upon receiving the notification, the player must choose whether to continue playing or log out of the company's gaming service. However, the player does not need to make a choice in online casino games played against other players.

After the first notification, the player can change the time interval between reminders to less than sixty (60) minutes.

7. The player can set a block that prevents them from playing electronically transmitted games of chance. The player can set the block for a specific game or group of games. The game block is valid for the period set by the player, but for no more than one year at a time.

Players can set a block on all electronic gaming. Players can set a block for an indefinite period or for a fixed period. A block set for an indefinite period is valid for at least one year.

The player may request the removal of the temporary block after the minimum block period has expired. The removal of the block will take effect three months after the request for removal.

8. All electronically transmitted gambling games always display a quick close function (Block gambling button) that is visible and available to the player. Using this button prevents the player from purchasing electronically transmitted gambling games until the end of the day following the use of the button.

# BETTING GAMES AND MONEY LOTTERIES

## Lotto

### I General

1. Lotto is a number game in which seven (7) numbers and one (1) additional number are drawn from forty (40) numbers. In addition, one (1) number is drawn from thirty (30) numbers is drawn as the so-called plus number.
2. Participation in Lotto is via the gaming system of Veikkaus Ltd (hereinafter referred to as the company). Game information is entered into the company's gaming system either at a gaming outlet, in a special gaming hall, at a casino, at a racecourse, or via self-service using a telephone, computer, or comparable technical application.
3. The gaming agreement between the player and the company comes into force when the gaming fee has been paid and the gaming data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
4. The company's gaming system specifies the types of games, the validity periods of the games, the participation fees and the terms and conditions for winning Plusa.
5. Playing can take place using game details provided by the player or randomly selected by the company's gaming system in a so-called quick game, or using a pre-filled coupon containing the game details.
6. Lotto can also be played as a Plus game for an additional line-specific fee. Plus games apply to all Lotto game types and playing methods. A Plus game line contains one plus number between 1 and 30. The player's ability to choose the plus number may vary depending on the sales channel.
7. Lotto can also be played as a system or rake game.

A system is a game format in which there is more than one game line in the same game. The maximum size of the system is defined in the company's game system.

A combination is a form of play in which there is more than one game line in the same game. It has fewer game lines than a corresponding system game. The game lines participating in the combination and the sizes of the combinations are defined in the company's game system.

Each betting line included in the system or harava is an independent bet.

When playing Plus, the Plus number is the same for all game lines contained in the system and the rake.

8. In Lotto, you can participate in one to three (1–3), five (5) or ten (10) consecutive draws. Lotto can also be played as a self-service game that is valid until further notice.
9. The company's gaming system prints out a game receipt for the player containing the game information stored in the gaming system.
10. The game receipt shows the draw or draws in which the game participates.
11. The player must check the contents of the game receipt printed by the company's gaming system and submit any comments immediately after playing.
12. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
13. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
14. When playing as a self-service game, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
15. Game data is transferred and stored from the company's gaming system to the monitoring information system.
16. However, the gaming contract only becomes valid if the game has been saved in the company's gaming system and transferred to the monitoring information system, or if it has been saved in the company's gaming system and sealed by the monitoring information system before the draw has begun. The company will refund the stake from a gaming contract that has not entered into force. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.
17. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

18. The lottery draw is conducted after the end of the playing period using lottery equipment approved and controlled by the National Police Board.

The lottery plus number draw is conducted after the end of the game period using a draw system approved and controlled by the National Police Board.

19. If the draw cannot be carried out using the draw equipment, it will be carried out manually under the supervision of official supervisors.
20. If the draw is interrupted, the numbers drawn remain valid. A number is considered drawn when it has completely left the draw drum.

If a technical fault in the draw equipment cannot be repaired immediately, the remaining numbers will be drawn manually under the supervision of an official supervisor.

### III Prize categories and prize shares

21. The lottery prize categories are:

1. Prize category seven (7) correct
2. prize category six (6) correct numbers and bonus number
3. prize category six (6) correct
4. Winning category: five (5) correct numbers
5. four (4) correct numbers
6. Winning category three (3) and bonus number correct

In addition, game lines containing Plus that do not have a result in prize categories 1–6 have the following prize category:

7. winning category plus number correct A

single game row can only have one winning result.

22. A fixed prize amount, independent of the total turnover, is confirmed for each round in the first prize category. The prize amount for the first prize category is paid from Lotto's total turnover.

23. The following fixed prizes are paid from the total turnover of Lotto: a prize of ten (10) euros for four (4) correct numbers (5th prize category) and a prize of two (2) euros for three (3) and the bonus number (6th prize category).

If a game line participating in Plus does not win in any of the prize categories 1–6 but the plus number is correct, the game line wins five (5) euros (7th prize category). The prizes are paid from Lotto's total turnover.

24. The following distribution shares are allocated to the prize categories from Lotto's total turnover for each round:

six (6) and one (1) additional numbers correct (2nd prize category)	3.80
six (6) correct numbers (3rd prize category)	2.50
five (5) correct numbers (4th prize category)	3.00

When calculating the lottery shares, the additional turnover accumulated from Plussa is not taken into account in the total turnover per round.

25. If the winnings in prize categories 1–4 are less than ten (10) euros, a fixed prize of ten (10) euros will be paid in that prize category.

26. If the calculated prize for the higher prize category is smaller than that for the lower category, the distribution amounts for these prize categories will be combined and the prizes will be distributed equally between the two prize categories.

27. If there are no winning results in any of the prize categories 2–4 in one or more consecutive rounds, the distribution amounts calculated from the total turnover for that prize category for those rounds will be transferred in full to the next round to be distributed among the winning results in that prize category.
28. A minimum distribution amount independent of the total turnover for the round may be confirmed for the second and/or third prize categories.
29. The distribution amount for the first prize category per round may be distributed as the distribution amount for the highest winning prize category in a given round if there are no results eligible for a win in the first prize category.
30. If the plus number on the game line participating in Plusa is correct, the winnings in prize categories 2–6 are multiplied by five. The total sum of the winnings for prize categories 2–6 is multiplied by a maximum of one million (1,000,000) euros. If this limit is exceeded, four million (4,000,000) euros will be distributed equally among the results eligible for increased winnings in the prize category in question, in addition to the actual winnings. The increased portion of the winnings will be paid from Lotto's total turnover.

#### **IV Payment of winnings**

31. Winnings will be paid out starting on the day after the draw. The first prize will be paid to the player no earlier than three weeks after the correct result has been confirmed.
32. Winnings will only be paid against the game receipt, unless the player's bank details or game account details have been stored in the company's gaming system at the time of play. The game receipt must be handed over to the company or its representative when claiming the winnings.
33. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information have been stored in the company's gaming system during gameplay.
34. When playing self-service games, winnings are paid into the player's bank account or gaming account with the company.
35. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
36. If the game data in the game receipt, the company's game system or the control information system differ, the game data in the control information system shall prevail.
37. Lotto winnings must be claimed within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.

## V Players' own group games when playing self-service

38. Lotto can also be played as a group game when playing self-service.
39. Players have the option of dividing their paid game into group shares when paying for the game or after paying for the game before the end of the game period. It is not possible to play a game that is currently valid as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

40. After dividing the team shares, all team shares are the player's own games who divided the game's team shares. The player who divided the game's team shares can keep as many team shares as they want. At least one team share always remains with the player who divided the game into team shares. The unsold team shares that the player who divided the game into team shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

41. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of the team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.
42. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
43. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who divided the game into teams with the game fee paid for the team share.

44. However, the transfer of ownership of a stake in the game from one player who has divided the stake among the players to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team shares to another player has been recorded in the company's gaming system and transferred to the control system or sealed by the control system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
45. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VI Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

46. Lotto can also be played at sales outlets as sales outlet teams defined by the sales outlet in question, as well as at sales outlets and as self-service teams defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
47. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round and the distribution of winnings.

## **Lotto bonus draw**

## **VII Definition of additional draw**

48. An additional draw refers to an extra draw carried out on the Lotto game lines each round. The winnings from the additional draw are confirmed each round and paid from the total turnover of the Lotto. Alternatively, the winnings can also be paid from unpaid gaming funds.

## **VIII Eligibility for the additional draw**

49. Participation in the additional draw is based on game lines registered in the company's game system that are included in the Lotto game event and have not won a prize. The participation period for the additional draw ends when the game time for the next Lotto round ends.
50. System and rake games participate in the additional draw with all individual game lines included in the game event that have not included a win.

51. Continuous and subscription games participating in several consecutive draws participate in the additional draw round by round on those Lotto game lines that did not contain a win in the Lotto round preceding the additional draw.
52. You can participate in the additional draw at Lotto sales outlets or by logging in to the company's electronic channels.
53. The gaming agreement between the player and the company becomes effective when the Lotto game line and player information have been transferred to the control information system or have been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the control information system.
54. The additional draw is conducted in rounds after the additional draw participation period has ended.
55. Non-winning game lines included in a single game event may participate in a single additional draw once. Non-winning game lines from game events participating in more than one draw may participate in a single additional draw once.

## **IX Additional draw**

56. The additional draw will be conducted using a draw system designed for this purpose, approved and supervised by the National Police Board.

## **X Probability of winning the additional draw**

57. Each Lotto game line participating in the additional draw has an equal probability of winning.
58. The probability of a player's group game line winning in the additional draw corresponds to the ratio of the player's share price to the price of the entire game. For example, the probability of winning a game line costing one euro in a ten-euro game is 1/10 compared to a game line that has not been played in a group game.
59. The company determines the number and values of the prizes to be drawn in each round.
60. A player can win one prize in a single additional draw with a single game event. A game event participating in more than one draw can win one prize in the additional draw for each additional draw round in which it participates.

## **XI Checking and claiming additional draw winnings**

61. Players can check their potential winnings at Lotto sales outlets, through the company's customer service or by logging in to the company's electronic channels.
62. Additional draw winnings must be claimed within one year of the final result of the additional draw in accordance with the game rules.

## **XII Notification of additional draws to the National Police Board**

63. The company must notify the National Police Board in writing or by electronic means of the commencement of additional prize draws and any changes concerning the implementation of additional prize draws, with the exception of the number and value of prizes confirmed for each round, and the suspension of draws to the National Police Board in writing or by electronic means of communication no later than 14 days before the implementation.
64. The number and value of prizes confirmed for each round, as well as the source of funds from which the prizes will be paid, must be notified to the National Police Board in writing or by electronic means of communication before the additional draw is opened for participation.

## **Vikinglotto rules I**

### **General**

1. Vikinglotto is a joint number lottery operated by gaming companies in different countries, in which six (6) main numbers are drawn from forty-eight (48) numbers and one (1) Viking number is drawn from five (5) numbers. In addition to these, one (1) number is drawn from thirty (30) numbers in Finland as a so-called plus number.
2. Participation in Vikinglotto is via the company's gaming system. Game information is entered into the company's gaming system either at gaming outlets, special gaming halls, casinos, racetracks or via self-service using a telephone, computer or comparable technical application.
3. The gaming agreement between the player and the company shall enter into force when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.
4. The company's gaming system specifies the types of games, the validity periods of the games, the participation fees and the terms and conditions for winning Plusa.
5. Playing can take place using game details provided by the player or randomly selected by the company's gaming system in a so-called quick game, or using a pre-filled coupon containing the game details.
6. Vikinglotto can also be played as a Plus game for an additional line-specific fee. Plus games apply to all Vikinglotto game types and formats. A Plus game line contains one plus number between 1 and 30. The player's ability to choose the plus number may vary depending on the sales channel.
7. Vikinglotto can also be played as a system game.

A system is a game format in which there is more than one game line in the same game. The maximum size of the system is defined in the company's game system.

Each game line included in the system is an independent bet.

When playing with a plus number, the plus number is the same for all lines included in the system.

8. Players can participate in one to three (1-3), five (5) or ten (10) consecutive draws. The player's ability to participate in more than one draw may be limited based on the price of the game.

Vikinglotto can also be played as a self-service game that is valid until further notice.

9. The company's gaming system prints out a game receipt for the player containing the game information stored in the gaming system.
10. The game receipt shows the draw(s) in which the game participates.
11. The player must check the contents of the game receipt printed by the company's gaming system and submit any comments immediately after playing.
12. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
13. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
14. When playing as a self-service game, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
15. Game data is transferred and stored from the company's gaming system to the monitoring information system.
16. However, the gaming contract only becomes valid if the game has been saved in the company's gaming system and transferred to the monitoring information system, or if it has been saved in the company's gaming system and sealed by the monitoring information system before the draw has begun.

The company will refund the stake from a gaming contract that has not entered into force. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.

17. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

18. The draws for the Vikinglotto main numbers and Viking numbers are carried out after the end of the playing period using draw equipment or a draw system reserved for this purpose. The draws are carried out by

a betting company selected from among the betting companies that have signed the Vikinglotto cooperation agreement. A representative of the local supervisory authority is always present.

The Vikinglotto plus number draw is conducted using a draw system approved and controlled by the National Police Board.

19. If the draws cannot be carried out using the draw equipment or draw system, they shall be carried out as a draw by lot under the supervision of a representative of the local supervisory authority.
20. In the draw, a number is considered drawn once it has been confirmed by the representative of the supervisory authority.

### **III Prize categories and prize shares**

21. The Vikinglotto prize categories are:

1. Prize category six (6) main numbers and Viking number correct
2. Prize category six (6) main numbers correct
3. Prize category: five (5) main numbers and Viking number correct
4. Prize category: five (5) main numbers correct
5. Prize category: four (4) main numbers and Viking number correct
6. Winning category: four (4) main numbers correct
7. Winning category: three (3) main numbers and Viking number correct
8. Winning category: three (3) main numbers correct

In addition, game lines containing Plussa that do not have a result in prize categories 1–8 have the following prize category:

9. winning category plus number correct

A single game row can only have one winning result.

22. Vikinglotto's first prize category is shared between the participating betting companies. Each company participating in the game contributes €0.130 to the shared first prize category for each game line participating in the draw.
23. Vikinglotto's second prize category is shared between the participating betting companies. Each company participating in the game contributes €0.013 to the shared second prize category for each game line participating in the draw.
24. Vikinglotto's multinational prize fund is shared between the participating betting companies. Each company participating in the game contributes €0.042 to the joint multinational prize fund for each line entered in the draw.
25. The joint first prize pool is divided equally among the six (6) correct main numbers and Viking numbers. The joint second prize pool is divided equally among the six (6) correct main numbers.

26. The following distribution shares are allocated to prize categories 3–8 from the total turnover for each Vikinglotto round:

Prize category	Result	Share
3	five (5) main digits and Viking number correct	6.20
4	five (5) main digits correct	1.70
5	four (4) main digits and Viking number correct	1.10
6	four (4) main digits correct	2.20
7	three (3) main digits and Viking number correct	3.80
8	three (3) main digits correct	7.50

When calculating the distribution of prize categories, the additional turnover accumulated from Plussa is not taken into account in the total turnover for each round.

27. If there are no six (6) correct main numbers and Viking numbers in one or more consecutive rounds, the distribution amounts for the first prize category will be transferred in their entirety from these rounds to be distributed in the first prize category in the next round in which six (6) main numbers and the Viking number are correctly guessed.
28. If there are no six (6) main numbers with the correct result in one or more consecutive rounds, the prize money for the second prize category will be transferred in its entirety from these rounds to be distributed in the second prize category in the next round in which six (6) main numbers are correctly guessed.
29. If there are no winning results in any of the prize categories 3–8 in a given round, the total prize pool for that prize category will be transferred in its entirety to the corresponding prize category in the next round. This transfer is carried out round by round until a win is found in the prize category in question.
30. The first prize category in Vikinglotto has a separate minimum prize pool. If, in any round, the calculated prize pool for the first prize category is less than the minimum prize pool, the prize pool for the first prize category in that round will be supplemented to the minimum prize pool. The supplement will be paid from the game's multinational prize fund.
31. The first prize category of Vikinglotto has a separate maximum payout amount. If the calculated payout amount for the first prize category exceeds the maximum payout amount in any round, the amount exceeding the maximum payout amount will be transferred to the payout amount for the second prize category in that round.
32. The second prize category of Vikinglotto has a separate maximum payout amount. If the calculated payout amount for the second prize category exceeds the maximum payout amount in any round, the amount exceeding the maximum payout amount will be transferred to the payout amount for the first prize category in the following round.
33. The game's multinational prize pool has a separate maximum prize pool. If the total amount accumulated in the game's multinational prize pool exceeds the maximum prize pool in any round

the maximum distribution amount in any round, the excess amount will be transferred to the first prize category distribution amount in the next round.

34. If the calculated prize pool for the second prize category in any round is greater than the prize pool for the first prize category, the prize pools for these prize categories will be combined and set to the same amount.
35. If the calculated prize for the higher prize category is smaller than that for the lower category, the prize pools for these categories will be combined and the prizes will be divided equally between the two prize categories. The prize pools will be combined separately for prize categories 1–2 and 3–8.
36. If the plus number on the game line participating in Plus is correct, the winnings in prize categories 2–8 will be multiplied by five. The total sum of the winnings for prize categories 2–8 is multiplied by a maximum of one million (1,000,000) euros. If this limit is exceeded, four million (4,000,000) euros will be distributed evenly among the results eligible for increased winnings in the prize category in question, in addition to the actual winnings. The increased portion of the winnings will be paid from Vikinglotto's total turnover.

If a game line participating in Plus does not win in any of the prize categories 1–8 but the plus number is correct, the game line wins five (5) euros (9th prize category). The prizes are paid from Vikinglotto's total turnover.

37. The company may pay increased winnings on separately determined rounds. The increased portion of the winnings is paid from the total turnover for that round of the game.

#### **IV Payment of winnings**

38. Winnings will be paid out on the day after the draw. Winnings in the first and second prize categories will be paid to the player no earlier than three weeks after the correct result has been confirmed.
39. Winnings will only be paid against a game receipt, unless the player's bank details or game account details have been stored in the company's game system at the time of playing. The game receipt must be handed over to the company or its representative when claiming the winnings.
40. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information has been stored in the company's gaming system during gameplay.
41. When playing self-service games, winnings are paid into the player's bank account or gaming account with the company.
42. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
43. If the game data in the game receipt, the company's gaming system or the monitoring information system differ, the game data in the monitoring information system shall prevail.

44. Vikinglotto winnings must be claimed within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.

## **V Players' own group games when playing self-service**

45. Vikinglotto can also be played as a group game when playing self-service.
46. Players have the option to divide the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play a game that is currently valid as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

47. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

48. Players who have divided their game shares can view information about the group game they are playing on Veikkaus' gaming service. Players who have divided their game shares can track the progress of the sale of their group shares on the gaming service. A player who has divided the game into group shares can see the number of group shares purchased by other players and the names of the members of the selected player group who have purchased group shares.
49. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
50. The game agreement between the player who purchased the group share and the company becomes effective when the game fee has been paid from the player's game account and the information about the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the game fee paid for the team share to the game

the player who distributed the team share.

51. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team shares to another player has been stored in the company's gaming system and has been transferred to the supervisory authority's information system or has been sealed by the supervisory authority's information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
52. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VI Sales outlet groups defined by sales outlets and ready-made groups defined by Veikkaus**

53. Vikinglotto can also be played at sales outlets as groups defined by the sales outlet in question, as well as at sales outlets and as self-service groups defined by Veikkaus. Some of the group shares defined by the point of sale may be available for purchase as self-service. Players can purchase one or more group shares in a group game.
54. Partially sold group games are treated as fully sold group games when calculating both the total turnover per game round and the distribution of winnings.

## **Eurojackpot game**

### **I General**

1. The Eurojackpot game is a joint number game operated by several gaming companies in different countries, in which five (5) main numbers are drawn from fifty (50) numbers and two (2) star numbers are drawn from twelve (12) numbers. There are two Eurojackpot game rounds per week. The first draw of the week is on Tuesday and the second draw is on Friday.

In week 12/2022, there will be only one Eurojackpot draw, the Friday draw (25 March 2022). The first Tuesday draw for Eurojackpot will be on Tuesday, 29 March 2022.

2. Participation in the Eurojackpot game is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming point, in a special gaming hall, at a casino, at a racetrack or via self-service using a telephone, computer or comparable technical application.

3. The gaming agreement between the player and the company shall enter into force when the gaming fee has been paid and the gaming data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
4. The company's gaming system specifies the types of games, the validity periods of the games and the participation fees.
5. Playing can take place using game details provided by the player or randomly selected by the company's gaming system in a so-called quick game, or using a pre-filled coupon containing the game details.
6. The Eurojackpot game can also be played as a system game.

A system is a form of play in which there is more than one game line in the same game. The maximum size of the system is defined in the company's gaming system.

Each game line included in the system is an independent bet.

7. Players can participate in one to three (1-3) or five (5) consecutive Tuesday and/or Friday draws.

When playing as a subscription to the Eurojackpot Tuesday draw, the game participates in as many consecutive Tuesday draws as it has been played for. When playing as a subscription to the Eurojackpot Friday draw, the game participates in as many consecutive Friday draws as it has been played for. When playing the Eurojackpot game as a continuous bet for the Tuesday and Friday draws, the game participates in as many consecutive Tuesday and Friday draws as it has been played for.

The Eurojackpot game can also be played as a self-service game, known as a permanent game, which is valid until further notice.

8. The company's gaming system prints out a game slip for the player containing the game information stored in the gaming system.
9. The game receipt shows the draw or draws in which the game participates.
10. The player must check the contents of the game slip printed by the company's gaming system and submit any comments immediately after playing.
11. When playing self-service games, no game slip is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
12. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
13. When playing self-service games, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.

14. Game data is transferred and stored from the company's gaming system to the monitoring information system.
15. However, the gaming contract shall only enter into force if the game has been recorded in the company's gaming system and transferred to the control information system, or if it has been recorded in the company's gaming system and sealed by the control information system before the draw has begun.

The company will refund the stake from a gaming agreement that has not entered into force. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.

16. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

17. Eurojackpot draws are conducted after the end of the playing period using drawing equipment approved and controlled by the National Police Board.
18. If the draws cannot be carried out using the draw equipment, they will be carried out manually under the supervision of an official supervisor.
19. In the draw, a number is considered drawn once it has been confirmed by the official supervisor.

## **III Prize categories and prize shares**

20. The prize categories in the Eurojackpot game are:

1. Winning category: five (5) main numbers and two (2) star numbers correct
2. Winning category: five (5) main numbers and one (1) star number correct
3. Winning category: five (5) main numbers correct
4. Winning category: four (4) main numbers and two (2) star numbers correct
5. Winning category: four (4) main numbers and one (1) star number correct
6. Winning category: three (3) main numbers and two (2) star numbers correct
7. winning category: four (4) main numbers correct
8. winning category: two (2) main numbers and two (2) star numbers correct
9. Winning category: three (3) main numbers and one (1) star number correct
10. Winning category: three (3) correct main numbers
11. Winning category one (1) main number and two (2) star numbers correct
12. Winning category two (2) main numbers and one (1) star number correct

The Eurojackpot game prize categories are common to all participating betting companies. There can only be one winning result per individual game line.

21. The distribution amount calculated from the total turnover for each round of the Eurojackpot game is 50 per cent. The distribution amount calculated from the total turnover for each round of the Eurojackpot game is divided between the distribution amounts for prize categories 1–12 and the multinational prize fund as follows:

Prize category	Result		Share
1	5+2	36.00	
2	5+1	8.60	
3	5	4.85	
4	4	0.80	
5	4+1	1.00	
6	3+2	1.10	
7	4		0.80
8	2+2	2.55	
9	3+1	2.85	
10	3	5.40	
11	1+2	6.75	
12	2+1	20.30	
Multinational winning fund		9.00%	
Total		100.00	

22. The prize pool for the first prize category is at least ten (10) million euros. The prize pool for the first and second prize categories is a maximum of one hundred and twenty (120) million euros.

23. If there are no first prize category (5+2) results in one or more consecutive rounds, the first prize category prize pools from these rounds will be transferred in their entirety to the next round to be distributed among the first prize category (5+2) results.

24. If the prize pool for the first prize category exceeds one hundred and twenty (120) million euros in any round, the amount exceeding this sum will be transferred to the prize pool for the second prize category in that round.

25. If there are no second prize category (5+1) results in one or more consecutive rounds, the second prize category distribution amounts from these rounds will be transferred in full to the next round to be distributed among the second prize category (5+1) results.

26. If the prize pool for the second prize category exceeds one hundred and twenty (120) million euros in any round, the portion exceeding this amount will be distributed among the results of the next lower prize category in which there is a win in that round.

27. If there are no winning results in any of the prize categories 3-12 in a given round, the entire prize pool for that prize category will be transferred to the corresponding prize category in the next round. A similar transfer will be made in each round until there is a win in the prize category in question.

28. If the calculated prize for the higher prize category is smaller than that for the lower category, the prize pools for these categories will be combined and the prizes will be distributed equally between the two prize categories.
29. If, in any round, the distribution amount for the first prize category is less than ten (10) million euros, the distribution amount for the first prize category in that round will be supplemented to ten (10) million euros. The supplement will be paid from the game's multinational prize fund.
30. If the total amount accumulated in the game's multinational prize pool exceeds twenty (20) million euros in any round, the excess amount will be transferred to the first prize category distribution amount for the next round.

#### **IV Payment of winnings**

31. Payment of winnings will commence on the day following the draw. Winnings of at least twenty thousand (20,000) euros will be paid to the player no earlier than three weeks after the correct result has been confirmed.
32. Winnings will only be paid against a game receipt, unless the player's bank details or game account details have been stored in the company's gaming system when playing. The game receipt must be handed over to the company or its representative when claiming the winnings.
33. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information have been stored in the company's gaming system during gameplay.
34. When playing self-service games, winnings are paid into the player's bank account or gaming account with the company.
35. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
36. If the game data in the game receipt, the company's game system or the control information system differ, the game data in the control information system shall prevail.
37. Eurojackpot winnings must be claimed within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.

#### **V Players' own group games when playing self-service**

38. The Eurojackpot game can also be played as a group game when playing self-service.
39. Players have the option of dividing their paid game into group shares when paying for the game or after paying for the game before the end of the game period. It is not possible to play the Ikipeli game as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

40. After dividing the team shares, all team shares are the player's own games who divided the team shares. The player who divided the team shares can keep as many team shares as they want. At least one team share always remains with the player who divided the game into team shares. The unsold team shares that the player who divided the game into team shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into teams may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

41. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of the team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.
42. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
43. The game agreement between the player who purchased the group share and the company becomes effective when the game fee has been paid from the player's game account and the information about the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who divided the game into teams with the game fee paid for the team share.
44. However, the transfer of ownership of a stake in the game from one player who has divided the stake among the players to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team shares to another player has been recorded in the company's gaming system and transferred to the control system or sealed by the control system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's

game account with the company. The refundable stake will be debited from the game account of the player who distributed the team shares.

45. The share of the group game winnings is paid to the bank account of the player who owns the group share or to the player's gaming account with the company. The winnings limit specified in section 31 of the rules applies to the total winnings won in the group game.

## **VI Sales outlet groups defined by sales outlets and ready-made groups defined by Veikkaus**

46. The Eurojackpot game can also be played at sales outlets as groups defined by the sales outlet in question, as well as at sales outlets and as self-service groups defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
47. Partially sold group games are treated as fully sold group games when calculating both the total turnover per game round and the distribution of winnings.
48. The payout limit in section 31 of the rules applies to the total winnings won in a group game.

### **Joker**

#### **games I**

##### **General**

1. Joker games are betting games. Joker games include Tuesday Joker, Wednesday Joker, Friday Joker and Saturday Joker.
2. There are four Joker rounds per week. For Tuesday Joker, the round ends when the Tuesday Eurojackpot draw ends. For Wednesday Joker, the round ends when the Vikinglotto round ends. For Friday Joker, the round ends when the Friday Eurojackpot draw ends, and for Saturday Joker, the round ends when the Lotto round ends.

In week 12/2022, there will only be three rounds of Joker games: Wednesday Joker (23 March 2022), Friday Joker (25 March 2022) and Saturday Joker (26 March 2022). The first Tuesday Joker draw will take place on Tuesday, 29 March 2022.

3. Participation in Joker games is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming point, in a special gaming hall, at a casino, at a racetrack, or via self-service using a telephone, computer, or comparable technical application.
4. The gaming agreement between the player and the company comes into effect when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system.

Sealed game data refers to game data that has been electronically signed by the supervisory information system.

5. The company's gaming system specifies the types of games, the validity periods of the games and the participation fees.
6. Joker games are played using a seven-digit number printed on the game ticket, numbers chosen by the player, or game data randomly generated by the company's gaming system in a so-called quick game or a pre-printed ticket containing the game data.
7. Joker games can also be played as Doubles for an additional fee. The Double option applies to all joker game types and playing formats. The same seven-digit number series is used for the Double. The Double number is the last number in the number series.
8. Players can participate separately in Tuesday Joker, Wednesday Joker, Friday Joker, Saturday Joker or any combination of the above joker games.
9. The Joker game can also be played as a side game to Lotto, Vikinglotto or Eurojackpot. When playing as a side game, players cannot choose their own numbers. Saturday Joker can be played as a side game to Lotto, Wednesday Joker can be played as a side game to Vikinglotto, Tuesday Joker can be played as a side game to the Tuesday Eurojackpot draw, and Friday Joker can be played as a side game to the Friday Eurojackpot draw.
10. Joker games can also be played as a system. A system is a form of play in which there is more than one game line in the same game. The maximum size of the system is defined in the company's game system. Each game line included in the system is an independent bet.
11. Players can play Tuesday Joker, Wednesday Joker, Friday Joker and Saturday Joker as single games or as continuous games (duration). When a player plays a joker game of their choice as a continuous game, they participate in two (2), three (3), five (5) or ten (10) consecutive draws of the joker game they have chosen.

Players can also play joker games as self-service games with indefinite validity.

12. The company's gaming system prints out a game slip for the player containing the game data stored in the gaming system.
13. The game receipt shows the draw or draws in which the game participates.
14. The player must check the contents of the game slip printed by the company's gaming system and submit any comments immediately after playing.
15. When playing via self-service, no game receipt is printed for the player. When playing via self-service, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.

16. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
17. When playing self-service games, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
18. Game data is transferred and stored from the company's gaming system to the monitoring information system.
19. However, the gaming contract shall only enter into force if the game has been recorded in the company's gaming system and transferred to the control information system, or if it has been recorded in the company's gaming system and sealed by the control information system before the draw has begun. The company will refund the stake from a gaming agreement that has not entered into force. The stake will be refunded for self-service games either to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a game receipt printed from the company's gaming system.
20. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

21. The draw for Joker games is carried out at the end of the playing time using a draw system approved and controlled by the National Police Board.
22. Seven (7) winning numbers between 0 and 9 are drawn in the draw. Example: 1234567.

## **III Winning categories and distribution of winnings**

23. If the seven-digit number series entered by the player in the draw contains the same numbers in the same order as the numbers drawn in the draw, the player will participate in the distribution of winnings as follows:
 

1. Winning category	seven numbers in the correct order (1234567)
2. Winning category	six numbers in the correct order (e.g. 123456* or 12*4567)
3. winning category	five numbers in the correct order (e.g. **34567 or 1*34*67)
4. Winning category	four numbers in the correct order (e.g. 1234*** or 12*4**7)
5. Winning category	three numbers in the correct order (e.g. *234*** or 1**4**7)
6. prize category	two numbers in the correct position (e.g. 12***** or **3***7)
24. A player's seven-digit number series participating in the draw can win one prize per round.
25. A prize pool independent of the total turnover is confirmed for the first prize category for each round. The prize pool for the first prize category is paid from the total turnover of the joker games.

26. The following fixed winnings are paid from the total turnover of the joker games:

six numbers in the correct order	(2nd prize category) €20,000	five
numbers in the correct order	(3rd prize category) €500	four
numbers in the correct order	(4th prize category) €50	three
numbers in the correct order	(5th prize category) €6	for
two numbers in the correct order	(6th prize category) €3	

27. If there are more than 50 winners in the prize category for six numbers in the correct order (2nd prize category), the total prize money for the 2nd prize category will be one million (1,000,000) euros. The prize for the second prize category is then one million (1,000,000) euros divided by the number of prizes in the second prize category.

28. The prize pool for the first prize category per round can be distributed as the prize pool for the highest winning category in a given round if there are no winning results in the first prize category. The prize share calculated from the distribution amount is then paid in the prize category in question instead of a fixed prize.

29. A game line participating in the double-up and winning in the joker game wins an increased prize if the correct double-up number is included in the correct position in the number series obtained as a result of the joker game draw. A game line participating in the double-up then wins double the actual joker prize.

30. The increased portion of the doubling win is paid from the total turnover of the joker games.

31. In the joker round predetermined by the company, the last two digits of the seven-digit number series participating in the Double can be used as the Double numbers. A game line participating in the Double and winning in the joker game wins an increased prize if the correct Double number is in the correct position in the number series obtained as a result of the joker game draw. If both Double numbers are in the correct position in the number series obtained as a result of the joker game draw, the increased prize is the same as if one correct Double number was in the correct position in the number series obtained as a result of the joker game draw. A game line participating in the doubling will then win double the actual joker prize.

#### **IV Payment of winnings**

32. Winnings will be paid out on the day following the draw. Winnings exceeding forty thousand (40,000) euros will be paid to the player no earlier than three weeks after the correct result has been confirmed.

33. Winnings will only be paid against the game receipt, unless the player's bank details or game account details have been stored in the company's game system when playing. The game receipt must be handed over to the company or its representative when claiming the winnings.

34. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information have been stored in the company's gaming system at the time of play.
35. When playing self-service games, winnings are paid into the player's gaming account or bank account with the company.
36. A game receipt is invalid if its legibility has deteriorated to such an extent that the game event it contains cannot be identified.
37. If there is a discrepancy between the game data in the game ticket, the company's game system or the control system, the game data in the control system shall prevail.
38. Winnings from joker games must be claimed within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.

## **V Players' own group games when playing self-service**

39. Joker games can also be played as group games when playing self-service games.
40. Players have the option of dividing the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play Ikipeli as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

41. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase on a self-service basis.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus gaming service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

42. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of team shares in the team game on the gaming service. The player who has divided the game into team shares

can see the number of team shares purchased by other players and the names of the members of the selected player group who have purchased team shares.

43. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
44. The game agreement between the player who purchased the group share and the company becomes effective when the game fee has been paid from the player's game account and the information about the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who divided the game into teams with the game fee paid for the team share.
45. However, the transfer of ownership of a stake in the game from one player who has divided the stake among the players to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team shares to another player has been stored in the company's gaming system and transferred to the control system or sealed by the control system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
46. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company. The winnings limit specified in section 32 of the rules applies to the total winnings won in the group game.

## **VI Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

47. Joker games can also be played at sales outlets as sales outlet groups defined by the sales outlet in question, as well as at sales outlets and as self-service games as ready-made groups defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
48. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round of the game and the distribution of winnings.
49. The payout limit in section 32 of the rules applies to the total winnings won in a group game.

## Lomatonni I

### General

1. Lomatonni games are betting games. Lomatonni games include Tuesday Lomatonni, Wednesday Lomatonni, Friday Lomatonni and Saturday Lomatonni.
2. There are four Lomatonni rounds per week. For Tuesday Lomatonni, the round ends when the Tuesday Eurojackpot draw ends. the Wednesday Lomatonni round ends when the Vikinglotto round ends, the Friday Lomatonni round ends when the Friday Eurojackpot draw ends, and the Saturday Lomatonni round ends when the Lotto round ends.

There will only be three rounds of Lomatonni games in week 12/2022: Wednesday Lomatonni (23 March 2022), Friday Lomatonni (25 March 2022) and Saturday Lomatonni (26 March 2022). The first Tuesday Holiday Jackpot draw will take place on Tuesday, 29 March 2022.

3. Participation in Lomatonni games is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming point, in a special gaming hall, at a casino, at a trotting track or via self-service using a telephone, computer or comparable technical application.
4. The gaming agreement between the player and the company becomes effective when the game fee has been paid and the game information has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
5. The company's gaming system specifies the types of games, the validity periods of the games, the participation fees and the cities that are the subject of the draw. There are sixty (60) cities.
6. Participation in holiday games is based on a draw by the company's gaming system or on a game line chosen by the player. The player's ability to choose the game line may vary depending on the sales channel. The game line consists of a city and a number between 1 and 100. An example of a game line is "Rome 22".
7. Players can participate separately in Tuesday Holiday Jackpot, Wednesday Holiday Jackpot, Friday Holiday Jackpot, Saturday Holiday Jackpot or any combination of the above holiday jackpot games.
8. Holiday games can also be played as a side game to Lotto, Vikinglotto or Eurojackpot. When playing as a side game, players cannot choose their own game lines. Saturday Holiday can be played as a side game to Lotto, Wednesday Holiday Jackpot can be played as a side game to Vikinglotto, Tuesday Holiday Jackpot can be played as a side game to the Tuesday Eurojackpot draw, and Friday Holiday Jackpot can be played as a side game to the Friday Eurojackpot draw.

9. Players can play Tuesday Holiday Jackpot, Wednesday Holiday Jackpot, Friday Holiday Jackpot and Saturday Holiday Jackpot as single games or as continuous games (duration). When a player plays a holiday tonni game of their choice as a continuous game, they participate in two (2), three (3), five (5) or ten (10) consecutive draws of the holiday tonni game they have chosen.

Players can also play holiday games as a self-service game that is valid indefinitely.

10. The company's gaming system prints out a game receipt for the player containing the game data stored in the gaming system.
11. The game receipt shows the draw or draws in which the game participates.
12. The player must check the contents of the game receipt printed by the company's gaming system and submit any comments immediately after playing.
13. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. After this, it is not possible to change the game.
14. When playing self-service games, players have the option of requesting information about their games stored in the company's gaming system for a period of one year.
15. When playing as a self-service game, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
16. Game data is transferred and stored from the company's gaming system to the monitoring information system.
17. However, the gaming contract only becomes valid if the game has been saved in the company's gaming system and transferred to the monitoring information system, or if it has been saved in the company's gaming system and sealed by the monitoring information system before the draw has begun. The company will refund the stake from a gaming contract that has not entered into force. The stake will be refunded as a self-service for games played either to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.
18. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

19. The draw for holiday raffle games is conducted after the end of the playing period using a draw system approved and controlled by the National Police Board.
20. One city and one number between 1 and 100 will be drawn in the draw. The draw result for the holiday games consists of the draws described above. The overall draw result is, for example, "Rome 22".

### III Prize categories and distribution of winnings

21. If the city drawn in the draw is correct in the player's participating game line, the player will participate in the distribution of winnings as follows:

1. winning category      city and number correct
2. winning category      city correct

22. A player's entry in the draw can win one prize per game round.

23. The following fixed winnings are paid from the total turnover per round of holiday games:

correct city and number	(1st prize category)	1,000 euros
city correct	(2nd prize category)	5

### IV Payment of winnings

24. Winnings will be paid out on the day after the draw.

25. Winnings will only be paid out against the game receipt, unless the player's bank details or game account details have been stored in the company's gaming system when playing. The game receipt must be handed over to the company or its representative when claiming the winnings.

26. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information have been stored in the company's gaming system during gameplay.

27. When playing self-service games, winnings are paid into the player's gaming account or bank account with the company.

28. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.

29. If the game data in the game receipt, the company's gaming system or the control information system differ, the game data in the control information system shall prevail.

30. Winnings from holiday games must be claimed within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.

### V Players' own group games when playing self-service

31. Holiday games can also be played as group games when playing self-service games.

32. Players have the option of dividing the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play Ikipeli as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the right to limit the size of games played as group games and the number of group shares.

33. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into teams may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

34. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of the team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.

35. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.

36. The gaming agreement between the player who has purchased the team share and the company shall enter into force when the gaming fee has been paid from the player's gaming account and the information on the team share in the company's gaming system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the team share with the game fee paid for the team share.

37. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory authority's information system or has been sealed by the supervisory authority's information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's

game account with the company. The refunded stake will be debited from the game account of the player who distributed the team shares.

38. The share of the group game winnings is paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VI Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

39. Holiday games can also be played at sales outlets as sales outlet teams defined by the sales outlet in question, as well as at sales outlets and as self-service ready-made teams defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
40. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round of the game and the distribution of winnings.

## **Milli**

### **I General**

1. The Milli game is a daily number game in which six (6) numbers and one additional number are drawn from forty (40) numbers.
2. Participation in the Milli game is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming point, in a special gaming room, at a gaming casino or via self-service using a telephone, computer or comparable technical application.
3. The gaming agreement between the player and the company shall enter into force when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
4. The company's gaming system specifies the types of games, the validity periods of the games, the winning limits for the prize categories and the participation fees.
5. Gaming takes place using game data provided by the player or generated by the company's gaming system in the form of a so-called instant game or a pre-printed coupon containing game data.
6. Milli games can also be played as system games. The maximum size of the system is defined in the company's gaming system.
7. You can participate in one to seven (1–7) or fourteen (14) consecutive draws in the Milli game. The player's ability to participate in more than one draw may be limited based on the price of the game.

The Milli game can also be played as a self-service game that is valid until further notice.

8. The company's gaming system prints out a game receipt for the player at the point of sale, containing the game data stored in the gaming system.
9. The game receipt shows the draw or draws in which the game participates.
10. The player must check the contents of the game receipt printed by the company's gaming system at the point of sale and submit any comments immediately after playing.
11. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
12. When playing self-service games, players have the option of requesting information about their games stored in the company's gaming system for a period of one year.
13. When playing via self-service, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
14. Each game line included in a single or system bet is an independent bet.
15. Game data is transferred and stored from the company's gaming system to the monitoring information system.
16. However, the gaming contract only becomes valid if the game has been saved in the company's gaming system and transferred to the supervisory information system, or if it has been saved in the company's gaming system and sealed by the supervisory information system before the draw has begun.

The company will refund the stake from a game agreement that has not entered into force. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.

17. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

18. The Milli game draw is conducted after the end of the game period using a draw system designed for this purpose, approved and supervised by the National Police Board.

## **III Winning categories and odds**

19. The prize categories for the Milli game are:
  1. prize category six (6) correct

2. win category five (5) correct numbers and bonus number
3. winning category five (5) correct
4. winning category four (4) correct
5. winning category three (3) correct
6. winning category two (2) correct

There can only be one winning result in a single game row.

20. A distribution sum independent of the total turnover is confirmed for the first winning category for each round. The distribution sum for the first winning category is paid from the total turnover of the Milli game. The maximum distribution sum is two million (2,000,000) euros.

21. The following fixed winnings are paid from the total turnover of the Milli game:

five (5) correct numbers and the bonus number	(2nd prize category)	5,000 euros
five (5) correct	(3rd prize category)	500 euros
four (4) correct	(4th prize category)	10 euros
three (3) correct	(5th prize category)	2 euros
two (2) correct	(6th prize category)	1 euro

The total amount of winnings in a prize category entitling to a fixed prize per draw may not exceed one million (1,000,000) euros. If the calculated value of the winnings in a prize category exceeds one million (1,000,000) euros, the maximum prize of one million euros (1,000,000) will be divided among the winning lines. In this case, the prize for the prize category is one million (1,000,000) euros divided by the number of prizes in the prize category.

#### **IV Payout**

22. Winnings will be paid out once the results of the round have been determined and the winnings have been collected.

23. After the winnings have been found, they are paid to the player's gaming account with the company, to the bank account specified by the player to the company, or at the point of sale to the company or its representative in exchange for the gaming receipt.

24. If the game data in the game receipt, the company's game system or the control information system differ, the game data in the control information system shall prevail.

25. Winnings from Milli games must be collected within one year of the final result being confirmed in accordance with the game rules. Players forfeit the right to winnings that they have not collected within the specified time limit.

#### **V Players' own group games when playing self-service**

26. Milli games can also be played as group games when playing self-service.

27. Players have the option of dividing the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. Valid until further notice

It is not possible to play the game as a group game. After payment for the game, a shared group game may consist of one or more games.

The company has the right to limit the size of games played as group games and the number of group shares.

28. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

29. A player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. A player who has divided the game into team shares can follow the progress of the sale of team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.

30. By purchasing a share in a group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.

31. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.

32. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory information system or has been sealed by the supervisory information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares

to the player who purchased the group share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the group shares.

33. The share of the group game winnings is paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VI Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

34. The Milli game can also be played at sales outlets as sales outlet teams defined by the sales outlet in question, as well as at sales outlets and as self-service ready-made teams defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
35. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round of the game and the distribution of winnings.

## **Keno**

### **I General**

1. Keno is a number game drawn three times a day. The first draw of the day is called the Day Draw, the second draw is called the Evening Draw, and the third draw is called the Late Night Draw.
2. Keno is played through the company's gaming system. Players can participate in one or more of the daily draws.
3. Game information is entered into the company's gaming system either at a gaming terminal, in a special gaming hall, at a casino, at a racetrack, or via self-service using a telephone, computer, or comparable technical application.
4. The gaming agreement between the player and the company comes into effect when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
5. The company's gaming system defines Keno levels, game types, game validity periods, game stakes and stake limits for Keno, King Keno, quick game packages and system games.
6. Keno can be played at ten different difficulty levels (Keno levels), each with its own payout. Players mark at least two (2) and at most ten (10) numbers on each grid they play. A game with two numbers is called Keno-2, a game with three numbers is called Keno-3, and so on up to Keno-10.

In Keno quick game packages, you can also play Keno at Keno level 11.

The Keno level number indicates how many game numbers must be included in a single game row. Winning results and odds are defined in section 22.

Keno can also be played as King Keno for an additional fee based on the size of the bet. Winning results and odds are defined in section 22.

7. Playing takes place using game data provided by the player or generated by the company's gaming system in the form of a so-called quick game or a pre-filled coupon containing game data.

Quick games can also be played as game packages containing game lines from different Keno levels. In Full

Keno, the player receives ten game lines, one from each Keno level 2-11.

In Double Full Keno, the player receives 20 game lines, two game lines from each Keno level, and in Super Full Keno, 15 game lines, two game lines from Keno levels 7-11 and one game line from Keno levels 2-6.

8. System games can be played on Keno levels 2-9. System games always have at least one more number than the basic line, but no more than ten (10) numbers in total. All system games can also be played as King Keno.
9. In Keno or King Keno, you can participate in one to seven (1-7) or fourteen (14) consecutive Day Draws and/or Evening Draws and/or Late Night Draws.

When playing Keno or King Keno as a continuous game, the game participates in as many consecutive Day Draws as it has been played. When playing Keno or King Keno Evening Draws, the game participates in as many consecutive Evening Draws as it has been played. When playing Keno or King Keno as a continuous game, the game participates in as many consecutive Late Night draws as it has been played.

Keno or King Keno can also be played as a self-service game that is valid indefinitely, known as a perpetual game.

10. The company's gaming system prints out a game receipt for the player containing the game information stored in the gaming system.
11. The game receipt shows the draw or draws in which the game participates.
12. The player must check the contents of the game receipt printed by the company's gaming system and submit any comments immediately after the receipt has been printed.
13. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.

14. When playing in self-service mode, players have the option of requesting information about their games stored in the company's gaming system for a period of one year.
15. When playing via self-service, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
16. Each game line included in a single or system bet is an independent bet.
17. Game data is transferred and stored from the company's gaming system to the control information system.
18. However, the gaming contract only becomes valid if the game has been recorded in the company's gaming system and transferred to the monitoring information system, or if it has been recorded in the company's gaming system and sealed by the monitoring information system before the draw has begun.

The company will refund the stake from a game contract that has not come into effect. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.

19. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## **II Draw**

20. Keno draws are conducted after the end of the game period using a draw system approved and maintained by the National Police Board.
21. Twenty (20) numbers are drawn from seventy (70) numbers in Keno. In addition, one (1) number is drawn from the twenty (20) numbers already drawn as the KuningasKeno number.

## **III Winning categories and odds**

22. The winning results and their corresponding odds are shown in the prize category table below. The prize amount is calculated by multiplying the Keno stake by the odds shown in the corresponding column. There can only be one winning result per individual game line.

KuningasKeno odds are valid if the game has been played as KuningasKeno and a KuningasKeno number has been drawn on the game line; otherwise, the game's winnings are determined according to the Keno winnings table.

Winning categories and odds

### **Keno**

Keno level	Winning categories Multiplier
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<i>Keno-11</i> (=11 crosses)	11 correct	1,000,000
	1	25,000
	9	500
	8	50
	7	6
	6	2
	5	1
	0	1
<i>Keno-10</i> (=10 crosses)	10 correct	200,000
	9	5,000
	8	200
	7	20
	6	4
	5	1
	0	1
<i>Keno-9</i> (=9 crosses)	9 correct	50,000
	8	1,200
	7	50
	6	10
	5	2
<i>Keno-8</i> (=8 crosses)	8 correct	10,000
	7	240
	6	20
	5	3
	4	1
<i>Keno-7</i> (=7 crosses)	7 correct	2,400
	6	100
	5	10
	4	1
<i>Keno-6</i> (=6 crosses)	6 correct	420
	5	20
	4	3
	3	1
<i>Keno-5</i> (=5 crosses)	5 correct	200
	4	9
	3	1
<i>Keno-4</i> (=4 crosses)	4 correct	32

3	2
2	1

<i>Keno-3</i> (=3 crosses)	3 correct	18
	2	1

<i>Keno-2</i> (=2 crosses)	2 correct	7
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**King Keno**

Keno level	Winning categories	Odds
<i>Keno-11</i> (=11 crosses)	11 correct	3,000,000
	10	50,000
	9	1,200
	8	10
	7	20
	6	4
	5	3
	4	2
	3	2
	2	2
	1	5

<i>Keno-10</i> (=10 crosses)	10 correct	500,000
	9	10,000
	8	500
	7	5
	6	10
	5	4
	4	2
	3	2
	2	2
	1	4

<i>Keno-9</i> (=9 crosses)	9 correct	150,000
	8	3,000
	7	100
	6	20
	5	6
	4	2
	3	2
	2	2
	1	4

<i>Keno-8</i> (=8 crosses)	8 correct	30,000
	7	800
	6	6
	5	6
	4	4
	3	2
	2	2
	1	6

<i>Keno-7</i> (=7 crosses)	7 correct	6,000
	6	300
	5	30
	4	6
	3	2
	2	2
	1	6

<i>Keno-6</i> (=6 crosses)	6 correct	2,000
	5	90
	4	10
	3	4
	2	2
	1	6

<i>Keno-5</i> (=5 crosses)	5 correct	600
	4	34
	3	6
	2	4
	1	6

<i>Keno-4</i> (=4 crosses)	4 correct	200
	3	14
	2	6
	1	6

<i>Keno-3</i> (=3 crosses)	3 correct	100
	2	10
	1	6

<i>Keno-2</i> (=2 crosses)	2 correct	50
	1	10

The total amount of winnings for each prize category in each Keno level per draw may not exceed two and a half million (2,500,000) euros. If this limit is exceeded, two and a half million (2,500,000) euros will be distributed to the winners in proportion to the bets that achieved the result. The Keno level prize category cap also applies to game lines participating in King Keno that do not have a King Keno number.

The total amount of winnings in each King Keno prize category per draw may not exceed three million (3,000,000) euros. If this limit is exceeded, three million (3,000,000) euros will be distributed to the winners in proportion to the bets that achieved the result.

If, after applying the above-mentioned prize caps for each prize category, the total amount of prizes payable in Keno and KuningasKeno exceeds fifteen million (15,000,000) euros, all winnings will be reduced in the same proportion in addition to the application of the prize category-specific prize caps, so that the total amount of all winnings payable is no more than fifteen million (15,000,000) euros.

#### **IV Keno's increased odds**

23. Increased Keno odds refer to draws in which the winnings for the selected prize categories of the selected Keno levels are paid at increased odds.
24. The increased portion of the winnings is paid either from unpaid gaming funds and/or from the total turnover of the game.
25. When Keno's increased odds are in effect, increased win limits may apply.
26. Keno's increased odds are valid in the draws announced by the company.
27. The company must notify the National Police Board of the implementation of increased odds no later than 14 days before the draws are held.
28. The notification must specify the draws, Keno levels and prize categories to which the increases apply, as well as the amount of the increases. In addition, the notification must include information on any increases in prize caps. The notification must also include information on where the increased portion of the prizes will be paid.

#### **V Payment of winnings**

29. The payment of winnings begins once the results of the round have been drawn and the winnings have been determined.
30. Winnings will only be paid against a game receipt, unless the player's bank details or game account details have been stored in the company's gaming system during play. The game receipt must be handed over to the company or its representative when claiming the winnings.
31. The identity of the winner must be verified when redeeming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information has been stored in the company's gaming system during gameplay.

32. Winnings from self-service games are paid into the player's gaming account or bank account with the company.
33. A game receipt is invalid if its legibility has deteriorated to such an extent that the game event it contains cannot be identified.
34. If the game data in the game receipt, the company's gaming system or the control information system differ, the game data in the control information system shall prevail.
35. Keno winnings must be collected within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not collected within the specified time limit.

## **VI Players' own group games when playing self-service**

36. Keno can also be played as a group game when playing self-service.
37. Players have the option of dividing their paid game into group shares when paying for the game or after paying for the game before the end of the game time. It is not possible to play Ikipeli as a group game. A group game divided after paying for the game may consist of one or more games.

The company has the right to limit the size of games played as group games and the number of group shares.

38. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into teams may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

39. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of the team shares in the team game on the gaming service. A player who has divided the game into group shares can see the number of group shares purchased by other players and the names of the members of the selected player group who have purchased group shares.
40. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has divided the group game into shares has divided the group game

For the selected player group, the members of that player group will see the name of the person who created the group game. The name of the player group and the name of the player who divided the game into groups will only be shown to the members of the player group.

41. The game agreement between the player who purchased the group share and the company becomes effective when the game fee has been paid from the player's game account and the information about the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
42. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory authority's information system or has been sealed by the supervisory authority's information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
43. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VII Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

44. Keno can also be played at sales outlets as groups defined by the sales outlet in question, as well as at sales outlets and as self-service groups defined by Veikkaus. Some of the group shares defined by the sales outlet may be sold as self-service. Players can purchase one or more group shares in a group game.
45. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round and the distribution of winnings.

### **All or nothing I**

#### **General**

1. The All or Nothing game is a number game that is drawn once a day.
2. Participation in the All or Nothing game is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming terminal, in a special gaming room, at a casino, at a racecourse or

via self-service using a telephone, computer or comparable technical application.

3. The gaming agreement between the player and the company comes into effect when the game fee has been paid and the game information has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
4. The company's gaming system specifies the game types, game validity periods, game stakes, winning limits for each prize category, and the winning conditions for Onnenapila.
5. The All or Nothing game has twenty-four (24) numbers. The player selects twelve (12) numbers for each grid they play.
6. Playing takes place using the game information provided by the player or generated by the company's gaming system in a so-called quick game or with a pre-filled coupon containing the game information.
7. The All or Nothing game can also be played with Onnenapila for each row, with the size of the bet determined by an additional fee. Onnenapila applies to all All or Nothing game types and playing modes. A row played with the Lucky Number contains one lucky number between one (1) and four (4). The player's ability to choose their own lucky number may vary depending on the sales channel.
8. The All or Nothing game can also be played as a system game. In a system game, the player selects between thirteen and fifteen (13–15) numbers. When playing with the Lucky Number, the lucky number is the same for all lines included in the system.
9. The All or Nothing game can be played in one to seven (1–7) or fourteen (14) consecutive draws. The player's ability to participate in more than one draw may be limited based on the price of the game.

The All or Nothing game can also be played as a self-service game that is valid until further notice.

10. The company's gaming system prints out a game receipt for the player at the agent's point of sale, containing the game information stored in the gaming system.
11. The game receipt shows the draw or draws in which the game participates.
12. The player must check the contents of the game receipt printed by the company's gaming system at the agent's point of sale and submit any comments immediately after playing.
13. When playing in self-service mode, the player does not receive a game receipt. When playing in self-service mode, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
14. When playing self-service games, players have the option of requesting information about their games stored in the company's gaming system for a period of one year.

15. When playing self-service games, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.

16. Each game line included in a single or system bet is an independent bet.

17. Game data is transferred and stored from the company's gaming system to the control information system.

18. However, the gaming contract only becomes valid if the game has been recorded in the company's gaming system and transferred to the monitoring information system, or if it has been recorded in the company's gaming system and sealed by the monitoring information system before the draw has begun.

The company will refund the stake from a gaming contract that has not come into effect. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's gaming system.

19. The company reserves the right to refuse to accept games in whole or in part for risk management reasons.

## II Draw

20. All or Nothing draws are conducted after the end of the game period using a draw system approved and controlled by the National Police Board.

21. In the All or Nothing game, twelve (12) numbers are drawn from twenty-four (24) numbers. In addition, one (1) number is drawn from four (4) numbers as the lucky number for Onnenapila.

## III Winning categories and odds

22. The winning results and their corresponding odds are shown in the prize category table below. The prize amount is calculated by multiplying the All or Nothing game stake by the odds shown in the corresponding column. There can only be one winning result in a single game line.

Lucky clover odds are only valid when the game has been played with a lucky clover and the lucky number on the game line is correct.

### Winning categories and odds

Winning category	Odds	Lucky Spin multiplier
12 correct	125,000	500,000
11	250	1,000
10	25	10
9	5	20
8	1	4
7	-	1

6	-	1
5	-	1
4	1	4
3	5	20
2	25	100
1	250	1,000
0	125,000	500

The total amount of winnings in each prize category of the All or Nothing game may not exceed three million (3,000,000) euros per draw. If this limit is exceeded, three million (3,000,000) euros will be distributed to the winners in proportion to the size of their winnings. When calculating the prize amount for each prize category, the results won with the Lucky Clover multipliers are also taken into account.

#### **IV Payment of winnings**

23. Winnings will be paid out once the results of the round have been drawn and the winnings have been determined.
24. Winnings will only be paid against a game receipt, unless the player's bank details or game account information has been stored in the company's gaming system during gameplay. The game receipt must be handed over to the company or its representative when claiming the winnings.
25. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information has been stored in the company's gaming system during gameplay.
26. Winnings from self-service games will be paid into the player's gaming account or bank account with the company.
27. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
28. If the game data in the game receipt, the company's gaming system or the monitoring information system differ, the game data in the monitoring information system shall prevail.
29. All or nothing game winnings must be collected within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not collected within the specified time limit.

#### **V Players' own group games when playing self-service**

30. All or nothing games can also be played as group games when playing self-service games.
31. Players have the option to divide the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play a game that is currently valid as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

32. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

33. Players who have divided their stake into shares can view information about the group game they are playing on Veikkaus' gaming service. Players who have divided their stake into shares can follow the progress of the sale of the group game shares on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.
34. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
35. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
36. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory authority's information system or has been sealed by the supervisory authority's information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.

37. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **VI Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

38. The all-or-nothing game can also be played at sales outlets as sales outlet teams defined by the sales outlet in question, as well as at sales outlets and as self-service ready-made teams defined by Veikkaus. Some of the group shares defined by the point of sale may be available for purchase as self-service. Players can purchase one or more group shares in a group game.

39. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round of the game and the distribution of winnings.

### **Birthday game**

#### **I General**

1. The Birthday Game is a betting game with one draw per day.
2. Participation in the Birthday Game is via the company's gaming system. Game information is entered into the company's gaming system either at a gaming point, in a special gaming hall, at a casino, at a trotting track or via self-service using a telephone, computer or comparable technical application.
3. The gaming agreement between the player and the company comes into effect when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system.
4. The company's gaming system specifies the types of games, the validity periods of the games, the stakes, the winning limits for the prize categories, and the days, months, years and letters that can be played.
5. Participation in the Birthday game is based on a game line drawn by the company's gaming system, a game line chosen by the player, or a pre-printed coupon containing the game data. In the Birthday game, players bet on the day, month, year and letter. The day, month and year form the date used in the game draw. The entire game row is, for example, 28 May 64 T.
6. The days and months available for playing the Birthday game are as follows:

<b>Days</b>	<b>Month</b>
1	January
1 - 28	February
1 - 31	March
1	April

1	May
1	June
1	July
1	August
1	September
1	October
1	November
1	December

Leap Day (29 February) cannot be played.

7. The year used in the Birthday game is indicated by two digits. The years that can be played are between 00 and 99.
8. There are twenty-nine (29) letters available for play. The letters available for play are: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, Å, Ä, Ö.
9. In the Birthday game, you can participate in one to seven (1–7), fourteen (14) or twenty-eight (28) consecutive draws. The Birthday game can also be played as a self-service game that is valid until further notice.
10. The company's gaming system prints out a game receipt for the player containing the game data stored in the gaming system.
11. The game receipt shows the draw or draws in which the game participates.
12. The player must check the contents of the game receipt printed by the company's gaming system and submit any comments immediately after playing.
13. When playing self-service games, no game receipt is printed for the player. When playing self-service games, the player accepts the game before it is transferred to the company's gaming system. It is not possible to change the game after this.
14. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
15. When playing self-service games, the game is accepted into the company's gaming system provided that the game fee has been paid from the player's gaming account.
16. Game data is transferred and stored from the company's gaming system to the monitoring information system.
17. However, the gaming contract shall only enter into force if the game has been saved in the company's gaming system and transferred to the control information system, or if it has been saved in the company's gaming system and sealed by the control information system before the draw has begun.

The company will refund the stake from a gaming contract that has not come into effect. The stake will be refunded either as a self-service refund for games played to the player's gaming account with the company, to the player's

bank or gaming account provided by the player in connection with the game, or upon request, against a game receipt printed from the company's gaming system.

18. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## II Draw

19. The draws for the Birthday game are carried out at the end of the game period using a draw system approved and controlled by the National Police Board.
20. In the Synttärät game, one date and one letter are drawn. The draw is carried out from among the dates and letters available for play.

## III Winning categories and prize amounts

21. The winning results and their corresponding odds are shown in the prize table below. The prize amount is calculated by multiplying the Synttärät game stake by the odds shown in the corresponding column. There can only be one winning result per individual game line.

Winning categories and odds:

<b>Winning category</b>	<b>Odds</b>
Day, month, year and letter correct	150,000
Correct day, month and year	5
Month, year and letter correct	5
Day, month and letter correct	25
Month and year correct	50
Day and month correct	15
Month and letter correct	10
Month correct	2

The total prize money for each prize category in the Birthday game may not exceed three million (3,000,000) euros per draw. If this limit is exceeded, three million (3,000,000) euros will be distributed to the winners in proportion to the bets that achieved the result.

## IV Payment of winnings

22. Payment of winnings begins once the results of the round have been determined and the winnings have been collected.
23. Winnings will only be paid against a game receipt, unless the player's bank details or game account details have been stored in the company's gaming system during gameplay. The game receipt must be handed over to the company or its representative when claiming winnings.
24. The identity of the winner must be verified when redeeming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information have been stored in the company's gaming system during gameplay.

25. Winnings from self-service games will be paid into the player's gaming account or bank account with the company.
26. A game receipt is invalid if its legibility has deteriorated to such an extent that the game event it contains cannot be identified.
27. If the game data in the game receipt, the company's gaming system or the control information system differ, the game data in the control information system shall prevail.
28. Winnings from the Synttärät game must be collected within one year of the final result being confirmed in accordance with the rules of the game. Players forfeit their right to winnings that they have not collected within the specified time limit.

## **V Players' own group games when playing self-service**

29. The Synttärät game can also be played as a group game when playing self-service.
30. Players have the option of dividing the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play a game that is currently valid as a group game. A group game divided after payment for the game may consist of one or more games.

The company has the option to limit the size of games played as group games and the number of group shares.

31. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase on a self-service basis.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus gaming service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

32. A player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. A player who has divided the game into team shares can follow the progress of the sale of team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.

33. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
34. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
35. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory authority's information system or has been sealed by the supervisory authority's information system before the draw has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the stake.
36. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company.

## **eBingo**

### **I General**

1. eBingo is an electronically conducted number game in which players participate using a game coupon containing one or more game grids. Each game grid is an independent bet. eBingo is a communal game in which several players participate in the draw.
2. Participation in eBingo is based on the game instructions published by the company and the information available in the company's gaming system.

In eBingo, the instructions for each room specify the name of the room, the game format and the number of numbers, symbols or other characters to be drawn, the minimum number of game coupons and players required, the price of the coupon, the prize categories and jackpots, how to participate in the game and how the game round progresses.

3. The company's gaming system defines the criteria for determining the various prize categories and jackpots, as well as the proportion of each game round that is paid into jackpots and secondary pots. When a jackpot is won, a new jackpot is financed from the secondary pot.

4. Gaming takes place using game data generated by the system.
5. The gaming agreement between the player and the company comes into effect when the game fee has been paid and the game data in the company's gaming system has been transferred to the control information system.
6. Game information is provided as a self-service via a telephone, computer or comparable technical application.
7. In eBingo, the player does not receive a game receipt. The player accepts the game by paying for it from their gaming account. After this, the player cannot cancel or change the game.
8. Game coupons participate in the game round for which they were purchased. The game round will be cancelled and the player's game fees will be refunded to their game account if, after the end of the game time, there are fewer players or game coupons participating in the game round than required by section 2 of the rules.
9. If the game has been saved in the company's gaming system after the end of the game time, the player's game fee will be refunded to the player's gaming account.
10. The company has the right to refuse to accept games in whole or in part for risk management reasons.
11. Players can browse the games they have played in the company's gaming system during the last thirty (30) days.
12. The player chooses a nickname before starting to play eBingo. The nickname is stored in the company's gaming system in the player's customer information and is used to identify the player in eBingo. The nickname is displayed to other players when playing eBingo.

## II Game types and draws

13. The company's game system defines the game types that can be used in eBingo and the maximum number of numbers that can be drawn in the correct order.

- a. **30-number eBingo** consists of a single three-row game grid. Nine (9) numbers between 1 and 30 are printed on the grid.

The draw determines the correct order of thirty numbers (1–30).

- b. **50-number eBingo** consists of a two-row or triangular four-row game grid. Ten (10) numbers between 1 and 50 are printed on the grid.

The draw determines the correct order of fifty numbers (1–50).

- c. **75-number eBingo** consists of one or three five-row game grids, depending on the game format. Each grid contains twenty-five (25) numbers between 1 and 75. All seventy-five (75) numbers appear on a single three-grid game coupon.

The draw determines the correct order of seventy-five numbers (1–75).

- d. **80-number eBingo** consists of one four-row game grid. Sixteen (16) numbers between 1 and 80 are printed on the grid.

The draw determines the correct order of eighty numbers (1–80).

- e. **The 90-number eBingo** consists of a single three-row game grid. Fifteen (15) numbers between 1 and 90 are printed on the grid.

The draw determines the correct order of ninety numbers (1–90).

In the free square game format, the numbers located in the pre-announced positions on the game grid are marked as free squares on the game grid.

- 14. The eBingo draw is conducted after the end of the game time using a draw system designed for this purpose and supervised by the National Police Board.

### III Winning categories and jackpots

- 15. The basic prize categories in eBingo are horizontal, vertical or diagonal bingo and equivalent pattern prize categories, as well as a full house, depending on which prize categories are specified in the company's game system for use in the game round in question.

A horizontal bingo occurs when the numbers announced for the round are on the same horizontal row of the game grid. Similarly, in vertical bingo, the announced numbers are on the same vertical row of the game grid, and in diagonal bingo, the announced numbers are from corner to corner of the grid. Any other pattern comparable to the above is specified separately in the game system. A full house occurs when all numbers in the game grid are among the numbers specified.

- 16. The ball limit jackpot is a prize predetermined for a game round in the company's gaming system, whereby if a full house is found within the ball limit associated with that jackpot, the player wins the jackpot associated with that ball limit or a share thereof in addition to the basic prize category prize. If there are multiple Ball Limit jackpots associated with a game round, the player only wins the jackpot associated with the lowest ball limit they have achieved.

- 17. The extra prize category is a prize category defined in advance for the game round in the company's gaming system, the winners of which are sought in accordance with the group defined in the gaming system after the full house prize category for the game round.

Groups can be defined as the players or game coupons closest to the win, or the players or game coupons with the fewest hits. The game system can be set to include

only players or game coupons that did not win in the round or all players or game coupons that participated in the round.

18. The continuous round winning category is a multiple full house winning category defined in advance in the company's game system, in which the game continues after the first full house is found until at least the number of full hands specified in the gaming system has been drawn and the shares specified in the system have been distributed to the tickets that have won the full hand prize category.
19. The Wheel of Fortune jackpot is a prize predetermined in the company's gaming system, in which the numbers correspond to the letters in a phrase on a separate board in the game. Players who have won a full house in a round in which the numbers that reveal the entire phrase are drawn win a share of the Wheel of Fortune jackpot.
20. The Golden Ball jackpot is a prize predetermined in the game system, in which the player wins the Golden Ball jackpot in addition to the full house prize if the last number drawn on the ticket is the same as the number predetermined in the game system.
21. The Last Number jackpot is a voluntary, additional-fee prize category predefined in the company's game system for the game round. Players participating in the game round can bet on a maximum of three (3) numbers for an additional fee. Once the full house prize category for the game round has been found, the players who have correctly guessed the last number drawn will win a share of the Last Number jackpot. The additional fee is a maximum of half the price of the ticket for the game to which the Last Number jackpot is linked.
22. The prize categories and jackpots mentioned in sections 16–22 may be linked to the basic prize categories.

The Extra Prize prize category may be linked to the Ball Limit jackpot.

The Extra Prize prize category can be linked to the Ball Limit jackpot, Golden Ball jackpot, Wheel of Fortune jackpot or Last Number jackpot.

Other combinations within the same room are not possible.

#### **IV Determining winnings**

23. The numbers drawn are used in the order in which they were drawn, starting with the first number drawn.

In the free square game format, any free squares that may already be marked on the game grid are equated with the numbers announced in the draw.

24. The search for basic prize categories, such as horizontal bingo or equivalent prize categories, is terminated once the first horizontal bingo has been found. Similarly, the search for the next prize categories continues, always looking for the first ticket that meets the conditions of the prize category, until the last full house prize category remains to be found.

If a full house is achieved at or before the announced ball limit or with a number specified in the system, the game grid wins the full house prize pool as well as the Ball Limit jackpot associated with that ball limit or the jackpot associated with that number.

If the jackpot conditions specified in the system are not met, the game grid wins its share of the full hand payout but not the jackpot.

The search for the Extra Prize winning category takes place after the full hand winning category of the game round. The Extra Prize winning category used in the draw, group membership and the share calculated from the game change for the winning category are defined in the company's game system.

The search for the continuous round prize category is terminated when the number of full hand prize categories defined in the game system has been drawn. The distribution amount calculated from the prize category change is determined in the company's game system.

The search for the Wheel of Fortune jackpot win is terminated when the last number revealing the phrase is found or a full house is found. Players who get a full house in the round that opens the phrase win a share of the Wheel of Fortune jackpot. The distribution amount calculated from the game change of the players participating in the round is determined in the company's gaming system.

The search for the Golden Ball jackpot prize ends when a full house is found. To win the Golden Ball jackpot, a full house must be found in the draw with the number specified in the game system. The Golden Ball jackpot grid wins the full house prize pool as well as the jackpot associated with that number. The prize pool calculated from the game changes of the players participating in the round is determined by the company's game system.

The search for the Last Number jackpot winner ends when the last number to be drawn is known. To win, the player must have participated in the Last Number draw for an additional fee, and the last number drawn must match the player's guess. The jackpot prize pool, calculated from the game turnover of the players participating in the round, is determined by the company's gaming system.

The return percentage for eBingo is on average 55–80 per cent of the total turnover of the game.

25. If there is more than one ticket eligible for a win in any specified prize category with the same number of balls, the prize pools for those prize categories will be divided equally between those tickets. Similarly, if jackpots are won by the ball limit or specified number indicated in the company's gaming system and there is more than one winning ticket, the jackpot will be divided equally between these tickets.

## **V Payment of winnings**

26. In the company's gaming system, winnings are paid into the player's gaming account or the bank account specified by the player to the company after the winnings have been verified.

## **VI Other terms**

27. In eBingo, the interval between consecutive game rounds is seven (7) minutes. In eBingo, several parallel game rounds may start or be running at the same time, but the interval between the game rounds played by the player must be at least seven (7) minutes.

## **Shooting Star game**

### **I General**

1. The Shooting Star game is an electronically operated number game with a main draw and a bonus draw.
2. Participation in the Star Flight game is based on the game instructions published by Veikkaus Oy (hereinafter referred to as the company) and the information in the company's gaming system. Participation in the game is self-service via a telephone, computer or comparable technical application.
3. The game agreement between the player and the company comes into effect when the game fee has been paid and the game data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.
4. The company's gaming system specifies the sales and draw times for the Tähdentento game, as well as the game stakes. The Tähdentento game is drawn 1-9 times per hour. The interval between draws is at least 7 minutes.
5. The game is played using the game data provided by the player or the game data generated by the gaming system in a so-called quick game.
6. The Star Flight game can be played at six different difficulty levels, each with its own prize distribution. Depending on the difficulty level, the player selects three to eight (3-8) numbers from forty-nine (49) numbers on the game line.

In addition, for an extra fee, players can take part in a bonus draw, where one number, symbol or other identifier is selected from two numbers, symbols or other identifiers.

7. In the Star Flight game, players can participate in one to ten (1–10) open draws as a continuous game.
8. No game receipt is printed for the player. The player accepts the game by paying for it from their gaming account. After this, the game cannot be cancelled or changed.
9. Upon separate request, players have the opportunity to receive information about their games stored in the company's gaming system for one year after playing.
10. The game data is transferred from the company's gaming system to the monitoring information system.

11. However, the gaming contract shall only enter into force if the game has been saved in the company's gaming system and transferred to the control information system, or if it has been saved in the company's gaming system and sealed by the control information system before the draw has begun. The company will refund the stake from a gaming contract that has not come into effect. The stake will also be refunded if the draw cannot be carried out. The stake will be refunded to the player's gaming account with the company.
12. The company has the right to refuse to accept games in whole or in part for risk management reasons.

## II Draw

13. In the Tähdenlento game, fourteen (14) numbers are drawn from forty-nine (49) numbers. In addition, one number, symbol or other identifier is drawn in the bonus draw from two numbers, symbols or other identifiers.
14. The Tähdenlento game draw is conducted after the end of the game period using a draw system designed for this purpose, approved and supervised by the National Police Board.

## III Prize categories and odds

15. The winning results and their corresponding winning odds are shown in the prize category tables below. The winning amount is calculated by multiplying the Tähdenlento game stake by the odds corresponding to the prize category. There can only be one winning result in a single game line, which is determined by the prize category corresponding to the highest odds.

To win the bonus draw, the player must have paid the bonus draw surcharge and the player's number, symbol or other identifier must match the number, symbol or other identifier drawn.

### Winning categories and odds

8 numbers

Main draw correct	In the bonus draw correct	Multiplier
8	1	60,000
8	0	30,000
7	1	600
7	0	300
6	1	60
6	0	30
5	1	6
5	0	3
4	1	2
4	0	1
0	1	2
0	0	1

7 numbers

In the main draw correct	Bonus draw correct	Multiplier
7	1	10,000
7	0	5,000
6	1	200
6	0	100
5	1	14
5	0	7
4	1	4
4	0	2
0	1	2
0	0	1

6 numbers

In the main draw correct	In the bonus draw correct	Multiplier
6	1	2,000
6	0	1,000
5	1	30
5	0	15
4	1	4
4	0	2
3	1	2
3	0	1
0	1	2
0	0	1

5 numbers

In the main draw correct	In the bonus draw correct	Multiplier
5	1	400
5	0	200
4	1	24
4	0	12
3	1	4
3	0	2

4 numbers

Correct in the main draw	Correct in the bonus draw	Multiplier
4	1	70
4	0	35
3	1	8
3	0	4
2	1	2

2	0	1
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3 numbers

Correct in the main draw	Correct in the bonus draw	Multiplier
3	1	32
3	0	16
2	1	4
2	0	2

If the calculated value of the winning lines in the highest prize category (8+1 correct) exceeds one million two hundred thousand (1,200,000) euros, the maximum prize in that category one million two hundred thousand (1,200,000) euros will be distributed among the winning lines in proportion to the size of the bets paid on them.

If the calculated value of the winning lines in a lower prize category exceeds six hundred thousand (600,000) euros, the maximum prize in that prize category, six hundred thousand (600,000) will be distributed among the winning lines in proportion to the size of the bets paid on them.

#### IV Payment of winnings

16. Winnings shall be paid into the player's gaming account with the company or into the bank account specified by the player to the company after the winnings have been determined.
17. If the game data in the company's gaming system and in the control information system differ, the game data in the control information system shall prevail.

#### Standard

##### betting I

##### General

1. Participation in fixed odds betting is based on the target list published by the company and/or the information in the company's gaming system. If the information in the target list differs from the target information in the company's gaming system, the information in the company's gaming system shall prevail.
2. Participation in standard betting takes place via the company's gaming system. Gaming information is entered into the company's gaming system either at a gaming point, in a special gaming hall, at a casino, at a racecourse or via self-service using a telephone, computer or comparable technical application.
3. The gaming agreement between the player and the company shall enter into force when the gaming fee has been paid and the gaming data has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.
4. The company's gaming system specifies the types of games, the validity periods of the games, the participation fees, the maximum sizes of the system, the rows and sizes of the rake systems

the sizes of the sweepstakes.

5. Gaming can take place using game data provided by the player or randomly selected by the company's gaming system in a so-called quick game or using a pre-filled coupon containing the game data.
6. Standard betting can also be played as a system game, and the line can be repeated. A system is a game format in which there is more than one line played in the same game.

Doubling the game means that the same line has been played for the same round or rounds more than once, as indicated by the doubling.

7. A standard bet with 10–20 selections can also be played as a rake system, and the line can be repeated. A rake system is a form of play in which there is more than one line played in the same game. It has fewer lines played than in a corresponding system game.
8. The company's gaming system prints out a game slip for the player containing the game information stored in the gaming system.
9. The game slip shows the round or rounds in which the game participates.

In a standard bet with 13 items, bet number 1 can participate in one to three (1-3), five (5) or ten (10) consecutive rounds.

Standard betting can also be played as a self-service, so-called perpetual game, which is valid until further notice.

10. The player must check the contents of the game receipt and submit any comments immediately after playing.
11. When playing in self-service mode, no game receipt is printed for the player. The player accepts their game before it is transferred to the company's gaming system. It is not possible to change the game after this.
12. When playing self-service games, the player has the option of requesting information about their games stored in the company's gaming system for a period of one year.
13. When playing via self-service, the game is accepted into the company's gaming system if the game fee has been paid from the player's gaming account.
14. Game data is transferred and stored from the company's gaming system to the monitoring information system.
15. However, the gaming contract only becomes valid if the game has been saved in the company's gaming system and transferred to the monitoring information system, or if it has been saved in the company's gaming system and sealed by the monitoring information system before the target match/competition has started.

The company will refund the stake from a betting agreement that has not come into effect. The stake will be refunded either as self-service when playing to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or, upon request, to the company's

against game credits printed from the gaming system.

16. The company has the right to refuse to accept bets in whole or in part for risk management reasons.

## **II Betting options**

17. In standard betting, 6–20 betting options are available, in which the outcome of a competition between two or three teams or competitors or the outcome of a result option is bet on in the target list and/or as specified in the game system.

A standard betting game with 6–9 objects may also be an additional game (Mini Standard) to a standard betting game with a larger number of objects, in which case the game lines participate in both standard betting games.

Additional games for standard betting are announced in the target list published by the company and/or in the target list available from the company's game system.

18. The betting options for each event are 1 (one), X (cross) and 2 (two).
  - 18.1. In a target with two teams or competitors, result 1 is a win for the team or competitor mentioned first in the target list, result X is a draw or another result specified in the target list, and result 2 is a win for the team or competitor mentioned last in the target list.
  - 18.2. In a bet involving three teams or competitors or outcome options, outcome 1 is the victory of the team or competitor mentioned first in the list of outcomes, or the realisation of the outcome option, result X is the victory of the second team or competitor mentioned in the target list or the realisation of the result option, and result 2 is the victory of the third team or competitor mentioned in the target list or the realisation of the result option.
  - 18.3. If there are more than one winner or competitors, teams or result options in a target containing three competitors or teams or result options, the correct mark in the target is the first competitor, team or result option mentioned. The correct selection is determined in the order 1-X-2.
19. The betting targets, number of targets and line fee for standard betting are specified in the target list published by the company and/or in the target list available in the company's gaming system.

## **I Betting result**

20. Betting result

- 20.1. The betting result entitling to a win, on the basis of which the payment of winnings is initiated, may be the result reported to the company by the organiser of the event/competition, the result reported by the organiser on its own website, or the result reported by the organiser through its information agencies. Before initiating the payment of winnings, the company will ensure that the reported result does not contain any obvious typographical errors or other obvious errors. Any changes made to the result that initiated the payment of winnings after the fact will not affect the payment of winnings.

- 20.2. If the result of the target match/competition is not available within fourteen (14) days of the end date of the target match/competition by 24:00 Finnish time, the result obtained by drawing lots will be used. This rule does not apply in the cases referred to in rule 22 below.
21. The result of the match or competition shall be deemed to be the result of the actual playing or competition time.
22. If the match or competition that is the subject of the bet:
1. is cancelled;
  2. is suspended or interrupted in such a way that the interruption- or the situation at the time of the interruption can be considered as a betting result in accordance with section 20.1, and the match/competition in question is not played to completion by 24:00 Finnish time on the day following the original start time. The target match/competition is considered suspended or interrupted if the competition organiser directly or indirectly announces that the match has been suspended or interrupted. If the competition organiser decides, by 24:00 Finnish time on the day following the original start time, to consider the situation at the time of the interruption or suspension as the final result, the target match/target competition shall not be considered suspended or interrupted, but the situation at the time of suspension or interruption shall be considered the result of the target match/target competition;
  3. it is implemented at a time when the start time of the target match/target competition differs by more than 24 hours from the start time indicated in the target list or game system;
  4. is moved to a location that does not correspond to the location specified in the target list or game system;
  5. does not otherwise correspond to the target specified in the target list or gaming system, for example due to measures taken by the organiser of the target match/target competition; the result obtained by drawing lots shall be used.
23. The draw for standard betting is carried out after the end of the game time using a draw system designed for this purpose, approved by the National Police Board and in its possession. The draw is a so-called weighted draw, in which each symbol receives draw units according to how much that symbol has been bet on, and always at least one draw unit. Standard bets played as additional games are not taken into account in the draw.

#### **IV Distribution of winnings**

##### **24. Distribution of winnings**

24.1 In standard bets with 15, 16, 17, 18, 19 or 20 selections, there are four prize categories. The first prize category is the best result available. The second prize category is the best result available minus one correct result. The third prize category is the best result found minus two correct results. The fourth prize category is the best result found minus three correct results.

a) The following percentages of the total turnover for each round will be distributed among the

different prize categories: first prize category 26%

second prize category 13%

third prize category 9% fourth  
prize category 15%.

Two per cent of the total turnover per round of standard betting is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

b) If no winning result is found in a single prize category or the prize share for the prize category is less than two (2) euros, 15% of the total turnover for the round will be transferred to be paid out as winnings in later rounds of the game in the manner determined by the company. In this case, the following shares will be distributed to the other prize categories:

first prize category 27% second prize  
category 14% third prize category  
9%.

c) If no winning results are found in two prize categories or the prize share is less than two (2) euros, 15% of the total turnover per round will be transferred to be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other prize categories:

upper 32%  
lower 18%.

d) If no winning result is found in the three prize categories or the prize share for the prize categories is less than two (2) euros, 15% of the total turnover for the round will be transferred to be paid out as prizes in later rounds of the game, as determined by the company. In this case, 50% of the total turnover per round will be distributed in the only winning category.

#### 24.2. Standard betting with 14 selections

a) The following percentages of the total turnover for each round are distributed among the

different prize categories: 14 correct selections 26%  
13 correct selections 13%  
12 correct selections 9%  
11 correct selections 15%.

Two per cent of the total turnover for each round of the standard betting game is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

b) If there are no winning results in the 14 correct numbers prize category, 15% of the total turnover for the round will be transferred to be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other prize categories:

13 correct numbers 27%  
12 correct numbers 14%  
11 correct selections 9%.

c) If the prize share in prize category 11 is less than two (2) euros or there are no 11 correct results, 15% of the total turnover for that round will be paid out as prizes in later rounds of the game

in the manner determined by the company. In this case, the following shares will be distributed to the other prize categories:

14 correct numbers 27%  
13 correct numbers 14%  
12 correct numbers 9%.

d) If there are no winning results in the 13 correct or 12 correct prize categories, or if the prize share for the prize category is less than two (2) euros, 15% of the total turnover for that round will be carried over to be paid out as winnings in later rounds of the game as determined by the company. In this case, the following shares will be distributed to the other prize categories:

14 correct numbers 27% middle prize category 14% 11 correct numbers 9%.

e) If no winning result is found in two prize categories or the prize share in the prize categories is less than two (2) euros, 15% of the total turnover for that round will be paid out as prizes in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other prize categories:

upper prize category 32% lower prize category 18%.

f) If no winning results are found in the three prize categories or the prize share of the prize categories is less than two (2) euros, 15% of the total turnover per round will be transferred to be paid as prizes in later rounds of the game in the manner determined by the company. In this case, 50% of the total turnover per round will be distributed in the only prize category.

g) In a fixed-odds bet, there is one prize category when a winning result is found in one prize category during a round.

When there is only one prize category in a fixed odds bet, its prize share is 50% of the total turnover for that round. In this case, 15% of the total turnover for that round is carried over to be paid out as winnings in later rounds of the game, as determined by the company.

### 24.3. Fixed odds betting with 13 selections

a) The following shares of the total turnover for each round are distributed to the different prize

categories: 13 correct selections 26%  
12 correct selections 13%  
11 correct selections 9%  
10 correct picks 15%.

Two per cent of the total turnover for each round of standard betting is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

b) If there are no winning results in the 13 correct numbers prize category, 15% of the total turnover for that round will be carried over to be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following percentages will be distributed to the other prize categories:

12 correct numbers 27%  
11 correct selections 14%  
10 correct selections 9%.

c) If the prize share in the 10 correct numbers prize category is less than two (2) or there are no 10 correct numbers, 15% of the total turnover for that round will be paid out as prizes in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other prize categories:

13 correct selections 27%  
12 correct selections 14%  
11 correct selections 9%.

d) If there are no winning results in prize category 12 or prize category 11, or if the prize category's share of the winnings is less than two (2) euros, 15% of the total turnover for that round will be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other winning categories:

13 correct numbers 27% middle prize  
category 14% 10 correct numbers 9%.

e) If no winning results are found in two prize categories or the prize share for the prize categories is less than two (2) euros, 15% of the total turnover for the round will be carried over to be paid out as winnings in later rounds of the game in the manner determined by the company. In this case, the following shares will be distributed to the other prize categories:

upper prize category 32% lower  
prize category 18%.

f) If no winning results are found in the three prize categories or the prize share of the prize categories is less than two (2) euros, 15% of the total turnover per round will be transferred to be paid as prizes in later rounds of the game in the manner determined by the company. In this case, 50% of the total turnover per round will be distributed in the only prize category.

g) In standard betting, there is one prize category when a winning result is found in one prize category during a round.

When there is only one prize category in a fixed odds betting pool, its prize share is 50% of the total turnover for that round. In this case, 15% of the total turnover for that round is transferred to be paid out as prizes in later rounds of the game, as determined by the company.

#### 24.4. Fixed odds betting with 12 selections

a) The following percentages of the total turnover for each round are distributed among the

different prize categories: 12 correct selections 31%  
11 correct selections 18%  
10 correct selections 14%.

In a standard bet with 12 selections, 2 per cent of the total turnover for each round is transferred to be paid out as winnings in later rounds of the game in a manner determined by the company.

b) If there are no winning results in the 12 correct numbers prize category, 15% of the total turnover for that round will be carried over to be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following percentages will be distributed to the other prize categories:

11 correct numbers 32%  
10 correct numbers 18%.

c) If the prize pool for 10 correct answers is less than two (2) euros or there are no 10 correct answers, 15% of the total turnover for that round will be paid out as prizes in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to other prize categories:

12 correct numbers 32%  
11 correct selections 18%.

d) If there are no winning results in the 11 correct numbers prize category or the prize share for the prize category is less than two (2) euros, 15% of the total turnover for the round will be paid out as winnings in later rounds of the game, as determined by the company. In this case, the following shares will be distributed to the other prize categories:

12 correct numbers 32%  
10 correct numbers 18%.

e) If there are no winning results in two prize categories or the prize share for the prize categories is less than two (2) euros, 15% of the total turnover for that round will be carried over to be paid out as winnings in later rounds of the game, as determined by the company. In this case, 50% of the total turnover per round will be distributed in the only prize category.

f) In standard betting, there is one winning category when the round produces a winning result in one winning category.

When there is only one winning category in a fixed-odds bet, its share of the winnings is 50% of the total turnover for that round. In this case, 15% of the total turnover for that round is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

#### 24.5. Fixed odds betting with 11 selections

a) The following shares of the total turnover per round are distributed to the different winning

categories: 11 correct selections 39%  
10 correct selections 24%.

In a standard bet with 11 selections, 2% of the total turnover per round is transferred to be paid out as winnings in later rounds of the game in a manner determined by the company.

b) If there are no winning results in the 11 correct category or if the prize share in the 10 correct category is less than two (2) euros, or if there are no 10 correct results, 15% of the total turnover per round is transferred to be paid out as winnings in later rounds of the game as determined by the company.

In this case, 50% of the total turnover for each round is distributed in the only winning category.

#### 24.6. Standard betting with 10 targets

a) The following percentages of the total turnover for each round will be distributed among the

different prize categories: 10 correct selections 39%

9 correct selections 24%.

In a standard betting game with 10 targets, 2% of the total turnover per round is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

b) If there are no winning results in the 10 correct prize category or if the prize share in the 9 correct prize category is less than two (2) euros, or if there are no 9 correct results, 15% of the total turnover for the round is transferred to be paid out as winnings in later rounds of the game in the manner determined by the company. In this case, 50% of the total turnover for the round is distributed in the only prize category.

24.7. In a standard bet with 9, 8, 7 or 6 selections, there is one prize category. The prize category is the best result found and 63% of the total turnover for the round is distributed to it.

In standard betting with 6-9 items, 2 per cent of the total turnover for each round is transferred to be paid out as winnings in later rounds of the game, as determined by the company.

24.8. An additional distribution amount, determined by the company, may be added to the standard distribution of winnings. This amount is accumulated from the game's carried-over winnings and unrealised prize categories. The additional distribution amount announced for distribution for the round may be added either to the total distribution amount for the entire game to be distributed to all prize categories or only to the distribution amount for one or more prize categories. The accumulated funds must be used in rounds determined by the company, however, no later than during the following calendar year. The use of the accumulated funds will be announced in a list published by the company and/or in a list available from the game system.

24.9. If the calculated prize for the higher prize category is smaller than that for the lower category, the prize pools for these categories will be combined and the prizes will be distributed equally between the two categories.

## **V Payout**

25. In standard betting, winnings of less than two (2) euros will not be paid out in any prize category other than the highest.

26. Winnings can be paid out as soon as the results of the target matches/competitions are known. Winnings of at least twenty thousand (20,000) euros will be paid to the player no earlier than three weeks after the correct result has been confirmed.

27. Winnings will only be paid against a betting slip, unless the player's bank details or gaming account information has been stored in the gaming system at the time of play. The betting slip must be handed over to the company or its representative when claiming the winnings.

28. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more, unless the player's bank details or gaming account information has been stored in the company's gaming system during gameplay.
29. When playing self-service games, winnings are paid into the player's bank account or gaming account with the company.
30. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
31. If the game data in the game receipt, the company's gaming system or the monitoring information system differ, the game data in the monitoring information system shall prevail.
32. Winnings must be collected within one year of the final result being confirmed in accordance with the game rules. Players forfeit their right to winnings that they have not collected within the specified time limit.

## **VI Players' own group games when playing as a self-service**

33. Standard betting can also be played as a group game when playing self-service.
34. Players have the option to divide the game they have paid for into group shares when paying for the game or after paying for the game before the end of the playing time. It is not possible to play Ikipeli as a group game. A group game divided after payment for the game may consist of one or more games.
  - a) The company has the option to limit the size of games played as group games and the number of group shares.
35. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.
  - b) The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.
  - c) The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.
  - d) A player who has purchased a team share cannot resell the team share they have purchased.
36. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of the team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and

the names of the members who have purchased shares in the selected player group.

37. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares of the group game has distributed the group game to a selected group of players, the members of that group of players will see the name of the creator of the group game. The name of the group of players and the name of the player who distributed the group shares of the game are only shown to the members of the group of players.
38. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
39. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervisory information system or has been sealed by the supervisory information system before the target match/target competition has started. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the game shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
40. The share of the group game winnings will be paid to the bank account of the player who owns the group share or to the player's gaming account with the company. The winnings limit specified in section 26 of the rules applies to the total winnings won in the group game.

## **VII Sales point teams defined by sales points and ready-made teams defined by Veikkaus**

41. Standard betting can also be played at points of sale as point-of-sale groups defined by the point of sale in question, as well as at points of sale and as self-service ready-made groups defined by Veikkaus. Some of the group shares defined by the point of sale may be sold as self-service. Players can purchase one or more group shares in a group game.
42. Partially sold group games are treated as fully sold group games when calculating both the total turnover per round of the game and the distribution of winnings.
43. The payout limit in section 26 of the rules applies to the total winnings won in a group game.

## **Instant win**

### **games I**

#### **General**

1. A cash lottery ticket (lottery ticket) is a money lottery in which the draw has been conducted and the winnings marked on the tickets before the sale of the tickets begins. The ticket also shows the ticket sales period, the ticket price, the number of tickets, the number and value of the winnings, the serial number or other identifying information, and where and when the winnings can be collected.
2. The gaming agreement between the player and the company comes into effect when the player has purchased a ticket as a registered player of Veikkaus Oy.
3. The company's gaming system specifies the lottery products, the validity periods of the lottery tickets and the participation fees.

#### **II Draw**

4. The draw and the mixing of the lottery tickets are carried out under the supervision of official supervisors or, with the consent of the National Police Board, under the supervision of a public notary.
5. In a multinational draw, the winnings in the shared prize categories are distributed randomly among the participating companies' tickets.

#### **III Distribution of winnings**

6. The distribution of winnings is marked on the lottery tickets. The winnings are fixed. The prize categories, game types and game rules vary depending on the type of lottery and draw.

#### **IV Payment of winnings**

7. Winnings are paid only against winning tickets recognised by the company's gaming system or the information system of the company that printed the ticket. Winning tickets must be surrendered to the company or its gaming outlet when claiming winnings.
8. Veikkaus Oy's gaming outlets pay out cash lottery winnings up to ten thousand (10,000) euros. The company's gaming halls and casinos pay out winnings up to one hundred and fifty thousand (150,000) euros. Veikkaus Oy's head office pays out winnings over one hundred and fifty thousand (150,000) euros.
9. The identity of the winner must be verified when claiming winnings of one thousand (1,000) euros or more.
10. A lottery ticket is invalid if its legibility has deteriorated to such an extent that the identification details it contains cannot be identified.

11. If the prize information in the draw, the company's gaming system or the information system of the company that printed the ticket differs, the information stored in the information system of the company that printed the ticket regarding the prize contained in the ticket shall prevail.
12. Winnings must be claimed within one year of the end of the sales period indicated on the ticket. Players forfeit their right to winnings that they have not claimed within the specified period.

### **Additional draw for cash lottery tickets**

#### **V Definition of additional draw**

13. An additional draw refers to an extra draw carried out with instant lottery values (values), in which funds accumulated in the company's unpaid gaming funds are distributed among players. Winnings from the additional draw may also be paid from the total turnover of the lottery tickets.

#### **VI Right to participate in the additional draw**

14. Participation in the additional draw is based on values registered in the company's gaming system that have not included any winnings. Participation in the additional draw must take place within one year of the end of the sales period indicated on the lottery ticket.
15. The additional draw can be entered at the company's gaming outlets, gaming halls or casinos.
16. The gaming agreement between the player and the company shall enter into force when the ticket and player information has been transferred to the control information system or has been sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.
17. The additional draw will be held at the time announced by the company.
18. The ticket participates in the additional draw to which it is entitled within the playing time specified in the company's gaming system.
19. A single ticket entitles the holder to participate in one additional draw.

#### **VII Additional draw**

20. The additional draw will be conducted using a draw system designed for this purpose, approved and supervised by the National Police Board.

#### **VIII Probability of winning the additional draw**

21. The price of the ticket affects the probability of winning the additional prize. The more expensive the ticket, the greater the probability of winning, and the probability increases

in direct proportion to the price of the ticket. For example, a ticket costing five euros has five times the chance of winning compared to a ticket costing one euro.

22. In the additional draw, a number of prizes determined in advance by the company will be drawn from among the eligible tickets. The size of the prizes may vary.
23. A single ticket can win one prize in the additional draw.

## **IX Checking and collecting additional draw winnings**

24. Players can check their potential winnings at cash lottery ticket sales outlets, through the company's customer service, or by logging in to the company's electronic channels.
25. Additional draw winnings must be collected within one year of the draw results being confirmed. Players forfeit the right to winnings that they have not collected within the specified time.

## **X Notification of the additional draw to the National Police Board**

26. The company must notify the National Police Board of the additional prize draw to be held in writing or by electronic means no later than 14 days before the additional prize draw is held.
27. The notification must state the source of the funds from which the winnings will be paid, the dates on which the additional draws will be held, and the number and value of the prizes to be drawn.

## **Online draws**

1. Electronically conducted instant lotteries (online lotteries) are conducted in Veikkaus Oy's (hereinafter referred to as the company) gaming system.

The company determines the product name (lottery product) and price points for the online lottery in the gaming system, which include information on the participation fees and lottery batches for the lottery product. The company determines the number and prices of the lottery tickets as well as the number and amounts of the prizes for the lottery batches. In addition, the gaming system records unique identification information for each lottery ticket sold using a method approved by the National Police Board.

A lottery product may also contain price points of the same value if they differ in terms of prize distribution or visual appearance.

The lottery pool is a collection of lottery tickets sold at a single price point. The lottery pool may consist of a single batch of lottery tickets or a combination of several batches.

The lottery win information includes information about winning and the possible size of the win.

2. The draw for online lottery tickets can be conducted either before the sale of the tickets begins or at the time of purchase, before the ticket is played.
3. Lottery batches are decreasing. In a decreasing lottery batch, the lottery ticket drawn is removed from the lottery batch.
4. The National Police Board approves the conditions for discontinuing the sale of a lottery batch and the procedures for renewing a lottery batch.
5. The National Police Board approves the procedure used in the drawing of online lottery tickets.
6. The gaming agreement between the player and the company shall enter into force when the player has purchased a ticket through the company's gaming system, provided that the gaming fee has been paid from the player's gaming account.
7. Each ticket belongs to a specific lottery series defined in the gaming system.

The prize distributions for each draw can be viewed in the company's gaming system. The prize categories, game types and game rules vary depending on the lottery product and draw.

The prize for a lottery ticket may be greater than, equal to or less than the price of the ticket.

8. An unfinished lottery ticket is stored in the company's gaming system and can be played later. If the player has not played the lottery to completion within seven (7) days of the purchase date, the company may play the unfinished lottery on behalf of the player and pay any winnings to the player.
9. Winnings will be paid into the player's gaming account with the company or into the player's bank account.
10. The player must claim their winnings within one year of purchasing the ticket. The player must also claim their winnings within one year of purchasing the ticket if the ticket has not been played in full as specified in section 8 of the rules. Players forfeit their right to winnings that they have not claimed within the specified time limit.
11. The company will refund the participation fee for a game contract that has not come into effect. The participation fee will be refunded to the player's game account or bank account.

The Company may cancel the lottery ticket and refund the participation fee if the lottery ticket or the game information provided in connection with it contains an error affecting the payment of winnings or a similar error that leads to game conditions that are contrary to the law, regulations or rules. The company may also cancel the ticket if the player is given conflicting information about the terms and conditions of the ticket when purchasing it.

If the player's participation fee is refunded and they are allowed to keep their winnings, the winnings paid will be considered part of the participation fee refund. If the player has won less than the participation fee, the remainder of the participation fee will be refunded to them.

12. If the winnings information presented in the ticket and the winnings information stored in the company's gaming system differ, the winnings information stored in the company's gaming system shall prevail.

If the game information stored in the company's gaming system and the monitoring information system differ, the game information stored in the monitoring information system shall prevail.

13. The company may suspend or terminate the sale of lottery products due to technical errors, business reasons or compelling reasons. The company shall notify the National Police Board of the suspension of the sale of lottery products and the reasons for it.

# BETTING GAMES

## s betting with variable odds

### I General

1. Betting games with variable odds include Tulosveto, Moniveto and voittajavedot.
2. Participation in betting games with variable odds takes place via Veikkaus Oy's (the company's) gaming system and based on its data. Bets can be placed before the start of the event being bet on (the target event). The range of bets available and the times at which bets can be placed may vary between sales channels.

If the information provided in the company's marketing or in other contexts differs from the information in the gaming system, the information in the gaming system shall prevail.

3. Betting takes place using the betting information provided by the player, the betting information randomly selected by the company's betting system (quick bet) or a pre-filled betting slip containing the betting information. Betting with variable odds can also be played as a system bet. The game data is entered into the gaming system either physically at the company's point of sale or through the company's digital channels.
4. A bet refers to a single betting event. A bet may include one or more individual game lines or a system game. A system game includes multiple game lines.
5. When playing through a digital channel, the player accepts their bet before it is transferred to the gaming system. Once accepted, the player cannot cancel the bet.
6. When playing on a physical channel, the company's sales terminal prints out a game receipt for the player containing the game data stored in the game system.

The player must check the contents of the game receipt and submit any comments immediately after playing. In this case, an incorrect game receipt can be invalidated before the target event begins.

7. The gaming agreement between the player and the company becomes effective when the game fee has been paid, the bet has been accepted and recorded in the company's gaming system, and the game data has been transferred to the control information system or has been sealed by the control information system, or the bet has been approved by the control in some other way. If the target event was already in progress at the time the bet was placed, the betting agreement shall not enter into force.

Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.

8. The company will refund the stake from a gaming contract that has not come into effect. The stake will be refunded either to the player's gaming account with the company, to the player's gaming account

or, upon request, against a game receipt printed from the company's point of sale terminal.

9. The company reserves the right to refuse to accept bets in whole or in part for reasons related to risk management or player-specific betting limits.
10. The company provides results services and statistics produced by third parties. Veikkaus Oy is not responsible for any errors they may contain.

## **II Gaming objects**

### **11. Gaming objects**

- a) The games and their result options are defined in the company's gaming system. The company defines the games offered and opens them for play.
- b) An event that is the subject of betting is referred to as a target event, which may be a target match or a target competition.
- c) A target match refers to a match between two players or teams, and a target competition refers to a competition that may also have several participants.
- d) However, the target event may also be an event within the target match or target competition in which only the result options specified for this betting option participate.
- e) The actual playing time of a target match is the playing time specified in the competition rules for the sport or another playing time specified by the organiser of the target match before the start of the target match.

## **III Betting games with variable odds**

### **Result and multiple bets**

#### **12. Result betting**

- a) The object of betting is to predict the correct result of the target match based on the number of goals scored by the target teams or other performance-based results.
- b) A single game comprises one result option for each target team separately.
- c) Winning bets are those where the stake has been placed on the winning result option.

#### **13. Multiple bets**

- a) The betting target is the result options for the target teams in two or more target matches.

- b) A single game comprises one result option for each target team and each target match separately.
- c) Winning bets are those in which the stake has been placed on a winning combination of results.

### **Winning bets**

#### 14. Winner bet

- a) The betting target is the winner of the target competition or a specified result option.
- b) A single bet consists of one selection for a result option.
- c) Winning tickets are those where the stake has been placed on a winning result option.

#### 15. Place bets

- a) The object of Place betting is for a specified competitor/result option to finish among the top two or three results.
- b) A single bet consists of one selection on the outcome option.
- c) Winning bets are those in which the stake has been placed on the winning competitor/result option.

#### 16. Super games

- a) The betting target is the ranking of two or more target competitors/result options in order of preference.
- b) A single bet consists of one selection for each competitor/result option for each position separately.
- c) Winning bets are those in which the stake has been placed on the winning combination of results.

#### 17. Best bets

- a) The betting target is the placement of two result options/target competitors among the two best results, or three result options/target competitors among the three best results, or four result options/competitors placing among the four best results. The order of the result options/competitors is irrelevant.

- b) A single game comprises one combination of selections for each result option/target competitor.
- c) Winning tickets are those where the stake has been placed on a winning combination.

#### 18. X-best game

- a) The object of the bet is the order of finish of the competitors/result options in the target competition.
- b) A single bet consists of one selection for each competitor/result option for each position separately.
- c) Winning bets are those in which the stake has been placed on the best possible result entitling the player to a win. The best possible result is the best unbroken list of result options/competitors, starting from the first one.

#### 19. Multiple winner bets

- a) The betting target is the winners of two or more different target events or correctly specified result combinations or correctly specified result options.
- b) A single bet comprises one entry for each target event separately.
- c) Winning bets are those in which the stake has been placed on a winning combination of results.

### **IV Betting result**

#### 20. Betting result

- a) The betting result is the result of the game on which the winnings are paid. The betting result may be the result announced by the organiser of the event or the result communicated to the company by a third party. The company is responsible for the accuracy of the betting result.
- b) If extra time is played after regular time in a match that is the subject of a single bet, multiple bet or winner bet, the betting result will be based on the result after regular time, unless otherwise stated.
- c) If the list of competitors in a Winner Bet target competition does not include an "Other" option (Other winner / Other 2nd place / Other 3rd place, etc.), the betting result will be determined based on the competitors specified in the company's gaming system. If the result options for a Winner Bet target event do not include an "Other" option (Other result / Other score, etc.) and the actual result is not one of the options, the betting result will be determined based on the actual result.
- d) If the result options for the target event in the winner bets do not include an 'Other' option (Other result / Other score, etc.) and the actual betting result is not defined in the result options, the bets on the game will be refunded. The betting result cannot be determined by drawing lots.

- e) The betting result cannot be determined by drawing lots.

## V Winnings

21. In variable odds betting games, the winnings are determined by multiplying the game odds by the bet amount.

- a) In betting games with variable odds, the winnings are determined by the product of the game odds and the bet. The odds are calculated by dividing the game's total payout by the total amount of bets placed on the winning combination or combinations.

The total amount of the game refers to the winnings paid from the bets. The share of the total amount from the exchange is announced on the Company's online service.

- b) In betting games with variable odds, the variable odds for the outcome option are calculated to two decimal places.
- c) In variable odds betting, the final odds for the correct result option are always at least one (1.00).
- d) A specified proportion of the total turnover of the betting market may be transferred, up to a maximum of six (6) per cent of the total turnover of the market, to be paid out as winnings in later rounds, in one or more betting markets specified by the company.
- e) In variable odds betting, an additional distribution amount may be added to the distribution of winnings for the betting event, as determined by the company, which has been accumulated from unpaid gaming funds and/or unrealised winning categories for the betting game in question. The additional distribution amount announced for distribution for the round may be added either to the total distribution amount for the entire game to be distributed to all prize categories or only to the distribution amount for one or more prize categories.

The extra prize pool added to the winnings may also be determined by the number of winnings or an event related to the target event. The target event does not determine the prize pool to be distributed.

The odds are calculated by dividing the sum of the round-specific distribution amount and the additional distribution amount by the total amount of bets placed on the winning combination or combinations.

22. Result betting

- a) In a result bet, winning tickets are those where the stake has been placed on the winning result option. There is one winning category in the game, and the prize pool for the game is distributed as winnings to the winning category.

- b) If no correct betting result has been played in the betting pool, the total amount for the betting object will be transferred in its entirety to be distributed later in one or more betting objects announced by the company in the manner specified by the company.
- c) In Tulosveto, the odds are calculated as follows:

the distribution share of the game during the game time of the game object, i.e. the total amount of bets placed, divided by the total amount of bets placed on the correct result option/winner, excluding bet refunds.

### 23. Multi-bet

- a) In a multiple bet, betting slips where the bet has been placed on a winning combination are eligible for a win.
- b) In a multiple bet with one winning category, the prize pool for the game is distributed as winnings to the winning category.
- c) If there are no winning results in a multiple bet with one winning category, the total prize pool for the betting object will be transferred in its entirety to be distributed later in one or more betting objects announced by the company in the manner specified by the company.
- d) In a multi-bet with two winning categories, the following distribution of winnings is made:
  1. 70% of the prize pool to the winning category
  2. 30% of the prize pool to the winning category

If the winning betting result is found in only one winning category, 70% of the prize pool for that betting category will be distributed, and 30% will be transferred to a later betting category announced by the company. If the odds for the second winning category are less than 40, no prizes will be distributed for that category.

- e) In a multi-bet with three winning categories, the winnings will be distributed as follows:
  1. 40% of the prize pool to the winning category
  2. 20% of the prize pool to the second prize category
  3. 40% of the prize pool to the winning category

If a winning bet result is found in only one winning category, 70% of the prize pool will be distributed to that category and 30% will be carried over to be distributed later in one or more betting categories announced by the company in the manner specified by the company.

If a winning result is found in only two winning categories, 50% of the prize pool will be distributed to the first winning category, 20% of the prize pool will be distributed to the second winning category, and 30% will be carried over for distribution at a later date in one or more game categories specified by the company in the manner specified by the company.

If the odds for the second and/or third prize categories are less than 40, no prizes will be distributed for them.

- f) If, in a multi-bet with two or three winning categories, and no winning betting result is found in any of the winning categories, the total prize pool for that betting event will be transferred to be distributed later in one or more betting events announced by the company in the manner specified by the company.
- g) If the odds for the higher prize category in Moniveto are lower than those for the lower category, the prize pools for the prize categories will be combined and the odds will be adjusted to be the same in both prize categories.

#### 24. Winning bets

- a) Winning bets have one winning category, and the prize pool for the game is distributed as winnings to the winning category. Winning bets are those in which the stake has been placed on the winning result/competitor. In place bets, there are two or more winning results.

- b) In winner bets, the odds are calculated as follows:

the game's share of the total amount wagered on the game during the game's playing time, i.e. the turnover, divided by the total amount wagered on the correct result option/competitor, excluding wager refunds. This does not apply to place bets.

In Place games, there are several correct result options. In Place games, the odds for the correct result options are calculated so that the winning bets placed on the correct result options/target competitors are returned first. After this, the total amount of bets placed on the correct options is deducted from the game's distribution share. The remainder is divided equally among all winning result options/target competitors. The share for each place is divided by the total amount of bets placed on that place, and the resulting share of the winnings is added to the share calculated earlier and payable as winnings.

- c) If, in a competition included in the winning bets, two or more target competitors place in the same position taken into account in the betting, separate odds are calculated for the corresponding number of correct betting results. The odds for the correct result options are divided by the number of result options entitling to a win for which the odds have been formed. This section does not apply to Place bets.

- d) Place game

24.d.1. If there is a tie for first place in the Sija game, the second and possible third places will be omitted.

24.d.2. If there is a tie for second place, the winnings for second and third place in accordance with section 24.b will be divided among the winning competitors/result options that participated in the tie in proportion to their stakes.

- 24.d.3. If there are more competitors/result options in the tied result than there are winning places, the winnings that would have been awarded for that place in accordance with section 24.b will be divided equally among the competitors/result options involved in the tie. The winning share of each competitor/result option involved in the tie will be distributed among those who bet on the result in proportion to their stakes.
- e) If no correct betting result has been played in a betting market with a single winning class, the total amount for that betting market will be transferred in its entirety to be distributed later in one or more betting markets announced by the company in the manner specified by the company.

## VI Special situations

### 25. Cancellation, interruption, postponement or incorrect definition of the betting market

- a) If the betting event:
- 25.a.1. is cancelled;
  - 25.a.2. is suspended or interrupted in such a way that the target match/competition is not continued within the following 24 hours local time;
  - 25.a.3. the start time of the target match/competition is postponed until at least the following day local time;
  - 25.a.4. is incorrectly defined;
- b) the provisions of sections 25.b.1–25.b.3 shall apply.
- 25.b.1. In variable odds betting, with the exception of multi bets, the stake will be refunded if one or more of the events in the bet is cancelled, suspended, postponed or incorrectly specified in accordance with section 25.a.
  - 25.b.2. In a multi bet where all but one or all of the target events are matches referred to in section 25.a, the stakes placed on the betting object will be refunded.
  - 25.b.3. In a multi bet where there are cancelled, suspended, postponed or incorrectly specified target events as referred to in section 25.a, the bet remains valid if at least two of the target events are played. In this case, winnings will only be distributed in one winning category. If there are fewer than two target matches, the stakes placed on the betting object will be refunded.
- c) If the target competitor/result option is absent, the bets placed on the target competitor/result option will be refunded.

- d) The stake will be refunded either to the player's gaming account with the company when playing on a digital channel, to the bank or gaming account specified by the player when playing, or upon request against a gaming receipt printed from the company's point of sale terminal.

## **VII Payment of winnings**

- 26. Payment of betting winnings can begin as soon as the betting result is available for the game in question.
- 27. When playing through a digital channel, winnings are paid into the player's gaming account with the company or into the player's bank account.
- 28. In physical channels, winnings are paid out only against the betting slip. The betting slip must be handed over to the company or its representative when redeeming the winnings.
- 29. The identity of the winner can be verified when redeeming winnings of one thousand (1,000) euros or more.
- 30. The gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
- 31. If the game data on the game receipt, in the company's game system or in the control information system differ, the game data in the control information system shall prevail.
- 32. Winnings must be collected within one year of the betting result of the last game in the bet. The player loses the right to winnings that they have not collected within the specified time.

## **VIII Changes and corrections to betting results and winnings**

- 33. If the betting result has been determined incorrectly, the winnings will be corrected without delay to correspond to the betting result in accordance with the rules.
- 34. If the betting result changes during the same day local time, but always within two hours of the initial determination of the betting result, the winnings will be corrected without delay to correspond to the changed betting result.

If the result of the event on which the bet was placed changes after this, the change will not be taken into account in the betting result or payout.

- a) Motor sports – Formula 1

In bets on individual races, changes to the results of the race that occur after the award ceremony will not be taken into account in the betting result.

- 35. If a bet has been paid out incorrectly, the payout will be corrected without delay.

## **IX Players' own group games when playing on a digital channel**

36. Multi-bets, result bets and winner bets can also be played as group bets on the digital channel.
37. Players have the option to divide their stake into group shares when paying for the game or after paying for the game before the end of the playing time. The company has the right to limit the size of games played as group games and the number of group shares. A group game divided after payment may consist of one or more games.
38. After the game has been divided into group shares, all group shares are the property of the player who divided the game into group shares. The player who divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase through the digital channel.

The player who has divided the game into shares decides whether the shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who distributed the team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a share cannot resell the share they have purchased.

39. The player who has divided the game into team shares can view the details of the team game they are playing on Veikkaus' gaming service. The player who has divided the game into team shares can follow the progress of the sale of team shares in the team game on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.
40. By purchasing a share in a group game, the player accepts the game information approved by the player who created the group game. The group game share indicates the draw or draws in which the group share participates. If the player who has distributed the group shares has distributed the group game to a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who distributed the group shares will only be shown to the members of the group of players.
41. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
42. However, the transfer of ownership of the team share from the player who distributed the game's team shares to another player shall only take effect if the information on the transfer of ownership from the player who distributed the game's team shares to another player has been stored in the company's

game system and has been transferred to the control information system or has been sealed by the control information system before the target event has begun. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the stake.

43. The share of the group game winnings is paid to the gaming account of the player who owns the group share in the company.

## **X Sales outlet teams defined by sales outlets and ready-made teams defined by Veikkaus**

44. The company may also open variable-odds betting games for play in physical channels as sales outlet teams defined by the sales outlet in question, as well as in sales outlets and digital channels as ready-made teams defined by Veikkaus. Some of the group shares defined by the point of sale may be available for sale in the digital channel. Players can purchase one or more group shares in a group game.
45. Partially sold group games are treated in the same way as fully sold group games when calculating both the change in the game target and the distribution of winnings from the game target.

## **Long bet I**

### **Genera**

#### **I**

1. Long bet is a fixed-odds betting game.
2. Long bets are placed through Veikkaus Oy's ("the company") gaming system and based on its data. The game selection and game features may vary depending on the sales channel.

If the information provided in the company's marketing or in other contexts differs from the information in the gaming system, the information in the gaming system shall prevail.

3. Bets can be placed before the start of the event being bet on (the "event") begins, while it is suspended, or during the event. In addition, the betting object may be the result of several matches or competitions.

Betting during the event is referred to as live betting. Betting on live events is only possible through digital channels. The company will announce whether an event can be bet on as a live bet.

4. Betting takes place using the betting information provided by the player, the betting information randomly selected by the company's betting system (quick bet) or a pre-filled betting slip containing the betting information. The betting information is provided

the gaming system either physically at the company's point of sale or via self-service on the company's digital channels.

5. A bet refers to a single betting event, which may consist of a single betting object ("single bet"), a combination of several betting objects ("combination bet") or a system consisting of several combinations ("system bet").

A betting line refers to a single entity formed by a bet. A bet consisting of a single betting object or a combination bet contains one betting line.

In a system bet, one bet contains several betting lines, each of which consists of combinations according to the system.

6. When playing through a digital channel, the player must accept the bet before it is transferred to the gaming system. Once accepted, the player cannot cancel the bet.
7. When playing through a physical channel, the company's sales terminal prints out a betting slip for the player, which contains the betting information stored in the betting system.

The player must check the contents of the betting slip and report any errors immediately after placing the bet. In this case, the incorrect bet can be cancelled before the start of the event.

8. The gaming agreement between the player and the company becomes effective when the gaming fee has been paid, the bet has been accepted and recorded in the company's gaming system, and the gaming data has been transferred to the supervisory information system or has been sealed by the supervisory information system, or the bet has been approved by the supervisory authority in some other manner.

Sealed game data refers to game data that has been electronically signed by the supervisory authority's information system.

There is a waiting period of up to 30 seconds between the payment and acceptance of a bet on a live betting event. Players can specify in the gaming service whether odds changes during the waiting period are automatically accepted.

If the odds for a live betting event change during the waiting period and the player has not accepted automatic acceptance of odds changes, or if one of the betting events closes during the waiting period or is otherwise unavailable, the betting contract will not take effect.

9. The company will refund the stake from the betting contract that has not come into effect. The stake will be refunded either to the player's gaming account with the company, to the bank or gaming account specified by the player when playing, or, upon request, against a gaming receipt printed by the company's sales terminal.
10. The odds for a game may change. The odds valid at the time the game data is stored in the gaming system and recorded in the game data shall apply to the bet.

11. The maximum possible stake per betting line is one thousand (1,000) euros, unless it includes a betting object played as a Live bet, in which case the maximum possible stake is two hundred (200) euros.
12. For risk management reasons or based on player-specific gaming limits, the company has the right to restrict a player's maximum permitted bet or refuse to accept bets.
13. Players may place long-term bets in physical outlets for a maximum of one thousand five hundred (1,500) euros per day.
14. The company offers results services and statistics produced by third parties. Veikkaus Oy is not responsible for any errors in the additional services.

## II Betting options

15. Betting options include one or more outcome options. All outcome options are defined separately, except if the betting options are 1 and 2 or 1, X and 2.

16. 1, X and 2 result options

Result option 1 means the victory of the first-mentioned team ("target team") or competitor ("target competitor") in the bet, or the realisation of the first-mentioned result option.

Result option X means a draw in the target event or the occurrence of the middle result option.

Result option 2 means a win for the latter team or competitor, or the latter result option coming true.

17. Bet Builder feature

The Bet Builder feature allows players to combine multiple betting options into a single Combined Bet. The company's betting system determines the odds for the bet before it is accepted.

18. Bet types

- a) 1X2

The betting object is the correct result of the match being bet on (the "target match") or a specified period thereof, or another outcome specified in the betting object.

In betting markets concerning the winner of the target match, the betting result takes into account

the result of the actual playing time or the equivalent length of the game, unless otherwise stated in connection with the betting option.

b) 1 2 (Final result)

The betting object is the final winner of the target match.

The betting result takes into account the final result of the match. If the match ends in a draw, the betting object will be paid out at odds of 1.00.

c) Over/Under

The betting market is whether the number of goals or other performances during the target event or its specified period will exceed or fall short of the number specified in the betting market.

18.c.1. Over/Under betting with even numbers (e.g. 0, 1, 2, etc.)

The Over result option is the betting result for the betting option if the number of goals or other performances is greater than the number specified in the betting option.

The Under result option is the betting result for the betting market if the number of goals or other performances is lower than the number specified in the betting market.

If the number of goals or other performances is the same as the number specified in the betting market, the betting market will be paid out at odds of 1.00.

18.c.2. Over/Under betting option with 0.5 accuracy (e.g. 0.5; 1.5; 2.5, etc.)

The Over result option is the betting result for the betting market if the number of goals or other performances is greater than the number specified in the betting market.

The Under result option is the betting result for the betting option if the number of goals or other performances is lower than the number specified in the betting option.

18.c.3. Over/Under betting target with an accuracy of 0.25 or 0.75 (e.g. 0.25; 0.75; 1.25; 1.75,

etc.) The stake is divided into two equal parts as follows:

Half of the stake is allocated to the even number closest to the value (as defined in section 18.c.1.).

Half of the stake is allocated to the nearest half number (as defined in section 18.c.2.).

d) Handicap

The betting object is the winner of the target event or its defined period, or another outcome defined in the betting object, taking into account the number of handicaps defined in the betting object.

18.d.1. Handicap betting with an even number (e.g. +0, +1, +2, etc.)

The betting result for the betting object is the target team or target competitor with more goals or other performances after the handicap has been taken into account.

If the number of goals or other performances of the target teams or competitors is equal after taking the handicap into account, the betting result will be paid out at odds of 1.00.

18.d.2. Handicap betting with 0.5 accuracy (e.g. +0.5; +1.5; +2.5, etc.)

The betting result for the game is the target team or target competitor with more goals or other performances after taking the handicap into account.

18.d.3. Handicap betting target with an accuracy of 0.25 or 0.75 (e.g. +0.25; +0.75; +1.25; +1.75)

The stake is divided into two equal parts as follows:

Half of the stake is placed on the nearest even number (as defined in section 18.d.1.).

Half of the stake is allocated to the nearest half number (as defined in section 18.d.2.).

e) 1X2-Over/Under

The object of the bet is whether the number of goals or other performances during the target event or its specified period will exceed, fall short of or be exactly equal to the number specified in the bet.

f) 1X2 Handicap

The object of the bet is the winner of the target event or its specified period, or another outcome specified in the object of the bet, taking into account the number of handicaps specified in the object of the bet.

The winning result option is the target team or target competitor with more goals or other performances after taking the handicap into account.

A draw is a winning outcome if the number of goals or other performances of the target teams or competitors is equal after taking into account the handicap.

g) Double chance

The object of the bet is the winner of the target event or its specified period, or another outcome specified in the bet. The outcome options consist of two different results.

h) A draw does not count as a bet

The object of the bet is the winner of the target match or its specified period, or another outcome specified in the bet.

In bets on the winner of the target match, the betting result takes into account the result of the actual playing time or the equivalent length of the game, unless otherwise stated in connection with the bet.

If the winner of the target match or its specified period, or another outcome specified in the betting target, ends in a draw, the betting target will be paid out at odds of 1.00.

i) Head-to-head

The betting market is based on the relative ranking of two teams or competitors or another outcome specified in the betting market for the event.

If the duel ends in a draw or tie, the betting market will be settled at odds of 1.00.

j) Top 2–50

The object of the bet is the target team or competitor finishing in the top 2–50 of the competition being bet on (the "target competition"). The term "place" may also be used for the top 3 betting option.

k) Combination

The betting target is the fulfilment of several conditions in either the same or several target events. Each condition is referred to as part of the betting target.

l) Combination match

A combination match is an indirect target event in which the performances of two or more target teams or target competitors are compared, even though they do not face each other in the same match or event. The result is determined based on the goals or other performances of each target team or target competitor in their own event.

m) Winner

The betting target is the winner of the target competition or the specified correct result combination or result option for the target event. The target type includes player-specific betting targets.

n) Long-term bet

The betting target is the winner of the target competition or the specified correct result combination or result option for the target event. Bets placed on the betting target remain valid even for target teams or target competitors who do not participate in the target competition.

It is stated in connection with the betting target if it is a long-term target.

19. Betting objects can be combined in the same bet in the manner specified by the company when the betting objects are not directly dependent on each other.

### III Cash Out feature

20. The Cash Out feature allows you to cash out your bet ("Cash Out") at a value determined by the company ("Cash Out value") before the betting results for all events included in the bet have been determined. Cash Out redemption can also be done partially, in which case the player redeems only the portion of the bet they have specified using the Cash Out feature. The Cash Out feature is only available on the digital channel.

The player's betting information shows the current Cash Out value of the bet, at which the bet or part of it can be cashed out.

The player can accept automatic Cash Out redemption for the bet in their game information, in which case it will be redeemed automatically using the Cash Out feature if its Cash Out value reaches or exceeds the limit set by the player.

If the bet to be redeemed with the Cash Out feature includes a game played as a Live bet, there will be a waiting period of up to 30 seconds between the redemption request and the acceptance of the redemption. If the Cash Out value changes during the waiting period, the redemption will not be accepted.

21. By cashing out a bet or part of a bet using the Cash Out feature, the player forfeits the right to the original winnings on the cashed-out portion. If only part of a bet is cashed out, the remaining portion remains valid.
22. If a redemption made using the Cash Out feature or the determination of the Cash Out value has been incorrect, the company will cancel the redemption and the original bet will be reinstated.

## IV Betting result

23. The betting result is the result of the game on which the payout is based. It can be determined either on the basis of the final result of the event or decided in stages during the event. The betting result may differ from the result options specified in the game.

The betting result is based on the result announced by the organiser of the event or the result provided to the company by a third party.

If the target event is cancelled or postponed as described in section 31, or interrupted or suspended as described in section 32, the result of the event will not be taken into account in the betting result, unless the betting result has been determined before the interruption, in which case it will remain valid.

24. The betting result for the betting objects of the target match shall take into account the result of the actual playing time, unless otherwise specified in connection with the betting object.

Actual playing time is the playing time or length of the game according to the competition rules of the sport, or any other playing time or length of the game determined by the organiser of the target event before the start of the target event.

Sport-specific exceptions:

- a) American football

The betting result for a specific match will be based on the final result, unless otherwise specified in connection with the game.

- b) Baseball

The betting result for a specific match will be based on the final result, unless otherwise specified for the betting option.

- c) Basketball

The betting result for the target match will be based on the final result, unless otherwise specified in the betting option.

25. In betting events where it is specified that the betting result is determined based on the final result of the event, the betting result takes into account overtime, penalty shootouts and other similar game events.

The abbreviation LT may be used in connection with the betting object to refer to the final result.

26. In betting markets that relate to goals scored in a match, an own goal is not considered to have been scored by the team that scored it.

27. In bets concerning the goal scorers in a target match, own goals are not taken into account in the betting result.

In bets concerning the first or next goal in the target match, if the goal in question is marked as an own goal, the betting result will be determined based on the next goal that is not an own goal.

In bets concerning the last goal scored in a match, and where that goal is counted as an own goal, the betting result is determined based on the last goal that is not an own goal.

28. In football betting markets that relate to cautions and sendings-off in a specific match, only cards shown to players in the line-up at the time of the decision will be taken into account in the betting result.

29. In football betting markets that relate to cautions and sendings-off in the target match, cautions or sendings-off issued after the final whistle of the target match will not be taken into account in the betting result.

30. In bets concerning the ranking of the target team or target competitor, the betting result for the betting market will be "Other ranking" if, based on the result announced by the organiser, no ranking is determined for the target team or competitor and the betting market result options do not include a reason for not being ranked.

## **V Special situations**

31. Cancellation or postponement of the target event

If the target event is cancelled or its start time is postponed by more than 48 hours from the original time, the winnings for the betting options will be paid out at odds of 1.00.

If the start time of the target event is postponed by less than 48 hours, the bets remain valid.

In betting markets that cover multiple matches or competitions, the cancellation or postponement of a single match or competition will not affect the validity of the betting market or the betting result.

Sport- and series-specific exceptions:

a) American football

31.a.1. NFL

If the start time of an NFL match is postponed from the announced time but is played during the same game week according to the schedule set by the NFL, bets will remain valid.

31.a.2. Other American football leagues

If the start time of a match in another American football league is postponed from the announced time to the following day local time, the winnings for the bets will be paid out at odds of 1.00.

b) Baseball

If the start time of an MLB series match is postponed from the announced time to the following day local time, winnings will be paid at odds of 1.00.

c) Ice hockey – NHL and NCAA series

If the start time of an NHL or NCAA series match is postponed beyond the announced time to the following day local time, winnings on bets will be paid out at odds of 1.00.

d) Summer Olympics and Winter Olympics (all sports)

If the start time of a target match or competition is postponed from the announced time but it is held as part of an event specified in the betting target, the bets remain valid.

e) Basketball – NBA, NCAA and WNBA leagues

If the start time of an NBA, NCAA or WNBA series match is postponed from the announced time to the following day local time, the winnings for the betting markets will be paid out at odds of 1.00.

f) MMA – UFC series

If the start time of a UFC series match is postponed from the announced time but the match begins within seven days, bets will remain valid.

g) Motor sports – Formula 1 and Nascar

If no official ranking is determined for either competitor in a head-to-head betting market for a race, the betting result will be based on the competitor who has driven the most laps in the race, according to the results announced by the organiser.

h) Boxing

If the start time of the target match is postponed from the announced time but it starts within 30 days, the bets remain valid.

i) Tennis

If the start time of the target match is postponed from the announced time but it is played as part of the event specified in the betting target, the bets remain valid.

The betting markets for the target match remain valid if the announced venue or playing surface for the target match changes. Changes may occur either before or during the target match.

j) Athletics

If the start time of the target competition is postponed from the announced time, but it is organised as part of an event specified in the betting target and the start or end time of the event in question is not postponed by more than 30 days from the originally announced time, the bets remain valid.

32. Suspension or interruption of the target event

If the target event is suspended or interrupted and is not resumed within the same day local time, the winnings for the betting markets will be paid out at odds of 1.00 for those bets where the betting result has not been determined.

For bets where the betting result has been determined before the interruption or suspension, the betting result will remain valid.

Sport- and series-specific exceptions:

a) American football – NFL

If the match is suspended but continues during the same game week according to the schedule set by the NFL, the bets will remain valid.

b) Baseball

32.b.1. If the target match is interrupted and the result at the time of interruption remains valid as the final result of the match, the betting result for the 1 2 (Final Result) target type will be determined based on the result at the time of interruption.

32.b.2. The betting options for the target match remain valid until the end of the target match if the interrupted target match is part of the Major League Baseball (MLB) playoffs.

c) Tennis

If the target match is interrupted but is played to completion as part of the event specified in the betting target, the bets remain valid.

If the target match is interrupted and not played to completion, for example due to a forfeit,

winnings for betting markets will be paid at odds of 1.00 for bets where the betting result is undecided. This also applies to betting markets on the winner of the match where the betting result does not use the competitor who was awarded the win by forfeit as the winner of the match.

### 33. Absence of the target team

If the target team does not participate in the target competition, the betting odds for the target team will be paid out at odds of 1.00, except in the case of a Long-term Target - target type bet.

If the target team is disqualified from the target competition, it is considered to have participated.

### 34. Absence of the target competitor

If the target competitor does not participate in the target event, the winnings for the target will be paid out at odds of 1.00 for the target competitor, except in the case of a Long-term Target - target type bet.

If the target competitor is disqualified in the target event, they will be considered to have participated.

If the target competitor is listed in the official match report or results list for the target event, they are considered to have participated, unless they are specifically marked as absent.

Sport-specific clarifications and exceptions:

#### a) American football

If the target competitor does not play in the target match, the betting target win payment will be made for the target competitor at odds of 1.00.

#### b) Australian football

If the target competitor does not play in the target match, the winnings for the betting target will be paid out at odds of 1.00 for the target competitor.

#### c) Esports

34.c.1. If the target competitor does not start the map specified in the bet, the bet will be paid out at odds of 1.00 for the target competitor.

34.c.2. If the target competitor does not play the entire target match, the winnings for the entire match will be paid out at odds of 1.00 for the target competitor.

#### d) Football

If the target competitor does not play in the target match, or is substituted after the betting result for the target has been determined, the winnings for the target will be paid out at odds of 1.00 for the target competitor.

e) Ice hockey

If the target competitor does not play in the target match, the winnings for the target will be paid out at odds of 1.00 for the target competitor.

f) Basketball

If the competitor does not play in the target match, the winnings for the betting target will be paid out at odds of 1.00 for the competitor.

35. If the target event, which has not been available for Live betting, has been in progress at the time of placing the bet, the winnings for the bet will be paid at odds of 1.00.

In target competitions that involve the results of multiple matches or competitions, the target event is not considered to be in progress unless the individual matches or competitions related to it are in progress.

36. If the betting result of the betting object has been decided at the time of placing the bet, the betting object will be paid out at odds of 1.00.

37. If the betting target or result option has been defined incorrectly, the betting target or result option will be paid out at odds of 1.00.

38. If there is an obvious error in the odds for a betting option or result, the winnings for that betting option will be paid out at odds of 1.00 for bets placed at the incorrect odds.

39. If betting options have been incorrectly combined in the same betting line in such a way that there is a direct dependency between them, the betting line will be paid out at odds of 1.00.

40. If the calculated return percentage of a betting option exceeds 100% due to an error or the absence of a competitor, and this guarantees or could have guaranteed a win for the player, the winnings for the betting option will be paid out at odds of 1.00.

41. If the payout for any part of a combination bet is paid at odds of 1.00, the payout for the entire bet will be paid at odds of 1.00.

42. Baseball – determining the starting pitchers in connection with the betting market

If the starting pitchers for both teams are specified in connection with the target match or betting option, both specified pitchers must start in the target match for the betting options in question to remain valid.

#### 43. Esports

- a) If the target match begins in a situation where one or both target teams are playing with an incomplete line-up, the winnings for the betting targets will be paid out at odds of 1.00.
- b) If a target team or target competitor is declared the winner of the map before the start of the target match on the basis of a forfeit or a decision by the target event organiser, the winnings for the bets will be paid out at odds of 1.00.

This rule does not apply if the target team or competitor is declared the winner of the match before the start of the target match in accordance with the tournament format.

- c) If the target match or its map is replayed, the winnings will be paid at odds of 1.00 for those betting markets that were available for live betting and for which the betting result has not been decided.
- d) If one or more players in a Counter-Strike 2 or Valorant match leave the match in such a way that the other target team has more players, and the match continues for at least three rounds, the winnings will be paid out at odds of 1.00 for those betting options where the betting result has not been decided.

#### 44. Football – VAR situations

If a Video Assistant Referee (VAR) decision changes the original decision made in the target match, the winnings for the game will be paid out at odds of 1.00 for bets placed between the event and the related VAR decision.

### **VI Winnings distribution**

45. If the betting object is the individual winner of a target competition or its specified period, or another individual outcome specified in the betting object, and there are several winning outcome options in the betting object, the stake will be divided by the number of winning outcome options.

In betting objects of the Top 2–50 type, the stake of the betting line is divided in situations where there are more winning outcome options than specified in the betting object. The stake for the betting line is divided for games in which the result option that placed in the last winning position has been played. The division is made by the number of result options that placed in that position.

46. The odds for the betting line are calculated as the product of the odds for the betting options.

47. The winnings for the betting line are calculated as the product of the betting line and the stake, rounded to two (2) pence.

## **VII Winnings**

48. When playing through a digital channel, winnings are paid into the player's gaming account with the company or the player's bank account.
49. When playing through physical channels, winnings are paid out only against the game receipt. When redeeming winnings, the game receipt must be handed over to the company or its representative.
50. In physical channels, the identity of the person redeeming the winnings can be verified when redeeming winnings of one thousand (1,000) euros or more.
51. A gaming receipt is invalid if its legibility has deteriorated to such an extent that the gaming event it contains cannot be identified.
52. If the game data in the betting slip, the company's gaming system or the control information system differ, the game data in the control information system shall prevail.
53. Winnings must be collected within one year of the final betting result. The player loses the right to winnings that have not been collected within the specified time.

## **VIII Changes and corrections to betting results and winnings**

54. If the betting result has been determined incorrectly, the winnings will be corrected without delay to correspond to the betting result in accordance with the rules.
55. If the betting result changes during the same day local time, or if less than two hours remain before the end of the day since the betting result was first determined and the result changes within two hours of that time, the winnings will be corrected without delay to correspond to the changed betting result. Changes that occur after this will not be taken into account in the betting result and payout.

Sport-specific exceptions:

- a) Motor sports – Formula 1

For bets on individual races, the betting result will not take into account any changes to the race results that occur after the award ceremony.

56. If a bet has been paid out incorrectly, the payout will be corrected without delay.

## **CASINO GAMES, SLOT MACHINES AND GAMING CASINO**

### **Rules for gambling games organised in gaming halls and at partners' premises**

#### **Casino games**

Hereinafter, casino games are referred to as table games in accordance with the company's own classification.

##### **General rules of applicable to all table games**

Chips are not sold on credit or on account.

The rules of each game are available to players at each gaming table or in its immediate vicinity.

A board indicating the minimum and maximum bets is located at the gaming table or in its immediate vicinity. A bet is void if it exceeds the maximum bet allowed.

Verbal bets will not be accepted.

Players must place their bets before the croupier announces that no more bets will be accepted or before the draw begins. After that, bets cannot be removed or changed unless the rules of the game expressly allow it.

Players are responsible for their own bets.

Collusion with the aim of exceeding the maximum bet per player is not permitted.

Any disputes at the gaming table shall be resolved by the croupier.

The game operator may restrict a customer's participation in the game, prohibit the customer from playing or ask the customer to leave if the customer does not comply with the rules of the game, instructions or verbal instructions and requests from the game operator.

Winnings are exchanged for cash at a location specified by the game operator.

The maximum winnings for each game are determined by the rules of the game, the stakes and the odds. In tournament poker, the maximum winnings are the separately announced tournament prize money.

In all table games, it is also possible to distribute jackpot winnings based on winning combinations. A jackpot is an additional game that may require the player to place a specified

payment of the participation fee. The jackpot prize may be a predetermined, pre-announced amount, an amount calculated using odds, or a progressively increasing prize amount. To win the jackpot, a specific card combination or hand, number or number combination, etc. is required, as determined by the game's drawing equipment. The method of participation entitling the player to a jackpot win, any participation fee, winning combinations, how the jackpot is accumulated and its size are indicated on the gaming table(s) or in the immediate vicinity of the gaming table(s) and/or in the game instructions. The game instructions are available to players at the game table or in its vicinity.

## **Wheel of Fortune games**

### **1. Roulette**

Rules applicable to all versions of roulette

Roulette is a game in which the dealer determines the winning number using a roulette wheel and a ball. Players attempt to guess this number or one of its characteristics by placing chips on the betting area of the table.

#### *Bets*

In roulette, chips with a printed value (value chips) or chips without a printed value (colour chips) are used as bets.

Depending on the type of roulette game or the venue, betting may be allowed only with value chips, only with colour chips, or with both value chips and colour chips.

Within the betting limits of the table, players can choose which coloured chips they want to play with. Coloured chips are specific to each table, and bets made with them are only official at tables where those chips are in use. When a player stops playing, the coloured chips are exchanged for value chips.

#### *Game play*

Players may place multiple chips on a game round, but individual bets may not exceed the table's betting limits.

The croupier draws the winning number, announces it to the players, collects the losing chips and pays out the winnings to the winning bets.

If the roulette ball fails to land or the croupier/game supervisor considers that the roulette ball or roulette wheel has not spun for an acceptable number of revolutions for the draw, the croupier/game supervisor will announce that the round is void while the game round is still in progress. Players can leave their bets for the next round, change their bets or withdraw their bets.

### *Game versions*

The game instructions available to players at the gaming venue specify which game version is in use.

The company records the game venue, game date, game opening hours, game version (e.g. game version A) and minimum and maximum bets for roulette games in its information system.

Exceptional or noteworthy situations are recorded in the information system or in a separate log.

Quarter bets (numbers 1–9, 10–18, 19–27 and 28–36) can also be added to all game versions, paying out at 3:1. If the number drawn is zero, all bets placed on quarter bets are lost. If quarters have been added to the game version, the corresponding betting boxes are printed on the game board and the quarter bets with their odds are also presented in the game instructions.

### **Game version A.**

#### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 36. In the side fields, bets are placed on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

#### *Payouts*

Winning odds for different bets:

Plein/Straight up	one number	30
Cheval/Split	two numbers	15:1
Transversal/Street	three numbers	10:1
Carré/Corner	four numbers	7
Simple/Sixline	six numbers	4:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is 0, all bets placed on single or double winning positions are lost. For bets covering zero, winnings are paid out as normal.

## Game version B.

### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 36. The side fields are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

### *Payouts*

Winning odds for different bets:

After the croupier has announced that no more bets are being taken, he or she uses the equipment connected to the table to draw a payout table, according to which the winnings are paid out.

Winning odds table 1 or 2 is drawn separately for each game round. Winning odds table 2 appears on average every 30 rounds as a result of the draw, otherwise winnings are paid according to table 1.

### **Winning multiplier table 1.**

Plein/Straight up	One number	30:1
Cheval/Split	two numbers	15:1
Transversal/Street	three numbers	10:1
Carré/Corner	four numbers	7
Simple/Sixline	six numbers	4:1
Dozen	12 numbers	2:1
Column	12 issues	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is 0, all bets placed on single or double winning positions are lost. For bets covering zero, winnings are paid out as normal.

### **Winning multiplier table 2.**

Plein/Straight up	one number	60:1
Cheval/Split	two numbers	30:1
Transversal/Street	three numbers	20
Carré/Corner	four numbers	14

Simple/Sixline	six numbers	8:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 issues	1:1
1–18	18 issues	1:1
19–36	18 issues	1:1

When the winning number is 0, all bets placed on single or double winning positions are lost. For bets covering zero, winnings are paid out as normal.

### **Game version C.**

#### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 36. The side fields are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

#### *Payouts*

Winning odds for different bets:

Plein/Straight up	one number	35
Cheval/Split	two numbers	17:1
Transversal/Street three numbers		11:1
Carré/Corner	four numbers	8
Simple/Sixline	six numbers	5:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 digits	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is 0, all bets placed on single or double winning positions are lost. For bets covering zero, winnings are paid out as normal.

## Game version D.

### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 36. The side fields are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

### *Payouts*

Winning odds for different bets:

Plein/Straight up	one number	35
Cheval/Split	two numbers	17:1
Transversal/Street	three numbers	11:1
Carré/Corner	four numbers	8
Simple/Sixline	six numbers	5:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is zero, all bets placed on double-winning positions are lost, and bets placed on single-winning positions lose half their value or are held captive (*en prison*). Bets covering zero are paid out as normal.

An *en prison* bet cannot be removed or changed, but it participates in the next round of play, where the number's characteristic determines whether the bet is lost or released. The bet is released if the single-win bet on which the bet is *en prison* is the winning result of the next round of play. The player may keep the released bet, but no winnings will be paid out. If the winning number is zero again while the bet is imprisoned, the bet remains imprisoned. If the winning number is zero for the third time in a row, the imprisoned bet is lost.

Examples of the *en prison* rule:

1. The bet is red and the winning number is zero, so the bet remains imprisoned. If the winning number in the next round is red, the bet is released and the player gets to keep the bet; if the winning number in the next round is black, the imprisoned bet is lost.
2. The bet placed on red is held captive. If the winning number in the next round is zero again, the bet remains captive. Since zero has been the winning number two

times in a row, the winning number should be red in the next two consecutive rounds in order for the bet to be released and the player to keep their bet.

The game may use half-bet (half the bet is lost), en prison rule, or both. If both rules are in use at the same time, the player can choose whether the bet remains imprisoned or whether half of the bet is returned to the player, provided that the values of the chips in use in the game allow for halving. Similarly, the player may decide whether to keep the bet imprisoned if zero is the winning number twice in a row, or to have a quarter of the bet returned to the player if the values of the chips used in the game allow for the bet to be halved again. The applicable rule(s) are specified in the game instructions.

### **Game version E.**

#### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 and 00 to 36. The side fields are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

#### *Payouts*

Winning odds for different bets:

Straight up	one number	35
Split	two numbers	17:1
Street	three numbers	11:1
Corner	four numbers	8:1
First five	Five numbers	6:1
Sixline	six numbers	5:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is 0 or 00, all bets placed on single or double winning positions are lost. Winnings on zero-covering positions are paid out as normal.

## Game version F.

### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 and 00 to 36. The side fields are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the number's position on the playing field: dozens and columns.

### *Payouts*

Winning odds for different bets:

Straight up	one number	35
Split	two numbers	17:1
Street	three numbers	11:1
Corner	four numbers	8:1
First five	five numbers	6:1
Sixline	six numbers	5:1
Dozen	12 numbers	2:1
Column	12 numbers	2:1
Even	18 numbers	1:1
Odd	18 numbers	1:1
Black	18 numbers	1:1
Red	18 digits	1:1
1–18	18 numbers	1:1
19–36	18 issues	1:1

When the winning number is 0 or 00, all bets placed on single or double wins are lost, and bets placed on single wins lose half their value. Bets covering zero are paid out as normal.

## Game version G.

### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 12. The side fields are used to bet on the characteristics of the winning number: red/black and high/low.

### *Payout*

On the number field, bets can only be placed on a single number (plein/straight up).

After announcing that no more bets can be placed, the croupier uses a device connected to the table to draw the winning multiplier, according to which the winnings are paid out. The winning multiplier is drawn separately for each round of play. The winning multiplier drawing device contains the following winning multipliers:

number	winning multiplier
6	5:1
3	7:1
2	9:1
1	24:1
1	49:1

The odds for the side fields are fixed:

Black (numbers 2, 4, 6, 8, 10 and 12)	1:1
Red (numbers 1, 3, 5, 7, 9 and 11)	1
Small (numbers 1–6)	1:1
Large (numbers 7–12)	1:1

When the winning number is 0, all bets placed on simple win bets are lost. Bets placed on zero are paid out as normal.

If there is a malfunction in the odds calculation device, the game operator/game supervisor will announce that the round has been cancelled while the game round is still in progress. Players can leave their bets for the next round, change their bets or withdraw their bets.

### **Game version H.**

#### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 12. The side fields are used to bet on the characteristics of the winning number: red/black and high/low, or the position of the number on the playing field: columns.

#### *Payout*

On the number field, bets can only be placed on a single number (plein/straight up).

After announcing that no more bets can be placed, the croupier uses a device connected to the table to draw the winning multiplier, according to which the winnings are paid out. The winning multiplier is drawn separately for each round of play. The winning multiplier drawing device contains the following winning multipliers:

number	winning multiplier
8	8:1
4	10:1
2	12:1
2	25:1

The odds for the side fields are fixed:

#### Column

(1st column: numbers 1, 4, 7 and 10;

2. column: numbers 2, 5, 8 and 11;

3. column: numbers 3, 6, 9 and 12) 2:1

Black (numbers 2, 4, 6, 8, 10 and 12) 1

Red (numbers 1, 3, 5, 7, 9 and 11) 1

Small (numbers 1–6) 1:1

Large (numbers 7–12) 1:1

When the winning number is zero, all bets placed on double win bets are lost and bets placed on single win bets lose half their value. Bets covering zero are paid out as normal.

If there is a malfunction in the odds calculation device, the game operator/game supervisor will announce the cancellation of the round while the game round is still in progress. Players can leave their bets for the next round, change their bets or withdraw their bets.

### **Game version I.**

#### *Game field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 12. The side fields are used to bet on the characteristics of the winning number: red/black and high/low, or the position of the number on the playing field: columns.

#### *Payout*

On the number field, bets can only be placed on a single number (plein/straight up).

After announcing that no more bets can be placed, the croupier uses the device connected to the table to draw the winning multiplier, according to which the winnings are paid out. The winning multiplier is drawn separately for each round of play. The winning multiplier drawing device contains the following winning multipliers:

number of multipliers	winning multiplier
8	6:1
4	8:1
2	10:1
1	25:1
1	50:1

The odds for the side fields are fixed:

Column

(1st column: numbers 1, 4, 7 and 10;

2. column: numbers 2, 5, 8 and 11;

3. column: numbers 3, 6, 9 and 12) 2:1

Black (numbers 2, 4, 6, 8, 10 and 12) 1

Red (numbers 1, 3, 5, 7, 9 and 11) 1

Small (numbers 1–6) 1:1

Large (numbers 7–12) 1:1

When the winning number is zero, all bets placed on double win bets are lost and bets placed on single win bets lose half their value. Bets covering zero are paid out as normal.

If there is a malfunction in the odds calculation device, the croupier/game supervisor will announce that the round has been cancelled while the game is still in progress. Players can leave their bets for the next round, change their bets or withdraw their bets.

## 2. Boule

Boule is a game in which the game operator draws the winning number with a boule disc and a ball. Players try to guess this number or one of its characteristics by placing chips on the betting area of the table.

*The playing field and the boule disc*

The playing field is divided into a number field and side fields. The number field contains numbers from 1 to 9. In the side fields, players try to guess the characteristic of the winning number: red (numbers 2, 4, 7 and 9), black (numbers 1, 3, 6 and 8), small (numbers 1, 2, 3 and 4), large (numbers 6, 7, 8 and 9), even (numbers 2, 4, 6 and 8) and odd (numbers 1, 3, 7 and 9).

You can bet on number 5 as normal, but number 5 is not included in the side field bets.

In boule, the numbers 1–9 appear four times, and there are four number compartments/numbers.

### *Bets*

In boules, the bets are made with chips that have their value printed on them (value chips) or chips that do not have a value printed on them (colour chips). Depending on the type of boules game or the venue, playing may be allowed only with value chips, only with colour chips, or with both value chips and colour chips.

Within the betting limits of the table, players can choose which coloured chips they want to play with. Coloured chips are specific to each table, and bets made with them are only official at tables where those chips are in use. When a player stops playing, the coloured chips are exchanged for value chips.

### *Gameplay*

Players may place multiple chips in a betting round, but individual bets may not exceed the table's betting limits.

The game supervisor draws the winning number, announces it to the players, collects the losing tokens and pays out the winnings to the winners.

If the boules throw fails or the game operator/supervisor considers that the boules have not rolled an acceptable distance for the draw, the game operator/supervisor announces that the round is void while the game is still in progress. Players may leave their bets for the next round, change their bets or withdraw their bets.

### *Payout*

Winning odds for bets placed on different positions:

Plein/Straight up	one number	7:1
Even/Pair	4 numbers	1:1
Odd/Impair	4 numbers	1:1
Black/Noir	4 numbers	1:1
Red/Rouge 4 digits		1:1
Small/Manque 1–4	4 numbers	1:1
Big/Passe 6–9	4 numbers	1:1

When the winning number is 5, all single bets lose. Bets placed on number 5 are paid out as normal.

## **3. Wheel of Fortune (Big Six, Money Wheel)**

The player's goal is to guess the winning symbol, which is drawn by a spinning wheel. The game includes a gaming table where customers place their bets and a wheel where the winning symbol is drawn.

### *Game field and wheel of fortune*

The playing field on the gaming table contains the winning symbols (pictures, numbers, etc.) as betting areas. The winning multiplier for each winning symbol is marked on the playing field. The same symbols and winning multipliers are marked on the wheel of fortune, which is used to select the winning symbol. The wheel is divided into 54 equal sectors.

### *Bets*

The bets are placed using chips with their value printed on them.

### *Game play*

Players can place multiple chips on a game round, but individual bets may not exceed the table's betting limits. The croupier draws a winning symbol, announces it to the players, collects the losing chips and pays out the winnings to the winning bets.

The wheel must spin at least four full revolutions during the draw. The draw is void if the wheel does not spin four full revolutions, the winning symbol pointer stops between two sectors, or if any external factor has influenced the draw. In such cases, the bets placed on that game round are not eligible for winnings.

### *Payout*

Winning odds for bets placed on different positions (symbols):

The odds are marked in 23 sectors	1:1
15 sectors are marked with a winning odds ratio of	2:1
8 sectors are marked with a winning odds ratio of	5
4 sectors have a marked odds ratio	10
2 sectors have a marked odds ratio	20
2 sectors are marked with a winning odds ratio of	45:1

## **Dice games**

### **1. Double dice**

Double dice is a dice game in which the result is determined by rolling two dice (cubes).

The result of the game is determined by the sum of the dice points. It is also possible to play all pairs.

### *Gaming table*

The combinations of numbers on the two dice used in the game are printed on the game table for placing bets: sums 2–12, all pairs, sums less than 7 and sums greater than 7.

### *Game bets*

The stakes are chips with their value printed on them (value chips).

### *How the game is played*

Players may place multiple chips on a betting round, but individual bets may not exceed the table's betting limits. Players must place their bets before the dealer announces the betting limit or starts the draw, after which bets may not be removed or changed.

Once the result has been evaluated, the dealer announces it to the players, collects the losing chips and pays out the winnings to the winning bets.

### *Payout*

Winning odds for different bets:

Bet	Odds
Amount 2 or 12	32
Total 3 or 11	15
Total 4 or 10	10
Sum 5 or 9	7
Sum 6 or 8	5
Sum 7	4:1
All pairs	4:1
Sum less than 7	1:1
Sum greater than 7	1:1

When the sum of the two dice is 7, bets placed on sums less than 7 and sums greater than 7 lose half their value.

Players must place their bets before the croupier announces that no more bets will be taken or before the draw begins, after which bets cannot be removed or changed.

### *Draw*

In the Double Dice game, the result of the game can be drawn in two different ways at each table:

A. The dealer draws the result by mixing the dice in a dice cup/dice cups on the game table.

B. The player draws the result by throwing the dice onto the draw area of the game table.

The turn to throw goes clockwise, one player at a time. The player may continue to throw until they roll a total of seven with the two dice.

If the player whose turn it is does not want to throw, the next player takes their turn. Only players participating in the round may throw. In case of a dispute, the game master decides whose turn it is. The player may only throw the dice once the game supervisor has given

permission. The dice in the throwing hand must remain on the game table at all times.

Both dice must be thrown simultaneously and both dice must remain within the throwing area. The dice must not overlap or land upside down.

The croupier decides whether the throw is valid.

## **2. Sic Bo**

Sic Bo is a dice game in which the player's goal is to guess the combinations and sums of the three dice.

### *Game table*

The game table is marked with the combinations of numbers and sums of numbers used in the game for placing bets.

### *Bets*

In Sic Bo, you can use chips with their value printed on them (value chips) or chips without a printed value (colour chips) as bets. Depending on the type of Sic Bo game or the place of play, betting may be allowed only with value chips, only with colour chips, or with both value chips and colour chips.

Within the table limits, players can choose which coloured chips they want to play with. Coloured chips are specific to each table, and bets made with them are only official at tables where those chips are in use. When a player stops playing, the coloured chips are exchanged for value chips.

### *Game play*

Players can place their bets on as many betting options as they wish.

Once all bets have been placed, the dealer draws the winning combinations and sums of the numbers with three dice, collects the losing chips and pays out the winnings to the winning bets.

### *Payout*

Winning odds for bets placed on different options:

Bet	Winning multiplier
SMALL (total of dice numbers 4–10)	1:1
BIG (total number of dots on the dice 11–17)	1:1
ONE, TWO, THREE, FOUR, FIVE and SIX (numbers 1, 2, 3, 4, 5 and 6)	1:1 if one of the dice shows the desired number, 2:1 if two dice show the desired number and 12:1 if All three dice show the same number.
TWO DIE (combinations of numbers formed by two dice: 1-2, 1-3, 1-4, 1-5, 1-6, 2-3, 2-4, 2-5, 2-6, 3-4, 3-5, 3-6, 4-5, 4-6, 5-6 - the number shown on the third die is irrelevant)	6:1
DOUBLE (eye pairs 1-1, 2-2, 3-3, 4-4, 5-5, 6-6 - the number on the third die is irrelevant)	11:1
ANY TRIPLE (any of the following combinations of numbers forming a 'triple': 1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5 and 6-6-6)	30:1
SPECIFIC TRIPLE (any of the following combinations of numbers forming a "triple": 1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5 or 6-6-6)	180:1
THREE DICE TOTALS	
The sum of the numbers on three dice 4	60:1
Sum of the numbers on three dice 5	30:1
Sum of the three dice 6	18
Sum of the numbers on three dice 7	12
Sum of the numbers on three dice 8	8
Sum of the numbers on three dice is 9	6:1
Sum of the numbers on three dice 10	6:1
Sum of the numbers on three dice: 11	6:1
Sum of the numbers on three dice: 12	6:1
Sum of the numbers on three dice: 13	8:1
Sum of the numbers on three dice: 14	12
Sum of the numbers on three dice: 15	18:1
Sum of the numbers on three dice: 16	30:1
The sum of the numbers on three dice is 17	60:1
If the combination of dice numbers forms a "triple" (1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5, 6-6-6), the bets placed on the SMALL and BIG betting options are lost.	

## Card games

### 1. Poker games

#### 1.1. Poker games where players play against each other

##### 1.1.1. General rules and game types

###### *Game overview*

In poker games, players play against each other for the pot accumulated during the game round. The pot is won by the player with the best card combination in the game round. The pot can also be won by betting so that no other player calls the bet. Poker games are played in different versions, which differ in terms of the number of cards dealt, the number of cards dealt face down or face up, and other game-related factors.

###### *Compensation for organising the game*

The company's compensation for organising the game can be charged on two different principles:

###### **A. Percentage compensation**

A predetermined percentage of the value of the chips wagered during a game round will be charged. A maximum amount per game round may be set for the compensation.

###### **B. Time charge per customer**

A fee charged at the gaming table, which is collected from each customer on a predetermined basis.

The compensation principle and the amount of compensation for organising the game are communicated to players in the game room.

###### *Minimum purchase*

In order to participate in the game, the player must purchase a predetermined minimum number of chips, the buy-in. During a game round, no additional chips may be purchased; the player must play the game round with the chips they had on the gaming table before placing their initial bet.

Poker can be played with three different betting options:

###### **A. Limit / Fixed bet sizes**

The value and number of bets and raises are fixed and predetermined.

**B. Pot limit / Pot maximum**

A player's bet can be a maximum of the current total pot.

**C. No limit / No maximum bet limit**

The player may bet all of their chips.

*Player actions*

During the game, players can leave the game, stay in it or raise their bets: Check / Pass

The player passes the opportunity to raise to the next player on their turn.

**Fold**

The player returns their cards to the dealer on their turn.

**Raise**

The player raises the bet already requested during their betting turn.

**Call**

The player pays the required bet during their betting turn.

*Distribution of winnings*

After the card distribution and betting rounds, the winner is the player still in the game who has the best poker hand according to the rules of the game.

*Jackpot*

A special jackpot prize (bad beat jackpot) may be attached to poker games (not tournaments) organised by the company. The jackpot prize is paid out if a hand of a certain value loses to an even better hand. The jackpot prize can only be paid at a table where the minimum number of players specified in the game room has participated in the game at the start of the game round. There is a sign in the game room informing players of the minimum number of players specified in the jackpot rules. Any change to the minimum number will be reported to the supervisory authority. Persons who are participating in the game are those who are involved in the game round in question (have received cards and are physically present at their playing position). The jackpot prize is distributed only among the players at the table where the hands that meet the jackpot criteria have been dealt. The jackpot is distributed if, at the end of the game round, there are two or more hands that meet the jackpot criteria.

The criteria required to trigger the jackpot vary depending on the poker game being played. The trigger criteria are displayed in the game mode.

Hands that qualify for the jackpot are checked by a company representative.

Players are always dealt the best possible hand.

If more than one player has hands that qualify for the jackpot, the two best hands are considered to be the jackpot-triggering hands.

If more than one player has the same hand that qualifies for the jackpot, they will share the portion of the jackpot that the hand qualifies for, as well as one share of the portion distributed to other players.

*Jackpot payments are collected as follows:*

For each game round played at a table participating in the jackpot, an amount determined by the company and announced in the game room is collected for the jackpot.

A minimum number of players specified in the game mode must participate in the game round, and the game must proceed to at least the second betting round for the payment to be collected. The accumulation is cumulative and is added to the jackpot amount at the end of the game day; the accumulation of the jackpot amount for the next game day begins with the previous day's accumulation.

*The jackpot is distributed as follows:*

At the gaming table where the jackpot is paid out, a losing hand that meets the criteria will be paid a certain percentage of the current jackpot amount. A winning hand that meets the criteria will be paid a certain percentage of the current jackpot amount. Other players who participated in the game round in question will be paid a certain percentage of the current jackpot amount. The remaining percentage forms a new jackpot pool, for which the company guarantees a minimum amount in euros. The distribution criteria for the jackpot pool and the minimum amount in euros guaranteed by the company are announced in the game room.

If, during the distribution, a player reveals information about their cards that affects the course of the game, the company has the right to refuse to pay the jackpot.

*Playing positions, playing cards and card scores*

The game table has seats for up to 12 players.

One deck of 52 cards without jokers is used in each round of the game.

Ace 1 or 14

King 13

Queen 12

Pawn 11

other cards according to their point value

*Ranking of card hands from lowest to highest:*

**High card**

A hand with no pair or higher is evaluated according to the card with the highest value. If the highest card is the same in several hands, the next highest card is used to determine the winner, and so on. If there are several hands of equal value, the pot is split.

**Pair**

Two cards of the same rank. If two or more players have a pair, the highest pair wins. The superiority of pairs of the same rank is determined by the rank of the third, fourth or fifth card. If there are multiple hands of the same rank in the game, the pot is split.

**Straight of four (Only in Sökö)**

Four cards in consecutive order. If there are multiple straights of four in the game, the highest straight wins. The fifth card determines the ranking of straights of equal value. If there are multiple hands of equal value in the game, the pot is split.

**Flush of four (Only in Sökö)**

Four cards of the same suit. If there are multiple flushes of four in the game, the flush with the highest card wins. The fifth card determines the ranking of flushes of equal value. If there are multiple hands of equal value in the game, the pot is split.

**Two pair**

Two separate pairs in the same hand. If there are multiple hands with two pairs in the game, the higher pair wins. If the higher pairs are of equal value, the second pair decides. If both pairs are of equal value, the fifth card decides. If there are multiple hands of equal value in the game, the pot is split.

**Three of a kind**

Three cards of the same rank. If there are multiple hands with three of a kind, the highest combination wins. If the three of a kind are of equal value, the highest card (high card) decides the winner. If there are multiple hands of equal value, the pot is split.

**Straight**

Five cards in sequential order. If there are multiple straights, the highest one wins. If there are multiple hands of the same rank, the pot is split.

**Flush**

Five cards of the same suit. If there are multiple flushes, the one with the highest card wins, followed by the second, third, fourth and fifth cards. If there are multiple hands of equal value, the pot is split.

**Full house**

A hand consisting of three of a kind and a pair. If there are multiple full houses, the one with the highest three of a kind wins. If the three of a kind are of equal value, the hand with the highest pair wins.

with the highest pair. If there are multiple hands of equal value in the game, the pot is split.

**Four of a kind**

Four cards of the same rank. If there are multiple four of a kinds, the highest one wins. If the four of a kinds are of equal value, the fifth card determines the winner. If there are multiple hands of equal value in the game, the pot is split.

**Straight flush**

Five consecutive cards of the same suit. If there are multiple straight flushes, the highest one wins. If there are multiple hands of the same rank, the pot is split. The best possible hand in poker is a straight flush from A to 10, known as a Royal Flush.

All poker card games can also be played in low or high/low versions. The rules are otherwise the same as for the game in question, except that in a low game, the ranking of card hands is reversed. In a high/low game, there are two winners, the best and worst five-card hands, and the pot is split equally between the winners.

1.1.2. Texas Hold'em

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt two cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form their hand. They can also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between them.

1.1.3. Pineapple (Watermelon)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt three cards face down (initial deal), after which the player discards one card from their hand after the next betting round. After this, three community cards are dealt face up on the table (flop).

After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form a hand. They can also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between those players.

#### 1.1.4. Crazy Pineapple (Crazy Watermelon)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players. Each player is first dealt three cards face down (initial deal). After this, three community cards are dealt face up on the table (flop), after which the players discard one card from their hands after the next betting round. After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player may use one or two of their own cards to form their hand. They may also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between those players.

#### 1.1.5. Helsinki Hold'em (Aviation)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt four cards face down (initial deal), after which the player discards one card from their hand after the next betting round. After this, three community cards are dealt face up on the table (flop), and after the next betting round, each player discards one more card from their hand. After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form their hand. They can also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between those players.

#### 1.1.6. Omaha

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt four cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player must use exactly two of their four cards to form their best five-card poker hand. The player must choose three cards from the five community cards on the table for their hand. If two or more players have hands of equal value, the pot is split between those players.

#### 1.1.7. Omaha 5

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt five cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

The player must use exactly two of their five cards to form their best five-card poker hand. The player must choose three cards from the five community cards on the table for their hand. If two or more players have hands of equal value, the pot is split between them.

#### 1.1.8. Courchevel

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt five cards face down, and one community card is placed face up on the table (initial deal). After this, two community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player must use exactly two of their five cards to form their best five-card poker hand. The player must choose three cards from the five community cards on the table for their hand. If two or more players have hands of equal value, the pot is split between those players.

#### 1.1.9. Double Flop Hold'em

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt two cards face down (initial deal). After this, two rows of three community cards (flop) are dealt face up on the table. After the flop, one more community card is dealt to both rows (turn) and finally a fifth community card to both rows (river). This leaves a total of ten community cards on the table in two rows.

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form a hand. They can also use all five community cards, in which case they do not use any of their

of their starting cards. The player tries to form the best possible hand from each row and their own cards. If the same player has the best hand from both rows, they win the entire pot. If different players have the best hands, the pot is split. If two or more players have hands of equal value, the pot or part of it is divided between these players.

#### 1.1.10. Seven Card Stud

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt two face-down cards and one face-up card. This is followed by a betting round. The game continues with each player being dealt one face-up card, followed by a betting round. This continues until all remaining players have two face-down cards and four face-up cards. The final seventh card is dealt face-down to each player. This is followed by a final round of betting.

After the betting rounds, when there are at least two players left, the cards are revealed face down and the winner is determined. The best five-card hand wins, or any hand that a player bets on without anyone else calling the bet.

If two or more players have hands of equal value, the pot is split between them.

If, due to the number of players, there are not enough cards in the deck to complete the deal so that all players still in the game can be dealt their own card, a community card/community cards are dealt face up on the table. In this case, the player forms the best possible five-card hand using their own cards and the community card(s). If a community card or cards are dealt in the game, the player may only have two hole cards in their hand.

The low version of Seven Card Stud is called Razz.

#### 1.1.11. Sökö

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt one closed card and one open card. This is followed by a betting round. The game continues with each player being dealt one face-up card, followed by another betting round. This continues until all remaining players have one face-down card and four face-up cards. This is followed by a final betting round.

Unlike other poker games, in Sökö, a straight of four cards and a flush of four cards are also valued. These come after a pair in the ranking.

After the betting rounds, when there are at least two players left, the cards are revealed face down and the winner is determined. The best five-card hand wins. If two or more players have hands of equal value, the pot is split between them.

#### 1.1.12. Five Card Draw

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt five cards face down. This is followed by a betting round. The game continues with all players being allowed to exchange 0–5 cards, followed by a second and final betting round.

After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The best five-card hand wins. If two or more players have hands of equal value, the pot is split between these players.

The game can also be played with two exchanges, in which case there are three betting rounds, or with three exchanges, in which case there are four betting rounds.

Five Card Draw can also be played so that the first bet can only be made with a hand of a certain value, usually at least a pair of jacks or better.

The low version of Five Card Draw is called Lowball. The low version of Five Card Draw played with three card exchanges is called Triple Draw Lowball.

#### 1.1.13. Chinese Poker

Chinese Poker is played for points, which are assigned a monetary value before the game begins. Players win or lose points based on how their poker hands fare against the hands of other players.

At the start of the deal, each player is dealt 13 cards, from which they must build three poker hands: a front hand, a middle hand and a back hand. The front hand consists of three cards, while the middle and back hands consist of five cards each.

The hands must be constructed so that the back hand is better than or equal to the middle hand, and the middle hand is better than the front hand. Straights and flushes are not taken into account in the front hand, which consists of three cards. An incorrectly placed hand (e.g. a better hand in the front hand than in the middle hand, or the wrong number of cards in a hand) automatically loses to a correctly placed hand.

There are many different scoring methods in Chinese Poker. For example, in 1-3 scoring, once all players have built their three hands, the cards are revealed and the scoring is done. Each player now compares their own hands to their opponents' hands. A player receives points if their front, middle or back hand beats their opponent's corresponding hand. Winning two out of three hands earns one point, while winning all three hands earns three points. The scoring method used is indicated in the game mode.

It is also possible to use other ways of distributing winnings than scoring in the game. The way of distributing winnings is announced in the game mode. The scoring used is recorded in a separate log.

#### 1.1.14. Chinese Open Poker

Chinese Open Poker is played for points, which are assigned a monetary value before the game begins. Players win or lose points based on how their poker hands fare against the hands of other players.

At the start of the deal, each player is dealt 5 cards face down. The player places the cards face up on the table in any order they choose, either in front of them, in the middle or behind them. This is followed by 8 rounds of dealing, in which each player is dealt one card. During each round of dealing, the player places the card face up in the front, middle or back hand, as they choose. There may be fewer rounds of dealing if the outcome of the game is clear before all players have 13 cards. Finally, there should be three cards in the front hand and five cards in the middle and back hands.

Chinese Open Poker can also be played in such a way that after the initial deal (the first five cards), each player receives two cards at a time during the next eight dealing rounds, from which they choose one for their hand and discard the other. In this case, the game is called Chinese Open Poker Pineapple.

The hands must be constructed so that the back hand is better than or equal to the middle hand, and the middle hand is better than the front hand. Straights and flushes are not taken into account in the front hand, which consists of three cards. An incorrectly placed hand (e.g. a better hand in the front hand than in the middle hand, or the wrong number of cards in a hand) automatically loses to a correctly placed hand.

There are many different scoring methods in Chinese Open Poker. For example, in 1-3 scoring, when all players have built their three hands, the cards are shown and the scoring is done. Each player now compares their own hands with their opponents' hands. A player receives points if their front, middle or back hand beats their opponent's corresponding hand. Winning two out of three hands earns one point, while winning all three hands earns three points. The scoring method used is indicated in the game mode.

It is also possible to use other methods of distributing winnings than scoring in the game. The method of distributing winnings is indicated in the game mode. The scoring used is recorded in a separate log.

## 1.2. Poker games where players play against the game bank

### 1.2.1. Fast Poker

Fast Poker is a three-card game in which the player attempts to beat the dealer's hand.

#### *Game table*

The game table is divided into 5–9 playing positions. Only one person can play at each playing position at a time. Bet, Play and B (Bonus) circles are printed on the playing position for placing bets.

#### *Card values and dealing*

The game uses a single 52-card deck without jokers. Both the players' and the dealer's cards are dealt face down. The cards are dealt clockwise, one at a time. The ace is worth 14 points, except in a small straight (A, 2, 3), where it is worth one point. The values of the face cards are: king 13, queen 12, jack 11. The other cards (2–10) are worth their face value.

#### *Bets*

The bets are made using chips with their value printed on them. A player can only place a bet on one betting spot.

#### *Game play*

To participate in the game, the player places a basic bet in the Bet box. The player can also participate in an optional bonus game, the bet for which is placed in the B box.

Once the bets have been placed, the dealer deals three cards to each occupied spot and three cards to themselves.

After this, players look at their cards and decide whether to continue playing against the dealer. If a player decides to fold, they lose their bet in the Bet box and any bet in the B box (bonus).

If a player decides to continue, they place their cards face down in the Play box and place an additional bet equal to the bet amount on top of the cards.

Players must look at their cards on the table. Players are not allowed to discuss their hands with each other or show their cards to each other. All players must be seated at the table.

#### *Payout*

Once the players have made their decisions, the dealer turns over his cards. If the dealer has a hand worse than a Queen Shark, they surrender and pay the players' bets at 1:1. Play bets remain on the table. Bonus bets win or lose depending on the value of the player's hand.

If the dealer's hand is Queen Shark or better, the payout depends on the player's hand. If the dealer's hand is better than the player's hand, the player loses both the Bet and Play bets. The bet placed in the Bonus (B) box wins or loses depending on the value of the player's hand.

If the player's hand is better than the dealer's, the Bet and Play bets are paid out at 1:1, but if the player has a three of a kind or a straight flush, the Play bet is paid out at triple (3:1).

If the player's and dealer's hands are of equal value, the game is a tie and the stake remains with the player.

#### *Bonus (B) game*

Bonus (B) is an optional side game in Fast Poker. By placing a bet in the B box before the start of the game round, the player's winnings are determined solely by the value of their hand. If the player folds and does not place a Play bet, they also lose their B bet. The bonus game cannot be played without participating in the actual game.

Winning odds for bets placed in the Bonus (B) circle Three of a kind

	30:1
Three of a kind	30
Three straight	5
Three of a kind	4
Pair	1:1

With a pair, the player loses their Bonus (B) bet.

*Card hand rankings* Rankings from lowest

to highest: Highest card (ace)  
Pair

Three of a kind  
Straight flush  
Three of a kind  
Straight flush

If both the player and the dealer have pairs of equal value, the winner is the one with the highest third card.

If the dealer and the player have three suits, the next highest card determines the winner.

There is no mutual ranking order for suits.

If both the player and the dealer have hands of equal value, it is a tie and the player gets to keep both their bet and play bets.

### 1.2.2. Triple Bet Poker

Triple Bet Poker is a game in which players aim to get the best possible five-card poker hand from three of their own cards and two community cards.

Players do not play against each other or against the dealer's hand. The player wins according to how good their poker hand is. The odds for winning hands are printed on the game screen and are also displayed on the board at the game table.

#### *Game table*

The game table is divided into 5–7 playing positions. Only one person can play at each playing position at a time. For placing bets, the playing positions are marked with numbered betting circles "1", "2" and "3" and a circle marked "B" for an optional bonus bet.

#### *Cards and their values*

The game uses a single deck of 52 cards, without jokers. The cards are worth their face value. The ace is worth 14 points, except in a small straight (A, 2, 3, 4 or A, 2, 3, 4, 5), where it is worth one point.

#### *Bets*

The game is played with chips that have their value printed on them.

#### *Game play*

The player must place three equal starting bets in the betting circles marked "1", "2" and "3" at their playing position. The dealer then deals three cards to each player and draws two additional cards that are common to all players. The cards are dealt face down. Players

must look at their cards on the table. Players are not allowed to discuss their hands or show their cards to each other.

Players aim to get the best possible five-card poker hand by combining their three cards with the two community cards.

After looking at their cards, players have the option to remove one bet or leave all bets in place. In both cases, they continue playing.

Once the players have made their choices, the dealer turns over one community card. The player again has the option to remove one of their bets or continue with the same bet.

Finally, the dealer reveals the second community card. Each player now has a five-card poker hand consisting of three of their own cards and two community cards.

*Payout*

The player's winnings depend on the poker hand they have been dealt and their remaining total bet. Winnings = bet x payout multiplier.

Winning odds for bets placed in betting circles "1", "2" and "3":

Straight flush	30:1
Four of a kind	15
Full house	10:1
5 card suit	7:1
5-card straight	5
Three of a kind	3
Two pairs	2
10 pairs or better	1:1

With a hand that is 10 pairs worse, the player loses their bet.

*Bonus (B) side game*

Bonus (B) is an optional bonus game in Triple Bet Poker. By placing a bet in the B circle before the start of the game round, the player bets a fixed amount that they will get at least a hand with two pairs or a four-card straight or flush.

Payout odds for bets placed in the Bonus (B) circle: Straight flush

	50:1
Four of a kind	40
Full house	30:1
5 card suit	20:1

5-card straight	15
Three of a kind	5
4-card straight	3
4-card flush	3
Two pairs	3

### 1.2.3. Dynamic Poker

Dynamic Poker is a game in which the player aims to beat the dealer's hand by forming the best possible five-card poker hand from two of their own cards and five community cards. In addition to the basic game, Dynamic Poker may include one or two optional side games (Bonus and Extra Bonus). The side game(s) available are indicated on the betting boxes printed on the game table and in the game instructions available to players at the gaming venue.

The company records the following information about Dynamic Poker in its information system: the gaming venue, the date of play, the opening hours of the game, the additional games (e.g. additional game B; additional games B and XB) and the minimum and maximum bets for the game. Exceptional or noteworthy situations are recorded in the information system or in a separate log.

#### *Game table and playing positions*

The game table is divided into 6–7 playing positions. Each playing position has printed betting circles labelled "Blind", "Flop", "Turn" and "River". In addition, each playing position may have an additional game circle printed on it, labelled "B" (Bonus) and/or "XB" (Extra Bonus). Only one person can play at each playing position.

#### *Playing cards and their values*

The game uses a single 52-card deck without jokers. The ace is worth 14 points, except in a small straight, where it is worth one point. The values of the picture cards are: king 13, queen 12 and jack 11. The other cards (2–10) are worth their face value. The deck is shuffled before each new deal. Players are not allowed to discuss their hands or show their cards to each other. Cards must be viewed on the table.

#### *Bets*

The stakes are chips with their value printed on them.

#### *Game play*

Once the players have placed their initial bets (blinds) and any additional bets (B, XB), the dealer deals two cards face down to each player and himself. After looking at their cards, players must decide whether to continue playing or fold. If a player folds, they lose their initial bet and any bonus bets (B, XB). If a player

decides to continue playing, they must place a continuation bet equal to twice the blind bet in the flop circle.

Once the players have made their decisions, the dealer turns over three cards that are common to all players (the flop). At this stage, players have the option to continue with the same bet or place a raise equal to the blind bet in the turn circle.

Once any raises have been made, the dealer turns over the fourth community card (the turn). Players can again raise their bets or continue with the same bet. The raise (river) must be equal to the blind bet. If a player has not placed the previous raise, they cannot raise at this stage either.

Once the players have made their decisions, the dealer reveals the fifth community card (river). Now that all the community cards have been turned over, the dealer shows their own hole cards and forms the best possible five-card poker hand from their two hole cards and the five community cards. With this hand, the dealer plays separately against each player.

#### *Payout*

If a player has a better poker hand than the dealer, each player's continuation bet (flop, turn, river) is paid out at 1:1. The blind bet neither wins nor loses, unless the player's winning hand is a five-card flush or better; in which case the blind bet also pays out 1:1.

If the dealer's hand is better than the player's, the player loses their bet. If the hands are equal, the game is a tie and the player keeps their bet.

#### *Bonus Games*

In addition to the basic Dynamic Poker game, the player can also take part in an optional Bonus game, which can be played alongside the basic game and only when participating in the basic game. The Bonus game has a fixed bet, which is shown on the table. The win is determined by the combination of the two hole cards dealt to each player. The player must pay the first continuation bet (flop) of the base game for the Bonus game to remain valid.

Winning odds for bets placed in the Bonus (B) box: A-A 50:1

A-K of the same suit	40
A-Q or A-J of the same suit	30
A-K different suits	20

*Extra Bonus*

In addition to the basic Dynamic Poker game, players can also take part in the optional Extra Bonus game, which can be played alongside the basic game and only when participating in the basic game. The Extra Bonus game has a fixed stake, which is shown on the table. The winnings are determined by the value of the player's final five-card poker hand. The player can use 0–2 of their hole cards to form this hand. The player must pay the first continuation bet (flop) of the base game for the Extra Bonus game to remain valid.

Winnings in the Extra Bonus game are paid according to tables I, II, III or IV. The payable to be used is announced to players in advance in the game instructions and on a sign at or near the table.

Winning odds for bets placed in the Extra Bonus (XB) box: Paytable I

Straight flush	50:1
Four of a kind	30:1
Full house	12:1
Flush	7
Straight	4:1

Winning table II

Colour straight	50:1
Four	50:1
Full house	10:1
Colour	7
Straight	4:1

Winning table III

Colour straight

100:1	
Four	50
Full house	10
Flush	7:1
Straight	4:1

Winning table IV

Colour straight

100:1	
Four	50
Full house	8

Colour 7:1

Straight 5:1

*Ranking of card hands from lowest to highest*

**High card**

If the highest card is the same, the next highest card decides.

**Pair**

The higher pair wins. If the pairs are of equal value, the next highest card decides the winner.

**Two pairs**

The higher pair wins. If both pairs are of equal value, the fifth card decides the winner.

**Three of a kind**

The higher combination wins. If both three of a kind are of equal value, the highest card wins.

**Straight**

The higher 5-card combination wins.

**Flush**

Of the two 5-card suits, the one with the highest card wins, etc.

**Full house**

Of two full houses, the one with the highest three of a kind wins. If both have the same three of a kind, the higher pair wins.

**Four of a kind**

The highest four of a kind wins. If both four of a kind are of equal value, the fifth card decides the winner.

**Straight flush**

The higher 5-card straight flush wins.

If the player and the dealer have combinations with exactly the same point values, the game is a tie. There is no ranking order for suits.

1.2.4. Riverside Poker

Riverside Poker is a game in which the player tries to beat the dealer's hand by forming the best possible five-card poker hand from two of their own cards and five community cards.

### *Game table*

The game table is divided into 5–7 playing positions. To place bets, each playing position, circles marked 'Blind', 'Call' and 'Bonus' are printed. Only one person can play at each playing position at a time, and players may only place bets in one playing position.

### *Playing cards and their values*

The game uses a single 52-card deck, without jokers. The ace is worth 14 points, except in a small straight, where it is worth one point. The values of the picture cards are: king 13, queen 12 and jack 11. The other cards (2–10) are worth their face value. The deck is shuffled before each new round.

### *Bets*

The stakes are chips with their value printed on them.

### *Game play*

Once the players have placed their initial bets (blinds) and any bonus bets, the dealer deals two cards face down to each player and himself. He then deals three more cards face up for everyone to see (the flop).

The players look at their hole cards and decide whether to continue playing or fold. If a player decides to continue, they must place a bet equal to twice the blind bet in the call circle. If a player folds, they lose their blind bet and any bonus bets.

### *Payout*

Once the players have made their decisions, the dealer turns over the last two cards on the table (the turn and the river) and shows his own hand. In order for the dealer to continue in the game, they must have at least one pair or a better poker hand. If the dealer does not meet this requirement, they pay the players' blind bets 1:1. The call bet neither wins nor loses.

If the dealer gets a pair or better, it is compared to the player's corresponding hand. If the player's hand is better, the call bet is paid out 1:1. The payout for the blind bet depends on the value of the player's hand.

The odds are shown on the table.

If the dealer's hand is better than the player's hand, the player loses both their blind and call bets. If the player's hand is equal to the dealer's hand, the game is a tie and the bets remain with the player.

Payout odds for the blind bet:

Royal flush	20:1
Straight flush	15:1
Four of a kind	10:1
Full house	3:1
Colour	2:1
Straight	1:1
Triples	1:1
2 pairs	1:1
Other hands	push (bet neither wins nor loses)

*Ranking of card hands from lowest to highest*

**Pair**

The higher pair wins. The superiority of pairs of equal value is determined by the next highest card.

**Two pairs**

The higher pair wins. If both pairs are of equal value, the fifth card decides the winner.

**Three of a kind**

The higher combination wins. If both three of a kind are of equal value, the highest card wins. If the hands are of equal value, the game is a draw.

**Straight**

The higher 5-card combination wins. If both hands are of equal value, the game is a draw.

**Flush**

Of two 5-card flushes, the one with the highest card wins, etc.

**Full house**

Of two full hands, the one with the highest three of a kind wins. If both hands have the same three of a kind, the higher pair wins.

**Four of a kind**

The highest four of a kind wins. If both players have the same four of a kind, the fifth card in the hand decides the winner. If the hands are equal, the game is a draw.

**Straight flush**

The higher 5-card straight flush wins. If the hands are of equal value, the game is a draw.

If the player and the dealer have combinations with exactly the same point values, the game is a tie.

### *Bonus (B) side game*

Bonus (B) is an optional side game in Riverside Poker. To participate in the game, the player places a bet in the Bonus box before the start of the game round. The player wins according to the value of the poker hand they form from the first five cards dealt, i.e. two hole cards and three community cards.

The player must pay the main game continuation bet (call) in order to participate in the Bonus game. If the player folds, they also lose their Bonus bet.

Bonus winnings are paid out and losing bets are collected before the last two cards (turn and river) are turned over. The bonus bet does not depend on the dealer's hand, but wins or loses solely on the value of the player's hand. The table shows the odds.

Winning odds for the Bonus (B) bet:

Straight flush	30:1
Four of a kind	20:1
Full house	15:1
5 card suit	10
5-card straight	10
Three of a kind	10
2 pairs	10:1

With a hand worse than two pairs, the player loses their bonus bet.

### 1.2.5. Russian Poker

The name of the game version is announced to players in advance on a sign at the gaming table or in its immediate vicinity. The game instructions available to players at the gaming venue specify which game version is being played according to the rules.

The company records the game venue, game date, game opening time, game version and minimum and maximum bets for Russian Poker in its information system. Exceptional or noteworthy situations are recorded in the information system or in a separate log.

All versions of Russian Poker can also be played without a bonus game. In this case, there is no Bonus button printed on the playing area.

## **Game version A**

### *Overview of the game*

Russian Poker is a game in which the player tries to beat the dealer's five-card hand with their own five-card hand. In Russian Poker, players do not play against each other, but only against the dealer (the company).

### *Game table*

The game table has 4–6 seats for players. Each seat has three betting boxes printed on the table, labelled ante, raise and bonus. A minimum of one player and a maximum of six players can participate in the game at the same time.

### *Playing cards and their values*

The game uses a single 52-card deck, without jokers. The ace (A) has a value of 14, except in a small straight, where it has a value of one. The values of the picture cards are: king (K) 13, queen (Q) 12 and jack (J) 11. The other cards (2–10) are worth their face value. The deck is shuffled before each new round.

### *Bets*

The game is played with chips that have their value printed on them.

### *How to play*

To start the game, players place their bets in the ante box. Players can also place bets in the bonus box.

The dealer deals five cards face down to each player and to himself. The dealer's fifth card is dealt face up.

The player then has the option to continue the game by choosing one of the following four options:

1. The player folds and loses their ante bet and any bonus bet.
2. The player continues the game and places twice the amount of their ante bet in the raise box.
3. The player buys an additional card (sixth card) for an amount equal to their ante bet. After purchasing the additional card, the player may fold, in which case they lose their ante bet. To continue playing, the player places twice their ante bet in the raise box.

times the amount of their ante bet. When purchasing a card, the player loses their bonus bet.

4. The player exchanges 1–5 cards from their hand for an amount equal to their ante bet.

After the exchange, the player may fold, in which case they lose their ante bet. To continue playing, the player places twice the amount of their ante bet in the raise box. When exchanging a card/cards, the player loses their bonus bet.

### *Insurance*

If the player has a hand that is worth three of a kind or better, they can place an insurance bet that is at least equal to the player's ante bet and at most half of the player's raise bet.

If the dealer's hand is worse than ace & king, the insurance bet is paid 1:1.

If the dealer's hand is ace & king or better, but worse than the player's hand, the insurance bet is lost.

If the dealer's hand is the same or better than the player's hand, the insurance bet is returned to the player.

### *The dealer's hand and payouts*

Once all bets have been placed, the dealer's cards are revealed.

If the dealer's hand is an ace and king or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

Royal Flush	100:1
Straight Flush	50
Four of a Kind	20
Full house	7
Colour	5:1
Straight	4:1
Three of a kind	3:1
Two pairs	2
One pair	1:1
Ace & king	1:1

Payouts for five or six card hands with two different combinations:

If the dealer's hand is Ace & King or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

AK + pair	2:1
AK + 2 pairs	3:1
AK + three of a kind	4:1
AK + straight	5:1
AK + suit	6:1
AK + full house	8:1
AK + four of a kind	21
AK + straight flush	51:1
3 pairs	4
pair + flush	6:1
pair + straight flush	51:1
pair + straight flush A-10	101:1
2 straights	8
straight + flush	9
2 colours	10:1
2 full hands	14:1
full house + four of a kind	27:1
straight flush + straight	54:1
straight flush + suit	55:1
2 straight	100:1
straight flush A-10 + straight	104:1
straight flush A-10 + suit	105:1
straight flush A-10 + straight flush	150:1

In order to win a payout from two different combinations, at least one of the combinations must be better than the dealer's hand, and the player must use at least one card in both combinations that is not included in the other combination.

*Examples:*

Five-card hands with two different combinations: A, A, K,

8, 9: pair (2 aces) + AK

4, 4, K, K, A: two pairs (4-4, K-K) + AK

3, 3, 3, A, K: three of a kind (3-3-3) + AK

Six-card hands with two different combinations

4, 4, 8, 8, Q, Q: two pairs (4-4, Q-Q) + two pairs (8-8, Q-Q)

2, 3, 4, 5, 6, 6: straight (2-3-4-5-6) + straight (2-3-4-5-6)

9, 9, 9, 9, J, J: four of a kind (9-9-9-9-J) + full house (9-9-9-J-J)  
5, 6, 7, 8, 9 hearts, 9 spades: straight flush (5-9 hearts) + straight (5-8 hearts, 9 spades)

If the dealer's hand is worse than ace & king, the value of the player's hand is irrelevant and the player is paid the ante bet as a simple bet; the raise bet does not win or lose, but the player gets to keep the bet.

If the dealer's hand is ace & king or better and better than the player's, the player loses both bets. Bets placed in the bonus box win or lose according to the player's hand.

*The player exchanges a card from the dealer's hand*

Since the player's raise bet does not pay out unless the dealer's hand is ace & king or better, the player can try to buy the dealer's hand by paying the player's ante amount as an exchange fee. In this case, the following procedure is followed: the dealer collects the exchange fee from all players who want to buy the dealer the game – the other players are paid the ante bet as a simple bet. The dealer then exchanges the highest card in their hand for a card shared by all players. If the dealer gets a pair or better, he pays the players who paid the exchange fee and whose hand is better than the dealer's a raise bet according to the above-mentioned odds; the ante bet does not win or lose, but is returned to the player.

If the dealer gets a better hand than the player, the player loses both their ante and raise bets.

If the dealer does not get a game, players who have paid the exchange fee will not be paid anything, but will keep their ante and raise bets.

*Bonus payouts (bets placed in the bonus box)*

A bonus bet is paid if the player's first 5 cards contain one of the hands listed below. If the player has exchanged cards or purchased a sixth card, they are not eligible for a bonus win.

If the player does not have a hand that qualifies for a bonus win, the bonus bet is lost. Winning

odds for bets placed in the bonus box:

Royal Flush	5000:1
Straight Flush	1000:1
Four of a Kind	25
Full house	150:1
Colour	100:1
Straight	50:1

The bonus win is paid regardless of the dealer's cards. Card hand rankings

from lowest to highest:

**Ace & king**

If the dealer and the player have an ace and a king, the winner is determined by the value of the third, fourth or fifth card.

**Pair**

Two cards with the same point value. If the dealer and the player have a pair, the higher pair wins. If the dealer and the player have pairs of equal value, the winner is determined by the point value of the third, fourth or fifth card.

**Two pairs**

Two separate pairs in the same hand. If the dealer and the player both have pairs, the higher pair wins. If the higher pairs are of equal value, the second pair decides the winner. If both pairs are of equal value, the fifth card decides the winner.

**Three of a kind**

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher combination wins.

**Straight**

Five cards in sequential order. If both the dealer and the player have a straight, the player with the highest card wins.

**Flush**

Five cards of the same suit. If both the dealer and the player have a flush, the hand with the highest card wins. If the highest card is the same, the second, third, fourth or fifth card is considered. The suit has no effect on the combination.

**Full house**

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the one with the higher three of a kind wins.

**Four of a kind**

Four cards of the same rank. If both the dealer and the player have four of a kind, the hand with the higher four of a kind wins.

**Straight flush**

Five consecutive cards of the same suit. If both the dealer and the player have a straight flush, the winner is determined by the higher hand. The suit has no effect on the combination.

**A–10 straight flush / Royal flush**

A straight flush consisting of the cards 10, Jack, Queen, King and Ace.

If both the player's and the dealer's hands are of equal value, it is a tie and the player gets to keep both their ante and raise bets.

**Game version B**

Same as game version A, but the player may exchange a maximum of 3 cards.

**Game version C**

Same as game version A, but the player may exchange a maximum of 2 cards.

**Game version D**

Same as game version A, but the player is paid a bonus win even if they exchange cards or purchase a sixth card in the initial deal that entitles them to a bonus win. In this case, the player must notify the dealer of the hand that qualifies for the bonus win, and the dealer will check the winning hand and pay the bonus win immediately. After this, the player may exchange cards or purchase a sixth card. No bonus wins will be paid after exchanging cards or purchasing an additional card.

**1.2.6. Komet Poker**

The rules for the Komet Poker game versions are explained below.

The name of the game version is announced to players in advance on a sign at the game table or in its immediate vicinity. The game instructions available to players at the game location explain which game version is being played according to the rules.

The company records the following information about Komet Poker games in its information system: the place of play, date of play, opening hours, game version, and minimum and maximum bets. Exceptional or noteworthy situations are recorded in the information system or in a separate log.

**Game version A***Overview of the game*

Komet Poker is a game in which the player attempts to beat the dealer's five-card hand with their own five-card hand. In Komet Poker, players do not play against each other, but only against the dealer (the company).

### *Game table*

The game table has 4–6 seats for players. Each seat has two betting boxes printed on the table, called ante and raise. A minimum of one player and a maximum of six players can participate in the game at the same time.

### *Playing cards and their values*

The game uses a single 52-card deck, without jokers. The ace is worth 14 (A), except in a small straight, where it is worth one. The values of the face cards are: king 13 (K), queen 12 (Q) and jack 11 (J). The other cards (2–10) are worth their face value. The deck is shuffled before each new round.

### *Bets*

The stakes are chips with their value printed on them.

### *How to play*

To start the game, players place their bets in the ante box.

The dealer deals five cards face down to each player and to himself. The dealer's fifth card is dealt face up. The player then has the option to continue the game by choosing one of the following four options:

1. The player folds and loses their ante bet
2. The player continues the game and places twice the amount of their ante bet in the raise box.
3. The player buys an additional card (the sixth card) for an amount equal to their ante bet. After purchasing the additional card, the player may fold, in which case they lose their ante bet. To continue playing, the player places an amount equal to twice their ante bet in the raise box.
4. The player exchanges 1–5 cards from their hand for an amount equal to their ante bet.

After the exchange, the player may fold, in which case they lose their ante bet. To continue playing, the player places twice the amount of their ante bet in the raise box.

### *Insurance*

If a player has a hand that is worth three of a kind or better, they can place an insurance bet that is at least equal to the player's ante bet and at most half of the winnings payable on the player's raise bet.

If the dealer's hand is worse than ace & king, the insurance bet is paid 1:1.

If the dealer's hand is ace & king or better, but worse than the player's hand, the insurance bet is lost.

If the dealer's hand is the same or better than the player's hand, the insurance bet is returned to the player.

#### *Dealer's hand and payout*

Once all bets have been placed, the dealer's cards are revealed.

If the dealer's hand is an ace and king or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

Straight flush	30:1
Four of a kind	15:1
Full house	6:1
Colour	5:1
Straight	4:1
Three of a kind	3:1
Two pairs	2
One pair	1:1
Ace & king	1:1

Payouts for five or six card hands with two different combinations:

If the dealer's hand is Ace & King or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

AK + pair	2:1
AK + 2 pairs	3:1
AK + three of a kind	4:1
AK + straight	5:1
AK + suit	6
AK + full house	7:1
AK + four of a kind	16
AK + straight flush	1:
3 pairs	4
pair + suit	6:1
pair + straight flush	31:1
2 straights	8

straight + flush	9:1
2 colours	10:1
2 full hands	12:1
full house + four of a kind	21:1
straight flush + straight	34:1
straight flush + suit	35:1
2 straight flushes	60:1

To receive a payout for two different combinations, at least one of the combinations must be better than the dealer's hand, and the player must use at least one card in both combinations that is not included in the other combination.

Examples:

Five-card hands with two different combinations:

A, A, K, 8, 9: pair (2 aces) + AK  
 4, 4, K, K, A: two pairs (4-4, K-K) + AK  
 3, 3, 3, A, K: three of a kind (3-3-3) + AK

Six-card hands with two different combinations

4, 4, 8, 8, Q, Q: two pairs (4-4, Q-Q) + two pairs (8-8, Q-Q)  
 2, 3, 4, 5, 6, 6: straight (2-3-4-5-6) + straight (2-3-4-5-6)  
 9, 9, 9, 9, J, J: four of a kind (9-9-9-9-J) + full house (9-9-9-J-J)  
 5, 6, 7, 8, 9 hearts, 9 spades: straight flush (5-9 hearts) + straight (5-8 hearts, 9 spades)

If the dealer's hand is worse than ace & king, the value of the player's hand is irrelevant and the player is paid the ante bet as a simple bet; the raise bet does not win or lose, but the player gets to keep the bet.

If the dealer's hand is ace & king or better and better than the player's, the player loses both bets. Bets placed in the bonus box win or lose according to the player's hand.

*The player exchanges a card from the dealer's hand*

Since the player's raise bet does not pay out unless the dealer's hand is an ace and king or better, the player can try to buy the dealer's hand by paying the player's ante amount as an exchange fee. In this case, the following procedure is followed: the dealer collects the exchange fee from all players who want to buy the dealer's hand – the other players are paid the ante bet as a simple bet.

The dealer then exchanges the highest card in their hand for the highest card in the players' hands. If the dealer gets a pair or better, they pay the players who paid the exchange fee and whose hands are better than the dealer's a raise bet

according to the odds mentioned above; the ante bet does not win or lose, but is returned to the player.

If the dealer gets a better hand than the player, the player loses both their ante and raise bets.

If the dealer does not get a game, the players who paid the exchange fee are not paid anything, but the players get to keep their ante and raise bets.

*Ranking of card hands from lowest to highest:*

**Ace & king**

If the dealer and the player have an ace & king, the winner is determined by the points scored with the third, fourth or fifth card.

**Pair**

Two cards with the same point value. If the dealer and the player have a pair, the higher pair wins. If the dealer and the player have pairs of equal value, the winner is determined by the point value of the third, fourth or fifth card.

**Two pairs**

Two separate pairs in the same hand. If the dealer and the player both have pairs, the higher pair wins. If the higher pairs are of equal value, the second pair decides the winner. If both pairs are of equal value, the fifth card decides the winner.

**Three of a kind**

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher combination wins.

**Straight**

Five cards in consecutive order. If both the dealer and the player have a straight, the player with the highest card wins.

**Flush**

Five cards of the same suit. If both the dealer and the player have a flush, the hand with the highest card wins. If the highest card is the same, the second, third, fourth or fifth card is considered. The suit has no effect on the combination.

**Full house**

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the one with the higher three of a kind wins.

**Four of a kind**

Four cards of the same rank. If both the dealer and the player have four of a kind, the hand with the higher four of a kind wins.

**Straight flush**

Five consecutive cards of the same suit. If both the dealer and the player have a straight flush, the winner is determined by the higher hand. The suit has no effect on the combination.

**A–10 straight flush / Royal flush**

A straight flush consisting of the cards 10, Jack, Queen, King and Ace.

If both the player and the dealer have hands of equal value, it is a tie and the player gets to keep both their ante and raise bets.

**Game version B**

Same as game version A, but without insurance.

**Game version C**

Same as game version A, but the player may exchange up to three cards.

**Game version D**

Same as game version A, but the player may exchange a maximum of three cards and insurance is not included.

**Game version E**

Same as game version A, but the player may exchange a maximum of two cards.

**Game version F**

Same as game version A, but the player may exchange a maximum of two cards, and there is no insurance.

1.2.7. Quick Poker

The rules for the Quick Poker game versions are explained below.

The name of the game version is announced to players in advance on a sign at the gaming table or in its immediate vicinity. The game instructions available to players at the gaming venue indicate which game version is being played according to the rules.

The company records the game location, game date, game opening hours, game version and minimum and maximum bets for Quick Poker in its information system. Exceptional or noteworthy situations are recorded in the information system or in a separate log.

## **Game version A**

Pikapokeri is a game in which the player aims to obtain a winning poker hand. The player is dealt two cards and completes them into a five-card poker hand by selecting one of two three-card piles dealt in the middle of the table. The better the player's hand, the greater the winnings.

### *Game table and playing positions*

The game board is divided into 6 playing areas. Each playing area has a starting circle and squares marked "1" and "2", one of which the player places their playing cards and additional bets.

### *Playing cards and their values*

The game uses eight 52-card decks without jokers. The ace (A) has a value of 14, except in a small straight, where it has a value of one. The values of the picture cards are: king (K) 13, queen (Q) 12 and jack (J) 11. The other cards (2–10) are worth their face value. Players are not allowed to discuss their hands or show their cards to each other. Cards must be viewed on the table.

### *Bets*

The game is played with chips that have their value printed on them.

### *Game play*

Once the players have placed their initial bets, the dealer deals each player two cards face down and places two stacks of three cards in the middle of the table. Each stack of three cards has one card face up and two face down. One stack is marked with the number 1 and the other with the number 2.

After looking at the cards, the player must decide whether to continue playing or to fold. If the player folds, they lose their initial bet. If the player decides to continue, they place both of their cards face down in either square 1 or 2, and then select the corresponding numbered stack of three cards from the middle of the table to form a five-card poker hand. They must place a continuation bet equal to their initial bet on top of their cards.

Once the players have made their decisions, the dealer turns over the three cards in pile 1 and pays out the winnings/collects the losing bets from the players who chose pile 1. The dealer then turns over the three cards in pile 2 and pays out the winnings/collects the losing bets for the players who chose pile 2.

### *Payout*

If a player has a winning hand, their follow-up bet is paid out according to the payout table. The initial bet is neither won nor lost.

If the player's hand is lower than a pair of nines, the player loses both their initial and follow-up bets.

### *Payout table*

Straight flush	40:1
Fives	30:1
Fours	20:1
Full house	10:1
Colour	10:1
Straight	10:1
Triples	3:1
Two pairs	2:1
9-A pair	1:1

If all of the player's cards are of the same suit (colour) and the hand also contains fives, fours, a full house, threes, two pairs or a 9-A pair, the winnings are paid for both combinations (e.g. suit 10:1 + threes 3:1, total odds 13:1).

### *Joker round*

When a player gets a straight or better, they are dealt one card in the next round and given a joker token. The joker token is equivalent to a joker card, which can replace any playing card.

The joker token remains with the player for the next round of play if the player's hand in the joker round is

- A. three of a kind or better
- B. a straight or better.

The number of consecutive joker rounds may be limited; in this case, the limitation shall be announced to the players in advance in the game instructions. The game instructions shall be submitted to the supervisory authority.

The player's initial bet in a joker round may not exceed the amount bet in the previous round.

### *Bonus game*

An optional bonus game may also be included in the game, which can be played alongside the basic game and only when participating in the basic game. The bonus game has a fixed stake, which is indicated

table on the gaming table. The outcome is determined by the combination of the two face-down cards dealt to each player. The player must pay an additional stake to keep the bonus game active.

The player wins if the first two cards in their hand form a pair (the cards have the same numerical value). If the cards do not form a pair, the player loses their additional bet.

Only the highest winning combination is paid. The payable is as follows:

Two aces of the same suit	50:1
Pair of 2–K of the same suit	25
A pair where both cards are of the same suit	10
Pair where one card is black and the other is red	5

*Card hand rankings from lowest to highest:*

**Pair**

Two cards with the same point value. The lowest pair that wins is a pair of 9s.

**Two pairs**

Two separate pairs in the same hand.

**Three of a kind**

Three cards of the same rank.

**Straight**

Five cards in sequential order.

**Flush**

Five cards of the same suit.

**Full house**

A hand consisting of three of a kind and a pair.

**Four of a kind**

Four cards of the same rank.

**Five of a kind**

Five cards of the same rank.

**Straight flush**

Five consecutive cards of the same suit.

### **Game version B**

Otherwise the same as game version A, but the payout is as follows:

If the player has a winning hand, the player's additional bet is paid out according to the payout table. The initial bet is neither won nor lost.

If the player's hand is lower than a pair of eights, the player loses both their initial and additional bets.

#### **Payout table**

Straight flush	40:1
Fives	30:1
Fours	20:1
Full house	10:1
Colour	10:1
Straight	10:1
Triples	3:1
Two pairs	2:1
8-A pair	1:1

If all of the player's cards are of the same suit and the hand also contains fives, fours, a full house, threes, two pairs or an 8-A pair, the winnings are paid for both combinations (e.g. suit 10:1 + threes 3:1, total odds 13:1).

In addition, the ranking of card hands from lowest to highest is as follows:

#### **Pair**

Two cards with the same point value. The lowest pair that wins is 8-A.

### **1.2.8. 5 Card Rush**

#### *Game versions*

The name of the game version is announced to players in advance on a sign at the gaming table or in its immediate vicinity. The game instructions available to players at the gaming venue explain which game version is being played according to the rules.

#### **A.**

5 Card Rush is a game in which the player wins if at least one of the four cards dealt to them is of the same suit and higher in value than the community card dealt in the middle of the table. In addition to the basic game, 5 Card Rush includes an additional game called Poker+,

in which the player uses their own cards and the community card to try to get a five-card poker hand that is three of a kind or better.

#### *Game table and seats*

The game table is divided into 6-8 seats. Each seat has "bet" and "poker+" betting boxes printed on it.

#### *Playing cards and their values*

The game uses six decks of 52 cards and seven jokers. The ace is worth 14 points, except in a small straight, where it is worth one point. The picture cards are worth: king 13, queen 12 and jack 11. The other cards (2-10) are worth their face value.

#### *Bets*

The game is played with chips that have their value printed on them.

#### *Game play*

Once the players have placed their bets (bet) and any additional bets (poker+), the dealer deals each player two cards face up (initial deal).

If a player receives at least one joker in the initial deal, the bet for that position is paid out immediately and the chips in the betting box are given to the player. If the player who received the joker also has a bet in the poker+ side game, their cards remain in play; if there is no side bet, the cards are collected by the dealer.

A player who did not receive a joker in the initial deal has the option to double their bet, but they can also play the game to the end with their original bet. Once any additional bets have been placed in the bet box, the dealer deals two additional cards to all players and a community card in the middle of the table (additional deal).

#### *Payout for bets placed in the bet box Initial deal*

If the player has received one joker in the initial deal, the player's bet will be paid out at 2:1. If the player has received two jokers in the initial deal, the player's bet will be paid out at 10:1.

#### *Additional deal*

If the player's four cards include a card of the same suit and higher value than the community card, the player's bet is paid out at 1:1. If

the player does not have a card of the same suit and higher or equal value, the bet is lost. If the player's highest card of the same suit is the same as the community card, the result is a tie and the player gets to keep their bet.

If the player has received a joker in the additional deal, they automatically win unless the community card is a joker. In this case, the result is a tie and the player gets to keep their bet.

If the community card is a joker, the player's bet is lost unless they have a joker in their hand.

#### *Payout for bets placed in the poker+ box*

The player's four cards and the community card are used to form a five-card poker hand, which pays out if the poker hand is three of a kind or better. In the bonus game, the joker card replaces any other card.

Examples of hands with a joker: 2-5-8-8-joker is three of a kind,  
9-joker-J-Q-K is a straight,  
A-A-4-4-joker is a full house.

#### *Bonus game odds:*

Straight flush A-10	200:1
Five of a kind	150:1
Straight flush	100:1
Four of a kind	35
Full house	30:1
Colour	30:1
Straight	15:1
Three of a kind	5:1

Bonus game winning hands from lowest to highest:

#### **Three of a kind**

Three cards of the same rank.

#### **Straight**

Five cards in sequential order.

#### **Flush**

Five cards of the same suit.

#### **Full house**

A hand consisting of three of a kind and a pair.

**Four of a kind**

Four cards of the same rank.

**Straight flush**

Five consecutive cards of the same suit.

**A–10 straight flush / Royal flush**

A straight flush consisting of the cards 10, Jack, Queen, King and Ace.

**B.**

Same as game version A, but the sections Playing cards and their values and Payouts are as follows:

*Playing cards and their values*

The game uses six 52-card decks and ten jokers. The ace is worth 14, except in a small straight, where it is worth one. The values of the picture cards are: king 13, queen 12 and jack 11. The other cards (2-10) are worth their face value.

*Payout**Payout for bets placed in the bet box Initial deal*

If a player has received one or two jokers in the initial deal, the player's bet will be paid out at 3:2.

*Additional deal*

If the player's four cards include a card of the same suit and higher value than the community card, the player's bet is paid out at 1:1. If the player does not have a card of the same suit and higher or equal value, the bet is lost. If the player's highest card of the same suit is the same as the community card, the result is a tie and the player gets to keep their bet.

If the player has received a joker in the additional deal, the player's bet is paid out at 3:2 regardless of the suit or value of the community card.

If the community card is a joker, the player's bet is lost unless they have a joker in their hand.

### *Payout for bets placed in the poker+ box*

The player's four cards and the community card form a five-card poker hand, which pays out if the poker hand is three of a kind or better. In the additional game, the joker card replaces any other card.

Examples of hands with a joker:

2-5-8-8-joker is three of a kind, 9-

joker-J-Q-K is a straight,

A-A-4-4-joker is a full house.

### *Bonus game odds:*

Straight flush A-10	250:1
Five of a kind	150:1
Straight flush	100:1
Four of a kind	15
Full house	15
Colour	15:1
Straight	10:1
Three of a kind	5:1

## 1.3. Other card games

### 1.3.1. Blackjack

#### Rules applicable to all versions of Blackjack

Blackjack is a game played against the dealer. The player's goal is to get a hand that is better than the dealer's. The player wins if the total value of their cards is closer to 21 than the dealer's. If the player exceeds 21 points, they lose their bet. If the dealer exceeds 21 points (22 points in game versions P, Q, R and S), all hands still in play win.

#### *Cards and card values*

The game uses 1–8 decks of 52 cards without jokers. The exact number of decks is specified in the game instructions.

Face cards are worth 10 points. An ace is worth 1 or 11 points, depending on the player's choice. Other cards are worth their face value.

#### *Bets and betting positions*

The stakes are chips with their value printed on them. The stakes are placed before the cards are dealt.

A player may play at one or more playing positions. Several players can play at the same seat if background play is allowed. The players are informed in advance of the game rules and/or possibly from the betting boxes reserved for background players at the gaming table whether background play is allowed and the maximum number of background players at one seat.

The first player at a playing position is the holder of that position, who alone makes all decisions regarding the card hand and the number of additional cards.

If necessary, the game operator may limit the number of game spots a player can play at the same time and the number of background players.

#### *Game versions*

The basic rules of the game are described below. In addition to the basic game, it is possible to add one of the additional games, the rules of which are presented after the rules of the game versions.

The name of the game version is announced to the players in advance on a sign at the game table or in its immediate vicinity. The game instructions available to players at the game location explain which game version is being played according to the rules.

The company records the following information about Blackjack games in its information system: the place of play, the date of play, the opening hours, the game version and any additional games (e.g. game version A, additional game B) and the minimum and maximum stakes. Exceptional or noteworthy situations are recorded in the information system or in a separate log.

#### **A.**

#### *Game play*

The dealer deals one card to each playing position with a bet and one to himself. He then deals another card to each player.

After the initial deal, players can either settle for the points they have already received or take additional cards. In certain situations, players also have the option to double down, split or insure their hand.

The dealer starts offering additional cards from his left. Each hand is played one at a time. When all players have received their cards, the dealer takes additional cards for himself. The dealer must take additional cards if his score is 16 or less. When his score is 17 or higher, the game is over.

#### *Payout*

The player wins 1:1 if their score is closer to 21 than the dealer's or if the dealer's score exceeds 21. If the dealer is closer to 21,

the player loses their bet. In the event of a tie, the dealer wins, except in situations where both have 21 or both have a blackjack hand. In this case, the game is a tie and the bet remains with the player. If the player exceeds 21 points, they always lose their bet.

If a player reaches a score of 21 with the first two cards dealt (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is either 3:2 or 2:1. The payout ratio to be used is announced in advance to players at the gaming table or on a sign in its immediate vicinity

A blackjack hand cannot be doubled down or insured, and no additional cards may be drawn.

### *Doubling*

The player has the option to double their bet if the sum of the first two cards is 9, 10 or 11. In this case, the player receives only one additional card. If the player doubles down on a hand containing an ace, the ace retains its value of one point even after the third card is dealt.

### *Split*

If the first two cards in the hand have the same point value, the player has the option to split these cards into two separate hands. When splitting the hand, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form blackjack, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. A hand may only be split once.

A split hand cannot be doubled down.

### *Insurance*

If the dealer's first card is an ace, the player can insure their hand against the dealer's blackjack hand. The player insures their hand with an additional bet equal to half the value of the original bet. The insurance bet is placed in the designated spot and must be made before anyone is dealt a third card.

A blackjack hand cannot be insured. An insured hand cannot be doubled down or split.

If the dealer gets blackjack, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get a blackjack hand, the insurance bets are lost and the game continues as normal.

## **B.**

### *Game play*

The dealer deals one card to each betting spot with a bet and one to himself. He then deals a second card to each player.

After the initial deal, players can either settle for the points they have already received or take additional cards. In certain situations, players also have the option to double down, split or insure their hand.

The dealer starts offering additional cards from the left side. Each hand is played one at a time. When all players have received their cards, the dealer takes additional cards for himself. The dealer must take additional cards if his score is 16 or less. When his score is 17 or higher, the game is over.

### *Payout*

The player wins 1:1 if their score is closer to 21 than the dealer's or if the dealer's score exceeds 21. If the dealer is closer to 21, the player loses their bet. If the scores are equal, the game is a tie and the bet remains with the player.

If the player exceeds 21 points, they always lose their bet.

If the player reaches a score of 21 with the first two cards (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is either 1:1, 6:5, 7:5 or 3:2. The payout ratio to be used is announced in advance to players at the gaming table or on a sign in its immediate vicinity.

### *Doubling*

The player has the option to double their bet if the sum of the first two cards is 9, 10 or 11. In this case, the player receives only one additional card. If the player doubles down on a hand containing an ace, the ace retains its value of one point even after the third card is dealt.

### *Split hand*

If the first two cards in the hand have the same point value, the player has the option to split these cards into separate hands. When splitting the hand, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form a blackjack hand, but a score of 21, in which case the player's winnings are 1:1. The score achieved with a split hand

21 always loses to the dealer's blackjack hand. A hand may be split into a maximum of three hands. A split hand may be doubled down.

#### *Insurance*

If the dealer's first card is an ace, the player can insure their hand against the dealer's blackjack hand. The player insures their hand with an additional bet, which is worth up to half the value of the original bet. The insurance bet is placed in the designated spot and must be made before anyone is dealt a third card.

If the dealer gets a blackjack hand, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get a blackjack hand, the insurance bets are lost and the game continues as normal.

#### *Even money*

After the initial deal, the player may choose to take a 1:1 win (even money) on a blackjack hand if the dealer's first card is an ace.

#### **C.**

Same as game version B, but the doubling rule is as follows:

#### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If the player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21).

#### **D.**

Same as game version B, but the hand may be divided into a maximum of two hands.

#### **E.**

Same as game version B, but the hand may be split into a maximum of two hands and the doubling rule is as follows:

#### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If the player doubles a hand that contains an ace, the ace is worth one or eleven

points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled, the additional card is 3, giving a total of 21 points).

**F.**

### *Game play*

The dealer deals one card to each betting spot with a bet and one to himself. He then deals another card to each player and himself. One of the dealer's cards is face up and the other is face down.

After the initial deal, players can either settle for the points they have already received or take additional cards. In certain situations, players also have the option to double down, split or insure their hand.

The dealer starts offering additional cards from the left side. Each hand is played one at a time. When all players have received their cards, the dealer reveals their face-down card and takes additional cards for themselves if necessary. The dealer must take additional cards if their score is 16 or less. When their score is 17 or higher, the game is over.

### *Payout*

The player wins 1:1 if their score is closer to 21 than the dealer's or if the dealer's score exceeds 21. If the dealer is closer to 21, the player loses their bet. If the scores are equal, the game is a tie and the bet remains with the player.

If the player exceeds 21 points, they always lose their bet.

If the player reaches a score of 21 with the first two cards (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is 3:2.

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If the player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21).

If the dealer's face-up card is worth ten points and the dealer gets a blackjack hand, the player only loses their original bet

(example: the player's original bet is €10 and the double bet is €10, so when the dealer gets a blackjack hand, the player loses €10).

### *Split*

If the dealer's first two cards have the same point value, the player has the option to split these cards into separate hands. When splitting, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form a blackjack hand, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. A hand may be split into a maximum of two hands. A split hand may be doubled down.

### *Insurance*

If the dealer's first card is an ace, the player can insure their hand against the dealer's blackjack hand. The player insures their hand with an additional bet equal to half the value of the original bet. The insurance bet is placed in the designated spot and must be made before anyone is dealt a third card.

If the dealer gets a blackjack hand, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get a blackjack hand, the insurance bets are lost and the game continues as normal.

### *10-card Charlie*

If a player gets 10 cards in their hand with a total of 21 or less, the hand automatically wins, unless the dealer has a blackjack hand.

### **G.**

Same as game version F, but without 10-card Charlie.

### **H.**

### *Game play*

The dealer deals one card to each betting spot with a bet and one to himself. He then deals another card to each player.

After the initial deal, players can either settle for the points they have already received or take additional cards. In certain situations, players also have the option to double down, split, surrender or insure their hand.

The dealer starts offering additional cards from the left side. Each hand is played one at a time. When all players have received their cards, the dealer takes additional cards for himself. The dealer must take additional cards if his score is 16 or less. When his score is 17 or higher, the game is over.

### *Payout*

The player wins 1:1 if their score is closer to 21 than the dealer's score or if the dealer's score exceeds 21. If the dealer is closer to 21, the player loses their bet. In the event of a tie, the dealer wins, except in situations where both have 20, 21 or both have blackjack. In this case, the game is a tie and the bet remains with the player. If the player exceeds 21 points, they always lose their bet.

If the player reaches 21 points with the first two cards (ace + picture card or ace + 10), it is blackjack. The payout for blackjack is either 3:2 or 2:1. The payout ratio to be used is announced in advance to players at the gaming table or on a sign in its immediate vicinity.

A blackjack hand cannot be doubled down or insured, and no additional cards may be taken.

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. A blackjack hand cannot be doubled down. Only one additional card is dealt to a doubled down hand. If a player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21).

### *Split game*

If the first two cards dealt to the player have the same point value, the player has the option to split these cards into separate hands. If the split hand again has cards with the same point value, i.e. they form a pair, the cards can be split again into separate hands. When splitting the hand, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form blackjack, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. The game may be split into a maximum of four card hands. A split game may be doubled down as normal.

### *Insurance*

If the dealer's first card is an ace, the player can insure their bet against the dealer getting blackjack. The player insures their hand with an additional bet, which is worth up to half the value of the original bet. The insurance bet is placed in the designated spot and must be made before anyone is dealt a third card.

If the dealer gets blackjack, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get blackjack, the insurance bets are lost and the game continues as normal.

### *Even money*

After the initial deal, the player may choose to take a 1:1 win (even money) on blackjack if the dealer's first card is an ace, ten or picture card.

### *Surrender*

The player has the option to surrender after the initial deal, in which case they lose half of their bet and their cards are removed from the game. Surrender is only allowed before the player has taken any additional cards. The player cannot surrender if the dealer's first card is an ace.

### *Three sevens*

If the first three cards in a player's hand are sevens and the hand has not been split into two or more separate hands, the bet is immediately paid out at 3:1.

### **I.**

Same as game version H, but without surrender.

### **J.**

Same as game version H, but the game may be divided into a maximum of three hands.

### **K**

Same as game version H, but without surrender and the game may be divided into a maximum of three hands.

### **L**

Same as game version H, but the game may be divided into a maximum of two hands.

## **M**

Same as game version H, but without surrender and the game may be divided into a maximum of two hands.

## **N.**

### *Game play*

The dealer deals one card to each playing position with a stake and one to himself. He then deals another card to each player and himself. One of the dealer's cards is face up and the other is face down. The players' cards are dealt face down, but the additional cards are dealt face up, except for the additional card for the double bet.

If the dealer's face-up card is an ace, the dealer checks his face-down card. If the face-down card is worth ten points and the dealer has a blackjack hand, the game ends and no additional cards are dealt to the players. Players have the opportunity to insure their game before the dealer checks their face-down card (see section Insurance).

After the initial deal, players can either stick with the points they have or take additional cards. In certain situations, players also have the option to double down, split, surrender or insure their hand.

The dealer starts offering additional cards from the left side. Each hand is played one at a time. When all players have received their cards, the dealer reveals their face-down card and takes additional cards for themselves if necessary. The dealer must take additional cards if their score is 16 or less. When their score is 17 or higher, the game is over.

### *Distribution of winnings*

The player wins 1:1 if their score is closer to 21 than the dealer's score or if the dealer's score exceeds 21. If the dealer is closer to 21, the player loses their bet. In the event of a tie, the dealer wins, except in situations where both have 20, 21 or both have a blackjack hand. In this case, the game is a tie and the bet remains with the player. If the player exceeds 21 points, they always lose their bet.

If the player reaches 21 with the first two cards (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is either 3:2 or 2:1. The payout ratio to be used is announced in advance to players at the gaming table or on a sign in its immediate vicinity.

Blackjack cannot be doubled down or insured, and no additional cards may be taken.

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. A blackjack hand cannot be doubled down. Only one additional card is dealt to a doubled down hand. If a player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21).

### *Split game*

If the first two cards in the hand have the same point value, the player has the option to split these cards into separate hands. When splitting the hand, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form a blackjack hand, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. The game may be split into a maximum of two card hands. A split game may be doubled down as normal.

### *Insurance*

If the dealer's first card is an ace, the player can insure their hand against the dealer's blackjack. The player insures their hand with an additional bet, the value of which is no more than half the value of the original bet. The insurance bet is placed in the designated spot and the insurance must be made before anyone is dealt a third card.

Blackjack cannot be insured.

If the dealer gets blackjack, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get blackjack, the insurance bets are lost and the game continues as normal.

### *Even money*

After the initial deal, the player may choose to take a 1:1 win (even money) on blackjack if the dealer's first card is an ace, ten or picture card.

### *Three sevens*

If the player's first three cards are sevens and the hand has not been split into two or more separate hands, the bet is immediately paid out at 3:1.

## **O.**

Same as game version N, but the doubling rule is as follows:

### *Doubling*

The player has the option to double their bet if the sum of the first two cards is 9, 10 or 11. In this case, the player receives only one additional card. If the player doubles down on a hand containing an ace, the ace retains its value of one point even after the third card is dealt.

## **P**

### *Game play*

The dealer deals one card to each betting spot with a bet and one to himself. He then deals another card to each betting spot with a bet.

After the initial deal, players can either settle for the points they have already received or take additional cards. In certain situations, players also have the option to double down, split or insure their hand.

The dealer starts offering additional cards from his left side. Each hand is played one at a time. When all players have received their cards, the dealer takes additional cards for himself. The dealer must take additional cards if his score is 16 or less. When his score is 17 or higher, the game is over.

### *Payout*

The player wins 1:1 if their score is closer to 21 than the dealer's or if the dealer's score exceeds 22. If the dealer is closer to 21, the player loses their bet. If the scores are equal, the game is a tie and the bet remains with the player.

If the player exceeds 21 points, they always lose their bet. If the dealer's hand totals 22 points, the game is a tie and the bet remains with the player.

An exception to this rule is a player's blackjack hand, which is paid out as normal. When the dealer has 22 points, the player's bets on hands already lost are not returned.

If a player reaches a score of 21 with the first two cards dealt (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is 1:1, 6:5, 3:2 or 2:1. The payout ratio to be used is announced in advance to players at the gaming table or on a sign in its immediate vicinity.

Blackjack cannot be doubled down or insured, and no additional cards may be taken.

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If a player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21).

### *Split game*

If the first two cards dealt to a player have the same point value, the player has the option to split these cards into separate hands. When splitting, the player must place an additional bet equal to the original bet on the new hand.

With split aces, the player receives only one additional card. Hands formed from split aces cannot be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form a blackjack hand, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. A hand may be split into a maximum of three hands. A split hand may be doubled down.

### *Insurance*

If the dealer's first card is an ace, the player can insure their hand against the dealer's blackjack hand. The player insures their hand with an additional bet, the value of which is no more than half the value of the original bet. The insurance bet is placed in the designated spot and the insurance must be made before anyone is dealt a third card.

If the dealer gets a blackjack hand, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get a blackjack hand, the insurance bets are lost and the game continues as normal.

### *Even money*

After the initial deal, the player may choose to take a 1:1 win (even money) on a blackjack hand if the dealer's first card is an ace.

### *Surrender*

The player has the option to surrender after the initial deal, in which case they lose half of their bet and their cards are removed from the game. Surrender is only allowed before the player has taken any additional cards. The player cannot surrender if the dealer's first card is an ace.

**Q.**

Same as game version P, but without surrender.

**R.**

*Game play*

The dealer deals one card to each playing position with a bet and one to himself. He then deals another card to each playing position with a bet and to himself. One of the dealer's cards is face up and the other is face down. The players' cards are dealt face down, but the additional cards are dealt face up, except for the additional card for the double bet.

If the dealer's face-up card is an ace, the dealer checks his face-down card. If the face-down card is worth ten points and the dealer has a blackjack hand, the game ends and no additional cards are dealt to the players. Players have the opportunity to insure their game before the dealer checks their face-down card (see section Insurance).

After the initial deal, players can either stick with the points they have or take additional cards. In certain situations, players also have the option to double down, split, surrender or insure their hand.

The dealer starts offering additional cards from the left side. Each hand is played one at a time. When all players have received their cards, the dealer reveals their face-down card and takes additional cards for themselves if necessary. The dealer must take additional cards if their score is 16 or less. When their score is 17 or higher, the game is over.

*Distribution of winnings*

The player wins 1:1 if their score is closer to 21 than the dealer's or if the dealer's score exceeds 22. If the dealer is closer to 21, the player loses their bet. If the scores are equal, the game is a tie and the bet remains with the player.

If the player exceeds 21 points, they always lose their bet. If the dealer's hand totals 22 points, the game is a tie and the bet remains with the player.

An exception to this rule is the player's blackjack, which is paid out normally. When the dealer has 22 points, the player's bets on hands already lost are not returned.

If the player reaches 21 points with the first two cards (ace + picture card or ace + 10), it is a blackjack hand. The payout for a blackjack hand is 1:1, 6:5, 3:2 or 2:1.

Blackjack cannot be doubled down or insured, and no additional cards may be taken.

#### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If the player doubles down on a hand that includes an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21 points).

#### *Split game*

If the first two cards dealt to the player have the same point value, the player has the option to split these cards into separate hands. When splitting, the player must place an additional bet equal to the original bet on the new hand.

The player may only receive one additional card for split aces. Hands formed from split aces may not be doubled down.

In a split hand, an ace and a 10 or an ace and a picture card do not form a blackjack hand, but a score of 21, in which case the player's winnings are 1:1. A score of 21 achieved with a split hand always loses to the dealer's blackjack hand. The game may be split into a maximum of two card hands. A split game may be doubled down as normal.

#### *Insurance*

If the dealer's first card is an ace, the player can insure their bet against the dealer getting blackjack. The player insures their hand with an additional bet, which is worth up to half the value of the original bet. The insurance bet is placed in the designated spot and the insurance must be taken out before anyone is dealt a third card.

Blackjack cannot be insured.

If the dealer gets blackjack, the original bets are lost, but the insurance bets win 2:1. If the dealer does not get blackjack, the insurance bets are lost and the game continues as normal.

#### *Even money*

After the initial deal, the player may choose to take a 1:1 win (even money) on blackjack if the dealer's first card is an ace.

#### **S.**

Same as game version R, but the doubling rule is as follows:

### *Doubling*

The player has the option to double their bet if the sum of the first two cards is 9, 10 or 11. In this case, the player receives only one additional card. If the player doubles down on a hand containing an ace, the ace retains its value of one point even after the third card is dealt.

### **T.**

Same as game version A, but the doubling rule is as follows:

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If a player doubles down on a hand containing an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled down, the additional card is a 3, giving a total of 21 points).

### **U.**

Same as game version A, but the doubling rule is as follows:

### *Doubling*

After the initial deal, the player has the option to double their bet before taking any additional cards. Only one additional card is dealt to a doubled hand. If the player doubles a hand that contains an ace, the ace is worth one or eleven points even after the additional card is dealt, in which case the hand is interpreted as the best possible for the player (e.g. A + 7 is doubled, the additional card is 3, giving a total of 21 points).

The player also has the option of adding one more bet of the original size to the doubled hand (tripling), in which case the hand is dealt one more additional card.

Example: The player's bet is £2 and the card hand is A-4 (score five or fifteen); After doubling, the bet is €4 and the hand is A-4-2 (score of seven or seventeen); The player triples, after which the bet is €6 and the hand is A-4-2-Q (score of seventeen).

### *Additional game*

The player can also take part in an optional extra game, which can be played alongside the basic game and only when taking part in the basic game. If an additional game specified in the rules is included in the Blackjack game version, players will be informed in advance at the gaming venue which additional game is included and what the name of the additional game is. The Blackjack game version rules or separate instructions will specify the winning combinations and winnings or

multipliers for the additional game and how to participate in it. The bet for the additional game is displayed together with the bets for the basic game on the game table or on a sign in its immediate vicinity.

*Additional game versions:*

**a.**

The player wins if the first two cards in their hand form a pair (the cards are of equal value). If the cards do not form a pair, the player loses their additional bet.

Unlike in basic blackjack, picture cards are not worth ten points; to form a pair, the picture cards must be either two jacks, two queens or two kings.

Only the highest winning combination is paid out. The payout table is as

follows:

Two aces of the same suit	50:1
Pair of 2–K of the same suit	25
A pair where both cards are of the same suit	10
Pair where one card is black and the other is red	5

**b**

Same as bonus game A, but with the following payout table: Two

aces of the same suit	50
A pair of 2–K of the same suit	25
A pair where both cards are of the same suit	11
A pair where one card is black and the other is red	5:1

**c.**

Same as bonus game A, but with the following payout table: Two

aces of the same suit	50
A pair of 2–K of the same suit	25
A pair where both cards are of the same suit	10
Pair with one black card and one red card	6

**d**

Same as bonus game A but with the following payout table:

Two aces of the same suit	50
A pair of 2–K of the same suit	25
A pair where both cards are of the same suit	11
Pair with one black card and one red card	6

**e.**

The player wins if the first two cards in their hand are of the same suit. If the cards are not of the same suit, the player loses their additional bet.

Only the highest winning combination will be paid. The payable is as follows:

Same suit, and cards with values A and K	50:1
Same suit	2

**f**

The player wins if the first two cards in their hand are of the same suit. If the cards are not of the same suit, the player loses their additional bet.

A straight flush refers to cards of the same suit in numerical order. Only the highest winning combination is paid out.

The payout table is as follows:

Same suit, and cards with values A and K	50:1
Straight flush	3
Same suit	2

**g.**

The player wins if the first two cards in their hand are of the same suit. If the cards are not of the same suit, the player loses their additional bet.

A straight flush refers to cards of the same suit in numerical order. Only the highest winning combination is paid out.

The payout table is as follows:

Same suit, and cards with values A and K	50:1
Colour straight	4:1
Same country	2:1

**h**

The player wins if the first two cards in their hand are of the same suit. If the cards are not of the same suit, the player loses their additional bet.

A straight flush refers to cards of the same suit in numerical order. Only the highest winning combination is paid out.

The payout table is as follows:

Same suit, and cards with values A and K	30:1
Straight flush	4
Same suit	2

**i.**

The player wins if the first two cards in their hand are of the same suit. If the cards are not of the same suit, the player loses their additional bet.

A straight flush refers to cards of the same suit in numerical order. Only the highest winning combination is paid out.

The payout table is as follows:

Same suit, and cards with values A and K	25:1
Straight flush	4
Same suit	2

**j.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the paytable. If the cards do not form any of the combinations listed in the paytable, the player loses their bet.

Only the highest winning combination is paid out.

*Paytable:*

Three of a kind of the same suit	100:1
Straight flush	30
Three of a kind of different suits	15
Colour	5:1
Pair	1:1

Bonus game winning combinations in order of value:

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three cards of consecutive rank and suit. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind of different suits:* Three cards of the same value, of which no more than two are of the same suit. E.g. 9 of spades, 9 of spades and 9 of hearts, or 9 of spades, 9 of clubs and 9 of diamonds.

*Colour:* Three cards of the same suit that are not consecutive in value. E.g. 4 of hearts, 5 of hearts and 7 of hearts.

*Pair:* Two of the three cards have the same rank. E.g. 5 of hearts, 5 of spades and 10 of spades.

**k.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the payable. If the cards do not form any of the combinations listed in the payable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Straight flush	50:1
Three of a kind	25:1
Flush	4:1
Pair	1:1

Bonus game winning combinations in order of value:

*Straight flush:* Three cards of the same suit in consecutive order. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind:* Three cards of the same rank. E.g. 9 of spades, 9 of spades and 9 of spades, or 9 of spades, 9 of clubs and 9 of diamonds.

*Colour:* Three cards of the same suit that are not consecutive in value. E.g. 4 of hearts, 5 of hearts and 7 of hearts.

*Pair:* Two of the three cards have the same rank. E.g. 5 of hearts, 5 of spades and 10 of spades.

**l.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the paytable. If the cards do not form any of the combinations listed in the paytable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Three of a kind of the same suit	100:1
Straight flush	30
Three of a kind of different suits	15
Pair of the same suit	10
Colour	6:1

*Bonus game winning combinations in order of value:*

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three consecutive cards of the same suit. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind in different suits:* Three cards of the same value, of which no more than two are of the same suit. E.g. 9 of spades, 9 of spades and 9 of hearts, or 9 of spades, 9 of clubs and 9 of diamonds.

*Pair of the same suit:* Two of the three cards have the same rank and are of the same suit. E.g. 5 of hearts, 5 of hearts and 10 of spades. A pair of different suits does not qualify for a win.

*Flush:* Three cards of the same suit that are not consecutive in value. For example, 4 of hearts, 5 of hearts and 7 of hearts.

**m.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the paytable. If the cards do not form any of the combinations listed in the paytable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Straight flush	50:1
Three of a kind	25:1
Pair of the same suit	10:1
Colour	4:1

*Bonus game winning combinations in order of value:*

*Straight flush:* Three cards of the same suit in consecutive order. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind:* Three cards of the same rank. E.g. 9 of spades, 9 of spades and 9 of spades, or 9 of spades, 9 of clubs and 9 of diamonds.

*Pair of the same suit:* Two of the three cards have the same rank and are of the same suit. E.g. 5 of hearts, 5 of hearts and 10 of spades. A pair of different suits does not qualify for a win.

*Flush:* Three cards of the same suit that are not consecutive in value. E.g. 4 of hearts, 5 of hearts and 7 of hearts.

**n.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the paytable. If the cards do not form any of the combinations listed in the paytable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Three of a kind of the same suit	100:1
Straight flush	30
Triplets from different countries	25:1
Straight	10:1
Colour	5:1

*Bonus game winning combinations in order of value:*

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three cards of the same suit in consecutive order. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind of different suits:* Three cards of the same value, of which no more than two are of the same suit. E.g. 9 of spades, 9 of spades and 9 of hearts, or 9 of spades, 9 of clubs and 9 of diamonds.

*Straight:* Three cards in sequence that are not of the same suit. E.g. 4 of hearts, 5 of diamonds and 6 of hearts. A-2-3 is the lowest straight and Q-K-A is the highest.

*Flush:* Three cards of the same suit that are not in sequence. For example, 4 of hearts, 5 of hearts and 7 of hearts.

**o.**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the payable. If the cards do not form any of the combinations listed in the payable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Three of a kind of the same suit	100:1
Straight flush	30
Three of a kind of different suits	20
Straight	10:1
Colour	5:1

*Bonus game winning combinations in order of value:*

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three cards of the same suit in consecutive order. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind of different suits:* Three cards of the same value, of which no more than two are of the same suit. E.g. 9 of spades, 9 of spades and 9 of hearts, or 9 of spades, 9 of clubs and 9 of diamonds.

*Straight:* Three cards in sequence that are not of the same suit. E.g. 4 of hearts, 5 of diamonds and 6 of hearts. A-2-3 is the lowest straight and Q-K-A is the highest.

*Colour:* Three cards of the same suit that are not consecutive in value. E.g. 4 of hearts, 5 of hearts and 7 of hearts.

**p**

The player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the payable. If the cards

do not form any of the combinations listed in the payout table, the player loses their bet.

Winnings are paid only for the highest winning combination.

*Payout table:*

Straight flush	50:1
Three of a kind	25:1
Straight	10:1
Colour	5:1

Bonus game winning combinations in order of value:

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three cards of the same suit in consecutive order. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind:* Three cards of the same rank. E.g. 9 of spades, 9 of spades and 9 of spades, or 9 of spades, 9 of clubs and 9 of diamonds.

*Straight:* Three cards in sequence that are not of the same suit. E.g. 4 of hearts, 5 of diamonds and 6 of hearts. A-2-3 is the lowest straight and Q-K-A is the highest.

*Flush:* Three cards of the same suit that are not in sequence. E.g. 4 of hearts, 5 of hearts and 7 of hearts.

**q.**

A player wins if, after the initial deal (before any additional cards have been drawn), the first two cards in their hand and the first card in the dealer's hand form one of the combinations listed in the payable. If the cards do not form any of the combinations listed in the payable, the player loses their bet.

Only the highest winning combination is paid.

*Paytable:*

Straight flush	30:1
Three of a kind	25:1
Straight	10:1
Colour	5:1

*Bonus game winning combinations in order of value:*

*Three of a kind:* three cards of the same rank and suit. E.g. 3-3-3 hearts.

*Straight flush:* Three consecutive cards of the same suit. A-2-3 of the same suit is the lowest straight flush and Q-K-A of the same suit is the highest.

*Three of a kind:* Three cards of the same rank. E.g. 9 of spades, 9 of spades and 9 of spades, or 9 of spades, 9 of clubs and 9 of diamonds.

*Straight:* Three consecutive cards that are not of the same suit. E.g. 4 of hearts, 5 of diamonds and 6 of hearts. A-2-3 is the lowest straight and Q-K-A is the highest.

*Flush:* Three cards of the same suit that are not in sequence. For example, 4 of hearts, 5 of hearts and 7 of hearts.

### 1.3.2. Red Dog

Red Dog is a card game in which players try to guess whether the third card drawn by the dealer will fall between the two cards drawn first.

#### *Cards and their values*

The game uses six or eight decks of 52 cards without jokers. The exact number of decks is specified in the game instructions. The cards are dealt from a card shoe. All cards are worth the number of points they indicate. The ace is the highest card (14) and the two is the lowest.

#### *Bets and betting positions*

The stakes are chips with their value printed on them. The initial stake is placed before the cards are dealt. A player can only reserve one playing position per round. If all playing positions are reserved, players can place their bets on the same playing position. A maximum of three players can play on one playing position. The game operator may limit the number of background players if necessary.

#### *Game play*

Once the players have placed their bets, the dealer deals two face-up cards to the grid in front of them and announces the spread between the card values and the corresponding payout. The game can now continue in three different ways, depending on the size of the spread:

### **A. Option to raise the bet**

Players can raise their bets and double them at most if there is a spread between the card values, i.e. the cards are not consecutive or do not form a pair. The so-called background players are not bound by the decision of the player holding the betting spot to raise the bet or not.

After any raises, the dealer deals a third card, which determines the outcome of the game. The player wins if the third card falls between the point values of the first and second cards. The size of the win depends on the spread of the card values in addition to the bet. The player's bet is lost if the third card does not fall between the point values of the first and second cards.

### **B. Consecutive cards**

If there is no spread between the first two cards drawn, i.e. the cards are consecutive in value, no third card is drawn and a new deal follows. The player can leave their bet for the next round, change their bet or withdraw their bet.

### **C. Pairs and triples**

If the first two cards drawn form a pair, i.e. they have the same point value, the player cannot raise their bet. In this situation, the dealer draws a third card, and if the third card has the same point value as the previous two, i.e. it is a triple, the player wins 11 times their bet. If the third card has a different point value than the previous two, the game ends in a tie. The player can leave their bet for the next round, change their bet or withdraw their bet.

*Winning odds for bet and raise bets:*

Three of a kind	11:1
Spread 1	5:1
Split 2	4
Deviation 3	2:1
Deviations 4–11	1:1

#### **1.3.3. Bulldog**

Bulldog is a game in which players try to guess whether the third card drawn by the dealer will fall between the two cards drawn first in terms of points. The third card is dealt to each playing position with a stake.

*Game table*

The game table is divided into 5–7 seats. Each seat can accommodate up to three players. Each player has betting circles for the initial bet (bet) and raise (raise).

### *Cards and their values*

The game uses six or eight 52-card decks without jokers. The exact number of decks is specified in the game instructions. The cards are dealt from a card shoe. All cards are worth their face value. The ace is the highest card (14) and the two is the lowest.

### *Bets and betting positions*

The bets are made with chips that have their value printed on them.

A player can play at several different positions during a round. A maximum of three players can play at one position. So-called background players are not bound by the decision of the position holder to raise the bet.

The game manager may limit the number of background players if necessary to ensure the game remains manageable.

### *Game play*

Once the initial bets have been placed, the dealer deals two face-up cards to the boxes in front of them. At the same time, they announce the spread between the cards' point values. If the cards have consecutive point values and there is no spread, the deal is void and is repeated.

When there is a spread between the point values of the two basic cards, players can raise their bets and double them at most. When everyone has made their raise decisions, the dealer deals a third card to each betting position with a bet. This card determines the outcome of the game. If the card fits between the point values of the two basic cards, the players who bet on this position win. Otherwise, the players lose their bets.

If the two base cards form a pair, i.e. they have the same point value, the bet cannot be raised, and a third card is dealt directly to each occupied betting spot. If this card has the same point value as the two basic cards, i.e. it is a three, the players who bet on this spot win 11 times their bet. If the third card has a different point value, the game ends in a tie. Players can leave their bets for the next round, change their bets or withdraw their bets.

### *Payout*

The size of the winnings depends on the bet and the spread of the card values. The payout odds for different spreads are printed on the game board. The player's winnings are the total bet multiplied by the payout odds.

*Odds for bet and raise bets:*

Triples	11:1
Variance 1	5:1
Spread 2	4
Deviation 3	2:1
Deviations 4–11	1:1

#### 1.3.4. Voodoo

Voodoo is a card game in which the player's goal is to get a card with a higher value than the dealer.

*Cards and their values*

The game uses six or eight 52-card decks without jokers. The exact number of decks is specified in the game instructions. The cards are dealt from a card shoe. All cards are worth the number of points they indicate. The king is the highest card (13) and the ace (1) is the lowest.

*Bets and playing positions*

The game table is divided into 7–9 playing positions. The stakes are chips with their value printed on them. The initial stake is placed before the cards are dealt in the bet box, the zombie pair box or both. If all playing positions are occupied, players can place their bets on the same playing position. The dealer may limit the number of background players if necessary.

*Game play*

Once the player has placed their bet, the dealer deals one card to the player and one card to themselves. If the player's card has a higher point value, their bet is paid out at 1:1. If the dealer's card is higher, the player's bet is lost. If both cards have the same value, the player has two options:

1. The player surrenders and loses half of their bet.
2. The player continues the game by placing an additional bet equal to the original bet, after which both the player and the dealer are dealt new cards. If the player's card has a higher point value, the additional bet is paid out at 1:1, but the original bet neither wins nor loses. If the dealer's card is higher, both the additional bet and the original bet are lost. If both still have cards of equal value, the game is a tie and the player gets to keep their bet. At the same time, the game round ends.

### *Zombie Pair*

If the player's card has the same point value as the dealer's, the player's bet placed on the Zombie Pair box is paid out at 11:1. Otherwise, the bet placed on the Zombie Pair box is lost.

### 1.3.5. Punto Banco

Punto Banco is a card game in which the player tries to guess which of the three betting options will win: punto, banco or égalité. The aim of the game is to get a winning hand with a minimum of two and a maximum of three cards, with a total score as close to nine as possible.

#### *Bets and betting areas*

The gaming table is divided into 9–16 betting spots. The bets are placed using chips with their value printed on them. The initial bet is placed before the cards are dealt. Players can only reserve one betting spot per round. If all playing positions are reserved, players can place their bets on the same playing position.

#### *Cards and their values*

Tens and picture cards are worth zero, aces are worth one, and other cards are worth their face value. All cards are added together, and if the total is ten or higher, only the number exceeding ten is counted.

The game uses six or eight 52-card decks without jokers. The exact number of decks is specified in the game instructions. The cards are dealt from a card shoe.

#### *How to play*

The player places their bet on either the punto, banco or égalité option. After the bets have been placed, the dealer or the player whose turn it is to deal deals the cards face up in the following order:

1. card to punto
2. card for banco
3. card for punto
4. card for banco

Additional cards are drawn according to the game table below.

After the cards have been dealt, the croupier announces the total values of the punt and banco cards. If the hands are of equal value, the bets placed on égalité win and the bets placed on punt and banco neither win nor lose, but remain with the player. If the banco hand is higher, the bets placed on banco win and

Bets placed on the punt and égalité are lost. If the punt's hand is higher, bets placed on the punt win and bets placed on the banc and égalité are lost.

#### *Payout*

Bets placed on the punt are paid 1:1.

Bets placed on the banco are paid 1:1 if the banco wins with a score of 1-5 or 7-9.

Bets placed on the banc are paid 1:2 if the banc wins with a score of 6. Bets placed on égalité (tie) are paid 8:1.

*Game table according to which cards are drawn:*

#### **PUNTO**

If the punt score after two cards is 1, 2, 3, 4, 5, 10 (0)

a new card is drawn

6

stay at these points

8

stay, no additional cards for the banker

#### **BANCO**

If the banker's score after two cards is 1, 2, 10 (0)

draw a new card

3

is drawn, unless the value of the third card in the punt is 8

4

is drawn if the value of the third card in the punt is between 2 and 7

5

draw if the value of the third card in the punt is between 4 and 7

6

draw if the value of the third card in the punt is 6 or 7

7

stay at this score

8

stay, no additional cards to the punt

If the punt's score is 6 or 7 in the initial deal, the banc is automatically dealt a card for scores of 0–5.

#### *Additional game*

An additional game can also be added to Punto Banco, in which the player's goal is to guess whether the first two cards dealt to the punt are of the same value (a pair) or whether the first two cards dealt to the banc are of the same value (a pair).

The payout ratio for a punt pair is 11:1 and for a banco pair 11:1. In the

bonus game, all cards are worth their face value.

If the bonus game has been added to the game version, the betting areas for punto pairs and banco pairs are printed on the game board. The bonus game and its payouts are also presented in the game instructions.

## Slot machines

### Slot machines

A slot machine is a device that allows players to win money by playing. Players pay the amount they wish to play with coins, banknotes, tokens, chips or similar, or with electronic money. The amount of money that can be paid for playing at one time is limited for each game.

The outcome of a slot machine game is based on chance, and in some games also partly on the player's knowledge and skill. A programmatic algorithm or a mechanical drawing device, or a combination of these, is used to generate chance.

Playing a slot machine involves interaction and interactivity between the player and the game. The player selects the stake and starts the game, which may consist of one or more parts, each of which may include one or more draws.

The result of each part of the game and the outcome of the entire game round are shown to the player on picture reels, a deck of cards, a wheel of fortune or in some other way. The amount of the corresponding winnings is indicated as a sum of money or betting units, which can be used to purchase new games or paid out in cash.

When the game allows multiple players to participate in the same game round via the same device, the game may offer the option of placing multiple bets. In such games, however, the total amount of bets placed in a game round is limited.

The winnings from a slot machine game may be equal to, greater than or less than the bet placed on the game. The payout ratio, i.e. the ratio between the bet and the winnings, for the same result may vary depending on the bet.

Once the result has been evaluated, the slot machine immediately pays out the winnings, which the player can use to purchase new games available on the same slot machine.

If the slot machine is unable to pay out the entire winnings or game reserves, the unpaid portion will remain visible on the slot machine's display panel. The player can start an additional game connected to the slot machine / the slot machine starts an additional game in which the winnings are the smallest possible amount of money that can be paid out by the machine's payout mechanism. The probability of winning the bonus game is determined directly by the ratio between the amount remaining in the machine and the smallest amount of money that can be paid out. This rule does not apply to slot machines in casinos.

All slot machines also offer surprise wins or combination-type jackpot wins.

A surprise jackpot is awarded to the player as a surprise and does not necessarily require a specific winning combination. A winning combination jackpot can be triggered by an eligible winning combination.

There may be several jackpots in the same game, or the jackpot may be divided into several different levels.

Participation in the jackpot or one or more of its levels may require a specific stake in accordance with the game rules and/or the fulfilment of other conditions described in the game rules. Such other conditions include, for example, that the player has registered as a loyal customer of the company and identified themselves when playing on a slot machine using a commonly used payment card with a debit feature or a Visa Electron payment card, or a customer card linked to the company's loyalty programme (Veikkaus card).

The jackpot prize may be a predetermined, pre-announced amount, an amount calculated using odds, or a progressively increasing prize amount. The jackpot prize may be awarded to a single slot machine, a slot machine belonging to a group of slot machines, or a group of slot machines. A surprise jackpot is allocated either by the machine itself or by an external device.

If a player has not participated in the jackpot draw despite placing a separate bet on it, the player is entitled to a refund of the jackpot bet. The player is not entitled to a refund of the jackpot portion of the bet in games where they are not required to place a separate jackpot bet.

If the company removes the jackpot from its game selection, the bets accumulated in the jackpot will be transferred to unpaid gaming funds.

The game instructions are displayed to the player on the slot machine or can be viewed in the game mode. The game instructions include the name of the game, betting options, the number of possible paylines, winnings from the game, and an explanation of the game's objective, gameplay, payouts, possible tie rules, and how to participate in the game. If the game includes a jackpot win, the game instructions explain how to participate in the jackpot game, how to win it, and how the winnings are distributed.

An automated table game is an automatic application of a table game in which players play either against the game organiser or against each other, and the device's automation handles the monetary transactions. The draw can be organised either automatically or manually. An automated table game has a playing area for one or more players, a money, game token, payment card or similar game payment input device, and an area for placing bets. Players can follow the game on the device's display panel(s) and/or mechanical draw device.

The game instructions are displayed to the player on the machine or can be viewed in the game mode. The game instructions include the name of the game, betting options, odds, and a description of the game's objective, gameplay, payouts, any tie rules, and how to participate in the game. If the game includes a jackpot win, the game instructions explain how to participate in the jackpot game, how to win it and how the winnings are distributed.

Winnings from automated table games are paid out to the player's payment card or from a payout machine. Players can also collect their winnings from the casino cashier, in which case the winnings are confirmed by the machine.

Automated table games may be located in areas where only persons aged 18 or over are permitted to enter.

All automated table games also offer the possibility of surprise wins or jackpot wins based on winning combinations.

A surprise jackpot is awarded to the player as a surprise and does not necessarily require a specific winning combination. A winning combination jackpot can be triggered by a qualifying winning combination.

There may be several jackpots in the same game, or the jackpot may be divided into several different levels.

Participation in the jackpot or one or more of its levels may require a specific bet in accordance with the game rules and/or the fulfilment of other conditions described in the game rules. Such other conditions include, for example, that the player has registered as a loyal customer of the company and identified themselves when playing on a slot machine using a commonly used payment card with a debit feature or a Visa Electron payment card, or a customer card linked to the company's loyalty programme (Veikkaus card).

The jackpot prize may be a predetermined, pre-announced amount, an amount calculated using odds, or a progressively increasing prize amount. The jackpot prize may be awarded to an individual player or a group of players in an automated table game.

A surprise jackpot is drawn either by the machine itself or by an external device.

If a player has not participated in the jackpot draw despite placing a separate bet on it, the player is entitled to a refund of the jackpot bet. The player is not entitled to a refund of the jackpot portion of the bet in games where they are not required to place a separate jackpot bet.

If the company removes the jackpot from its game offering, the bets accumulated in the jackpot will be transferred to unpaid gaming funds.

## **1.**

The result of an automated roulette game is determined manually using a roulette wheel and ball at a designated roulette table, or manually or automatically using a separate drawing device. The player participates in the game round using a separate device or a device connected to the drawing device (terminal). The result of an automated roulette game can also be drawn at a gaming location other than where the player's terminal is located. The company shall notify the National Police Board of the gaming location and how the game is drawn, as well as the gaming location(s) to which the draw is transmitted.

The main roulette wheel has gaming locations for one or more players, a payment device/payment devices and an area for placing bets.

Once the result has been drawn, the winning number is displayed to the player and the winnings are transferred to the player's winnings balance.

Winnings from the main roulette wheel are paid out to the player's winning ticket, payment card or from the payout machine.

If the manual draw fails, the game operator/game supervisor will announce the cancellation of the round while the game round is still in progress. In this case, the bets will be refunded.

If the result of the draw has been incorrectly recorded in the gaming system, the company will immediately correct the distribution of winnings to correspond to the actual result of the draw, if it can be verified beyond doubt. If the result of the draw cannot be verified beyond doubt, the company will cancel the game round and refund the bets to the player.

The player's stake will be refunded if the player has not been able to play a qualifying game round.

## **2. Automated electronic poker table**

An electronic poker table is an automated application of table poker, where players play against each other. The table has a payment device and a display panel/display panels showing the playing cards and bets. Both cash games and tournaments can be played at the table.

Winnings from an electronic poker table are paid out to the winning ticket, the player's payment card or a payout machine.

## **3. Automated card game**

In an automated card game where players play against the game bank, the result is drawn manually at a designated card table or using a separate drawing device.

The player participates in the game round using a separate device or a device connected to the drawing device (terminal). The result of an automated card game can also be drawn at a gaming location other than where the player's terminal is located. The company shall notify the National Police Board of the location where the game is played, how the game is drawn and to which location(s) the draw is transmitted.

An automated card game has gaming locations for one or more players, a payment device/payment devices and an area for placing bets.

Winnings from automated card games are paid out to the winning ticket, the player's payment card or the payout machine.

If the manual draw fails, the game operator/game supervisor will announce the cancellation of the round while the game round is still in progress. In this case, the bets will be refunded.

If the result of the draw has been incorrectly recorded in the gaming system, the company will immediately correct the distribution of winnings to correspond to the actual result of the draw, if this can be verified beyond doubt. If the result of the draw cannot be verified beyond doubt, the company will cancel the game round and refund the bets to the player.

The stake charged to the player will be refunded if the player has not been able to play a game round that qualifies for payment.

## **Slot machine malfunctions and refunds**

### **1. Interruption of a game or draw**

If a game or draw is interrupted due to a malfunction of the drawing device or other unexpected reason, the compensation paid to the player will be based only on the data accumulated by the time of the interruption. If a game or draw is interrupted, the player will be compensated as follows:

- a. winnings that have accumulated by the time the game or draw is interrupted and are indisputably verifiable;
- b. the smallest winning combination or the smallest winning amount, when, based on indisputable information accumulated by the time the game or draw was interrupted, the game round was interrupted in a situation where the player would have been guaranteed a win, even if the win cannot be determined from the data accumulated from the draw. In this case, the player will be compensated in accordance with the game instructions for the smallest winning combination or the smallest winning amount, if it can be calculated based on the game instructions. However, the compensation shall always be at least equal to the amount of the bet placed on the game round;
- c. free games that have been accumulated by the time the draw is interrupted and are indisputably verifiable. The compensation for free games is paid as the number of free games not played multiplied by the bet that was placed on the game round that won the free games. If the free spins have been won/achieved in several different game rounds, the compensation for the free spins will be paid as the number of free spins not played multiplied by the average stake of the game rounds in which the free spins were won;
- d. game reservations that are indisputably verifiable at the time of the interruption of the game or draw;
- e. the stake placed on the game round, if, based on the indisputably verifiable information accumulated by the time of the interruption of the draw, the game or draw has been interrupted in a situation where the player has not been able to play the game or part of it and the result of the game or part of it cannot be determined from the information accumulated from the draw.

Procedures for suspending a game or draw may be specified separately in the rules for the game type/game category.

## **2. Visual error**

If the display panel visible to the customer on the lottery device shows an incorrect winning amount, number of free games or game reservations, or an incorrect lottery result (card hand, number, pattern combination, etc.) due to a malfunction or failure, the player will be compensated with the actual winning amount, number of free games or game reservations as determined by the lottery device/game system.

## **Tournament games**

The company's table games and slot machines can also be played in tournament format. To participate in a tournament, the player must pay an entry fee and/or make a minimum purchase of game chips or tokens. The player can pay the entry fee immediately before the start of the tournament at the venue where the tournament is held. The entry fee can also be paid in advance at a special physical gaming hall or casino. For tournaments for which the player has

has paid the entry fee in advance are subject to the rules applicable at the tournament venue.

The rules of the tournament are available to the public in the gaming room. The tournament rules are submitted to the National Police Board before the start of the tournament. However, the National Police Board does not need to be provided in advance with the rules for tournaments that are ordered and/or paid for by a company, organisation or private individual and/or in which participation is not open to all customers.

Tournaments involving teams of several players may only be organised in the company's gaming rooms, but not on the premises of partners.

## **1. Table game tournament**

A tournament is a competition between players or teams formed by several players. A tournament can be organised in one or more rounds. A tournament organised in several rounds can be held at several venues. The rounds preceding the final of a tournament organised in several rounds can also be called satellite tournaments.

At the start of the tournament, each player or team receives the same number of tournament points in the form of chips. Chips may be special tournament chips, coloured chips, value chips, tokens or money.

The tournament is played for an agreed number of tournament rounds and/or game rounds, hands, a specified time or until a certain number of players/teams remain. The winner is the player/team with the highest number of tournament points at the end of the tournament. The prize is the total amount of the entry fees, a portion thereof, or a specified amount of money.

In a team tournament, each team must have the same number of players, and the team players must be registered before the start of the tournament. Once the tournament has started, team players cannot be changed.

### *Tournament rules*

Each tournament has its own tournament rules. The tournament rules specify the factors affecting the progress of the tournament, such as the size of the stakes, playing time/times or the number of tournament series and/or game rounds or hands to be played, any breaks, any additional time for purchasing tournament points, the number of points available for purchase, any additional purchases, the determination of team members' playing turns in team tournaments, and other similar factors. In a team tournament, each team member plays the tournament in turn as specified in the tournament rules. The tournament rules are available to players/teams before the start of the tournament.

The tournament rules vary depending on the game, the number of participants, the duration of the tournament and other similar factors.

The company has the right to change the betting conditions in accordance with the tournament rules during the tournament if it is necessary to regulate the duration of the tournament.

### *Tournament where additional purchases can be made (rebuy and re-entry tournament)*

### Re-entry tournament

When playing a re-entry tournament, a player/team can renew their participation in the tournament during a predetermined period. The re-entry fee is equal to the tournament fee plus the organiser's commission. A player/team receives the same number of tournament points with a re-entry as they did at the start of the tournament. A player/team can make a re-entry when they run out of chips. A player/team may also surrender (kill) their remaining chips to the game organiser, in which case they will be removed from the tournament, and make a re-entry.

### Rebuy tournament

When playing a rebuy tournament, a player/team can purchase additional tournament points during a predetermined period. Usually, the additional purchase is equal to the tournament fee without the house's share, and it gives the same number of tournament points as at the start of the tournament. A maximum amount per player/team may be set for additional purchases. In addition, a limit may be set on the minimum number of points a player/team must have in order to be eligible to make an additional purchase.

### Extra re-buy (Add-on)

If the tournament has a so-called extra add-on option, the player/team can increase their tournament points by making an extra add-on after the last round of the rebuy period. If a player has lost all their points, they must first make a rebuy in order to make an add-on. The number of points available with an add-on is announced before the start of the tournament and may differ from the original number of points available in the tournament or with a rebuy.

### *Tournament where no additional purchases can be made (freezeout tournament)*

There is no rebuy option in a freezeout tournament.

### *Sit'n'go tournament*

Sit'n'go tournaments are played as single or multi-table tournaments with no predetermined start time; the game begins immediately once the maximum number of players for the tournament has been reached.

### *Prize distribution*

The criteria for determining the prize distribution for each tournament are available before the tournament begins. For tournaments where rebuys are allowed, the monetary prize distribution will only be available after the rebuy period has ended. Part of the tournament prize pool may be used as the prize pool for a tournament to be played later or distributed among the players/teams participating in the tournament on some other basis, which will be announced to the players/teams in advance.

### *Other rules*

In the event of a rule violation, the poker room supervisor or tournament manager may impose a time penalty on the player/team, during which the player/team will be removed from the table. The player/team may also be penalised based on the number of game rounds

. A player/team may also be removed from the tournament, in which case the player/team's points will be removed from the game and the money placed by the player/team in the tournament will remain in the prize pool.

Time penalties are applied in team tournaments on a per-game basis. If a penalty is in effect when a player is replaced, the new player may not join the game table until the penalty has expired.

The transfer or purchase and sale of tournament points between players/teams is prohibited. If a player/team is found to have violated this rule, the player/team will be removed from the tournament and the money placed in the tournament by the player/team will remain in the prize pool.

If a player/team is found to have cheated, the player/team will be removed from the tournament and the money they have placed in the tournament will remain in the prize pool.

## **2. Slot machine tournament**

A tournament is a competition between players or teams formed by several players. In tournaments, players/teams must pay an entry fee. At the start of the tournament, each player/team receives the same number of game reservations and/or playing time. The tournament may consist of several tournament rounds, in each of which one or more players/teams participating in the round are selected for the next round. The necessary number of tournament rounds are played to determine the winner of the entire tournament.

When the playing time or game reservations have ended, the situation of each player/team is checked.

The player's/team's score and, through that, their ranking in the tournament round is determined by a tournament-specific scoring formula, which may take into account, with different weightings, for example, the amount of money wagered, the number of wins, the number of games played, the number of credits remaining in the machine at the end of the tournament, the sum of the points for the jackpot wins, the number of jackpot wins, or the fulfilment of other game-specific rules.

The criteria for determining the winner are clearly presented to the players/teams before the start of the game and are also available in writing in the tournament instructions.

The winner of the tournament is the player/team that has performed best according to the rules in the tournament instructions at the end of the last round.

One or more players/teams participating in the tournament may be awarded prizes. The prize is the total amount of the participation fees, a portion thereof, or a specified amount of money.

### *Tournament rules*

Each slot machine tournament has its own tournament rules. The tournament rules specify the factors affecting the progress of the tournament, such as the number of game reservations and/or the duration of the game, the number of tournament rounds, the determination of the ranking, the criteria for the distribution of winnings and other similar matters.

The tournament rules are available to players/teams before the start of the tournament. The company reserves the right to change the betting conditions in accordance with the tournament rules during the tournament if it is necessary to regulate the duration of the tournament.

## **Rules for casino games Casino games**

Hereinafter, casino games will be referred to as table games in accordance with the company's own classification.

### **1. General rules for all table games**

The rules for table games must be available to players at the casino.

The minimum and maximum bets in accordance with the rules, as well as the participation fees and other tournament conditions, shall be indicated at each gaming table or in its immediate vicinity.

A bet is void if it exceeds the maximum bet allowed. Chips are not sold on credit or on account.

Only chips placed on the table or game-specific chips are valid as bets, unless otherwise stated in the rules of the game.

Players must place their bets before the croupier announces that no more bets will be taken or before the draw begins. After that, bets cannot be removed or changed unless the rules of the game expressly allow it.

Players are responsible for their own bets.

Collusion with the aim of exceeding the maximum bet is prohibited. Tokens can be exchanged for cash at the casino cashier.

In the event of a dispute, the decision of the game table supervisor is final.

The game operator/supervisor may restrict a customer's participation in the game, prohibit the customer from playing or ask the customer to leave if the customer does not comply with the rules of the game, instructions or verbal instructions and requests from the game operator/supervisor.

Tipping is permitted.

The maximum winnings for each game are determined by the rules of the game, the stakes and the odds. In gaming tournaments, the maximum winnings are the separately announced tournament prize money.

The odds mentioned in the game rules are minimum odds, which may be increased if necessary.

All table games also offer the possibility of winning jackpot prizes based on winning combinations. A jackpot is an additional game that may require the player to pay a specified participation fee. A jackpot win can be a fixed, pre-announced amount, an amount formed by multipliers, or a progressively increasing win amount.

To win a jackpot, a specific card combination or hand, number or number combination, etc. is required, which is obtained using the game's drawing tools. The method of participation entitling the player to a jackpot win, any participation fee, winning combinations, how the jackpot is accumulated and its size are indicated on the gaming table(s) or in the immediate vicinity of the gaming table(s) and/or in the game instructions. The game instructions are available to players at the game table or in its vicinity.

## **2. Wheel of Fortune games**

### **2.1. Roulette**

Roulette is a game in which the dealer draws the winning number using a roulette wheel and a ball. Players try to guess this number or one of its characteristics by placing chips on the betting area of the table.

#### *Playing field*

The playing field is divided into a number field and side fields. The number field contains numbers from 0 to 36 or from 0 and 00 to 36. The side areas are used to bet on the characteristics of the winning number: red/black, high/low, even/odd, or the position of the number on the playing area: quarters, dozens and columns.

#### *Chips*

In roulette, you can use table-specific chips (coloured chips) or value chips as bets. Coloured chips do not have their value printed on them. Within the table's betting limits, players can choose which value of coloured chips they want to play with. When a player leaves the game, the coloured chips are exchanged for value chips. Coloured chips are specific to each table and are marked with a different number or symbol on each table. Only bets made with coloured chips or value chips played at that particular table are official.

#### *Playing with cash*

A player's cash bet is binding if the game supervisor has accepted the bet before the betting deadline.

#### *Game play*

Players may place any number of chips they wish during a game round, provided that individual bets do not exceed the table's betting limits. The croupier announces the winning number both verbally and on the scoreboard.

If the roulette ball fails to land or the croupier/game supervisor considers that the roulette ball or roulette wheel has not spun for an acceptable number of revolutions for the draw, the croupier/game supervisor will announce that the round is void while the game round is still in progress. Players may leave their bets for the next round, change their bets or withdraw their bets.

#### *Payout*

Bets can be placed on individual numbers or combinations of numbers, quarters, dozens, columns and even chances.

Winning odds for bets placed on different positions:

Bet	Payout
1 Number	35:1
2 numbers	17:1
3 numbers	11:1
4 numbers	8:1
5 numbers	6:1
6 numbers	5:1
Quarters (9 numbers)	3:1
Dozens, columns	2:1
Even odds	1:1

The equal chances are black, red, even, odd, numbers 1–18 and 19–36.

If the number drawn is zero (0 or 00, if the wheel has numbers 1–36 and 0 and 00), bets on columns and dozens are lost, and bets on even chances lose half their value or are held captive (*en prison*). Winnings on bets covering zero are paid out as normal.

An imprisoned bet cannot be removed or changed, but it participates in the next round of play, where the number's characteristic determines whether the bet is lost or released. The bet is released if the simple win bet on which the bet is imprisoned is the winning result of the next round of play. The player may keep the released bet, but no winnings will be paid out. If the winning number is zero again while the bet is imprisoned, the bet remains imprisoned. If the winning number is zero for the third time in a row, the imprisoned bet is lost.

#### *Examples of the en prison rule:*

1. The bet is red and the winning number is zero, so the bet remains imprisoned. If the winning number in the next round is red, the bet is released and the player gets to keep the bet; if the winning number in the next round is black, the imprisoned bet is lost.
2. The bet placed on red is held captive. If the winning number in the next round is zero again, the bet remains captive. Since zero has been the winning number twice in a row, the winning number should be red in the next two consecutive rounds in order for the bet to be released and the player to keep their bet.

The game may use half-bet (half the bet is lost), en prison rule, or both. If both rules are in effect at the same time, the player can choose whether the bet remains imprisoned or whether half of the bet is returned to the player, provided that the values of the chips in use in the game allow for halving. Similarly, the player may decide whether to keep the bet imprisoned if zero is the winning number twice in a row, or to have a quarter of the bet returned to the player if the values of the chips used in the game allow for the bet to be halved again.

The applicable rule(s) are specified in the game instructions.

A five-number bet with odds of 6:1 is only available in games with a wheel containing 38 numbers (numbers 1–36 plus 0 and 00).

## 2.2. Money Wheel

The aim of the game is to guess the winning symbol, which is drawn using a wheel of fortune-type drawing device. The game includes a gaming table where customers place their bets and a wheel where the winning symbol is drawn.

The wheel is divided into 54 equal sectors. Both the winning symbols and the winning odds are marked on the sectors.

### *Payout*

Winning odds for different bets placed:

23 sectors are marked with a winning multiplier	1:1
15 sectors are marked with a winning multiplier of	2:1
8 sectors have a winning odds ratio of	5
4 sectors have a marked odds ratio	10
2 sectors are marked with a winning odds ratio of	20
2 sectors are marked with a winning odds ratio of	45:1

The symbols and payout ratios corresponding to the sectors are marked on the gaming table.

The wheel must spin at least four full revolutions during the draw. The draw is invalid if the wheel does not spin four full revolutions, the winning symbol pointer stops between two sectors, or if any external factor has influenced the outcome of the draw. In such cases, the bets placed on that game round will not be eligible for a win.

## 3. Dice games

### 3.1. Sic Bo

Sic Bo is a dice game in which the player's goal is to guess the combinations of numbers and the sums of the numbers on three dice.

### *Gaming table*

The game table is marked with the combinations of numbers and sums of numbers formed by the three dice used in the game for placing bets.

### *Bets*

In Sic Bo, you can use chips with their value printed on them (value chips) or chips without a printed value (colour chips) as bets.

Within the betting limits of the table, players can choose which coloured chips they want to play with. Colour chips are specific to each table, and bets made with them are only official at tables where those chips are in use. When a player stops playing, the colour chips are exchanged for value chips.

### *Game play*

Players can place their bets on as many betting options as they wish.

Once all bets have been placed, the dealer draws the winning combinations and sums of the numbers on three dice, collects the losing chips and pays out the winnings to the winning bets.

### *Payout*

Winning odds for bets placed on different options:

Bet	Winning odds
SMALL (total dice roll 4–10)	1:1
BIG (total number of dice eyes 11–17)	1:1
ONE, TWO, THREE, FOUR, FIVE and SIX (numbers 1, 2, 3, 4, 5 and 6)	1:1 if one of the dice shows the desired number, 2:1 if two dice show the desired number and 12:1 if all three dice show the desired number.
TWO DICE (eye number combinations formed by two dice: 1-2, 1-3, 1-4, 1-5, 1-6, 2-3, 2-4, 2-5, 2-6, 3-4, 3-5, 3-6, 4-5, 4-6, 5-6 - the number on the third die is irrelevant)	6:1
DOUBLE (eye pairs 1-1, 2-2, 3-3, 4-4, 5-5, 6-6 - the number on the third die is irrelevant)	11:1
ANY TRIPLE (any of the following combinations of dice totalling three: 1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5 and 6-6-6)	30
SPECIFIC TRIPLE (any specific combination of the following "triples":	180:1

1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5 or 6-6-6)

#### THREE DICE TOTALS

The sum of the numbers on three dice 4	60:1
Sum of three dice 5	30
Sum of three dice 6	18
Sum of the numbers on three dice 7	12
Sum of the numbers on three dice 8	8
Sum of the numbers on three dice: 9	6:1
Sum of the numbers on three dice 10	6:1
Sum of the numbers on three dice: 11	6:1
Sum of the numbers on three dice: 12	6:1
Sum of the numbers on three dice: 13	8:1
Sum of the numbers on three dice: 14	12
Sum of the numbers on three dice: 15	18:1
Sum of the numbers on three dice: 16	30:1
Sum of the numbers on three dice 17	60:1

If the combination of dice shows "triples" (1-1-1, 2-2-2, 3-3-3, 4-4-4, 5-5-5, 6-6-6), the bets placed on the SMALL and BIG betting options are lost.

## 4. Card games

### 4.1. Poker games

#### 4.1.1. Poker games where players play against each other

##### 4.1.1.1. General rules

###### *Game overview*

In poker games, players play against each other for the pot accumulated during the game round. The pot is won by the player with the best card combination in the game round. The pot can also be won by betting in such a way that no other player calls the bet. Poker games are played in different versions, which differ in terms of the number of cards dealt, the number of cards dealt face down or face up, and other technical aspects of the game.

###### *Compensation for organising the game*

The compensation paid to the casino for organising the game can be charged on four different principles:

###### **A.** Percentage compensation

A predetermined percentage of the value of the chips bet during the game round is charged. A maximum amount per game round may be set for the compensation.

**B. Fixed amount**

A predetermined fixed amount is charged for the value of the chips bet during a game round. A maximum amount per game round may be set for the compensation.

**C. Percentage compensation and fixed amount**

A predetermined percentage and a fixed amount are charged on the value of the chips wagered during a game round. A maximum amount per game round can be set for the compensation.

**D. Time-based charge per customer**

A fee charged at the gaming table, which is collected from each customer on a predetermined basis.

The compensation principle and the amount of compensation for organising the game are communicated to players in the game room.

*Minimum purchase*

In order to participate in the game, players must purchase a predetermined minimum number of chips, known as the buy-in. Players cannot purchase additional chips during a game round; instead, they must play the game round with the chips they had on the gaming table before placing their initial bet.

Poker can be played with three different betting options:

*A. Limit / Fixed bet sizes*

The value and number of bets and raises are fixed and predetermined.

*B. Pot limit / Pot maximum*

A player's bet can be no more than the current total pot.

*C. No limit*

A player may bet all of their chips.

*Player actions*

During the game, players can leave the game, stay in it or raise their bets:

*Check*

The player passes the opportunity to raise to the next player on their turn.

*Fold*

The player returns their cards to the dealer on their turn.

### *Raise*

The player raises the bet already requested during their turn.

### *Call*

The player pays the required stake during their betting turn.

### *Distribution of winnings*

After the card distribution and betting rounds, the winner is the player still in the game who has the best poker hand according to the rules of the game.

### *Jackpot*

Poker games organised by the casino (not tournaments) may include a special jackpot prize (bad beat jackpot). The jackpot prize is paid out if a hand of a certain value loses to an even better hand. The jackpot prize can only be paid out at a table where the minimum number of players specified in the game room has participated in the game at the start of the game round. There is a sign in the game room informing players of the minimum number of players specified in the jackpot rules. Any change to the minimum number will be reported to the supervisory authority. Persons who are participating in the game are those who are involved in the game round in question (have received cards and are physically present at their playing position).

The jackpot prize is distributed only among the players at the gaming table where the hands that meet the jackpot criteria have been dealt.

The jackpot is distributed if, at the end of the game round, there are two or more hands that meet the jackpot trigger criteria.

The criteria required to trigger the jackpot vary depending on the version of poker being played. The trigger criteria are displayed in the casino's game room.

Hands that qualify for the jackpot are verified by a casino representative. Players are always dealt the best possible hand.

If more than one player has hands that qualify for the jackpot, the two best hands will be considered jackpot-triggering hands.

If more than one player has the same hand that qualifies for the jackpot, they will share the portion of the jackpot that their hand qualifies for, as well as one share of the portion distributed to other players.

### *Jackpot payments are collected as follows:*

For each game round played at a table participating in the jackpot, an amount determined by the casino and announced in the game room is collected for the jackpot.

A minimum number of players specified in the game mode must participate in the game round, and the game must proceed to at least the second betting round for the payment to be collected. The accumulation is cumulative and is added to the jackpot amount at the end of the game day; the accumulation of the jackpot amount for the next game day starts from the previous day's accumulation.

*The jackpot is distributed as follows:*

At the game table where the jackpot is paid out, a certain percentage of the current jackpot amount is paid to the losing hand that meets the criteria. A certain percentage of the current jackpot amount is paid to the winning hand that meets the criteria. Other players who participated in the game round in question are paid a certain percentage of the current jackpot amount. The remaining percentage forms a new jackpot pool, for which the casino guarantees a minimum amount in euros. The distribution criteria for the jackpot pool and the minimum amount in euros guaranteed by the casino are displayed in the game room.

If, during the distribution, a player reveals information about their cards that affects the course of the game, the casino has the right to refuse to pay the jackpot.

*Playing positions, playing cards and card scores*

The gaming table has seats for up to 12 players.

The game is played with a single deck of 52 cards, without jokers.

Ace	1 or 14
King	13
Queen	12
Pawn	11
other cards according to their point value	

*Ranking of card hands from lowest to highest:*

*High card*

A hand with no pair or higher is evaluated according to the card with the highest point value. If the highest card is the same in several hands, the next highest card is used to determine the winner, and so on. If there are several hands of equal value, the pot is split.

*Pair*

Two cards of the same rank. If two or more players have a pair, the highest pair wins. The superiority of pairs of the same rank is determined by the rank of the third, fourth or fifth card. If there are several hands of the same rank in the game, the pot is split.

*Straight of four (Only in Sökö)*

Four cards in consecutive order. If there are multiple straights of four in the game, the highest straight wins. The fifth card determines the ranking of straights of equal value. If there are multiple hands of equal value in the game, the pot is split.

*Four of a kind / Flush of four (Only in Sökö)*

Four cards of the same suit. If there are multiple flushes in the game, the suit with the highest card wins. The fifth card determines the ranking of suits of equal value. If there are multiple hands of equal value in the game, the pot is split.

#### *Two pair*

Two separate pairs in the same hand. If there are multiple two pair hands in the game, the higher pair wins. If the higher pairs are of equal value, the second pair decides. If both pairs are of equal value, the fifth card decides. If there are multiple hands of equal value in the game, the pot is split.

#### *Three of a kind*

Three cards of the same rank. If there are multiple hands with three of a kind, the highest combination wins. If the three of a kind are of equal value, the highest card (high card) decides the winner. If there are multiple hands of equal value, the pot is split.

#### *Straight*

Five cards in sequential order. If there are multiple straights, the highest one wins. If there are multiple hands of the same rank, the pot is split.

#### *Flush*

Five cards of the same suit. If there are multiple suits, the one with the highest card wins, followed by the second, third, fourth and fifth cards. If there are multiple hands of equal value, the pot is split.

#### *Full house*

A hand consisting of three of a kind and a pair. If there are multiple full houses, the one with the highest three of a kind wins. If the three of a kind are of equal value, the hand with the highest pair wins. If there are multiple hands of equal value, the pot is split.

#### *Four of a kind*

Four cards of the same rank. If there are multiple four of a kinds, the highest one wins. If the four of a kinds are of equal value, the fifth card determines the winner. If there are multiple hands of equal value, the pot is split.

#### *Straight flush*

Five consecutive cards of the same suit. If there are multiple straight flushes, the highest one wins. If there are multiple hands of the same rank, the pot is split. The best possible hand in poker is a straight flush from A to 10, known as a Royal Flush.

All poker card games can also be played in low or high/low versions. The rules are otherwise the same as for the game in question, except that in low games, the ranking of card hands is reversed. In high/low games, there are two winners, the best and worst five-card hands, and the pot is split equally between the winners.

#### 4.1.1.2. Texas Hold'em

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt two cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form their hand. They can also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between them.

#### 4.1.1.3. Pineapple (Watermelon)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt three cards face down (initial deal), after which the player discards one card from their hand following the next betting round. After this, three community cards are dealt face up on the table (flop).

After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player can use one or two of their own cards to form a hand. They can also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between them.

#### 4.1.1.4. Crazy Pineapple (Crazy Watermelon)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt three cards face down (initial deal). After this, three community cards are dealt face up on the table (flop), after which the players discard one card from their hands after the next betting round. After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player may use one or two of their own cards to form their hand. They may also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between those players.

#### 4.1.1.5. Helsinki Hold'em (Aviation)

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt four cards face down (initial deal), after which the player discards one card from their hand after the next betting round. After this, three community cards are dealt face up on the table (flop), and after the next betting round, each player discards one more card from their hand. After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player may use one or two of their own cards to form their hand. They may also use all five community cards, in which case they do not use any of their starting cards. If two or more players have hands of equal value, the pot is split between those players.

#### 4.1.1.6. Omaha

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt four cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined

winner. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

The player must use exactly two of their four cards to form their best five-card poker hand. The player must choose three cards from the five community cards on the table for their hand. If two or more players have hands of equal value, the pot is split between those players.

#### 4.1.1.7. Omaha 5

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt five cards face down (initial deal). After this, three community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

A player must use exactly two of their five cards to form their best five-card poker hand. The player must choose three cards from the five community cards on the table for their hand. If two or more players have hands of equal value, the pot is split between these players.

#### 4.1.1.8. Courchevel

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt five cards face down, and one community card is placed face up on the table (initial deal). After this, two community cards are dealt face up on the table (flop). After the flop, one more community card is dealt (turn) and finally a fifth community card (river).

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

The player must use exactly two of their five cards to form their best five-card poker hand. From the five cards revealed on the table

community cards on the table. If two or more players have hands of equal value, the pot is split between them.

#### 4.1.1.9. Double Flop Hold'em

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

Each player is first dealt two cards face down (initial deal). After this, two rows of three community cards (flop) are dealt face up on the table. After the flop, one more community card is dealt to both rows (turn) and finally a fifth community card to both rows (river). This leaves a total of ten community cards on the table in two rows.

The dealing of cards is always followed by a betting round. After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The pot is won by the best five-card hand or any hand that a player bets on without anyone else calling the bet.

The player can use one or two of their own cards to form their hand. They can also use all five community cards, in which case they do not use any of their starting cards. The player tries to form the best possible hand from each row and their own cards. If the same player has the best hand from both rows, they win the entire pot. If different players have the best hands, the pot is split. If two or more players have hands of equal value, the pot or part of it is split between these players.

#### 4.1.1.10. Seven Card Stud

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt two face-down cards and one face-up card. This is followed by a betting round. The game continues with each player being dealt one face-up card, followed by a betting round. This continues until all remaining players have two face-down cards and four face-up cards. The final seventh card is dealt face-down to each player. This is followed by a final round of betting.

After the betting rounds, when there are at least two players left, the face-down cards are revealed and the winner is determined. The best five-card hand wins, or any hand that a player bets on without anyone else calling the bet.

If two or more players have hands of equal value, the pot is split between them.

If, due to the number of players, there are not enough cards in the deck to complete the deal so that all players still in the game can be dealt their own card, a community card/community cards will be dealt face up on the table. In this case, the player forms the best possible five-card hand using their own cards and the community card(s). If a community card or cards are dealt in the game, the player may only have two hole cards in their hand.

The low version of Seven Card Stud is called Razz.

#### 4.1.1.11. Sökö

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt one face-down card and one face-up card. This is followed by a betting round. The game continues with each player being dealt one face-up card, followed by another betting round. This continues until all remaining players have one face-down card and four face-up cards. This is followed by a final betting round.

Unlike other poker games, in Sökö, a straight of four cards and a flush of four cards are also valued. These come after a pair in the ranking.

After the betting rounds, when there are at least two players left, the face-down cards are revealed and the winner is determined. The best five-card hand wins. If two or more players have hands of equal value, the pot is split between them.

#### 4.1.1.12. Five Card Draw

Before the cards are dealt, the initial bets (blind/ante) are placed. After this, each player is dealt five cards face down. This is followed by a betting round. The game continues with all players being allowed to exchange 0–5 cards, followed by a second and final betting round.

After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined. The best five-card hand wins. If two or more players have hands of equal value, the pot is split between these players.

The game can also be played so that cards can be exchanged twice, in which case there are three betting rounds, or so that cards can be exchanged three times, in which case there are four betting rounds.

Five Card Draw can also be played so that the first bet can only be made with a hand of a certain value, usually at least a pair of jacks or better.

The low version of Five Card Draw is called Lowball. The low version of Five Card Draw played with three card exchanges is called Triple Draw Lowball.

#### 4.1.1.13. Chinese Poker

Chinese Poker is played for points, which are assigned a monetary value before the game begins. Players win or lose points based on how their poker hands fare against the hands of other players.

At the start of the deal, each player is dealt 13 cards, from which they must build three poker hands: a front hand, a middle hand and a back hand. The front hand consists of three cards, while the middle and back hands consist of five cards each.

The hands must be constructed so that the back hand is better than or equal to the middle hand, and the middle hand is better than the front hand. Straights and flushes are not taken into account in the front hand, which consists of three cards. An incorrectly placed hand (e.g. a better hand in the front hand than in the middle hand, or the wrong number of cards in a hand) automatically loses to a correctly placed hand.

There are many different scoring methods in Chinese Poker. For example, in 1-3 scoring, once all players have built their three hands, the cards are revealed and the scoring is carried out. Each player now compares their own hands with their opponents' hands. A player receives points if their front, middle or back hand beats their opponent's corresponding hand. Winning two out of three hands earns one point, while winning all three hands earns three points. The scoring method used is indicated in the game mode.

It is also possible to use other ways of distributing winnings than scoring in the game. The game mode indicates the method of distributing winnings to be used. The scoring used is recorded in a separate log.

#### 4.1.1.14. Chinese Open Poker

Chinese Open Poker is played for points, which are assigned a monetary value before the game begins. Players win or lose points based on how their poker hands fare against the hands of other players.

At the start of the deal, each player is dealt 5 cards face down. The player places the cards face up on the table in any order they choose, in the front, middle and back hands. This is followed by 8 rounds of dealing, in which each player is dealt one card. During each round of dealing, the player places the card face up in the front, middle or back hand of their choice. There may be fewer rounds of dealing if the outcome of the game is clear before all players have 13 cards. Finally, there should be three cards in the front hand and five cards in the middle and back hands.

Chinese Open Poker can also be played in such a way that after the initial deal (the first five cards), each player receives two cards at a time during the next eight dealing rounds, from which they choose one for their hand and discard the other. In this case, the game is called Chinese Open Poker Pineapple.

The hands must be constructed so that the back hand is better than or equal to the middle hand, and the middle hand is better than the front hand. Straights and flushes are not taken into account in the front hand, which consists of three cards. An incorrectly placed hand (e.g. a better hand in the front hand than in the middle hand, or the wrong number of cards in a hand) automatically loses to a correctly placed hand.

There are many different scoring methods in Chinese Open Poker. For example, in 1–3 scoring, once all players have built their three hands, the cards are revealed and the scoring is carried out. Each player now compares their own hands with their opponents' hands. A player receives points if their front, middle or back hand beats their opponent's corresponding hand. Winning two out of three hands earns one point, while winning all three hands earns three points. The scoring method used is indicated in the game mode.

It is also possible to use other methods of distributing winnings than scoring in the game. The method of distributing winnings is indicated in the game mode. The scoring used is recorded in a separate log.

#### 4.1.1.15. Sviten Special

Before the cards are dealt, the initial bets (blind/ante) are placed. The dealer button indicates who is the (fictional) dealer. The dealer button moves clockwise between players.

After this, each player is dealt five cards face down (initial deal), followed by a betting round. After this, three community cards are dealt face up on the table (flop), followed by a betting round. After this, all players may exchange 0–5 cards. If a player exchanges only one card, the dealer gives the exchange card face up. If the player rejects the face-up card, they are given a new exchange card face down, which they must keep. The player may not make any further exchanges after this. If a player exchanges 2–5 cards, the dealer gives the player replacement cards face down, which the player must keep. The player may not make any further exchanges after this.

After the cards have been exchanged, one more community card (the turn) is dealt face up, followed by a betting round. Finally, a fifth community card (the river) is dealt face up, followed by a final betting round.

After the betting rounds, when there are at least two players left, the cards are revealed and the winner is determined.

There are two winning hands in the game: the best five-card poker hand using five of your own cards, and the best five-card poker hand using two of your own cards and three community cards from the table. The pot is split equally between these hands. The pot can also be won by any hand that a player bets on without anyone else calling the bet. If two or more players have hands of equal value, the pot is split between these players.

#### 4.1.2. Poker games where players play against the dealer

##### 4.1.2.1. Oasis Stud Poker

Oasis Stud Poker is a game in which players try to beat the dealer's five-card hand with their own five-card hand. To start the game, players place their bets in the ante box. Players can also place a bet in the bonus box.

The dealer deals five cards face down to each player and to himself. The dealer's fifth card is dealt face up. Players then have the option to continue playing by placing a bet equal to twice their ante bet in the bet box, or to fold their cards, in which case they lose their ante bet and any bonus bets they may have placed. The player can exchange one card for themselves by paying an exchange fee equal to the ante. In this case, they lose their bonus bet.

Once all bets have been placed, the dealer's cards are revealed. If the dealer's hand is worse than an ace and a king, the player is paid their ante bet as a simple win; the bet does not win or lose. If the dealer's hand is ace & king or better, the payout depends on the player's hand.

Since the player's bet is not paid unless the dealer's hand is an ace and king or better, the player can try to buy the dealer's hand by paying an exchange fee equal to the ante. In this case, the following procedure is followed: the dealer collects the exchange fee from all players who wish to buy the dealer's hand – the other players are paid the ante bet as a simple bet. The dealer then exchanges the highest card in their hand for a card from the common deck. If the dealer gets a pair or better, he pays both the ante and bet stakes to the players who paid the exchange fee. If he does not get a game, the players who paid the exchange fee are not paid anything, and their stakes remain on the table.

If the dealer's hand is better than the player's, the player loses both bets. Bets placed in the bonus box win or lose according to the player's hand.

If the player's hand is better than the dealer's, the player is paid the ante bet as a single bet and the other bets according to the player's hand as follows:

### *Payout*

#### *Winning odds for the bet:*

Royal Flush	100:1
Straight Flush	50
Four of a kind	20
Full house	7
Colour	5:1
Straight	4:1
Three of a kind	3:1
Two pairs	2
One pair	1:1
Ace & king	1:1

#### *Winning odds for bonus bet:*

Royal Flush	5000:1
Straight Flush	1000:1
Four of a kind	25
Full house	150:1
Colour	100:1
Straight	50:1

A monetary upper limit can be set for the maximum win. In this case, winnings are paid out at the above odds up to the euro upper limit indicated on the game table in question.

The game can also be played in a version where the bonus winnings accumulate according to the number of game rounds played and are displayed on an electronic scoreboard.

### *Cards and their points*

The game uses a single 52-card deck without jokers per game round. Ace

	1 or 14
King	13
Queen	12
Pawn	11
other cards	according to point value

### *Card hand ranking from lowest to highest: Ace & king*

If the dealer and the player have an ace & king, the winner is determined by the points of the third, fourth or fifth card.

#### *Pair*

Two cards of the same point value. If the dealer and the player have a pair, the higher pair wins. If the dealer and the player have pairs of equal value, the winner is determined by the point value of the third, fourth or fifth card.

#### *Two pairs*

Two separate pairs in the same hand. If both the dealer and the player have pairs, the higher pair wins. If the higher pairs are of equal value, the second pair decides the outcome. If both pairs are of equal value, the fifth card decides the outcome.

#### *Three of a kind*

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher combination wins.

#### *Straight*

Five cards in sequential order. If both the dealer and the player have a straight, the player with the highest card wins.

#### *Flush*

Five cards of the same suit. If both the dealer and the player have a flush, the hand with the highest card wins. If the highest card is the same, the second, third, fourth or fifth card is considered. The suit has no effect on the combination.

#### *Full house*

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the one with the higher three of a kind wins.

#### *Four of a kind*

Four cards of the same rank. If both the dealer and the player have fours, the hand with the higher fours wins.

#### *Straight flush*

Five consecutive cards of the same suit. If both the dealer and the player have a straight flush, the winner is determined by the higher hand. The suit has no effect on the combination.

#### *A–10 straight flush / Royal flush*

A straight flush consisting of the cards 10, Jack, Queen, King and Ace.

#### *Other rules*

If both the player and the dealer have hands of equal value, it is a tie and the player gets to keep their ante and bet.

The game can also be played in the following versions:

**A.** The player may not exchange cards for themselves or the dealer.

**B.** The player may exchange two cards. The dealer may also exchange two cards; in this case, the dealer's lowest hand with which to open the game is a pair of 8s. Winnings in this version are paid as follows:

*Odds for bet winnings:*

Royal Flush	100:1
Straight Flush	50:1
Four of a kind	20
Full house	7
Colour	5:1
Straight	3:1
Three of a kind	2:1
Two pairs	1
One pair (8-pair or higher)	1:1

**C.** All twos are jokers. Players or the dealer may not exchange cards. The dealer's smallest hand with which he opens the game is then an 8 pair. Winnings in this version are paid as follows:

*Winning odds for the bet:*

Royal Flush (without joker)	100:1
Royal Flush (with joker)	50:1
Five of a kind	30
Straight flush	10
Four of a kind	3
Full house	3
Colour	2:1
Straight	2:1
Three of a kind	1:1
Two pairs	1
One pair (8-pair or higher)	1:1

**D.** The player's hand consists of three of their own cards and two cards shared by all players. The dealer does not have their own hand. In this version, the ante box is not used; instead, the player places their bet in three bet boxes. If the player gets at least a 10-pair, they are paid according to the following table:

*Winning odds for bet stakes:*

Royal Flush	1000:1
Colour straight	200:1
Four of a kind	50:1

Full house	11
Colour	8:1
Straight	5:1
Three of a kind	3:1
Two pairs	2
One pair (10 pairs or more)	1:1

The casino may change the name used for Oasis Stud Poker depending on the version of the game being played. The version being played and its name will be displayed on the game table and in the game instructions available to players in the game room.

#### 4.1.2.2. Russian Poker

The game instructions available to players at the casino will indicate which version of the game is being played.

##### **Game version A**

##### *Overview of the game*

Russian Poker is a game in which players try to beat the dealer's five-card hand with their own five-card hand. In Russian Poker, players do not play against each other, but only against the dealer (the company).

### *Game table*

The game table has 4–6 seats for players. Each seat has three betting boxes printed on the table, labelled ante, raise and bonus. A minimum of one player and a maximum of six players can participate in the game at the same time.

### *Playing cards and their values*

The game uses a single deck of 52 cards, without jokers. The ace is worth 14 (A), except in a small straight, where it is worth one. The values of the face cards are: king 13 (K), queen 12 (Q) and jack 11 (J). The other cards (2–10) are worth their face value. The deck is shuffled before each new round.

### *Bets*

The stakes are chips with their value printed on them.

### *Game play*

To start the game, players place their bets in the ante box. Players can also place bets in the bonus box.

The dealer deals five cards face down to each player and to himself. The dealer's fifth card is dealt face up.

The player then has the option to continue the game by choosing one of the following four options:

- 1.** The player folds and loses their ante bet and any bonus bet.
- 2.** The player continues the game and places twice the amount of their ante bet in the raise box.
- 3.** The player purchases an additional card (the sixth card) for an amount equal to their ante bet. After purchasing the additional card, the player may fold, in which case they lose their ante bet. To continue playing, the player places twice the amount of their ante bet in the raise box. When purchasing a card, the player loses their bonus bet.
- 4.** The player exchanges 1–5 cards from their hand for an amount equal to their ante bet.

After the exchange, the player may fold, in which case they lose their ante bet. To continue playing, the player places twice their ante bet

. When exchanging a card/cards, the player loses their bonus bet.

#### *Insurance*

If the player has a hand that is worth three of a kind or better, they can place an insurance bet that is at least equal to the player's ante bet and at most half of the player's raise bet.

If the dealer's hand is worse than ace & king, the insurance bet is paid 1:1.

If the dealer's hand is an ace and king or better, but worse than the player's hand, the insurance bet is lost.

If the dealer's hand is the same or better than the player's hand, the insurance bet is returned to the player.

#### *Dealer's hand and payout*

Once all bets have been placed, the dealer's cards are revealed.

If the dealer's hand is an ace and king or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

Royal Flush	100:1
Straight Flush	50
Four of a Kind	20
Full house	7
Colour	5:1
Straight	4:1
Three of a kind	3:1
Two pairs	2
One pair	1:1
Ace & king	1:1

Payouts for five or six card hands with two different combinations:

If the dealer's hand is ace & king or better, but worse than the player's hand, the player's raise bet is paid out according to the following table (the ante bet does not win or lose, but the player gets to keep the bet):

AK + pair	2:1
AK + 2 pairs	3:1
AK + three of a kind	4:1
AK + straight	5:1
AK + suit	6

AK + full house	8:1
AK + four of a kind	21
AK + straight flush	51:1
3 pairs	4
pair + colour	6:1
pair + straight flush	51:1
pair + straight flush A-10	101:1
2 straights	8
straight + flush	9
2 colours	10:1
2 full hands	14:1
full house + four of a kind	27:1
straight flush + straight	54:1
straight flush + suit	55:1
2 straight	100:1
straight flush A-10 + straight	104:1
straight flush A-10 + suit	105:1
straight flush A-10 + straight flush	150:1

To receive a payout for two different combinations, at least one of the combinations must be better than the dealer's hand, and the player must use at least one card in both combinations that is not included in the other combination.

*Examples:*

Five-card hands with two different combinations:

- A, A, K, 8, 9: pair (2 aces) + AK
- 4, 4, K, K, A: two pairs (4-4, K-K) + AK
- 3, 3, 3, A, K: three of a kind (3-3-3) + AK

Six-card hands with two different combinations:

- 4, 4, 8, 8, Q, Q: two pairs (4-4, Q-Q) + two pairs (8-8, Q-Q)
- 2, 3, 4, 5, 6, 6: straight (2-3-4-5-6) + straight (2-3-4-5-6)
- 9, 9, 9, 9, J, J: four of a kind (9-9-9-9-J) + full house (9-9-9-J-J)
- 5, 6, 7, 8, 9 hearts, 9 spades: straight flush (5-9 hearts) + straight (5-8 hearts, 9 spades)

If the dealer's hand is worse than ace & king, the value of the player's hand is irrelevant and the player is paid the ante bet as a simple bet; the raise bet does not win or lose, but the player gets to keep the bet.

If the dealer's hand is an ace and king or better and better than the player's, the player loses both bets. Bets placed in the bonus box win or lose according to the player's hand.

*The player exchanges a card from the dealer's hand*

Since the player's raise bet does not pay out unless the dealer's hand is ace & king or better, the player can try to buy the dealer's hand by paying the player's ante amount as an exchange fee. In this case, the following procedure is followed: the dealer collects the exchange fee from all players who want to buy the dealer the game – the other players are paid the ante bet as a simple bet. The dealer then exchanges the highest card in their hand for a card shared by all players. If the dealer gets a pair or better, he pays the players who paid the exchange fee and whose hand is better than the dealer's a win according to the above-mentioned odds; the ante bet does not win or lose, but is returned to the player.

If the dealer gets a better hand than the player, the player loses both their ante and raise bets.

If the dealer does not get a game, the players who paid the exchange fee are not paid anything, but the players get to keep their ante and raise bets.

*Bonus winnings (bets placed in the bonus box)*

A bonus bet pays out if the player's first 5 cards contain one of the hands listed below. If the player has exchanged cards or purchased a sixth card, they are not eligible for a bonus win.

If the player does not have a hand that qualifies for a bonus win, the bonus bet is lost. Winning

odds for bets placed on the bonus square:

Royal Flush	5000:1
Straight Flush	1000:1
Four of a Kind	25
Full house	150:1
Colour	100:1
Straight	50:1

Bonus winnings are paid regardless of the dealer's cards.

*Card hand rankings from lowest to highest:*

*Ace & king*

If the dealer and the player have an ace & king, the winner is determined by the value of the third, fourth or fifth card.

*Pair*

Two cards with the same point value. If the dealer and the player have a pair, the higher pair wins. If the dealer and the player have a pair of equal value

pair, the winner is determined by the value of the third, fourth or fifth card.

*Two pairs*

Two separate pairs in the same hand. If both the dealer and the player have pairs, the higher pair wins. If the higher pairs are of equal value, the second pair decides the outcome. If both pairs are of equal value, the fifth card decides the outcome.

*Three of a kind*

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher combination wins.

*Straight*

Five cards in sequential order. If both the dealer and the player have a straight, the player with the highest card wins.

*Flush*

Five cards of the same suit. If both the dealer and the player have a flush, the hand with the highest card wins. If the highest card is the same, the second, third, fourth or fifth card is considered. The suit has no effect on the combination.

*Full house*

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the one with the higher three of a kind wins.

*Four of a kind*

Four cards of the same rank. If both the dealer and the player have fours, the hand with the higher fours wins.

*Straight flush*

Five consecutive cards of the same suit. If both the dealer and the player have a straight flush, the winner is determined by the higher hand. The suit has no effect on the combination.

*A–10 straight flush / Royal flush*

A straight flush consisting of the cards 10, Jack, Queen, King and Ace.

If both the player and the dealer have hands of equal value, it is a tie and the player gets to keep both their ante and raise bets.

**Game version B**

Same as game version A, but the player may exchange a maximum of 3 cards.

### **Game version C**

Same as game version A, but the player may exchange a maximum of 2 cards.

### **Game version D**

Same as game version A, but the player is paid a bonus win even if they exchange cards or purchase a sixth card in the initial deal that entitles them to a bonus win. In this case, the player must notify the dealer of the hand that qualifies for the bonus win, and the dealer will check the winning hand and pay the bonus win immediately. After this, the player can exchange cards or purchase a sixth card. No bonus wins will be paid after exchanging cards or purchasing an additional card.

#### **4.1.2.3. Texas Hold'em Bonus**

##### *Game overview*

Texas Hold 'em Bonus is a game in which the player tries to beat the dealer's hand with their own hand. In Texas Hold 'em Bonus, players do not play against each other, but only against the dealer (the casino).

All players and the dealer are dealt two cards each, and five community cards are dealt on the table. The players and the dealer form the best possible five-card hand using two cards from their hand and three community cards from the table, or one card from their hand and four community cards from the table, or just the five community cards from the table.

If the player's five-card hand is better than the dealer's, the player wins. If the dealer's five-card hand is better than the player's, the dealer wins. If the player's and dealer's hands are of equal value, the result is a tie.

##### *Gaming table*

There are six seats for players at the gaming table. Each seat has five betting boxes printed on the felt, labelled bonus, ante, flop, turn and river. A minimum of one player and a maximum of six players can participate in the game at the same time.

##### *Initial bet*

The player starts the game by placing a bet in the ante box and an optional bet in the bonus box. The player cannot play only the bonus game; in order to participate in the game, they must also place a bet in the ante box.

### *Dealing the cards*

The dealer deals two cards face down to each player and two cards face down to themselves.

### *Player folds or continues the game*

After looking at their two cards, players can either fold or continue playing. If they fold, they lose their ante bet and any bonus bets they may have placed.

If the player decides to continue playing, they place a bet equal to twice the ante bet in the flop box.

### *Flop*

The dealer deals the first three community cards face up on the table. These three cards are called the flop.

After seeing the first three community cards, players can choose to place a bet equal to their ante in the turn box.

### *Turn*

The dealer deals the fourth community card face up on the table. This fourth community card is called the turn.

After seeing the fourth community card, players may place a bet equal to their ante in the river box if they wish.

### *River*

The dealer deals the fifth community card face up on the table. This fifth community card is called the river.

### *The dealer's hand*

The dealer turns over their two cards for everyone to see and forms the best possible five-card hand from them and the community cards, as mentioned in the second paragraph of section 1, and announces it to the player(s).

### *Payout*

If the player's two-card hand qualifies for a bonus win, the dealer pays the bonus bet according to the odds mentioned in section 4.

If the player's hand is better than the dealer's, the dealer pays 1:1 on the player's flop, turn and river bets.

With regard to the ante bet, the casino applies one of the following options:

**A.** If the player's hand is better than the dealer's and if the player's hand is three tens (10-10-10) or better, the ante bet is also paid out at 1:1. If the player's hand is worse than three tens, the ante bet neither wins nor loses.

**B.** If the player's hand is better than the dealer's and if the player's hand is a straight or better, the ante bet will also be paid out at 1:1. If the player's hand is worse than a straight, the ante bet will neither win nor lose.

**C.** If the player's hand is better than the dealer's and if the player's hand is a flush or better, the ante bet also pays 1:1. If the player's hand is worse than a flush, the ante bet does not win or lose.

The option to be used is indicated on the game table, on the board at the game table, or in the game instructions available to players in the game room.

If the dealer's hand is better than the player's, the player's ante, flop, turn and river bets are lost.

If the dealer and player have hands of equal value, the result is a tie and the player gets to keep their ante, flop, turn and river bets.

#### *Bonus game*

In the bonus game, winnings are paid out based on combinations of the player's own cards (the two cards dealt to the player at the start of the game). The casino pays out bonus game winnings according to either bonus table I or bonus table II. The payout table used is indicated on the game table, on a board at the game table or in the game instructions available to players.

#### *Winning odds for bonus bets:*

##### *Bonus I*

Pair of aces (A-A)	30:1
Ace and king (A-K) of the same suit	25:1
Ace and queen (A-Q) of the same suit or ace and jack (A-J) of the same suit	20
Ace and king (A-K) of different suits	15
Pair of kings (K-K) or pair of queens (Q-Q) or pair of jacks (J-J)	10
Ace and queen (A-Q) of different suits or ace and jack (A-J) of different suits	5
Ten or lower pairs (10-10, 9-9, 8-8, 7-7, 6-6, 5-5, 4-4, 3-3, 2-2)	3:1

### *Bonus II*

A pair of aces (A-A) for the player and a pair of aces (A-A) for the dealer in the same hand	1000:1
Pair of aces (A-A)	30
Ace and king (A-K) of the same suit	25
Ace and queen (A-Q) of the same suit or ace and jack (A-J) of the same suit	20
Ace and king (A-K) of different suits	15
Pair of kings (K-K) or pair of queens (Q-Q) or pair of jacks (J-J)	10
Ace and queen (A-Q) of different suits or ace and jack (A-J) of different suits	5
Ten or lower pair (10-10, 9-9, 8-8, 7-7, 6-6, 5-5, 4-4, 3-3, 2-2)	3

### *Cards and their points*

The game uses one deck of 52 cards without jokers per round.	Ace	1 or 14
King	13	
Queen	12	
Pawn	11	
other cards	according to point value	

### *Card hand rankings from lowest to highest:*

#### *High card*

A hand with no pair or higher is evaluated according to the card with the highest point value. If the dealer and the player have the same highest card, the winner is determined by the point value of the second, third, fourth or fifth card. If all cards of both the dealer and the player are of equal value, it is a tie.

#### *Pair*

Two cards of the same value. If both the dealer and the player have a pair, the higher pair wins. If both the dealer and the player have a pair of the same value, the winner is determined by the value of the third, fourth or fifth card. If both the dealer and the player have pairs and the other three cards are of equal value, it is a tie.

#### *Two pairs*

Two pairs of different values in the same hand. If both the dealer and the player have two pairs, the hand with the higher pair wins. If the higher pairs are of equal value, the second pair decides the winner. If both pairs are of equal value, the fifth card decides the winner. If both pairs and the fifth card are of equal value, it is a tie.

#### *Three of a kind*

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher three of a kind wins.

*Straight*

Five cards in sequence, not of the same suit. If both the dealer and the player have a straight, the highest card wins. If both the dealer's and the player's straights are of equal value, it is a tie.

*Flush*

Five cards of the same suit that are not in sequence. If both the dealer and the player have a flush, the hand with the highest card wins.

If the highest card is the same, the second, third, fourth or fifth card is considered. If both the dealer and the player have the same suit, it is a tie. The suit has no effect on the value.

*Full house*

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the hand with the higher three of a kind wins.

*Four of a kind*

Four cards of the same rank. If both the dealer and the player have four of a kind, the hand with the higher four of a kind wins.

*Straight flush*

Five cards of the same suit in consecutive order. If both the dealer and the player have a straight flush, the winner is determined by the highest card in the hand. If the highest card is the same, it is a tie. The suit has no effect on the value of the straight flush.

*A–10 straight flush / Royal flush*

A straight flush consisting of an ace, king, queen, jack and 10. If both the dealer and the player have an A–10 straight flush, it is a tie. The suit has no effect on the value of an A–10 straight flush.

#### 4.1.2.4. Texas Hold'em Bonus Progressive

Texas Hold'em Bonus Progressive is otherwise exactly the same game as Texas Hold'em Bonus, but with the addition of a Progressive side game. In addition to the five betting boxes in Texas Hold'em Bonus, there is a sixth betting box called Progressive.

If they wish to play the Progressive game, players place their bet in the progressive box before the cards are dealt. Players cannot play the Progressive game alone; in order to participate in the game and receive two cards, they must also place a bet in the ante box.

The Progressive game jackpot is formed by adding a certain fixed percentage of each bet placed in the Progressive box to the jackpot. The game operator pays the Progressive game winnings from this jackpot.

Progressive game winnings can be either percentages of the jackpot or fixed amounts. Progressive game winnings are paid to the highest card hands according to the payout ratios specified in the game instructions. The highest win is always paid for a royal flush (A–10). The progressive game may also include randomly drawn special wins, which are drawn by the equipment connected to the table.

The ranking of card hands is the same as in Texas Hold'em Bonus.

#### 4.1.2.5. Ultimate Texas Hold'em

##### *Game overview*

Ultimate Texas Hold'em is a game in which the player tries to beat the dealer's hand with their own hand. In Ultimate Texas Hold'em, players do not play against each other, but only against the dealer (the casino).

All players and the dealer are dealt two cards each, and five community cards are dealt on the table. The players and the dealer form the best possible five-card hand using two cards from their hand and three community cards from the table, or one card from their hand and four community cards from the table, or just the five community cards from the table.

In Ultimate Texas Hold'em, the earlier a player bets, the larger the bet they can make. Before the community cards are dealt, they can bet up to 4 times their ante bet, but once all the community cards have been dealt, they can only bet 1 times their ante bet.

If the player's five-card hand is better than the dealer's, the player wins. If the dealer's five-card hand is better than the player's, the dealer wins. If the player's and dealer's hands are of equal value, the result is a tie.

##### *Gaming table*

There are six seats for players at the gaming table. Each seat has four betting boxes printed on the felt, called trips, ante, blind and play. A minimum of one player and a maximum of six players can participate in the game at the same time.

##### *Initial bet*

The player starts the game by placing equal bets in the ante and blind boxes and an optional bet in the trips box. The player cannot play only trips; in order to participate in the game, they must also place bets in the ante and blind boxes.

#### *Dealing the cards*

The dealer deals two cards face down to each player and himself.

*The player continues the game before the community cards are dealt.*

After looking at their two cards, players continue the game either by not betting in the play box or by placing a bet equal to three or four times their ante bet (3 x ante or 4 x ante) in the play box.

#### *Flop*

The dealer deals the first three community cards face up on the table. These three cards are called the flop.

After seeing the first three community cards, the player continues the game either by not betting in the play box or by placing a bet equal to twice their ante bet (2 x ante) in the play box.

#### *Turn and river*

The dealer deals both the fourth and fifth community cards face up on the table. The fourth community card is called the turn and the fifth community card is called the river.

After seeing all five community cards, the player has two options:

The player places a bet equal to the ante (1 x ante) in the play box if he has not previously placed a bet in the play box during the game.

The player folds, losing their ante and blind bets, and their hand is not compared to the dealer's hand.

#### *The dealer's hand*

The dealer turns over their two cards for everyone to see and uses them and the community cards, as mentioned in the second paragraph of section 1, to form the best possible five-card hand and announces it to the player(s).

If the dealer's hand is a pair or better and

- a) the player's hand is better than the dealer's, the dealer pays 1:1 on the player's ante and play bets. If the player's hand is a straight or better, the blind bet is paid according to the odds mentioned below. If the player's hand is worse than a straight, the blind bet neither wins nor loses.
- b) the dealer's hand is better than the player's, the player's ante, blind and play bets lose.

- c) If the dealer's and player's hands are equal, the result is a tie and the player keeps their ante, blind and play bets.
- d) If the player's hand is three of a kind or better, the trips bet is paid out according to the odds listed below. If the player's hand is worse than three of a kind, the trips bet is lost.

If the dealer's hand is worse than a pair and

- a) the player's hand is better than the dealer's, the dealer pays 1:1 on the player's play bet, but the ante bet does not win or lose. If the player's hand is a straight or better, the blind bet is paid according to the odds listed below. If the player's hand is worse than a straight, the blind bet neither wins nor loses.
- b) The dealer's hand is better than the player's, the player's blind and play bets lose, but the ante bet does not win or lose.
- c) If the dealer's and player's hands are equal, the player's ante, blind and play bets neither win nor lose.
- d) If the player's hand is three of a kind or better, the trips bet is paid out according to the odds listed below. If the player's hand is worse than three of a kind, the trips bet loses.

*Winning odds for the blind bet*

A–10 straight	500:1
Straight	50
Four of a kind	10:1
Full house	3:1
Colour	3:1
Straight	1:1

*Trips game*

In Trips, the payout is based on the player's final five-card hand. If the player's hand is three of a kind or better, the Trips bet wins; if the player's hand is worse than three of a kind, the Trips bet loses. The casino pays out on the Trips bet according to either the Trips I, Trips II, Trips III or Trips IV table. The payout table used is indicated on the game table, on a board at the game table or in the game instructions available to players in the game room.

*Payout odds for the Trips bet Trips I*

A–10 straight flush	50
Straight flush	40
Four of a kind	30:1
Full house	9:1

Colour	7:1
Straight	4:1
Threes	3:1

*Trips II*

A-10 straight flush	50:1
Straight flush	40:1
Fours	30:1
Full house	8:1
Colour	6:1
Straight	5:1
Triples	3:1

*Trips III*

A-10 straight flush	50:1
Straight flush	40:1
Four	30:1
Full house	8:1
Colour	7:1
Straight	4:1
Triples	3:1

*Trips IV*

A-10 straight flush	50:1
Straight flush	40:1
Four	20:1
Full house	7:1
Colour	6:1
Straight	5:1
Triples	3:1

*Cards and their points*

The game uses one deck of 52 cards without jokers per round.	Ace	1 or 14
King		13
Queen		12
Pawn		11
other cards		according to point value

*Card hand rankings from lowest to highest:*

*High card*

A hand with no pair or higher is evaluated according to the card with the highest point value. If the dealer and the player have the same highest card, the winner is determined by the point value of the second, third, fourth or fifth card. If all cards of both the dealer and the player are of equal value, it is a tie.

*Pair*

Two cards of the same value. If both the dealer and the player have a pair, the higher pair wins. If both the dealer and the player have a pair of the same value, the winner is determined by the value of the third, fourth or fifth card. If both the dealer and the player have pairs and the other three cards are of equal value, it is a tie.

*Two pairs*

Two pairs of different values in the same hand. If both the dealer and the player have two pairs, the hand with the higher pair wins. If the higher pairs are of equal value, the second pair decides the winner. If both pairs are of equal value, the fifth card decides the winner. If both pairs and the fifth card are of equal value, it is a tie.

*Three of a kind*

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher three of a kind wins.

*Straight*

Five cards in sequence, not of the same suit. If both the dealer and the player have a straight, the highest card wins. If both the dealer's and the player's straights are of equal value, it is a tie.

*Flush*

Five cards of the same suit that are not in sequence. If both the dealer and the player have a flush, the hand with the highest card wins.

If the highest card is the same, the second, third, fourth or fifth card is considered. If both the dealer and the player have the same suit, it is a tie. The suit has no effect on the value.

*Full house*

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the hand with the higher three of a kind wins.

*Four of a kind*

Four cards of the same rank. If both the dealer and the player have four of a kind, the hand with the higher four of a kind wins.

*Straight flush*

Five cards of the same suit in consecutive order. If both the dealer and the player have a straight flush, the winner is determined by the highest card in the hand. If the highest card is the same, it is a tie. The suit has no effect on the value of the straight flush.

*A–10 straight flush / Royal flush*

A straight flush consisting of an ace, king, queen, jack and 10. If both the dealer and the player have an A–10 straight flush, it is a tie. The suit has no effect on the value of an A–10 straight flush.

4.1.2.6. Ultimate Texas Hold'em Progressive

Ultimate Texas Hold'em Progressive is otherwise exactly the same game as Ultimate Texas Hold'em, but with the addition of a progressive side game. In addition to the four betting boxes in Ultimate Texas Hold'em

In addition to the four betting boxes in the game, there is a fifth betting box called progressive.

If they wish to play the progressive game, players place their bet in the progressive box before the cards are dealt. Players cannot play the progressive game alone; in order to participate in the game and receive two cards, they must also place bets in the ante and blind boxes.

The progressive game jackpot is formed by adding a certain fixed percentage of each bet placed in the progressive box to the jackpot. The dealer pays the progressive game winnings from this jackpot. Progressive game winnings can be either a percentage of the jackpot or a fixed amount. Progressive game winnings are paid to the highest card hands according to the payout ratios specified in the game instructions. The highest win is always paid for a royal flush (A-10). The progressive game may also include randomly drawn special wins, which are drawn by the equipment connected to the table.

The ranking of card hands is the same as in Ultimate Texas Hold'em.

4.1.2.7. Dynamic Poker Pro

*Game versions*

The name of the game version is announced to players in advance on a sign at the game table or in its immediate vicinity. The game instructions available to players at the game location explain which game version is being played according to the rules.

## A

### *Overview of the game*

Dynamic Poker Pro is a game in which players try to beat the dealer's hand with their own cards. In Dynamic Poker Pro, players do not play against each other, but only against the dealer (the casino).

All players and the dealer are dealt two cards each, and five community cards are dealt on the table. The players and the dealer form the best possible five-card hand using two cards from their hand and three community cards from the table, or one card from their hand and four community cards from the table, or just the five community cards from the table.

If the player's five-card hand is better than the dealer's, the player wins. If the dealer's five-card hand is better than the player's, the dealer wins. If the player's and dealer's hands are of equal value, the result is a tie.

### *Game table*

There are six seats for players at the game table. Each seat has five betting boxes printed on the felt, named bonus, blind, flop, turn and river. A minimum of one player and a maximum of six players can participate in the game at the same time.

### *Initial bet*

The player starts the game by placing a bet in the blind box and an optional bet in the bonus box. The player cannot play only the bonus game; in order to participate in the game, they must also place a bet in the blind box.

### *Dealing the cards*

The dealer deals two cards face down to each player and two cards face down to himself.

### *The player folds or continues the game*

After looking at their two cards, players can either fold or continue playing. If they fold, they lose their blind bet and any bonus bets.

If the player decides to continue playing, they place a bet equal to twice the blind bet in the flop box.

### *Flop*

The dealer deals the first three community cards face up on the table. These three cards are called the flop.

After seeing the first three community cards, the player may, if they wish, place a bet equal to their blind bet in the turn box.

### *Turn*

The dealer deals the fourth community card face up on the table. This fourth community card is called the turn.

After seeing the fourth community card, players may, if they wish, place a bet equal to their blind bet in the river box.

### *River*

The dealer deals the fifth community card face up on the table. This fifth community card is called the river.

### *The dealer's hand*

The dealer turns over their two cards for everyone to see and uses them and the community cards to form the best possible five-card hand, which they announce to the player(s).

### *Payout*

If the player's two-card hand qualifies for a bonus win, the dealer pays the bonus bet according to the odds listed below.

If the player's hand is better than the dealer's, the dealer pays out 1:1 on the player's flop, turn and river bets. The blind bet does not win or lose.

If the player's hand is better than the dealer's and if the player's hand is a straight or better, the river bet is paid out at 2:1.

If the dealer's hand is better than the player's, the player's blind, flop, turn and river bets are lost.

If the dealer's and player's hands are of equal value, the result is a tie and the player gets to keep their blind, flop, turn and river bets.

### *Cards and their values*

The game uses a single 52-card deck without jokers.

Ace	1 or 14
King	13
Queen	12
Pawn	11
other cards	according to point value

*Card hand rankings from lowest to highest:*

*Highest card / High card*

A hand with no pair or higher is evaluated according to the card with the highest point value. If both the dealer and the player have the same highest card, the winner is determined by the point value of the second, third, fourth or fifth card. If all cards held by both the dealer and the player are of equal value, the result is a tie.

*Pair*

Two cards of the same value. If both the dealer and the player have a pair, the higher pair wins. If both the dealer and the player have a pair of the same value, the winner is determined by the value of the third, fourth or fifth card. If both the dealer and the player have pairs and the other three cards are of equal value, it is a tie.

*Two pairs*

Two pairs of different values in the same hand. If both the dealer and the player have two pairs, the hand with the higher pair wins. If the higher pairs are of equal value, the second pair decides the winner. If both pairs are of equal value, the fifth card decides the winner. If both pairs and the fifth card are of equal value, it is a tie.

*Three of a kind*

Three cards with the same point value. If both the dealer and the player have threes, the threes with the higher point value win.

*Straight*

Five cards in sequence that are not of the same suit. If both the dealer and the player have a straight, the player with the highest card wins. If both the dealer and the player have straights of equal value, it is a tie.

*Flush*

Five cards of the same suit that are not in sequence. If both the dealer and the player have a flush, the one with the highest card wins.

If the highest card is the same, the second, third, fourth or fifth card is considered. If both the dealer and the player have flushes of the same rank, it is a tie. The suit has no effect on the value of the flush.

*Full house*

A hand consisting of three of a kind and a pair. If both the dealer and the player have a full house, the hand with the higher three of a kind wins.

*Four of a kind*

Four cards of equal rank. If both the dealer and the player have fours, the hand with the higher fours wins.

*Straight flush*

Five cards of the same suit in consecutive order. If both the dealer and the player have a straight flush, the winner is determined by the highest card in the hand. If the highest card is the same, it is a tie. The suit has no effect on the value of the straight flush.

*A-10 straight flush / Royal flush*

A straight flush consisting of an ace, king, queen, jack and 10. If both the dealer and the player have an A-10 straight flush, it is a tie. The suit has no effect on the value of an A-10 straight flush.

**B.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is three aces or better, the river bet is paid 2:1.

**C.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is three kings or better, the river bet is paid at 2:1.

**D.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is three queens or better, the river bet is paid out at 2:1.

**E.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is three soldiers or better, the river bet is paid 2:1.

**F.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is a straight or better, the river bet is paid out at 3:1.

**G.**

Same as game version A, but if the player's hand is better than the dealer's and if the player's hand is a flush or better, the river bet is paid at 3:1.

#### 4.1.2.8. Pai Gow Poker

##### **Game version A**

In Pai Gow Poker, the player tries to beat the dealer's two corresponding hands with their two hands. Pai Gow Poker is played against the dealer with a standard deck of cards, to which one joker has been added. The joker can only be used to complete a straight, flush or straight flush. Otherwise, the joker counts as an ace.

At the start of the game, all players receive seven cards, which they divide into two hands, one with two cards and one with five cards. The two-card hand, or front hand, must be weaker than the five-card hand, otherwise the player automatically loses.

To win, both of the player's hands must be better than the banker's. If the player wins, they are paid 1:1, from which a five per cent commission is deducted as the house's share. If one of the player's hands is better and the other worse than the banker's, it is a tie and the player gets to keep their bet. If both of the player's hands are worse than the banker's, they lose their bet. If, when comparing the hands, the banker's and player's hands are exactly the same, e.g. two straights of the same size, the banker wins that hand.

The dealer divides their cards into two hands according to the casino's rules, meaning there are no options for the layout. The rules are displayed on the gaming table.

##### *Instructions for arranging the dealer's cards*

The dealer divides their cards into two hands according to the instructions specified by the casino. There are no options for the layout.

**NO PAIR**

The second and third highest cards are placed in the front game.

## PAIR

Place the pair in the back hand and the two highest cards in the front

hand. TWO PAIRS

The pairs are split, except in the following cases: both pairs are worth 6 or less.

Both pairs are worth 10 or less and include an ace. A picture pair and a pair worth 5 or less that includes an ace.

## THREE PAIRS

Put the highest pair in the front. THREE OF A KIND

Always place the threes at the back, except if there are three aces, in which case one of the aces is placed at the front.

If there are two sets of three of a kind in the hand, the pair of higher three of a kind is placed in

the front. STRAIGHT AND FLUSH

If the hand contains both a straight and a flush, place the hand that gives you the higher hand in the back. However, if neither hand gives you at least a king high, place the flush in the back.

Put the straight or flush in the back hand, unless they contain the following pairs, in which case they are played as described in "two pairs":

A pair of aces and any other pair.

Both pairs are worth 10 or more.

Both pairs are worth 10 or less and include an ace.

If there is a six or seven card straight or a six or seven card flush, the straight or flush that gives the highest possible hand in the front game is placed in the back game.

## FULL HOUSE

Put the pair in the front hand and the three of a kind in the back hand, unless you have three of a kind and a pair of twos + an ace + a king, in which case the full house is placed in the back hand.

If you have threes and two pairs, place the higher pair in the front hand.

## FOURS

Four aces are divided into two pairs, unless you can get at least a pair of 7s in the front hand. Four K–Js are divided into two pairs, unless you can get at least a pair of 10s in the front hand. Four 10–7s are divided into two pairs, unless you can get at least an ace and a picture card in the front hand.

Four of a kind 6–2 is always placed in the back

game. STRAIGHT FLUSH

A straight flush is placed in the back hand, unless it contains the following pairs, in which case it is played as described in "two pairs":

- a pair of aces and any other pair
- both pairs are worth 10 or more
- both pairs are worth 10 or less and there is an ace

Instead of a straight flush, a flush or straight is placed in the back hand if this results in at least an ace and a picture card in the front hand.

## A–10 ROYAL FLUSH

A royal flush is placed in the back game, unless it contains the following pairs, in which case it is played as described in "two pairs":

- a pair of aces and any other pair
- both pairs are worth 10 or more

Instead of a royal flush, a straight flush, flush or straight is used as the back hand if this improves the front hand to at least a queen high. Of these three, the one that gives the best possible front hand is chosen as the back hand.

## FIVES

Split the fives and put the pair of aces in the front hand, unless you also have a pair of kings in your hand.

### *Cards and their points*

The game uses a single 52-card deck with one joker added.

Joker	See section 1
Ace	1 or 14
King	13
Queen	12
Pawn	11
other cards	according to point value

*Card hand ranking from lowest to highest:*

*High Card*

A hand with no pair or higher is evaluated according to the card with the highest value. If the highest card is the same in several hands, the next highest card is used to determine the winner, and so on.

*Pair*

Two cards of the same rank. If the dealer and the player have a pair, the higher pair wins. The superiority of pairs of the same rank is determined by the rank of the third, fourth or fifth card.

*Two pairs*

Two separate pairs in the same hand. If there are multiple two-pair hands in the game, the higher pair wins. If the higher pairs are of equal value, the second pair decides. If both pairs are of equal value, the fifth card decides.

*Three of a kind*

Three cards of the same rank. If there are multiple hands with three of a kind, the highest combination wins.

*Straight*

Five consecutive cards in rank. In the case of multiple straights, the one with the highest card wins. The exception is the straight: ace, 2, 3, 4, 5, which is the second best straight.

*Flush*

Five cards of the same suit. If there are multiple flushes, the one with the highest card wins, followed by the second, third, fourth and fifth cards.

*Full house*

A hand consisting of three of a kind and a pair. If there are multiple full houses, the one with the highest three of a kind wins.

*Four of a kind*

Four cards of the same rank. If there are multiple four of a kind hands, the highest one wins.

*Straight flush*

Five consecutive cards of the same suit. If there are multiple straights, the one with the highest card wins. The exception is the straight: ace, 2, 3, 4, 5, which is the second best straight.

*Five of a kind*

Four aces and a joker.

The game can also be played in such a way that each player can act as the banker in turn, with the other players playing against them. The banker plays

against them with a maximum bet equal to the amount they bet against the bank in the previous round. When a player acts as the bank, a five per cent commission is taken from their net winnings as the house's share.

### **Game version B**

Otherwise the same as game version A, but the instructions for arranging the dealer's cards are as follows:

#### **NO PAIR**

Place the second and third highest cards in the front game. PAIR

Place the pair in the back hand and the two highest cards in the

front hand. TWO PAIRS

small pair = 2, 3, 4, 5

middle pair = 6, 7, 8, 9

high pair = 10, J, Q, K

Ace pair + any pair: split the pairs by placing the smaller pair in the front hand and the ace pair in the back hand.

Small pair + small pair or small pair + medium pair: split the pairs by placing the smaller pair in the front and the larger pair in the back, unless you have an ace or king in your hand, in which case both pairs are placed in the back and the two highest of the three remaining cards are placed in the front.

Middle pair + middle pair or small pair + big pair: divide the pairs by placing the smaller pair in front and the larger pair behind, unless you have an ace or a picture card in your hand, in which case both pairs are placed behind and the two highest of the three remaining cards are placed in front.

Middle pair + big pair or big pair + big pair: divide the pairs by placing the smaller pair in the front game and the bigger pair in the back game.

#### **THREE PAIRS**

Place the highest pair in the front. THREE OF A KIND

Always place threes in the back, except if you have three aces, in which case one of the aces and the next highest card are placed in the front.

If there are two triples in the hand, place the pair of higher triples in the front.

#### STRAIGHT, FLUSH AND STRAIGHT FLUSH

Put the straight, flush or straight flush in the back hand, unless the hand contains two pairs, in which case it is played as described in "two pairs".

If the hand contains both a straight and a flush or straight flush, the hand that gives the highest possible score is placed in the back.

If the hand contains a six- or seven-card straight, flush or straight flush, the straight, flush or straight flush that gives the highest possible hand is placed in the back.

#### FULL HOUSE

Place the pair in the front hand and the three of a kind in the back hand.

If the hand contains three of a kind and two pairs, place the higher pair in the front game.

#### FOUR OF A KIND

Play as in "two pairs".

If the hand contains a pair or three of a kind in addition to the fours, the highest possible pair is placed in the front.

#### FIVES (four aces + joker)

Split the fives and put the pair of aces in the front.

### 4.1.2.9. Three Card Poker

In Three Card Poker, the player attempts to beat the dealer's three-card hand with their own three-card hand. The game is played with a 52-card deck. At the start of the game, players place their bets in the ante box. Players can also place a bet in the pair plus box.

The dealer deals three cards face down to each player and to himself. The player then has the option to continue the game by placing a bet in the play box equal to the ante bet, or to fold their cards, in which case they lose their ante bet and any bet they may have placed in the pairplus box.

Once all bets have been placed, the dealer's cards are revealed. To open the game, the dealer's hand must be at least a queen shark (the highest card). If the dealer does not open, the player is paid the ante bet as a single bet, and

the play bet is returned. If the dealer opens, the payout depends on the player's hand.

#### *Payout*

If the dealer's hand is better than the player's, the player loses both bets. Bets placed in the Pair Plus box win or lose according to the player's hand.

If the player's hand is better than the dealer's, the player is paid the ante and play bets as a simple bet. In addition, an additional win is paid to the ante box depending on the player's hand. The dealer's hand does not affect the additional payout.

#### *Additional winnings for the ante box:*

Straight flush	3:1
Three of a kind	2
Straight	1:1

#### *Odds for Pairplus bets:*

Colour straight	40:1
Three of a kind	30:1
Straight	6:1
Colour	3:1
Pair	1:1

The worse bet loses

#### *Cards and their points*

The game uses one 52-card deck without jokers per round. Ace 1 or 14

King	13
Queen	12
Pawn	11
other cards	according to point value

#### *Card hand rankings from lowest to highest:*

##### *High card*

A card hand that does not contain a pair or higher is evaluated according to the card with the highest point value. If both the dealer and the player have the same highest card, the winner is determined by the point value of the second or third card.

##### *Pair*

Two cards of the same rank. If the dealer and the player have a pair, the higher pair wins. If the dealer and the player have a pair of equal value, the third card is used to determine the winner.

*Flush*

Three cards of the same suit. If both the dealer and the player have a flush, the hand with the highest card wins. If the highest card is the same, the second or third card is considered. The suit has no effect on the combination.

*Straight*

Three cards in consecutive order. If both the dealer and the player have a straight, the player with the highest card wins.

*Three of a kind*

Three cards of the same rank. If both the dealer and the player have three of a kind, the higher combination wins.

*Straight flush*

Three consecutive cards of the same suit. If both the dealer and the player have a straight flush, the winner is determined by the higher hand. The suit has no effect on the combination.

If both the player's and the dealer's hands are of equal value, it is a tie and the player gets to keep their ante and play bets. In this case, the bets are neither won nor lost.

#### 4.1.2.10. Card Rush

The rules for 5 Card Rush are the same as those set out in section 1.4.1.2.8.

### 4.2. Other card games

#### 4.2.1. Blackjack

Blackjack is played against the dealer. The player's goal is to get a hand that is better than the dealer's. The player wins if the total value of their cards is closer to 21 than the dealer's. If the player exceeds 21 points, they lose their bet. If the dealer exceeds 21 points (22 points in game versions C, D, E and F), all hands still in the game win.

If necessary, the casino may limit the number of game positions a player can play at the same time and the number of background players.

At the start of the game, players receive two cards and the dealer receives one card.

Players can draw additional cards until they feel they are close enough to a total of 21 points. Once all players have received the number of cards they want, the dealer draws additional cards for themselves, if necessary, until the dealer's score is 17 or more.

The value of an ace is either 1 or 11, depending on the player's choice, while picture cards are worth 10 and other cards are worth their face value. The game uses six 52-card decks without jokers.

If a player reaches a score of 21 with the first two cards, it is blackjack, which pays 1:1, 6:5, 7:5 or 3:2, unless the dealer also gets blackjack. In this case, the game is a tie. The payout ratio to be used is announced to players in advance in the game instructions or on a sign at the gaming table or in its immediate vicinity.

The player wins 1 times their bet if their total score is closer to 21 than the dealer's or if the dealer's score exceeds 21 (22 points in game versions C, D, E and F). If the dealer is closer to 21, the player loses their bet. If the scores are tied, the game is a draw.

The player always loses if their score exceeds 21.

### *Doubling*

Before drawing additional cards, the player has the option to double their original bet, but in this case they will only receive one additional card. However, the casino may restrict the doubling right to certain point totals. The point totals that qualify for doubling are specified in the game instructions, which are available to players at or near the gaming table.

### *Split game*

If a player's first two cards have the same point value, the cards can be split into two separate games by placing a bet on the second card that is equal to the original bet. In this case, both cards are played as separate games. If the hands obtained by splitting again have cards with the same point value, i.e. they form a pair, the cards can again be split into separate games. However, the casino has the option of limiting pairs by limiting the number of games that can be created. A split game can be doubled in the normal way.

### *Insurance*

When the dealer's first card is an ace, the player can insure their game against the dealer's blackjack by placing an additional bet on the insurance line, the value of which may not exceed half of the original bet. Players must decide on insurance before any additional cards are dealt. If the dealer gets blackjack, insurance bets are paid at 2:1. If the dealer does not get blackjack, insurance bets are lost and the game continues as normal.

### *Surrender*

The casino may offer players the option to surrender before any additional cards are dealt. When surrendering, the player loses half of their bet.

The option to surrender may be restricted so that if the dealer's first card is an ace, surrendering is not allowed.

### *Charlie*

The game may include a charlie rule. This means that the player automatically wins regardless of the dealer's score if they receive a certain number of cards (e.g. six cards) with a score of no more than 21. The rule may be restricted so that the player loses if the dealer has blackjack. When this rule is in effect, the required number of cards and restrictions are specified in the game instructions.

The game can also be played in the following versions:

**A.** At the start of the game, the dealer also receives two cards, one face down and one face up. Once the last player in the round has received the desired number of additional cards, the dealer reveals their face-down card and takes additional cards if necessary. If the face-up card is an ace, players are offered the option to take insurance, after which the dealer checks whether the face-down card is worth ten. If the face-down card is worth ten, the bets are lost and the insurance bets are paid out; if not, the insurance bets are lost and the game continues. If the face-up card is worth 10, the dealer checks whether the face-down card is an ace. If the face-down card is an ace, the deal ends and the players do not receive any additional cards. If the face-down card is any other card, the game continues as normal.

**B.** At the beginning of the game, the dealer also receives two cards, both of which are face up. In this case, the following rules apply:

In the event of a tie, the bank wins, unless both the dealer and the player have blackjack. Blackjack is paid at a ratio of 1 x the bet.

The player may only split the game once. The

player may not double down on a split game.

The player may only double down on totals of

9–11.

The game version being played and the name of the game version are indicated on the game table and in the game instructions, which are available to players in the game room.

**C.** To participate in the game, the player must place an equal bet on two adjacent playing positions. After the initial deal, the player may swap the top cards of the playing positions. After this, the game continues as normal, but the following rules apply:

All winnings are paid 1:1, including blackjack.

If the dealer's hand totals 22 points, the game is a tie and the player's bet is returned. The exception to this rule is if the player has blackjack, in which case the payout is 1:1. When the dealer has 22 points, the player's bets on hands already lost are not returned.

If the player gets 21 points (A+10 or A+picture card) as a result of a change, it is not counted as blackjack.

**D.** Same as game version C, but the dealer must take an additional card if their hand contains an ace and the hand has two values, seven or 17 (e.g. A+6 or 2+4+A).

**E.** In this game version, the player may split and double down without an additional bet according to the following rules:

The player may double down without placing an additional bet:

- two cards with a total value of 9, 10 or 11, formed without an ace
- In a split game, the point values of two cards are 9, 10 or 11, formed without an ace

When doubling down on other point values, the player must increase their bet as in the normal version of the game.

The player may split all other pairs of cards of the same value without placing an additional bet, except for cards with a value of 10. If the player wishes to split cards with a value of 10, they must increase their bet as in the normal version of the game. A hand split without an additional bet may also be split again without an additional bet. However, the casino has the option to limit the number of games created by splitting pairs. A split game may be doubled down as described above.

Doubles and splits made without an additional bet are marked with special chips that have no monetary value. In a split hand, the original bet belongs to the hand that is dealt additional cards first.

Hands that are doubled without an additional bet are paid at 2:1 on the original bet. Hands that are split without an additional bet are paid at 1:1 on the original bet.

When losing a doubled or split hand without an additional bet, the player loses no more than the original bet.

Blackjack pays 3:2, unless the dealer also has blackjack.

If the dealer's hand totals 22 points, the game is a tie and the player's bet remains. An exception to this rule is if the player has blackjack, in which case the winnings are paid out as normal. When the dealer has 22 points, the player's bets on hands already lost are not returned.

The player cannot surrender.

The dealer must take an additional card if their hand contains an ace and the hand has a value of seven or 17 (e.g. A+6 or 2+4+A).

**F.** The dealer deals one card to each betting spot with a bet and one to himself. He then deals another card to each player and himself. One of the dealer's cards is face up and the other is face down. The players' cards are face up.

The dealer then places the card face down on the reader, which reads the card's value and then lights one of three lamps:

The blue light indicates that the card is worth 2, 3, 4 or 5 points.

A red light indicates that the card is worth 6, 7, 8, or 9, and a yellow light indicates that the card is worth 10, J, Q, K, or A.

The dealer then places both cards in the corresponding coloured squares on the table. One card remains face down and the other face up.

When the dealer has two cards belonging to the yellow colour group, the dealer turns both cards face up before the players take their additional cards.

If the dealer's hand totals 22 points, the game is a tie and the player's bet is returned. The following player hands are exceptions to this rule: 21, which pays 1:1, and blackjack, which pays 3:2. When the dealer has 22 points, the player's bets on hands already lost are not returned.

If the dealer places their card in the wrong coloured box, the game is a tie and the bet is returned to the player. Any bets already lost in the round are also returned to the player. Alternatively, the player can continue playing after the card has been misread. If the player decides to continue playing, the round is played out normally for them, but they can no longer take additional cards into their hand.

If the card reader is faulty and unable to read the dealer's card, the dealer checks their card face down so that the players cannot see it, and then places both cards in the box on the table that corresponds to the colour of the light. The game then continues as normal.

Blackjack pays 3:2, unless the dealer also has blackjack. In this case, the player's bet neither wins nor loses.

The player cannot surrender.

The dealer must take an additional card if their hand contains an ace and the hand has a value of seven or 17 (e.g. A+6 or 2+4+A).

#### 4.2.2. Punto Banco

Punto Banco is a card game in which the player tries to guess which of the three betting options will win: punto, banco or égalité. The aim of the game is to get a winning hand with a minimum of two and a maximum of three cards, with a total score as close to nine as possible.

Tens and picture cards are worth zero, aces are worth one, and other cards are worth their face value. All cards are added together, and if the total is ten or higher, only the number exceeding ten is counted.

The game uses six or eight 52-card decks without jokers. The player places their bet on

either the punto, banco or égalité option.

After the bets have been placed, the dealer or the player whose turn it is to deal distributes the cards face up in the following order:

1. card to punto
2. card for banco
3. card for punto
4. card for banco

Additional cards are drawn according to the game table below.

After the cards have been dealt, the croupier announces the total values of the punt and banco cards. If the hands are of equal value, the bets placed on égalité win; the bets placed on punt and banco neither win nor lose. If the banco hand is higher, bets placed on the banco win. If the punto hand is higher, bets placed on the punto win. If the punto or banco hand wins, bets placed on égalité lose.

Winning bets placed on the banc are paid 1:1, minus a 5% house commission.

Winning bets placed on the punt are paid 1:1. Winning bets placed

on a tie (Égalité) are paid 8:1.

Alternatively, the game can be played in a version where bets placed on the bank are paid 1:1, except when the banco wins with a score of 6 (or alternatively with a score of 5), in which case bets placed on the banco win 1:2.

*Game table according to which cards are drawn:*

*PUNTO*

If the punt score after two cards is 1, 2, 3, 4, 5, 10 (0)

a new card is drawn

6, 7

stay at these points

8

stay, no additional cards for the banker

*BANCO*

If the banker's score after two cards is 1, 2, 10 (0)

draw a new card

3

draw, unless the value of the third card is 8

4

a card is drawn if the value of the third card in the punt is between 2

and 7

5

draw if the value of the third card in the punt is between 4 and 7

6

is drawn if the value of the third card in the punt is 6 or 7

7

stay at this score

8

stay, no additional cards to the punt

If the punt's score is 6 or 7 in the initial deal, the banco is automatically drawn to a score of 5.

In Punto Banco, it is possible to set a minimum commission to be deducted from the banco's winnings.

#### 4.2.3. Baccarat

Baccarat is a card game in which players play against each other, with the casino acting solely as the game organiser.

The players are divided into the banker (banco) and his opponents (punto). The aim of both the banco and the punto is to get a winning hand with a total score as close to nine as possible.

Tens and picture cards are worth zero, aces are worth one, and other cards are worth their face value. All cards are added together, and if the total is ten or higher, only the number exceeding ten is counted.

The game uses six or eight decks of 52 cards without jokers.

The first banco of the game is the player who wants to bet the highest amount on their own win. The other players can bet up to this amount in total.

If the banco receives a hand with a higher score than the punto, he wins the punto bets. The casino then takes a five per cent commission from the punto bets.

If the punto gets a card hand with a higher score than the banco, the banco's bet is paid out to the punto players at a ratio of 1:1.

If the banco wants to continue acting as the banker after winning, he must always raise his bet for the next round. The required raise is specified in the game instructions or on the game table.

When the punto wins, the banco must relinquish the role of banker to the player sitting opposite them. If they wish, the banco may also relinquish the role of banker after winning.

In addition to the banco and punto, the following betting options are also available:

*Banco solo*: the player plays alone against the banco for the entire amount set by the banco.

*Banco avec*: the player bets half of the banco amount with the banco against the punto.

*Banco avec la table*: the player bets half of the banco amount against the banco. The other players can bet the rest of the banco amount between them.

After the bets have been placed, the banker (banco) deals the cards face down in the following order:

1. card to punto
2. card for banco
3. card for punto
4. card to the banco

The cards for the punto go to the player who has placed the highest bet on the punto.

*Additional cards are drawn according to the following table:*

#### *PUNTO*

If the punt score is after two cards

1,2,3,4,10(0)	draw a new card
5	Punto may choose whether to draw an additional card or not
6	stay at these points.
8,9	Stay, no additional cards for the bank.

#### *BANCO*

If the score after two cards is

1,2,10(0)	draw a new card
3	is drawn, unless the player's third card is an 8. If the third card is a 9, the banco may choose whether to draw an additional card or not.
4	Draw if the value of the punton's third card is between 2 and 7.
5	is drawn if the value of the punt's third card is between 5 and 7. If the value of the third card is 4, the banco may choose whether to draw an additional card or not.
6	is drawn if the value of the third card is between 6 and 7.
8,9	stay, no additional cards for punto.

If one of the players plays banco solo against the banker, both banco and punto are free to choose whether to take a third card or not. However, if either player has a score of 8 or 9 with two cards, no additional cards may be taken.

#### 4.2.4. Red Dog

Red Dog is a card game in which players bet against the banker on the difference between the scores of three cards dealt during a round.

All cards are worth their face value. The highest card is the ace and the lowest is the two.

The game uses six 52-card decks without jokers.

A player can only reserve one seat per round. If all seats are taken, a maximum of three players can place their bets on the same seat.

The background player is not bound by the decisions of the player occupying the playing spot.

Players can increase their bets – up to a maximum of double their original bet – after the first two cards have been dealt, provided that there is a difference between the values of the cards, i.e. the cards are not consecutive or do not form a pair.

Once the players have placed their bets, the dealer deals two face-up cards to the grid in front of them. The following options are now available:

##### **A.** Non-consecutive cards

The dealer announces the difference between the values of the first two cards and the payout ratio, which depends on the size of the difference. At this point, players have the option to raise their bets and double them at most. After this, a third card is drawn, which determines the outcome of the game. Players win if the third card falls between the point values of the first and second cards.

## **B. Consecutive cards**

If there is no spread between the first two cards drawn, i.e. the cards are consecutive in value, no third card is drawn. The player can leave their bet for the next round, change it or withdraw their bet.

## **C. Pairs and triples**

If the first two cards drawn form a pair, the player cannot raise their bet. In this situation, the dealer draws a third card and if it has the same point value as the previous two, it becomes a three of a kind and the player wins 11 times their bet. If the third card has a different point value, the game ends in a tie.

*Winning odds for bet and raise bets:*

Three of a kind	11:1
Split 1	5:1
Deviation 2	4:1
Deviation 3	2:1
Deviations 4–11	1:1

### 4.2.5. Bulldog

Bulldog is a card game in which players bet against the bank on the difference between the values of three cards dealt during a round of play. Unlike Red Dog, the third and decisive card is dealt to every betting spot that has a stake.

Each betting spot can accommodate up to three players. Each player has betting circles for the initial bet and the raise.

Backing players are not bound by the decisions of the player holding the position.

All cards are worth their face value. The ace is the highest card and the two is the lowest.

The game uses six 52-card decks without jokers.

Once the players have placed their bets, the dealer deals two face-up cards to the grid in front of them. The following options are now available:

#### **A. Non-consecutive cards**

The dealer announces the spread between the card values and the payout ratio, which depends on the size of the spread. At this stage, players can raise their bets and double them at most. Once everyone has made their raising decisions, the dealer deals a third card to each betting spot with a bet, which

determines the outcome of the game. If the card's point value falls between the two base cards, the players who bet on that spot win.

#### **B. Consecutive cards**

If there is no difference between the first two cards drawn, i.e. the cards are consecutive in value, no third card is drawn. Players can leave their bets for the next round, change them or withdraw them.

#### **C. Pairs and triples**

If the two base cards form a pair, i.e. they have the same point value, the player cannot raise their bet and a third card is dealt directly to each occupied betting spot. If this card has the same point value as the two basic cards, i.e. it is a three, the players who bet on this spot win 11 times their bet. If the third card has a different point value, the game ends in a tie. Players can leave their bets for the next round, change their bets or withdraw their bets.

Winning odds for bet and raise bets:

Three of a kind	11:1
Spread 1	5:1
Deviation 2	4:1
Deviation 3	2:1
Deviations 4–11	1:1

#### **4.2.6. Voodoo**

Voodoo is a card game in which the player's goal is to get a card with a higher value than the dealer.

##### *Cards and their values*

The game uses six or eight 52-card decks without jokers. The exact number of decks is specified in the game instructions. The cards are dealt from a card shoe. All cards are worth the number of points they indicate. The king is the highest card (13) and the ace (1) is the lowest.

##### *Bets and playing positions*

The game table is divided into 7–9 playing positions. The initial bet is placed before the cards are dealt in the bet box, zombie pair box or both. If all playing positions are occupied, players can place their bets in the same playing position. The game supervisor may limit the number of background players if necessary.

### *Game play*

Once the player has placed their bet, the dealer deals one card to the player and one card to themselves. If the player's card has a higher point value, their bet is paid out at 1:1. If the dealer's card is higher, the player's bet is lost. If both cards have the same value, the player has two options:

1. The player can fold and lose half of their bet.
2. The player continues the game to the voodoo round by placing an additional bet equal to the original bet, after which both the player and the dealer are dealt new cards. If the player's card is higher or equal in value to the dealer's card, the additional bet is paid out at 1:1, but the original bet does not win or lose. If the dealer's card is higher, both the additional bet and the original bet are lost.

### *Zombie Pair*

If the player's card has the same point value as the dealer's, the player's bet placed on the Zombie Pair box is paid out at 11:1. Otherwise, the bet placed on the Zombie Pair box is lost.

## **Slot machines**

### **1. Slot Machines**

The rules for slot machines at the casino are consistent with the rules for slot machines operated in gaming halls and at partner premises, unless otherwise specified in the casino's slot machine rules.

### **2. 'automated table games**

The rules for automated table games at the casino are consistent with the rules for automated table games implemented in gaming halls and at partner premises, unless otherwise specified in the rules for automated table games at the casino.

## **Tournament games**

Casino table games and slot machines can also be played in tournament format. Participation in tournaments is subject to the payment of a registration fee and/or a fee charged by the casino for organising the tournament and/or the purchase of a minimum number of chips or tokens.

The rules for the tournament being organised are available to the public in the gaming room. The tournament rules are submitted to the National Police Board before the start of the tournament. However, the National Police Board does not

You must submit in advance the rules for tournaments that are ordered and/or paid for by a company, organisation or private individual and/or in which participation is not open to all customers.

## **1. Table game tournament**

A tournament is a competition between players or teams formed by several players. A tournament can be organised in one or more rounds. The rounds preceding the final of a tournament organised in several rounds may also be called satellite tournaments.

At the start of the tournament, each player or team receives the same number of tournament points in the form of chips. Chips can be special tournament chips, coloured chips, value chips, tokens or money.

The tournament is played for an agreed number of tournament rounds and/or game rounds, hands, a specified time or until a certain number of players/teams remain. The winner is the player/team with the highest number of tournament points at the end of the tournament. The prize is the total amount of the entry fees, a portion thereof, or a specified amount of money.

In a team tournament, each team must have the same number of players, and the team players must be registered before the start of the tournament. Once the tournament has started, team players cannot be changed.

### *Tournament rules*

Each tournament has its own tournament rules. The tournament rules specify the factors affecting the progress of the tournament, such as the size of the stakes, playing time/times or the number of tournament series and/or game rounds or hands to be played, any breaks, any additional time for purchasing tournament points, the number of points obtained with the additional purchase, any additional purchases, the determination of the playing order of team members in a team tournament, and other similar factors. In a team tournament, each team member plays the tournament in turn as specified in the tournament rules. The tournament rules are available to players/teams before the start of the tournament.

Tournament rules vary depending on the game, number of participants, duration of the tournament and other similar factors.

The casino reserves the right to change the betting conditions in accordance with the tournament rules during the tournament if it is necessary to regulate the duration of the tournament.

### *Tournaments where additional purchases can be made (rebuy and re-entry tournaments)*

#### **Re-entry tournament**

When playing a re-entry tournament, a player/team can renew their participation in the tournament during a predetermined period. The re-entry fee is equal to the tournament fee plus the organiser's commission. A player/team receives the same number of tournament points with a re-entry as they did at the start of the tournament. A player/team can make a re-entry when they run out of chips.

A player/team may also surrender (kill) their remaining chips to the game organiser, in which case they will be removed from the tournament, and make a re-entry.

## Rebuy tournament

When playing a rebuy tournament, a player/team can purchase additional tournament points during a predetermined period. Usually, the additional purchase is equal to the tournament fee without the house share, and it gives the same number of tournament points as at the start of the tournament. A maximum amount per player/team may be set for additional purchases. In addition, a limit may be set on the minimum number of points a player/team must have in order to be eligible to make an additional purchase.

## Extra add-on

If the tournament has a so-called add-on option, the player/team may, after the last round of play, increase their tournament points by making an additional purchase (add-on). If a player has lost all their points, they must first make a rebuy in order to make an add-on. The number of points available with an add-on is announced before the start of the tournament and may differ from the original number of points available in the tournament or with a rebuy.

## *Tournament where no additional purchases can be made (freezeout tournament)*

There is no rebuy option in a freezeout tournament.

## *Sit'n'go tournament*

Sit'n'go tournaments are played as single or multi-table tournaments with no predetermined start time. The game begins immediately once the maximum number of players for the tournament has been reached.

## *Prize distribution*

The criteria for determining the prize distribution for each tournament are available before the tournament begins. For tournaments where rebuys are possible, the monetary prize distribution will only be available after the rebuy period has ended. Part of the tournament prize pool may be used as the prize pool for a tournament to be played later or distributed among the players/teams participating in the tournament on some other basis, which will be announced to the players/teams in advance.

## *Other rules*

In the event of a rule violation, the poker room supervisor or tournament manager may impose a time penalty on the player/team, during which the player/team will be removed from the table. The player/team may also be penalised based on the number of game rounds. A player/team may also be removed from the tournament, in which case the player/team's points will be removed from the game and the money placed by the player/team in the tournament will remain in the prize pool.

In team tournaments, time penalties are applied on a per-game basis. If a penalty is in effect when a player is replaced, the new player may not join the game table until the penalty has expired.

Transferring or buying and selling tournament points between players/teams is prohibited. If a player/team is found to have violated this rule, the player/team will be removed from the tournament and the money placed in the tournament by the player/team will remain in the prize pool.

If a player/team is found to have cheated, the player/team will be removed from the tournament and the money they have placed in the tournament will remain in the prize pool.

## **2. Slot machine tournament**

The tournament is a competition between players or teams formed by several players. In tournaments, the player/team must pay an entry fee. At the start of the tournament, each player/team receives the same amount of game credits and/or playing time. The tournament may consist of several tournament rounds, in each of which one or more players/teams participating in the round are selected for the next round. The necessary number of tournament rounds are played to determine the winner of the entire tournament. When the playing time or game reservations have ended, the situation of each player/team is checked.

The player's/team's score and, through that, their ranking in the tournament round is determined by a tournament-specific scoring formula, which may take into account, with different weightings, for example, the amount of money wagered, the number of wins, the number of games played, the number of credits remaining in the machine at the end of the tournament, the sum of the points for the jackpot wins, the number of jackpot wins, or the fulfilment of other game-specific rules.

The criteria for determining the winner are clearly presented to the players/teams before the start of the game and are also available in writing in the tournament instructions.

The winner of the tournament is the player/team that has performed best according to the rules in the tournament instructions at the end of the last round.

One or more players/teams participating in the tournament may be awarded prizes. The prize shall be the total amount of the participation fees, a portion thereof, or a specified amount of money.

### *Tournament rules*

Each slot machine tournament has its own tournament rules. The tournament rules specify the factors affecting the progress of the tournament, such as the number of game reservations and/or the duration of the game, the number of tournament rounds, the determination of rankings, the criteria for the distribution of winnings and other similar matters.

The tournament rules are available to players/teams before the start of the tournament. The casino has the right to change the betting conditions in the tournament rules during the tournament if it is necessary to regulate the duration of the tournament.

## **Rules for electronically transmitted casino games, slot machines and live casino I Casino games and slot machines**

### **1. General rules for**

Players cannot cancel or change their bets after they have started the draw or when the time allocated for placing bets for that game or betting round has expired.

The company has the right to refuse to accept all or part of a player's bets for risk management reasons.

Game data stored in the company's online gaming system is transferred and stored without delay in the control information system, or the game data is sealed by the control information system. Sealed game data refers to game data that has been electronically signed by the supervisory information system. Sealed game data is transferred and stored in the supervisory information system.

If the gaming system malfunctions or the game is interrupted for some other unexpected reason, the player will only be compensated for the winnings, free games and game reservations stored in the company's online gaming system at the time of the interruption of the draw, to the extent that they can be indisputably verified.

If the player's game interface display shows an incorrect winning amount, number of free games or game reservations, or an incorrect draw result (card hand, number, pattern combination, etc.) due to a malfunction or failure, the player will be compensated with the actual winnings, free games or game reservations stored in the company's online gaming system, or the winnings will be distributed based on the information stored in the company's online gaming system.

More detailed instructions on any exceptional distribution of winnings or refunds of bets that may result from the interruption or cancellation of a tournament will be provided on the online gaming website.

If the game data in the company's gaming system and the control system differ, the game data in the control system shall prevail.

### **2. Distribution channels**

Computers and similar devices suitable for data processing and data transfer serve as distribution channels for online games.

The range and appearance of games may vary depending on the distribution channel.

The hardware and software requirements for playing online games are described on the online games website.

### **3. Gaming account**

The company may impose a delay on the withdrawal of winnings from the gaming account or permanently or temporarily block gaming, in whole or in part, (i) on the basis of law or an order by a competent authority, (ii) to ensure security, or (iii) to investigate and prevent crimes and other abuses.

### **4. Draw**

Internet game draws are based on chance, although the outcome of the game may also be based in part on the player's knowledge and skill.

The draw is conducted using a random number generator based on a digital algorithm, a mechanical drawing device, or a combination of these. The digital draw takes place on the game system's server. The result of the draw is transmitted electronically to the player's device.

The draw is presented to the player as an event simulating games in a physical environment, such as dealing cards, throwing dice, spinning a ball on a roulette wheel or in some other way. The draw can be presented digitally as an animation or as a video compilation of a draw performed using physical drawing equipment.

In slot machines, table games and tournament games, the draw can be performed after the player has selected their bet and started the game, either before the bet is charged, after it is charged, or at the same time as the bet is charged.

### **5. Jackpot**

All online games offer the possibility of surprise wins or jackpot wins based on winning combinations.

A surprise jackpot is awarded to the player as a surprise and does not necessarily require a specific winning combination.

A winning combination jackpot can be triggered by a qualifying winning combination, such as a specific card combination, number or number combination, pattern combination or other similar game-related feature.

The jackpot prize may be a fixed, pre-announced amount, an amount calculated using multipliers, or a progressively increasing prize amount.

Participation in the jackpot may require a specific bet in accordance with the game rules and/or the fulfilment of other conditions described in the game rules. The game rules are available on the online gaming site in connection with the game.

The Casino Games section of the rules explains the bad beat jackpot, which is only available in poker games where players play against each other. The Tournament Games section of the rules explains the sit'n'go jackpot, which is only available in certain sit'n'go tournaments.

## 6. Game types

### 6.1. Casino games

Hereinafter, casino games and other similar games are referred to as table games.

In table games, the draw may be conducted after the player has selected their stake and started the game, either before the stake is charged, after it is charged, or at the same time as the stake is charged.

#### 6.1.1. Games where players play against the game bank

##### 6.1.1.1. Wheel of fortune and number draw games

Wheel of fortune and number draw games include roulette, wheel of fortune or other similar games in which the player attempts to guess the winning pattern, number, number combination or series, or number characteristic.

In wheel and number games, there is a betting area corresponding to the patterns or numbers used in the draw for those games, where the player places bets/chips as required by the game-specific instructions and within the minimum and maximum bet limits for the game.

The player is paid for the bets or chips placed on the winning pattern, number or number characteristic drawn during the game round. Winnings are paid according to predetermined odds or according to the odds drawn separately during the game round.

The games are accompanied by game instructions that explain the name of the game, the betting options and the corresponding odds, as well as the objective of the game, how the game is played, how winnings are distributed and how to participate in the game. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

##### 6.1.1.2. Card games

In card games, the player attempts to beat the dealer's hand or obtain a card or combination of cards that entitles them to a win. In some card games, a special deck with different patterns and/or values (e.g. dominoes) may be used instead of a standard Western playing card deck.

The game has a betting area where players place their bets in accordance with the game-specific instructions and within the minimum and maximum bet limits. Depending on the game, players may have the opportunity to raise or lower their bets during the game round.

If a player beats the dealer's hand or receives a card or combination of cards that entitles them to a win, their bet is paid out according to predetermined odds.

The games are accompanied by game instructions that explain the name of the game, the number of cards in the deck, any wild cards (jokers), betting options and corresponding odds, as well as an explanation of the aim of the game, how the game is played, how winnings are distributed, any tie rules and how to participate in the game. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

#### 6.1.1.3. Dice games

In dice games, the player tries to get or guess the winning number, sum of numbers or combination of dice, or in a game where the player moves game pieces based on the numbers or sum of numbers on the dice.

The game has a betting area where the player places a bet in accordance with the game-specific instructions and within the minimum and maximum bet limits. Depending on the game, the player may have the opportunity to increase or decrease their bet during the game round.

When the player obtains or guesses the winning number, sum of numbers or combination of dice, or when they have placed the game pieces or removed them from the playing area in a winning manner, their bet is paid out according to predetermined odds.

The games are accompanied by game instructions that explain the name of the game, the betting options and corresponding odds, as well as the objective of the game, how the game is played, the distribution of winnings, any tie rules and how to participate in the game. The betting limits are displayed in the game menu. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

### 6.1.2. Games where players play against each other

#### 6.1.2.1. Card games

##### 6.1.2.1.1. Poker

In poker games, players play against each other, aiming to win the pot consisting of the bets accumulated during the game round. Poker games are played in different versions, which differ in terms of the number of cards dealt, whether they are dealt face down or face up

, the number of betting rounds, the ranking of card combinations, or other similar game-related factors.

The game has a betting area where players place their bets in accordance with the game-specific instructions and within the minimum and maximum bet limits. Before the cards are dealt, some or all of the players place an initial bet (blind/ante). During their betting turn, depending on the game and the situation, players can pass the betting opportunity to the next player (check), start betting (bet), pay the required bet (call), raise the bet already requested (raise) or give up and discard their cards (fold).

#### *Distribution of winnings*

After the betting rounds, when there are at least two players left in the game, it is determined which player wins. The pot is won by the player with the best card combination according to the game-specific rules. The pot can also be won by betting so that no other player calls the bet.

If two or more players have hands of equal value, the pot is split between them.

#### *Ranking of card combinations*

The ranking of card combinations is generally based on their probability. The ranking or the number of card hands included in it may vary depending on the game version and the number of cards used in the game.

#### *Compensation for organising the game*

The compensation payable to the company is charged as a percentage (rake) of the value of the bets placed during the game round in cash games. The amount of compensation and any maximum monetary amount (rake cap) set for the compensation are specified in the game instructions for online games.

#### *Types of bets*

Poker games can be played with four different betting options:

##### **A. Fixed limit / Fixed bet sizes**

The value and amount of bets and raises are fixed and predetermined.

##### **B. Spread limit / Specified maximum bet limit**

Players can choose their bet size within predetermined minimum and maximum limits.

**C. Pot limit**

A player's bet can be no more than the current total pot.

**D. No limit**

Players can bet all of their chips.

*Bad beat jackpot*

A special bad beat jackpot can be added to poker games (not tournaments). The jackpot prize is paid out if a hand of a certain value loses to an even better hand. The jackpot prize is only paid out at the table where the hands that meet the jackpot criteria are dealt. The accumulated jackpot is distributed in a predetermined manner among the players who held the losing and winning hands and other players who participated in the game round. The game rules for poker games specify the game-specific criteria for triggering the jackpot, the minimum number of players, the distribution of the jackpot prize pool and the amount of the jackpot payout.

*Hedge bet*

All poker games can include a hedge bet option against the game bank, where the player bets on either their own cards or combinations and/or characteristics of cards shared by all players. The player places the hedge bet in a separate betting area with a separate stake, which is paid out according to predetermined odds.

*Game-specific instructions*

The games are accompanied by game instructions that describe all the poker games played on the internet gaming site, including the name of the game, the betting format, the number of cards in the deck, any wild cards (jokers), the ranking of card combinations, and an explanation of the aim of the game, how the game is played, how winnings are distributed, any tie rules, and how to participate in the game. If the game includes a hedge bet option, the game instructions also explain how to participate in it, how to win it, and how the winnings are distributed. The table-specific betting limits and forms are visible in the game menu.

6.1.2.1.2. Other card games

In other card games, players play against each other, trying to beat their opponent's hand or hands. Usually, one player acts as the banker, against whom the other player or players play. In some card games, instead of a standard Western playing card deck, a special deck with different patterns and/or values (e.g. dominoes) may be used.

The game has a betting area where all players, including the banker, place their bets in accordance with the game-specific instructions and within the minimum and maximum bet limits. Depending on the game, players may have the option to raise or lower their bets during the game round.

If the banker's hand wins, they receive the other player's bet(s). If the player's hand(s) wins/win against the banker's hand, the banker pays out the player's bet(s). The total amount of the bets placed by the player/players playing against the banker during a round cannot exceed the banker's bet.

If the banker plays several rounds in a row against the players, they may, depending on the game, have to double their previous round's bet as long as the banker's hand wins. The compensation payable to the company in cash games is charged as a percentage of the value of the stakes won by the banker in the game round. The amount of compensation and any maximum monetary amount specified for compensation are stated in the game instructions.

The games are accompanied by game instructions that specify the name of the game, the number of cards in the deck, any wild cards (jokers), betting options and corresponding odds, as well as an explanation of the aim of the game, how the game is played, how winnings are distributed, any tie rules and how to participate in the game. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are stated in the game instructions.

#### 6.1.2.2. Dice games

In dice games, players play against each other using a playing area and game pieces. The player initiates a draw (by throwing the dice) to determine the moves to be made with the game pieces.

The game has a betting area where players place their bets in accordance with the game-specific instructions and within the minimum and maximum betting limits.

Depending on the game, players may have the opportunity to increase or decrease their bets during a round.

Once a player has placed their game pieces on the playing area or removed them from the playing area in a manner that entitles them to a win, they receive the stakes of the players who participated in the game round.

The game may feature a so-called doubling cube, which is used to increase the monetary value of the bet/point value during the game round. When the stake/point value is increased, the monetary stake/point value of the game round is always doubled from the previous monetary stake/point value.

The compensation paid to the company is charged as a percentage of the value of the player's winnings in cash games. The amount of compensation and any maximum monetary amount set for compensation are specified in the game instructions for online games.

The games are accompanied by game instructions that explain the name of the game, the betting options and the corresponding odds, as well as the objective of the game, the course of the game, the distribution of winnings, any tie rules and how to participate in the game. If the game includes a jackpot prize, the game instructions also explain how to participate, how to win and how the winnings are distributed. The betting limits are visible in the game menu.

## 6.2. Slot machines

A slot machine is a game where players can win money by playing. Players bet the amount of money they want from their gaming account to play on the slot machine. The amount of money that can be paid for playing at one time is limited for each game.

The outcome of a slot machine game is based on chance, and in some games also partly on the player's knowledge and skill. A digital algorithm or mechanical drawing device, or a combination of these, is used to generate chance.

In slot machines, the draw can be performed after the player has selected their stake and started the game, either before the stake is charged, after it is charged, or at the same time as the stake is charged.

Playing a slot machine involves interaction and interactivity between the player and the game. The player selects a stake and starts the game, which may consist of one or more parts, each of which may include one or more draws.

The result of each part of the game and the outcome of the entire game round are shown to the player on picture reels, a deck of cards, a wheel of fortune or in some other way. The result

is indicated as a sum of money or betting units, which can be used to purchase new games or paid out as cash.

The winnings from a slot machine game may be equal to, greater than or less than the stake placed on the game. The payout ratio, i.e. the ratio between the stake and the winnings, for the same result may vary depending on the stake.

Once the final result has been evaluated, the slot machine immediately pays out the winnings, which the player can use to purchase new games on offer, if they wish.

The games are accompanied by game instructions that explain the name of the game, the betting options, the number of possible winning lines, the payout ratios, and describe the objective of the game, the course of the game, the distribution of winnings, any tie rules, and how to participate in the game. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are specified in the game rules.

### 6.3. Tournament games

Internet games can also be played in tournament format. Participation in tournaments may require an entry fee, which consists of a share of the prize pool and compensation for the game organiser.

The rules for the tournament are available to players before the tournament begins on the online gaming site and/or in the gaming application. Tournaments may be open to all players or have limited participation rights.

Online gaming tournaments are divided into table game tournaments and slot machine tournaments in accordance with the rules applicable to them.

In tournament games, the draw may be conducted after the player has selected their stake and started the game, either before the stake is charged, after it is charged, or at the same time as the stake is charged.

#### 6.3.1. Table game tournament

A tournament is a competition between players. A tournament can be organised in one or more rounds. The rounds preceding the final of a tournament organised in several rounds may also be called satellite tournaments.

Each player receives the same number of tournament points at the start of the tournament. The tournament is played for an agreed number of tournament rounds and/or game rounds, hands, a specified time or until a certain number of players remain. The winner is the player with the highest number of tournament points at the end of the tournament. The prize is the sum of the entry fees, a portion thereof, or a specified amount of money.

*Tournament rules (structure)*

Each tournament has its own tournament rules, i.e. structure. The tournament rules specify the factors affecting the progress of the tournament, such as the start time of the tournament, the size of the bets, the playing time/times or the number of tournament series and/or game rounds or hands to be played, any breaks, any additional time for purchasing tournament points, etc. The tournament rules are available to players on the online gaming site before the start of the tournament.

Tournament rules vary depending on the game, number of participants, duration of the tournament, etc.

*Tournament where additional purchases can be made (rebuy tournament)*

When playing a rebuy tournament, players can purchase additional tournament points during a predetermined period. The tournament rules specify the price of the additional purchase, the purchase period and the number of tournament points obtained with the additional purchase.

There may be a maximum number of rebuys per player or a limit on the number of points. For example, in order to make a rebuy, a player must have the same number of points or fewer than at the start of the tournament, or the player must lose all of their points.

If the tournament has a so-called add-on option, the player can increase their tournament points by making an add-on after the last round of the rebuy period has ended. If a player has lost all their points, they must first make a rebuy in order to make an add-on. The number of points obtained with an add-on is specified in the tournament instructions and may be, for example, double the amount obtained with a rebuy.

*Tournament where no additional purchases can be made (freezeout tournament)*

There is no possibility of additional purchases in a freezeout tournament.

*Sit'n'go tournament*

Sit'n'go tournaments are played as single or multi-table tournaments with no predetermined start time. The game begins immediately once the maximum number of players for the tournament has been reached.

Sit'n'go tournaments may be linked to a special sit'n'go jackpot, which is triggered when a player has won a predetermined number of consecutive sit'n'go jackpot tournaments. The game rules specify the criteria for triggering the jackpot, the size of the jackpot payout and other criteria.

*Prize distribution*

The criteria for determining the prize distribution for each tournament are available before the tournament begins. For tournaments where rebuys and possibly add-ons are available, the monetary prize distribution will only be available after the rebuy period has ended.

Poker tournaments may be accompanied by a separate draw to determine the size of the tournament prize pool or the prize amounts for different places. The draw will be conducted at the start of the tournament or during the tournament. The criteria for the prize pool draw are specified in the game instructions.

More detailed instructions on any exceptional distribution of winnings or refunds that may result from the interruption or cancellation of a tournament will be provided on the online gaming website.

### 6.3.2. Slot machine tournament

The tournament is a competition between players. Players play the same number of rounds with money or receive the same number of game credits and/or playing time at the start of the tournament. The tournament may consist of several tournament rounds, in each of which one or more players who participated in the round are selected for the next round. The necessary number of tournament rounds are played to determine the winner of the entire tournament.

The player's score and, consequently, their ranking in the tournament are determined by a tournament-specific scoring formula, which may take into account, with different weightings, factors such as the amount of money wagered, the number of wins, the number of games played, the number of reservations in the game at the end of the tournament, or the fulfilment of other game-specific rules.

The criteria for determining the winner are set out in the tournament rules.

The winner of the tournament is the player who, at the end of the last round, has performed best according to the tournament rules.

One or more players participating in the tournament may be awarded prizes. The prize is the total amount of the entry fees, a portion thereof, or a specified amount of money.

More detailed instructions on the exceptional distribution of winnings or refunds resulting from the interruption or cancellation of the tournament will be provided on the online gaming website.

#### *Tournament rules*

Each slot machine tournament has its own tournament rules. The tournament rules specify the factors affecting the progress of the tournament, such as the number of game reservations and/or the duration of the game, the number of tournament rounds, the criteria for determining the ranking and the distribution of winnings, etc. The tournament rules are available to players on the online gaming website before the start of the tournament.

### *Sit'n'go tournament*

A slot machine tournament can also be played as a sit'n'go tournament, which does not have a predetermined start time, but starts immediately once the maximum number of players for the tournament has been reached.

A sit'n'go tournament can be linked to a special sit'n'go jackpot, which is triggered when a player has won a predetermined number of consecutive sit'n'go jackpot tournaments. The game rules specify the criteria for triggering the jackpot, the size of the jackpot payout and other criteria.

## **II Live Casino**

Live casino is an electronically transmitted gaming product in which the draw takes place using physical gaming equipment, either automatically or by the game operator. The draw can also take place digitally. Some live casino games feature both physical and digital draws.

Players participate in the game via the Veikkaus website and follow the draw in real time on their device via video.

In these rules, a live casino provider refers to a company's partner that carries out practical tasks related to the live casino on behalf of the company. For example, a live casino provider organises games in a live casino studio.

### **1. General rules for**

Players cannot cancel or change their bets once the draw has started or once the time allocated for placing bets on that game or betting round has expired.

The company has the right to refuse to accept all or part of a player's bets for risk management reasons.

The supervisory information system seals the game data stored in the company's online gaming system with an electronic signature. The sealed game data is transferred and stored in the supervisory information system. Alternatively, the game data stored in the company's online gaming system is sent and stored in the monitoring information system. The sealing or transmission of game data must take place without delay or immediately after the end of the game round.

In some games, the player must make a selection within a certain time frame; if the player does not make a selection, the gaming system will make the selection on behalf of the player.

The gaming system may make choices on behalf of the player in order to complete the game round, but the gaming system does not make additional bets on behalf of the player.

### **Digital draw**

If the gaming system malfunctions or the game is interrupted for some other unexpected reason, the player will only be compensated for the winnings, free games and game reservations stored in the company's online gaming system at the time of the interruption, to the extent that they can be indisputably verified.

If the player's gaming interface display shows an incorrect winning amount, number of free games or game reservations, or an incorrect draw result (card hand, number, pattern combination, etc.) due to a malfunction or failure, the player will be compensated with the actual winnings, free games or game reservations stored in the company's online gaming system, or the winnings will be distributed based on the information stored in the company's online gaming system.

If an error attributable to the company has occurred in the game, the company may cancel the game round and refund the player's stake.

If the game data in the company's gaming system and the monitoring information system differ, the game data in the monitoring information system shall prevail. If the game data has not been stored in the monitoring information system or the stored game data is indisputably incorrect, the game events will be assessed using overall discretion based on the game data stored in different information systems and other data stored about the game.

### **Manual draw**

If the transmission of a manual draw to the player's terminal is interrupted due to a loss of data connection, the player can check the draw result obtained by manual draw from the game history data and, in some games, play the interrupted game round to the end using a digital draw. An example of playing a game to the end using a digital draw is a card game in which only some of the physical playing cards have been dealt before the data connection is interrupted; the other cards, such as the additional cards to be dealt to the player's hand, are drawn digitally.

If the manual draw performed by the live casino provider fails, the live casino provider will decide on the outcome of the draw or the refund of bets based on its operating guidelines. If no solution can be found in the operating instructions, the live casino provider will make a decision on the matter. The live casino provider's operating instructions in force at any given time are approved by the National Police Board and available to players on the company's website.

## **2. Distribution channels**

The distribution channels for the live casino are computers and similar devices suitable for data processing and data transfer.

The range and appearance of games may vary depending on the distribution channel.

The hardware and software requirements for using the live casino are described on the company's online gaming website.

### **3. Gaming account**

The company may impose a delay on the withdrawal of winnings from the gaming account or permanently or temporarily block gaming, in whole or in part, (i) on the basis of a law or order of a competent authority, (ii) to ensure security, or (iii) to investigate and prevent crime and other misconduct.

### **4. Raffle**

The live casino draw is based on chance, although the outcome of the game may also be based in part on the player's knowledge and skill.

Random draws can be conducted in three ways:

1. The draw is conducted using physical gaming equipment, such as a roulette wheel and ball, playing cards, a wheel of fortune or dice. The result of the draw is transmitted electronically to the player's device.
2. The draw is conducted using a random number generator based on a digital algorithm. The result of the draw is transmitted electronically to the player's device.
3. The draw is conducted using a random number generator based on a digital algorithm and physical gaming equipment, such as a roulette wheel and ball, playing cards, a wheel of fortune or dice. The result of the draw is transmitted electronically to the player's device.

### **5. Jackpot**

All Live Casino games offer surprise wins or jackpot wins based on winning combinations.

A surprise jackpot is awarded to the player as a surprise and does not necessarily require a specific winning combination.

A winning combination jackpot can be triggered by a qualifying winning combination, such as a specific card combination, number or number combination, pattern combination or other similar game-related feature.

The jackpot prize may be a fixed, pre-announced amount, an amount calculated using multipliers, or a progressively increasing prize amount.

Participation in the jackpot may require a specific bet in accordance with the game rules and/or the fulfilment of other conditions described in the game rules. The game rules are available on the online gaming site in connection with the game.

### **6. Game types**

## 6.1. Casino games played against the game bank (table games)

### 6.1.1. Wheel of fortune and number lottery games

Wheel of fortune and number lottery games include roulette, wheel of fortune or other similar games in which the player tries to guess the winning pattern, number, number combination or series, or number characteristic.

The game may consist of several stages, each with its own draw, using physical game equipment and/or digital draws.

In wheel and number draw games, there is a betting area corresponding to the patterns or numbers used in the draw for those games, where the player places bets/chips as required by the game-specific instructions and within the minimum and maximum bet limits for the game.

The player is paid a win for those bets or chips that have been placed on the winning pattern, number or number feature drawn during the game round. The win is paid according to predetermined odds or according to the odds drawn separately during the game round.

The games are accompanied by game instructions that explain the name of the game, how the draw is conducted (physical or digital draw), the betting options and corresponding odds, as well as the objective of the game, the course of the game, the distribution of winnings and how to participate in the game. The game instructions also explain what to do if a player does not make any choices or does not play the game round to the end. In addition, the game instructions explain when the game system may end the game round. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

### 6.1.2. Card games

In card games, the player tries to beat the dealer's hand or get a winning card or combination of cards. In some card games, instead of a standard Western playing card deck, a special deck with different patterns and/or values (e.g. dominoes) may be used.

The game may consist of several stages, each with its own draw, using physical game equipment and/or a digital draw.

The game has a betting area where the player places a bet in accordance with the game-specific instructions and within the minimum and maximum bet limits. Depending on the game, the player may have the opportunity to increase or decrease their bet during the game round.

If the player beats the dealer's hand or receives a card or combination of cards that entitles them to a win, their bet is paid out according to predetermined odds or according to the odds determined separately during the game round.

The games are accompanied by game instructions that explain the name of the game, how the draw is conducted (physical or digital draw), the number of cards in the deck, any wild cards (jokers), betting options and corresponding odds, as well as an explanation of the aim of the game, how the game is played, how winnings are distributed, any tie rules and how to participate in the game.

The game instructions also explain what to do if a player does not make any choices or does not play the game round to the end. In addition, the game instructions explain when the game system may end the game round. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

### 6.1.3. Dice games

In dice games, the player tries to get or guess the winning number, sum of numbers or combination of dice, or in a game where the player moves game pieces based on the numbers or sum of numbers on the dice.

The game may consist of several stages, each with its own draw, using physical game equipment and/or a digital draw.

The game has a betting area where the player places a bet in accordance with the game-specific instructions and within the minimum and maximum bet limits. Depending on the game, the player may have the opportunity to increase or decrease their bet during the game round.

When the player obtains or guesses the winning number, sum of numbers or combination of dice, or when they have placed the game pieces or removed them from the playing area in a winning manner, their bet is paid out according to predetermined odds or according to the odds determined separately during the game round.

The games are accompanied by game instructions that explain the name of the game, how the draw is conducted (physical or digital draw), the betting options and corresponding odds, and describe the objective of the game, the course of the game, the distribution of winnings and how to participate in the game. The game instructions also explain what to do if a player does not make any choices or does not play the game round to the end. In addition, the game instructions explain when the game system may end the game round. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

## 6.2. Slot machine games

A slot machine is a game where players can win money by playing. Players bet the amount of money they want from their gaming account to play on the slot machine. The amount of money that can be paid for playing at one time is limited for each game.

In a slot machine game, several players play the same game with their chosen stakes. The symbols and winning combinations in a game round are the same for all players, but any jackpot associated with the game may be awarded to an individual player.

Slot machines usually have a betting time during which players must place their bets in order to participate in the game round.

The outcome of a slot machine game is based on chance, and in some games also partly on the player's knowledge and skill. A digital algorithm or mechanical drawing device, or a combination of these, is used to generate chance.

In slot machines, the draw can be performed after the player has selected their bet and started the game, either before the bet is charged, after it is charged, or at the same time as the bet is charged.

The game may consist of one or more parts, each of which may include one or more draws.

The result of each part of the game and the final result of the entire game round are shown to the player using picture discs, a deck of cards, a wheel of fortune or some other means. The amount of the corresponding winnings is indicated as a sum of money or betting units, which can be used to purchase new games or paid out in cash.

The winnings from a slot machine game may be equal to, greater than or less than the stake placed on the game. The payout ratio, i.e. the ratio between the stake and the winnings, for the same result may vary depending on the stake.

Once the final result has been evaluated, the slot machine immediately pays out the winnings, which the player can use to purchase new games on offer, if they wish.

The games are accompanied by game instructions that explain the name of the game, how the draw is conducted (physical or digital draw), the betting options and corresponding odds, as well as the objective of the game, how the game is played, the distribution of winnings and how to participate in the game. The game instructions also explain what to do if the player does not make any choices or does not play the game round to the end. In addition, the game instructions explain when the game system may end the game round. If the game includes a jackpot win, the game instructions also explain how to participate in the jackpot game, how to win it and how the winnings are distributed. The betting limits are mentioned in the game instructions.

## Maximum bets and winnings

### games played in gaming halls and at partners' premises

#### 1. Maximum player-specific bets and determination of winnings in table games Wheel

##### games

In roulette game versions A–G, the maximum bet for all numbers on the number field is €4 and side field bets are €20. In game versions H and I, the maximum bet for all number field bets is €10 and for side field bets €20.

In the Boule game, the maximum bet is €4 for all bets on the number field and €20 for side bets.

In the wheel of fortune game (Big Six, Money Wheel), the maximum bet for payouts of 45:1, 20:1, 10:1 and 5:1 is €4. For payouts of 2:1 and 1:1, the maximum bet is €20.

##### Dice games

In the Double Dice game, the maximum bet for payouts of 32:1, 15:1, 10:1, 7:1, 5:1 and 4:1 is €4. For a payout of 1:1, the maximum bet is €20.

In Sic Bo, the maximum bet for Small and Big bets is €20, and €4 for all other bets.

##### Card games

In poker games where players play against each other, the maximum initial bet (ante/blind) is €2. The bet can be raised in accordance with the rules of each game.

In Fast Poker, the maximum bet per seat is €20. In Triple Bet Poker, the

maximum bet per seat is €20.

In Dynamic Poker, the maximum bet per seat is €30. The bet can be raised in situations permitted by the rules.

In Riverside Poker, the maximum bet per seat is €20.

In Russian Poker, the maximum bet per seat is €30. Bets may be raised in situations permitted by the rules.

In Komet Poker, the maximum bet per seat is €30. Bets may be raised in situations permitted by the rules.

In Quick Poker, the maximum bet per seat is €30. Bets may be raised in situations permitted by the rules.

In 5 Card Rush, the maximum bet per seat is €30. Bets may be raised in situations permitted by the rules.

In Blackjack, the maximum bet per seat at the company's partners' premises is €30 and €40 in gaming halls. The bet may be raised in situations permitted by the rules. The maximum bet in the bonus game is €5.

In Red Dog, the maximum bet per spot is €10. The bet can be raised, up to a maximum of double, in situations permitted by the rules.

In Bulldog, the maximum bet per spot is €10. The bet can be raised, up to a maximum of double, in situations permitted by the rules.

In Voodoo, the maximum bet per spot is €20. The bet can be raised in situations permitted by the rules.

In Punto Banco, the maximum bet for punto and banco bets is €30 and for égalité bets €10. The maximum bet for the side bet is €5.

### **Tournament games**

In table game tournaments, the maximum entry fee is €50, except in poker tournaments where players play against each other, in which case the maximum entry fee is €200.

Bets may be raised in accordance with the rules of the game.

The maximum win for each game is determined by the game rules, stakes and odds. In table game tournaments, the maximum win is the tournament prize pool, which is announced separately.

## **2. Maximum stakes for slot machines**

In gaming halls and other public premises where the minimum age for admission is 18, the maximum stake for slot machine games is €2. In games played in these premises, the total amount of bets placed on a single game round is limited to a maximum of €8. In games located in other premises, the maximum bet is €1 and the maximum total amount of bets placed on a single game round is €2.

During a game round, players may use all or part of their winnings from previous parts of the game as stakes for the next part.

In a slot machine tournament, the maximum entry fee is €20, and the prize is the separately announced prize amount. Bets placed on slot machines have no monetary value.

In Pajatsopelit games, there may be game modes where a single bet allows for multiple hits within a set time limit. A new game can be started when either the number of hits or the time limit has been reached. In these games, the maximum bet is €4.

In automated table games, the maximum bet per number on the main roulette wheel is €2 and €10 on the side fields.

At an automated electronic poker table, the maximum initial bet (blind/ante) is €2. However, the bet may be raised in accordance with the rules of each poker game.

The maximum bet for the basic Blackjack game and the side game played as an automated table game is €6 in total, but the maximum bet for the side game is €2. The bet can be raised in accordance with the rules of Blackjack.

The maximum win on a slot machine is the winning amount determined by the game's stakes, rules and odds.

## **1. Maximum player-specific bets for table games and how winnings are determined Wheel**

### **games**

The maximum bet in roulette for a single number is €600, for two numbers is €1,200, for 3 numbers €1,800, for 4 numbers €2,400 euros, 3,000 euros for 5-number bets, 3,600 euros for 6-number bets, and 9,000 euros for side bets, €9,000.

The maximum bet per spin in the Money Wheel game is €4,000.

### **Dice games**

The maximum bet per wager in Sic Bo is €7,000.

### **Card games**

In poker games where players play against each other, the maximum initial bet (blind/ante) or tournament entry fee is €20,000. The bet can be raised in accordance with the rules of each game.

The maximum bet per seat in Oasis Stud Poker is €7,000. The maximum bet per seat in Russian Poker is €7,000.

The maximum bet per seat in Texas Hold'em Bonus is €7,000.

The maximum bet per seat in Texas Hold'em Bonus Progressive is €7,000.

The maximum bet per seat in Ultimate Texas Hold'em is €7,000.

The maximum bet per seat in Ultimate Texas Hold'em Progressive is €7,000. The maximum bet per seat in Dynamic Poker Pro is €7,000.

The maximum bet per seat in Pai Gow Poker is €7,000. The maximum bet per seat in Three Card Poker is €7,000. The maximum bet per seat in 5 Card Rush is €7,000.

The maximum bet per position in Punto Banco is €7,000. The maximum bet per position in Baccarat is €7,000.

The maximum bet per seat in Blackjack is €7,000. The maximum bet per seat in Red Dog is €7,000. The maximum bet per seat in Bulldog is €7,000. The maximum bet per seat in Voodoo is €7,000.

In table game tournaments, with the exception of poker games where players play against each other, the maximum entry fee is €7,000.

However, bets may be increased in accordance with the rules of the game.

The maximum winnings for each game are determined by the rules of the game, the stakes and the odds. In gaming tournaments, the maximum winnings are the separately announced tournament prize money.

## **2. Maximum stakes for slot machines**

The maximum bet per player per bet line or betting option on slot machines is 200 euros in games with 1–6 bet lines/betting options; €50 in games with 7–19 bet lines/betting opportunities; €20 in games with 20 or more bet lines/betting opportunities.

The maximum player-specific bet on the automated main roulette wheel is €200 for 1 number, €400 for 2 numbers, €600 for 3 numbers, €800 for 4 numbers, €1,000 for 5 numbers and €1,200 for 6 numbers and €2,000 for side bets.

The maximum initial bet (blind/ante) at an automated electronic poker table or tournament entry fee is €4,000.

The maximum bet/initial bet for an automated card game is €200. The maximum bet for an additional game is €200.

However, bets may be raised in accordance with the rules of the game.

The maximum win on a slot machine is the winning amount determined by the game's stakes, rules and odds.

## **Electronically transmitted casino games, slot machines and live casino**

### **1. The maximum player-specific stakes for table games**

#### **1.1. Games where players play against the game bank**

In wheel of fortune and number lottery games, the maximum bet per betting opportunity in a single game is €400.

In dice games, the maximum bet per betting opportunity in a single game is €500. In card games, the maximum bet per betting opportunity in a single game is €500.

However, players may raise their bets in accordance with the rules and game-specific instructions on the online gaming site.

#### **1.2. Games where players play against each other**

In poker, the maximum initial bet (blind/ante) in a single game is €1,000.

In other card games, the maximum bet per betting opportunity in a single game is €500.

In dice games, the maximum bet per betting opportunity in a single game is €500.

However, players may increase their bets in accordance with the rules and game-specific instructions on the online gaming site.

### **2. Maximum stakes for slot machines**

In slot machine games, the maximum bet per game round in a single game is €20.

In slot games where a single game round is significantly long and requires a lot of interaction from the player, the maximum bet per game round is €100.

### **3. Maximum tournament entry fees**

For table game tournaments, with the exception of poker games where players play against each other, the maximum entry fee is €1,000.

In poker games where players play against each other, the maximum entry fee is €5,000.

The maximum entry fee for slot machine tournaments is €500.

## **Maximum winnings at**

The maximum winnings for casino games and slot machines are: €10,000 for games played at partner premises €100,000 in gaming halls  
€1 million for games transmitted electronically €10 million for games played at the casino

# TOTOPELIT

## General regulations for

### Game object

1. The objects of Totopelit games are referred to as objects. An object includes one or more target competitions. An object can be a trotting race, a harness race or a show jumping competition.
2. The object of Totopelit games can be the winners of one or more target competitions or correctly determined result combinations.
3. Betting games can also be organised as international betting games by a company and an international gambling company, in which case customers of international gambling companies can also participate. The organiser of the betting game may be Veikkaus or an international gambling company. The organiser of the betting game combines the players' bets and game information.

### Participation in betting

4. Playing can take place using the game data provided by the player, game data randomly selected by the company's gaming system in a so-called quick game, group game or as a ready-made game entered into the company's gaming system or randomly selected by the gaming system.
5. Participation in betting games is based on the official competition programme and/or the electronic target list and the company's gaming system data, which are available on the company's website. If the information in the official competition programme differs from the information in the electronic target list and the gaming system, the information in the electronic target list and the gaming system shall prevail. If the information in the electronic target list differs from the information in the gaming system, the information in the gaming system shall prevail.

The company must notify the Ministry of the Interior and the National Police Board in writing of any rules that deviate from the international betting game and betting rules, as well as any new or changed regulations concerning the distribution of winnings and the refunding of bets, no later than seven days before the opening of the betting venue. Information on any deviations is available on the company's website and at gaming outlets.

6. The gaming agreement between the player and the company shall enter into force when the gaming fee has been paid and the gaming data in the company's gaming system has been sealed by the control information system before the target has started in an approved manner. Sealed game data refers to game data that has been electronically signed by the control information system.

The company will refund the stake if the gaming agreement has not entered into force in an approved manner.

7. The player must check the contents of the game receipt and submit any comments immediately after playing.

When playing in self-service mode, no game receipt is printed for the player. The player accepts their game before it is transferred to the company's gaming system. It is not possible to change the game after this.

The player has the opportunity to obtain information about their games for one year from the date of the final result.

8. Game data sealed by the control information system or other data affecting the payment of winnings is transferred and stored from the company's gaming system to the control information system.
9. If there is a discrepancy between the game data or other data affecting the payment of winnings in the game ticket, the company's game system or the control information system, the data in the control information system shall prevail.
10. The company must announce the name of the horse and the game number under which the horse is being played in the betting games.
  - 10.1. In tote betting, the betting numbers may differ from the horses' race numbers. In such cases, the result of the tote bet is determined by the result according to the betting numbers.
  - 10.2. In a tote bet, several horses can be combined into a single betting number. In this case, all horses with that betting number are considered as one horse.
    - 10.2.1. In all tote games, only the best-placed horse among those combined under one betting number is taken into account.
    - 10.2.2. If a horse is removed from the horses linked to a single game number and at least one horse from that game number participates in the race, the bets will not be refunded.
    - 10.2.3. If all horses are removed from the betting number in question, the company will refund the bets, unless a reserve horse system is in use in the betting game in question.
11. If a horse is removed from the race, the company will refund the bets or replace the horse with a substitute horse.

In all tote games that use a reserve horse system, a horse that is withdrawn will always be replaced by a reserve horse.

Players may choose one (1) or two (2) substitute horses themselves if they wish. If the player does not choose a substitute horse themselves, the gaming system will assign a substitute horse to replace the horse that has been withdrawn.

The order of substitute horses is determined in advance according to the order of substitute horses announced or according to the bets placed on the horses, with the most bet horses being designated as substitute horses.

If all horses in the target race have already been used and one of the horses is left out, the gaming system will assign a reserve horse to replace the horse or horses that have been left out, even if the horse in question has already been used in the game.

#### **Cancellation of the target race**

12. If the target race is cancelled or postponed, the bets will be refunded.

If the target competition is postponed to a later date at the same venue, the bets will remain valid and the sale of betting tickets for the postponed target competition will continue.

#### **Technical error**

13. If a technical fault occurs in the company's gaming system that makes it impossible to calculate the correct distribution of winnings, the betting game will be suspended and the bets will be refunded.
14. If a data communication error or technical error occurs in an international betting game that prevents the betting game from being carried out, the company may pay out the winnings according to the odds announced by the international gambling company that organised the event or refund the bets to the players.

#### **Determining the game result and the share of winnings/payout**

15. The result of the betting game is based on the race result confirmed by the horse race organiser. If a horse does not achieve an acceptable result, the bets placed will not be refunded. If horses finish at the same time (dead heat) or achieve the same race result (tie), they will be awarded the same place.
16. After the end of the event, any changes to the race result that occur during the same day will be taken into account in the payout. Any differences in international betting games will be announced in accordance with rule 5.
17. The company pays out winnings once the competition results have been announced and the distribution of winnings from betting games has been published. If an error occurs in confirming or announcing the competition results, calculating the betting game winnings distribution or publishing the betting game winnings distribution, the winnings distribution will be corrected without undue delay, and the incorrectly announced winnings distribution will not entitle the player to a win.
18. In betting games, the results are announced as odds or winning shares, depending on the game.

- a) The odds or winning share are obtained by dividing the distribution amount by the total amount of bets placed on the combination or combinations entitling to a win. The odds are calculated to two decimal places and the winning share to two decimal places in relation to the bet used in the calculation.
- b) In international betting games, the odds are calculated to at least one decimal place and the payout ratio to at least one decimal place in relation to the stake used in the calculation.

The distribution amount consists of the net sum of the stakes as determined by the company and any additional distribution amounts referred to in rules 21 and 25.

- 19. In betting games where the winnings are announced as odds, the winnings are determined as the product of the game odds and the stake.
  - a) If the calculated odds are less than 1.00, the winnings will be paid out at 1.00. In the event of a draw or tie, the odds may be less than 1.00.
  - b) In international betting games, winnings are paid out according to the calculated odds of the international gaming company, which may be less than 1.00.
- 20. In prize share games, the stake used to calculate the prize share is determined on a game-by-game basis in the company's gaming system. If the stake used by the player is higher or lower than the stake used to calculate the prize share for the game, the player will receive a prize in the same proportion as their stake is to the stake used to calculate the prize share for the game.
- 21. The company may transfer a percentage of the total turnover of each game, as determined by the company at any given time, to be paid out as winnings in subsequent rounds of the games, as determined by the company.

#### **Payment and redemption of winnings**

- 22. The company may verify the identity of the winner when redeeming winnings of one thousand (1,000) euros or more.
- 23. A betting slip is invalid if its legibility has deteriorated to such an extent that the identification details it contains cannot be identified.
- 24. Winnings must be collected from the company within three (3) months of the final result being determined in accordance with the rules of the game.

## **Jackpot distribution**

25. Jackpot distribution is used in separately specified betting games. Jackpot distribution means that an additional distribution amount can be added to the distribution of winnings in a betting game. Jackpot distribution is added to the highest winning category.

If the jackpot prize distribution is added to all prize categories, the company shall notify the National Police Board and players of the change at least 7 days before the change takes effect.

26. In separately mentioned Toto games with multiple prize categories, it is only possible to play in the main prize category. The company will notify the National Police Board and players at least 7 days before the change takes effect if it is not possible to play only in the main prize category.

## **games**

### **Winner game**

1. Winnings in the Winner game are announced as odds.
2. Winnings in the Winner game are distributed as follows:
  - 2.1. Winning tickets are those where the bet has been placed on the winning horse.
  - 2.2. In the event of a dead heat or a tie, each horse that has received a dead heat or tie will be given its own odds.
  - 2.3. If no horse achieves an acceptable result in the Winner game, all bets placed on the Winner game will be refunded.
  - 2.4. Bets will be refunded if no winning bet has been placed.

### **Place-**

1. Placings game winnings are announced as odds.
2. The Place game will only be held if at least four (4) horses participate in the race.

If there are four to six (4–6) horses in the official race programme and/or electronic list of participants published by the company, bets placed on the horse that finishes first or second will be eligible for a win. If there are at least seven (7) horses in the official race programme and/or electronic list of participants published by the company, bets placed on the horse that finishes first, second or third will be eligible for winnings.

3. In place betting, winnings are distributed as follows:

3.1. The winners will first receive back their total bets, for which the net sum of the Place game will be reduced by the total amount of bets sold for the horses placed first (1st) and second (2nd) or first (1st), second (2nd) and third (3rd) place. The remainder is divided equally among all winning options that have been played. The share for each place is divided by the total amount of bets placed on that place, and the resulting winning share is added to the share calculated earlier and reserved for payout.

3.2. In the event of a dead heat or tie, the following rules apply to the horses that place:

3.2.1. If the first place is a dead heat or tie, the second or possible third place is omitted.

3.2.2. If the second place is a dead heat or tie, the winnings for second and third place in accordance with section 3.1 shall be distributed among those who bet on the horses participating in the dead heat or tie in proportion to their stakes.

3.2.3. If there are more horses in the finish of a dead heat or tie than there are places eligible for winnings, the winnings that would have been paid out for that place in accordance with section 3.1 shall be divided equally among the horses that were involved in the dead heat. The winning share of each horse participating in the dead heat shall be distributed among those who bet on it in proportion to their stakes.

3.3. If no horse achieves an acceptable result in the Place bet, all bets placed on the Place bet will be refunded.

3.4. Bets will be refunded if no winning bet has been placed.

## **Kaksari**

1. Winnings in the Double game are announced as odds.

2. The Kaksari game is only organised when at least four (4) horses participate in the race.

3. Winnings in the Double game are distributed as follows:

3.1. Winning bets are those in which the first and second place horses have been selected. The order of the horses in the results is irrelevant.

3.2. If no bets have been placed on the correct combination, bets on the first two horses in the order of finish will be considered winning bets. A separate odds will be calculated for each combination.

3.3. In the case of a dead heat or a dead heat game, each winning combination will be calculated with its own odds.

3.4. If no horse achieves an acceptable result in a Kaksari bet, all bets placed on the Kaksari bet will be refunded.

3.5. Bets will be refunded if no winning bet has been placed.

### **Place pair**

1. Placings Pair game winnings are announced as odds.

2. The Place Pair game is only organised when at least four (4) horses participate in the event.

3. In the Sijapari game, winnings are distributed as follows:

3.1. If there are at least six (6) horses in the official competition programme and/or electronic target list published by the company, bets on two of the three horses that finish in the top three are eligible for winnings. The order of the horses in the results is irrelevant.

3.2. If there are four to five (4–5) horses in the official race programme and/or electronic target list published by the company, only bets placed on the first and second placed horses are eligible for winnings. The order of the horses in the results is irrelevant.

3.3. The winners will first receive their total bets back, for which the total amount of bets entitling to winnings will be deducted from the net amount of the Sijapari game. The remainder will be divided equally among the combinations entitling to winnings. The share of each combination is divided by the total amount of bets placed on that combination, and the resulting share of the winnings is added to the share calculated earlier and reserved for payout.

3.4. In the event of a dead heat or tie, the following rules apply:

3.4.1. If the first place is a dead heat/tie, the combinations played on these horses or these horses and the horse that came in third place are eligible for winnings. If more than two horses are involved in the dead heat for first place, there is no third-place horse.

3.4.2. If there is a dead heat for second place, the combinations played between these horses and the combinations played with the winning horse and the horses involved in the dead heat will be eligible for winnings.

3.4.3. If two or more horses finish in a dead heat for third place, the winnings that, according to section 3.3, are allocated to the combination will be divided equally between the winning horse and the horse that came second, the winning horse and the horses that finished in a dead heat, or the horse that came second and the horses that finished in a dead heat.

3.5. If no horse achieves an acceptable result in the Place Pair game, all bets placed on the Place Pair game will be refunded.

3.6. Bets will be refunded if no winning bet has been placed.

### **Troikka-**

1. Winnings in the Troikka game are announced as odds.

2. The Troikka game is only organised when at least five (5) horses participate in the event.

3. Winnings in the Troikka game are distributed as follows:

3.1. Winning bets are those in which the first three horses to finish have been bet on in the order of their finishing positions.

3.2. In the event of a dead heat/tie, each winning combination is assigned its own odds.

In the event of a dead heat/tie, the following rules shall apply to the horses that finish in the same position:

3.2.1. If there is a dead heat or tie for first place, the second or possible third place will be omitted. If the dead heat or tie for first place involves two horses, all combinations in which the horses involved in the dead heat or tie are bet on for first and second place in either order and third place is bet on correctly will be eligible for a win. If the dead heat/tie for first place involves more than two horses, all combinations in which the three horses participating in the dead heat or tie are bet on in any order are eligible for a win.

3.2.2. If there is a dead heat or tie for second place, third place is omitted. All combinations in which the first two places have been correctly predicted and two horses participating in the dead heat or tie have been predicted for third place are eligible for a win.

3.3. If no bets have been placed on the correct combination, bets in which the horses bet on have come first, second and third in any order other than the correct order are eligible for a win. Each combination is calculated with its own odds.

3.4. If no bets have been placed on the target in accordance with section 3.3, bets in which two horses have been placed in the correct order will be eligible for winnings. Each combination will be calculated with its own odds.

3.5. If no such bet has been placed on the target, bets where one horse has been placed in the correct position will be eligible for a win. Each combination will be calculated with its own odds.

3.6. If no horse achieves an acceptable result in the Troika game, all bets placed on the Troika game will be refunded.

3.7. Bets will be refunded if no winning bet has been placed.

### **Four-wheel drive**

1. Winnings in the four-wheel drive game are announced as odds.

2. The Four-Wheel game is only organised when at least five (5) horses participate in the race.

3. Winnings in the four-way game are distributed as follows:

3.1. Winning bets are those in which the first, second, third and fourth place horses have been bet on in the order of the results.

3.2. If no bets have been placed on the correct combination, bets where the horses played have come in first, second, third and fourth in any order other than the correct order will be eligible for a win. A single odds will be calculated for all combinations.

3.3. If no bets have been placed on the target in accordance with section 3.2, bets in which the horses played have come first, second and third in the correct order will be eligible for a win. One odds will be calculated for the combination.

3.4. If no bets have been placed on the event in accordance with section 3.3, bets in which the horses played have come first and second in the correct order are eligible for a win. One odds multiplier is calculated for the combination.

3.5. If no bets have been placed on the event in accordance with section 3.4, bets on the horse that came first will be considered winning bets. One odds will be calculated for the combination.

3.6. In the case of a dead heat or dead heat games, one odds ratio is calculated for each combination that qualifies for a win.

3.7. If no horse achieves an acceptable result in the Four-Way game, all bets placed on the Four-Way game will be refunded.

3.8. Bets will be refunded if no winning game has been played.

### **TOTO86-**

1. Winnings in the TOTO86 game are reported as winning shares.

2. The TOTO86 game has eight target races and three winning categories. The winning results are eight (8), seven (7) and six (6) correct results. If no winning result is found in any of these winning categories

, there will be one prize category in the TOTO86 game for the best result found. Players who bet on this result will be paid a prize corresponding to the amount paid to players who correctly predicted six (6) results in the prize category.

3. If no winning bets have been placed, the company will refund the stakes.
4. The net sum of the TOTO86 game is distributed as follows:
  - 8 correct numbers in the winning category 40% of the net amount of the TOTO86 game
  - 7 correct numbers in the winning category 20% of the net amount of the TOTO86 game
  - 6 correct numbers in the winning category 40% of the net sum of the TOTO86 game.
5. If the prize share in a winning category other than the highest is less than €2.00, the prize share will not be distributed.
6. In the event of a dead heat or tie in one or more target races, one winning share will be calculated for each winning category.
7. If the company only allows betting on the main winning category, the player may, if they wish, participate in only eight (8) correct winning categories.
8. The net sums of those who have played only eight (8) correct winning categories will be added in full to the eight (8) correct winning categories. If a player has played only eight (8) correct winning categories, the winning share will be 2.5 times.
9. The TOTO86 game uses a reserve horse system.
10. Sales of TOTO86 tickets end when the first race included in the TOTO86 game has started and been approved.
11. The TOTO86 game uses a jackpot system. Funds from unclaimed prize categories are transferred to the TOTO86 game jackpot pool. The funds accumulated in the jackpot must be used in a TOTO86 round selected by the company, but no later than one year after the first game that accumulated the jackpot.
12. If more than two target races are cancelled, or if no horse achieves an approved result in more than two target races, or if more than two target races are not approved, the company will refund the bets.
13. The TOTO86 game does not take into account a target race that is cancelled or not approved for any reason, or a target race in which no horse achieves an approved result. In this case, the player who has the correct horses in the other TOTO86 target races is entitled to receive as many winning shares as he has horses played in the removed target race. If there are two cancelled target races, the player will receive as many winning shares as there are horses played in the cancelled target races.

## TOTO75-

1. Winnings in the TOTO75 game are reported as winning shares.
2. The TOTO75 game has seven target races and three winning categories. Seven (7), six (6) and five (5) correct results are eligible for a win. If there are no winning results in any of these prize categories, there will be one prize category in the TOTO75 game for the best result found. Players who bet on this result will be paid a prize corresponding to the amount paid to a player with five (5) correct results in the prize category.
3. If no winning games have been played, the company will refund the stakes.
4. The net sum of the TOTO75 game will be distributed as follows:
  - 7 correct numbers in the winning category 40% of the net sum of the TOTO75 game
  - 6 correct numbers in the winning category 20% of the net sum of the TOTO75 game
  - 5 correct numbers in the winning category 40% of the net amount of the TOTO75 game
5. If the winning share in a winning category other than the highest is less than €1.50, the winning share will not be distributed.
6. In the event of a dead heat or tie in one or more target races, one winning share will be calculated for each winning category.
7. If the company only allows betting on the main winning category, the player may, if they wish, only participate in the seven (7) correct winning categories.
8. Only the net sums of those who have played seven (7) correct winning categories will be added in full to the seven (7) correct winning categories. If a player has played only seven (7) correct winning categories, the winning share will be 2.5 times.
9. The TOTO75 game uses a reserve horse system.
10. Sales of the TOTO75 game end when the first race included in the TOTO75 game has started in an approved manner.
11. The TOTO75 game uses a jackpot system. Funds from unclaimed winning categories are transferred to the TOTO75 game jackpot pool. The funds accumulated in the jackpot must be used in a TOTO75 round selected by the company, but no later than one year after the first game that accumulated the jackpot.
12. If more than two target races are cancelled, or if no horse achieves an approved result in more than two target races, or if more than two target races are not approved, the company will refund the bets.
13. The TOTO75 game does not take into account a target race that is cancelled or not approved for any reason, or in which no horse achieves an approved result. In this case, the player who has the correct horses in the other TOTO75 target races is entitled to

to receive as many winning shares as they have horses played in the cancelled target race. If there are two cancelled target races, the player will receive as many winning shares as the income from the horses played in the cancelled target races.

## **TOTO76-**

1. Winnings in the TOTO76 game are reported as winning shares.
2. The TOTO76 game has seven target races and two prize categories. Seven (7) and six (6) correct results are eligible for a win. If there are no winning results in either of these prize categories, there will be one prize category in the TOTO76 game for the best result found. Players who bet on this result will be paid a prize corresponding to the amount paid to players with six (6) correct results in the prize category.
3. If no winning games have been played, the company will refund the stakes.
4. The net sum of the TOTO76 game is distributed as follows:
  - 7 correct numbers in the winning category 50% of the net sum of the TOTO76 game
  - 6 correct numbers in the winning category 50% of the net sum of the TOTO76 game
5. If the prize share in a prize category other than the highest is less than EUR 2.0, the prize share will not be distributed.
6. In the event of a dead heat or tie in one or more target races, one winning share will be calculated for each winning category.
7. If the company only allows betting on the main prize category, players may only participate in the seven (7) correct prize category if they wish.
8. The net sums of those who have played only seven (7) correct winning categories will be added in full to the seven (7) correct winning categories. If a player has played only seven (7) correct winning categories, the winning share will be 2.0 times.
9. The TOTO76 game uses a reserve horse system.
10. Sales of the TOTO76 game end when the first race included in the TOTO76 game has started in an approved manner.
11. The TOTO76 game uses a jackpot system. Funds from unclaimed winning categories are transferred to the TOTO76 game jackpot pool. The funds accumulated in the jackpot must be used in a TOTO76 round selected by the company, but no later than one year after the first game that accumulated the jackpot.
12. If more than two target races are cancelled, or if no horse achieves an approved result in more than two target races, or if more than two target races are not approved, the company will refund the bets.

13. The TOTO76 game does not take into account a target race that is cancelled or not approved for any reason, or a target race in which no horse achieves an approved result. In such cases, players who have selected the correct horses in the other TOTO76 target races are entitled to receive as many winning shares as they have horses that have raced in the cancelled target race. If there are two cancelled target races, the player will receive as many winning shares as there are horses played in the cancelled target races.

## **TOTO64-**

1. Winnings in the TOTO64 game are reported as winning shares.
2. The TOTO64 game has six target races and three prize categories. Six (6), five (5) and four (4) correct results are eligible for a win. If there are no winning results in any of these prize categories, the TOTO64 game will have one prize category for the best result found. Players who bet on this result will be paid a prize corresponding to the amount paid to players who correctly predicted four (4) results in the prize category.
3. If no winning bets have been placed, the company will refund the stakes.
4. The net sum of the TOTO64 game is distributed as follows:
  - 6 correct numbers in the winning category 40% of the net sum of the TOTO64 game
  - 5 correct numbers in the winning category 20% of the net sum of the TOTO64 game
  - 4 correct numbers in the winning category 40% of the net sum of the TOTO64 game
5. If the prize share in a prize category other than the highest realised prize category is less than €0.70, the prize share will not be distributed.
6. In the case of a dead heat or tie in one or more target races, one winning share will be calculated for each winning class.
7. If the company only allows betting on the main winning class, the player may, if they wish, participate in only six (6) correct winning categories.
8. Only the net sums of those who have played six (6) correct winning categories will be added in full to the six (6) correct winning categories. If a player has played only six (6) correct winning categories, the winning share will be 2.5 times.
9. The TOTO64 game uses a reserve horse system.
10. Sales of the TOTO64 game end when the first race included in the TOTO64 game has started in an approved manner.
11. The TOTO64 game uses a jackpot system. Funds from unclaimed winning categories are transferred to the TOTO64 game jackpot pool. The funds accumulated in the jackpot must be used in a TOTO64 round selected by the company, but no later than one year after the first game that accumulated the jackpot.

12. If more than two target races are cancelled, or if no horse achieves an approved result in more than two target races, or if more than two target races are not approved, the company will refund the bets.
13. The TOTO64 game does not take into account target races that are cancelled or rejected for any reason, or target races in which no horse achieves an acceptable result. In such cases, players who have selected the correct horses in other TOTO64 target races are entitled to receive as many winning shares as they have horses that have been played in the cancelled target race. If there are two cancelled target races, the player will receive as many winning shares as there are horses played in the cancelled target races.

## **TOTO65-**

1. Winnings in the TOTO65 game are reported as winning shares.
2. The TOTO65 game has six target races and two winning categories. Six (6) and five (5) correct results are eligible for a win. If there are no winning results in either of these winning categories, there will be one winning category in the TOTO65 game for the best result found. Players who bet on the result will be paid a prize corresponding to the amount paid to a player with five (5) correct results in the winning category.
3. If no winning bets have been placed, the company will refund the stakes.
4. The net sum of the TOTO65 game is distributed as follows:
  - 6 correct numbers in the winning category 50% of the net sum of the TOTO65 game
  - 5 correct numbers in the winning category 50% of the net sum of the TOTO65 game
5. If the winning share in a winning class other than the highest is less than €2.00, the winning share will not be distributed.
6. In the event of a dead heat or tie in one or more target races, one winning share will be calculated for each prize category.
7. If the company only allows betting on the main winning category, the player may, if they wish, participate in only six (6) correct winning categories.
8. Only the net sums of those who have played six (6) correct winning categories will be added in full to the six (6) correct winning categories. If a player has played only six (6) correct winning categories, the winning share will be 2.0 times.
9. The TOTO65 game uses a reserve horse system.
10. Sales of the TOTO65 game end when the first race included in the TOTO65 game has started in an approved manner.
11. The TOTO65 game uses a jackpot system. Funds from unclaimed winning categories are transferred to the TOTO65 game jackpot pool. Funds accumulated in the jackpot must be used by the company.

by selecting the TOTO65 round, but no later than one year after the first game that accumulated the jackpot.

12. If more than two target races are cancelled, or if no horse achieves an acceptable result in more than two target races, or if more than two target races are not accepted, the company will refund the bets.
13. The TOTO65 game does not take into account a target race that is cancelled or not approved for any reason, or a target race in which no horse achieves an approved result. In such cases, players who have selected the correct horses in the other TOTO65 target races are entitled to receive as many winning shares as they have horses that have raced in the cancelled target race. If there are two cancelled target races, the player will receive as many winning shares as there are horses played in the cancelled target races.

## **TOTO5-**

1. Winnings in the TOTO5 game are reported as winning shares.
2. There are five target races in the TOTO5 game.
3. Sales for the TOTO5 game end when the first target race in the TOTO5 game has started and been approved.
4. The TOTO5 game uses a reserve horse system.
5. Winnings in the TOTO5 game are distributed as follows:
  - 5.1. Winnings are paid out for bets that correctly predict the winners of all five target races.
  - 5.2. If no game has five correct selections, games with four correct selections will be eligible for a win. In this case, a player with four correct selections will receive as many winning shares as they have entries in the target competition in which they did not select the correct horse.
  - 5.3. If there are no four correct selections in any game, the games with three correct selections will be eligible for a win. In this case, a player with three correct selections will receive as many winning shares as there are horses with incorrect selections in the target races.
  - 5.4. If no game has three correct selections, the games with two correct selections will be eligible for winnings. In this case, a player with two correct selections will receive as many winning shares as there are earnings from the horses played in the incorrectly played target races.
  - 5.5. If no game has two correct selections, games with one correct selection will be eligible for a win. In this case, a player with one correct selection will receive as many winning shares as there are incorrect selections in the target races.

- 5.6. In the case of a dead heat or a tie, one winning share is calculated for each winning combination of five correct selections. If four, three, two or one correct combinations are eligible for a win, one winning share is calculated for the combinations.
6. If no qualifying races have been run, the company will refund the stakes.
7. If more than two target races are cancelled, or if no horse achieves an acceptable result in more than two target races, or if more than two target races are not accepted, the company will refund the bets.
8. In the TOTO5 game, a target race that is cancelled or not approved for any reason, or in which no horse achieves an approved result, will not be taken into account. In this case, the player who has the correct horses in the other TOTO5 target races is entitled to receive as many winning shares as he has horses played in the removed target race. If there are two cancelled target races, the player will receive as many winning shares as there are horses played in the cancelled target races.

#### **TOTO4-**

1. Winnings in the TOTO4 game are reported as winning shares.
2. There are four target races in the TOTO4 game.
3. Sales for the TOTO4 game end when the first target race in the TOTO4 game has started and been approved.
4. The TOTO4 game uses a reserve horse system.
5. Winnings in the TOTO4 game are distributed as follows:
  - 5.1. Games in which all four winners of the target competitions have been correctly predicted are eligible for a share of the winnings.
  - 5.2. If no game has four correct predictions, games with three correct predictions are eligible for a prize. In this case, a player with three correct predictions receives as many prize shares as they have entries in the target race in which they did not predict the correct horse.
  - 5.3. If no game has three correct selections, games with two correct selections will be eligible for a win. In this case, a player with two correct selections will receive as many winning shares as there are horses with incorrect selections in the target races.
  - 5.4. If there are no two correct selections in any game, the games with one correct selection will be eligible for a win. In this case, a player with one correct selection will receive as many winning shares as there are earnings from the horses played in the incorrectly played target races.

- 5.5. In the event of a dead heat or tie, one winning share is calculated for each of the four correct combinations that are eligible for a win. If three, two or one correct combinations are eligible for a win, one winning share is calculated for the combinations.
6. If no qualifying races have been run, the company will refund the stakes.
7. If more than one target race is cancelled, or if no horse achieves an acceptable result in more than one target race, or if more than one target race is not accepted, the company will refund the bets.
8. In the TOTO4 game, a target race that is cancelled or not approved for any reason, or in which no horse achieves an approved result, will not be taken into account. In such cases, players who have selected the correct horses in other TOTO4 target races are entitled to receive as many winning shares as they have horses in the cancelled target race.

### **Duo-**

1. The winnings for the Duo game of the day are announced as odds.
2. Sales for the Duo of the Day end when the first target race included in the Duo of the Day has started and been accepted.
3. Winnings in the Duo of the Day are distributed as follows:
  - 3.1. Winnings are paid out for bets that correctly predict the winners of both target races.
  - 3.2. If no game has been played correctly in either of the two target races, the games in which the horse that won the first or second target race has been played correctly will be eligible for a win. A separate odds will be calculated for both combinations.
  - 3.3. In the event of a dead heat or dead heats, each winning combination will be calculated with its own odds.
  - 3.4. Stakes will be refunded if no winning bet has been placed.
4. If both target races are cancelled, the company will refund the bets. If one target race is cancelled, bets on the winner of the second target race will be eligible for winnings.

### **Exacta**

1. Winnings for the Exacta game are announced as odds.
2. Eksakta is only organised when at least four (4) horses participate in the target race.
3. Winnings in the Exacta are distributed as follows:

- 3.1. Winning bets are those in which the first and second place horses have been bet on in the order of the results.
- 3.2. If the correct combination has not been played in the target race, bets on the first and second placed horses will be winning bets, even if the order of the horses is incorrect.
- 3.3. If no bets have been placed in accordance with section 3.2 in the target race, bets on the winning horse will be eligible for winnings.
- 3.4. If no bet has been placed in accordance with section 3.3 in the target race, bets on the horse that came second will be eligible for winnings.
- 3.5. In the case of a dead heat or dead heat games, each winning combination will be calculated with its own odds.
- 3.6. Stakes will be refunded if no winning bet has been placed.

### **Head-to-Head - game**

1. Winnings in Head-to-Head games are reported as odds.
2. In a Head-to-Head game, the company sets two options as the subject of the game, from which the winner of the mutual competition is selected. In a Head-to-Head game, several horses can be combined into one game number. In this case, all horses with that game number are counted as one horse.
3. In Head-to-Head games, winnings are distributed as follows:
  - 3.1. Winning bets are those where the stake has been placed on the game number that is the mutual winner of the Head-to-Head.
  - 3.2. In the event of a dead heat or tie, players will be refunded their stakes.
  - 3.3. If the horses in the Head-to-Head game do not achieve an acceptable result, the stakes will be refunded.
  - 3.4. If all horses in a single game number are removed from the Head-to-Head game, the company will refund the bets.

### **Triple-Head -**

1. Winnings in the Triple-Head game are announced as odds.
2. In the Triple-Head game, the company sets three options as the game target, from which the winner of the mutual competition is selected. In the Triple-Head game, several horses can be combined for one game number. In this case, all horses with that game number are counted as one horse.

3. Winnings in the Triple-Head game are distributed as follows:

- 3.1. Winning bets are those where the stake has been placed on a game number that is the mutual winner of Triple-Head.
- 3.2. In the event of a tie or a draw, the winners will first receive their total stakes back, for which purpose the stakes placed on the tie or draw will be deducted from the net sum of Triple-Head. The remainder is divided equally among the game numbers that participated in the dead heat or tie. The game numbers that participated in the dead heat or tie are given their own odds.
- 3.3. If the horses in the Triple-Head game do not achieve an acceptable result, the bets will be refunded.
- 3.4. If all horses with the same game number are eliminated from the Triple-Head game, the company will refund the bets.

### **Toto tournament**

1. Toto tournament is a general term for a game format in which participants play against each other.
2. The tournament can be held either at a racecourse, a Toto betting point or on the internet, as announced in advance by the company. The company is responsible for drawing up and announcing the terms and conditions of the tournament and for its progress. A single tournament is only organised in one distribution channel.
3. The tournament always follows the game-specific rules for betting games, which are available for players to see at the tournament venue.

Before the tournament, the company will announce the following tournament conditions:

- 3.1. The tournament entry fee, which will be used in its entirety for betting during the first round of the tournament.
- 3.2. The location, time and duration of the tournament, including the start time of the tournament and the events and competitions included in the tournament.
- 3.3. Participation restrictions, whereby the company may limit the number of participants in the tournament. If the number of participants in the tournament is limited, the company shall announce the maximum number of participants in advance.
- 3.4. The number of rounds in the tournament, informing participants how many rounds the tournament will consist of. One round may consist of one or more target competitions. If the tournament consists of more than one round, participants will be informed of the criteria for advancing to the next round.
- 3.5. Only the betting games mentioned in the rules of the game may be played in the tournament. The company may limit the number of games included in the tournament. The company will announce any restrictions in advance.

3.6. The tournament's betting policy, which specifies:

- the minimum and maximum stakes for games played in tournament rounds and individual target competitions
- the reuse of money won in the tournament for further play as the tournament continues

3.7. A prize table indicating how many participants will be awarded prizes and the relative distribution of winnings among the winners. All winnings earned by players during the tournament will be distributed to the winners in accordance with the prize table. The winner of the tournament is the player who is the last one left in the tournament or the player with the most money after the set duration of the tournament. Based on the number of participants, the prizes are distributed per round as follows:

Players	Winners	Prize shares
1	1	100
5	2	70% - 30%
9	3	50% - 32% - 18%
13	4	40% - 30% - 18% - 12%
17	5	35% - 25% - 18% - 13% - 9%
25	6	33% - 23% - 16% - 12% - 9% - 7%
41-72	8	32% - 22% - 15% - 11% - 8% - 6% - 4% - 2%
73	1	32% - 21% - 14% - 10% - 7% - 5% - 4% - 3% - 2% - 2%
101	1	31% - 20% - 13% - 9% - 6% - 5% - 4% - 3% - 2% - 2% - 5 * 1
151	20	29% - 19% - 12% - 9% - 6% - 4% - 3% - 5 * 2% - 8*1%
251-500	30	27% - 17% - 11% - 8% - 5% - 4% - 4*3% - 10*1% - 10 * 0.6%
501	5	22% - 15% - 10% - 7% - 5% - 4% - 3% - 3 * 2% - 10 * 1.5% - 10 * 0.7% - 10 * 0.4% - 10 * 0.2%

1. The general course of the tournament is as follows:

1.1. At the start of the tournament, players may be divided into one or more groups.

1.2. In each round, a separate competition is held within the group, with the best player or players advancing to the next round of the tournament.

1.3. In the final round of the tournament, there is one group, and the winner of that group is the overall winner of the tournament. If several players have the same result in the final round, the tournament prize will be divided equally among those players.

2. Tournament progress:

2.1. Players place bets on predefined betting games, see section 3.1.

- If the tournament rules allow, players may use their winnings to continue playing.
- At the end of each round of the tournament, prizes are distributed in each group in accordance with the tournament rules. Players who qualify for the next round continue the tournament and take their winnings from the previous round with them.

- 2.2. If two or more players achieve the same result in a round, the player with the highest net winnings in the round will continue to the next round of the tournament. Net winnings refer to winnings redeemed minus the stakes used in the games. If players who have achieved the same result have the same net winnings, the player who first submitted their last qualifying game to the betting system will advance to the next round of the tournament.
- 2.3. If a player does not bet the minimum amount specified in the tournament rules for a round, the unplayed portion will be transferred to the winnings of that group.
- 2.4. In subsequent rounds, the player may bet the amount won in the previous round within the minimum and maximum bet limits allowed by the tournament's betting rules. However, the minimum bet must be at least equal to the tournament entry fee.

If the winnings from the previous round are less than the entry fee, the player must wager the entire amount of the previous round's winnings.

If a player has winnings from the previous round that they have not placed in the next round and they advance to the next round, these winnings remain with the player and can no longer be used to play as the tournament continues.

- 2.5. If the tournament is interrupted due to a technical fault or a reason related to the venue, the unused entry fees will be refunded to the players participating in the tournament at that stage and the winnings will be paid out.

## **Group games**

### **Players' own group games when playing self-service**

1. Toto games can also be played as group games when playing self-service. The company has the right to restrict which toto games can be played as group games.
2. Players can split their stake into group shares when paying for the game or after paying for the game but before the end of the playing time. A group game can consist of one or more games.

The company has the right to limit the size of games played as group games and the number of group shares.

3. After the game has been divided into group shares, all group shares are the player's own games. The player who has divided the game into group shares may keep as many group shares as they wish. At least one group share always remains with the player who divided the game into group shares. The unsold group shares that the player who divided the game into group shares has not kept for themselves are available for other players to purchase as a self-service option.

The player who has divided the game into team shares chooses whether the team shares for sale are visible to all Veikkaus game service customers or only to a selected group of players.

The player who has divided the game into team shares may, if they wish, remove unsold team shares from sale.

A player who has purchased a team share cannot resell the team share they have purchased.

4. Players who have divided their stake into shares can view information about the group game they are playing on Veikkaus' gaming service. Players who have divided their stake into shares can follow the progress of the sale of the group game shares on the gaming service. Players who have divided the game into shares can see the number of shares purchased by other players and the names of the members of the selected player group who have purchased shares.
5. By purchasing a share in the group game, the player accepts the game information approved by the player who created the group game. The group game share shows the betting game in which the group share participates.

If the player who has divided the group game into group shares has divided the group game for a selected group of players, the members of that group of players will see the name of the player who created the group game. The name of the group of players and the name of the player who divided the game into group shares will only be shown to the members of the group of players.

6. The game agreement between the player who purchased the group share and the company shall enter into force when the game fee has been paid from the player's game account and the game information on the group share in the company's game system has been transferred to the control information system or has been sealed by the control information system. The company will credit the player account of the player who distributed the game shares with the game fee paid for the game shares.
7. However, the transfer of ownership of the team share from the player who distributed the game team shares to another player shall only take effect if the information about the transfer of ownership from the player who distributed the team share to another player has been stored in the company's gaming system and has been transferred to the supervision information system or has been sealed by the supervision information system before the start of the game object in an approved manner. When assessing whether a team share has been purchased before the start of the event in an approved manner, a delay of up to four seconds from the approved start of the event due to the company's IT systems will be taken into account. The company will refund the stake paid for the team share to the player who purchased the team share in cases where the transfer of ownership of the team share from the player who distributed the team shares to the player who purchased the team share has not taken effect. The stake will be refunded to the player's gaming account with the company. The refundable stake will be debited from the gaming account of the player who distributed the team shares.
8. The share of the team game winnings will be paid to the bank account of the player who owns the team share or to the player's gaming account with the company.

### **Sales outlet teams defined by sales outlets**

1. Toto games can also be played at sales outlets as groups defined by the sales outlet in question. Some of the group shares defined by the sales outlet may be available for purchase as self-service. The company has the right to restrict which Toto games can be played as group games. Players can purchase one or more group shares in a group game.
2. Partially sold group games are treated in the same way as fully sold group games when calculating both the total turnover per round of the betting game and the distribution of winnings from the betting game.