



THE NATIONAL GAME PLAYERS' RULES

We are the National Bingo Game Association Limited, a company limited by guarantee, whose registered office is at Lexham House, 75 High Street North, Dunstable, Bedfordshire LU6 1JF (we, NBGA).

The NBGA is licenced by the Gambling Commission and organises the National Game and other games of bingo for participating licensed bingo clubs and operators.

These are the National Bingo Game Players' Rules issued by the NBGA in April 2023. These rules apply to the playing of the game of bingo organised by the NBGA and known as the National Bingo Game, the National, the National Game and other variants (the **Game**). The Game is played under the Gambling Act 2005 and allows players the opportunity to win a house prize, a nationally available jackpot prize and where advertised instant or bonus prizes. The Game is usually played in bingo clubs but it can also be played remotely on your own device if you are not situated in a bingo club.

These rules supersede and replace all prior versions of the Player Rules for the playing of the Game.

In these rules where we refer to:

- (i) **you**, we mean each person who buys a ticket to play the Game and **your** shall be interpreted accordingly;
- (ii) an **Operator**, we mean the person or business that is authorized by the NBGA and licensed by the Gambling Commission to offer games of bingo either from physical premises (a **Club Operator**) or by remote means (a **Remote Operator**);
- (iii) a **Club**, we mean the physical premises approved by the NBGA from where a Club Operator offers the opportunity to buy Tickets and play the Game from those premises;
- (iv) the **App**, we mean the remote application approved by the NBGA from where the Remote Operator offers the opportunity to buy Tickets and play the Game remotely. The Operator from whom you purchased your ticket to play the Game may also have its own house rules applicable to the use of its premises or the downloading of its software, and the purchase of tickets for the games that it offers. These rules cover the playing of the Game (be that in Club or remotely using the App) and supersede any house rules that might otherwise apply to the playing of games of bingo with any Operator. However, they do not affect any other arrangements or agreement between you and the Operator including those for the sale and purchase of tickets to play the Game.

Players should always gamble responsibly and play the Game within their limits. For more information and advice visit www.begambleaware.org.

1 Definitions and interpretation

1.1 In these Players' Rules the following words shall have the following meanings:

Claim: means a claim made by a player that his or her Ticket is a winning Ticket that entitles him or her to receive a prize on that playing of the Game.

EBT refers to electronic bingo terminals and/or remote devices on which you may play the Game.

Electronic Ticket: means an electronic ticket approved by the NBGA for use in the playing of the Game using an EBT.

Game: means the game of bingo organized by the NBGA and known as the National Bingo Game, the National and the NBG. The Game is a full house game of bingo but may be offered for a different game configuration specified by the NBGA.

House Prize: a prize designated by the NBGA to be a club or a house prize offered on a playing of the Game.

Manager: any person(s) appointed by an Operator to perform management functions in respect of the Game including, if you are playing the Game at a Club, the duty manager at your Club and, if you are playing the Game remotely, the chief technical officer / chief operating officers of the Remote Operator and/or any members of the Remote Operator's customer service team.

National Prize: means a jackpot, instant or bonus prize designated by the NBGA to be a national prize for the playing of a Game. National Prizes can be won at more than one Outlet.

For the avoidance of doubt, a prize can still be designated a National Prize even though, by virtue of the random generation of numbers, that prize could only ever have been won at one Outlet.

Outlet: a Club or the App, from where the Game can be played.

Paper Ticket: means a paper ticket approved by the NBGA for use in the playing of the Game.

Stake: is an amount equal to the price of the Ticket (as set by the NBGA) less the participation fee allocated to the price of that Ticket. The Stake is collected to fund the House Prizes and National Prizes.

Ticket: means a Paper Ticket and / or an Electronic Ticket, depending on the context.

2 Minimum Age to play

You must be at least 18 years old to play the Game.

3 Tickets

3.1 The Game can only be played with Tickets approved for use by the NBGA. If you choose to play the Game in Club, depending on the policies of the Club Operator who you purchase your Ticket(s) from, you may play with only Paper Tickets or with only Electronic Tickets or with both. You may only play the Game remotely using Electronic Tickets sold by the Remote Operator via the App.

3.2 The Ticket price includes an amount known as the participation fee and the Stake.

3.3 Tickets may be purchased with two grids of numbers (twenty numbers available to mark in two grids of ten numbers) or five grids of numbers (fifty numbers available to mark in five grids of ten numbers). Unless otherwise indicated for a particular playing of a Game by the Operator from whom you buy your Ticket(s), individual or alternative grids are not valid for the playing of the Game.

3.4 You must not damage or deface any Paper Tickets that you wish to play with and before play of the Game commences you must check that the security and serial numbers on each Paper Ticket are clearly legible. Your Club will replace any damaged or defaced Paper Tickets at any time before the sale of Tickets for that Game has closed.

3.5 If a player makes a Claim on a damaged or defaced Ticket the NBGA will have final discretion to decide whether that Ticket is eligible for a prize.

3.6 As soon as the opening and closing Ticket details are shown on the indicator board(s) or are otherwise announced at your Club, you should check that the serial numbers on each of your Paper Tickets are within the sequence shown. If you are playing with an EBT you should check that it appears to be operating properly. If you encounter a problem and are playing in Club you should immediately contact a member of staff at the Club and return the Paper Tickets or the EBT or if you are playing remotely, you should contact the Remote Operator's customer support team before playing of that Game commences.

4 PRIZES

4.1 It is the responsibility of the Operator that you purchase your Ticket(s) to play the Game from to display and/or announce: win criteria for all available prizes offered by the NBGA on that playing of the Game; and

4.1.1 an estimate of how much the House Prize will be for that playing of the Game.

4.2 Unless the NBGA have notified the Operator from whom you buy your Ticket(s) otherwise, if there is more than one winning Ticket for a National Prize each of the winning Tickets will win the advertised prize fund for that National Prize. However, if the Game is being played for a House Prize and there is more than one winning Ticket of that House Prize, the House Prize will be shared by the holders of the winning Tickets equally.

5 PLAYING THE NATIONAL GAME

5.1 The NBGA reserves the right to change the game configuration and to introduce additional elements or win criteria to the Game for subsequent game sessions.

5.2 Subject to Rule 5.1, the Game features a House Prize and a National Prize.

5.3 Paper Tickets: If you are playing with a Paper Ticket you must mark off the numbers called in such a way that it can be easily checked. It is essential that you do not obscure the serial number, perm number / plate number on the Ticket. Circles, the use of dabbers or underlining are recommended markings.

5.4 Electronic Tickets: EBTs must be operated in accordance with the user instructions and any directions given by the Operator that sold you the Electronic Ticket so that it will properly mark off the numbers called on the display.

5.5 The numbers to be called on each playing of the Game are selected by the NBGA from a random sequence of numbers and are supplied electronically to the Outlet from where you chose to play the Game.

5.6 The person designated as the caller for the Game you are playing is expected to call the numbers three times using the proper name first e.g. twenty-two. Once the caller has started to call the first syllable of a number, the calling of that number will be completed and that number becomes the last number called.

5.7 Occasionally there is a discrepancy between a number actually called and a number which should have been called. If this situation arises the Operator that sold you your Ticket should stop the playing of that Game and take a decision to either re-call the entire game or to re-call from the number that was incorrectly called. The Manager's decision is final and must be respected.

5.8 Sometimes, it may be necessary to cancel or abandon a playing of the Game or declare a prize win to be invalid. This situation is further discussed at Rule 7.

5.9 If you are playing in Club and you believe you have a Claim it is your responsibility to immediately stop the playing of that Game at your Club so the Claim can be validated. You should do this by calling out audibly or claiming on your EBT. Please note that you will lose any right to claim that prize if you fail to have the playing of that game stopped before the caller has started to call the next number.

5.10 If you are playing the Game remotely using the App, the Claim is automated and the App will stop the playing of the Game for other players of the App so that the Claim can be validated.

5.11 If you are playing with an Electronic Ticket either in Club or using the App and you believe you have a genuine claim that is not automatically validated on your EBT, you should contact the Manager of the Outlet that sold you the Ticket immediately. Further guidance is provided in section 9.1 of these Players' Rules.

5.12 Where the Game is being played for a National Prize, the winners of that National Prize will be the player(s) across all of the participating Outlets to validly mark off (or cause their EBT to mark off) all the numbers on a Ticket grid within the applicable win criteria.

5.13 The criteria required to win a jackpot, instant or bonus prize is set by the NBGA and the NBGA reserves the right to change the criteria for subsequent Games.

5.14 If a playing of a Game features a National Prize which is not won, the NBGA will transfer to a designated bank account an amount equal to the Stake of each Ticket sold for that playing of the Game and retain it for use in funding future National Prizes at subsequent playing(s) of the Game.

5.15 A winning Ticket can only win one National Prize. This is the highest single prize capable of being won by a Ticket. So if a National Prize with different win criteria is offered on the playing of a particular Game the available prize fund is calculated on the basis that those prizes capable of being won on the lower winning criteria will be disregarded and added to the prize fund available to the winner of the highest winning criteria if the higher criteria are achieved. For example, if a jackpot prize of £1,000 is offered to the player who makes a successful Claim within 20 calls and a £100 prize was offered for a successful Claim within 24 calls, the holder of a Ticket who makes a successful Claim on the 18th call would receive £1,000 and not £1,100 despite a claim on 18 calls also being a claim within 24 calls.

6 MAKING A CLAIM TO A PRIZE

6.1 All Claims to be a winner of any prize offered on the Game are subject to scrutiny and verification by the Operator who sold you the Ticket and by the NBGA. Any dispute as to whether a Claim was validly made or whether a Ticket is valid is subject to the NBGA's Complaints Procedure provided for in Rule 9 below.

6.2 If you believe you have won a prize on a Ticket you purchased from a Club, you must make your winning Ticket or the EBT on which you made your winning Claim available to a Manager at that Club. If you believe you have won a prize while playing the Game remotely, the Remote Operator will automatically

validate your claim but you may be required to provide a copy or screenshot of your winning Ticket available to the Operator that sold you the winning Ticket. Further guidance is provided in paragraph 6.4 of these Players' Rules below.

6.3 Having made a Claim, the Operator from whom you bought the Ticket will check whether that Claim is valid. Even if the Operator has indicated that a Claim is valid, that Claim and the Ticket or EBT on which the Claim was made will be subject to further scrutiny by the NBGA under Rule 6.10.

6.4 If the Outlet considers, for any reason, that a Claim is invalid or that there is a basis for dispute as to the validity of the Claim, it shall cause the playing of that Game to be re-opened and the calling of the numbers to continue until there are one or more subsequent Claims.

6.5 If you hold a winning Ticket for a House Prize or a National Prize and you bought that Ticket at a Club, you must make the winning Tickets immediately available for inspection to the Manager of the Operator who sold you the Ticket where the prize was won. If you bought the Ticket from the Remote Operator, the App will determine whether the Ticket has won a House Prize or a National Prize. The Manager at the applicable Outlet will ensure copies of all winning Electronic Tickets are retained at the Operator's premises for the designated time period advised to Operators by the NBGA.

6.6 On validation of a winning Claim the Operator who sold you the winning Ticket should provide an official NBGA receipt for the Ticket (whether it is a Paper Ticket or an Electronic Ticket).

6.7 If more than one Claim is made for a National Prize and it transpires that a duplicate Ticket (either paper or electronic) has been issued, then, in the absence of dishonesty on the part of a player, the relevant National Prize will be paid in full to all winning Tickets. If the Operator who sold your Ticket suspects dishonesty, the relevant National Prize may be withheld from the player(s) suspected to have acted dishonestly.

6.8 Subject always to Rules 6.9 and 6.10:

6.8.1 House Prizes won on the playing of the Game, will be paid by the Operator that sold the Ticket on which the successful Claim was made at the end of the Game session;

6.8.2 Winners of National Prizes will be notified at the time of the win how the prize will be paid.

6.8.3 If a Game features a jackpot, instant or bonus prize that is not a House Prize or a National Prize, details of how it will be paid will be announced in advance of the playing of the relevant Game.

6.9 Players must be over 18 years of age to play the Game and may be required to provide evidence to prove his or her age as a condition of receiving a prize. Such evidence can be an electronic identification verification, original passport or a driving licence with photo-card or other form of photographic identification acceptable to the Manager at the Outlet that you played the Game at.

6.10 All Claims and winning Tickets may be subject to additional scrutiny and verification by the NBGA which the NBGA will undertake within 14 days after the playing of the relevant Game. In determining the validity of any Claim or any Ticket the NBGA will follow a fair procedure so that: 6.10.1 The NBGA will perform its own inspection of the winning Ticket and consider any information about the Claim provided to it by the Operator who sold the Ticket (or its Manager);

6.10.2 If the NBGA is minded to reject a Claim (even one in which a prize has been paid), it will write to the player in question informing him or her of any issues observed and inviting him or her to provide comments to the NBGA in writing within 7 days of receipt of the letter;

6.10.3 Provided the NBGA receives comments in writing from the player within such 7 day period, the NBGA will give due consideration to those comments in reaching its final decision;

6.10.4 The NBGA will issue its final decision within 28 days of the Game being played;

6.10.5 The NBGA may withhold the payment of any prizes while a Claim is being investigated under this Rule 6.10;

6.10.6 If within the 28 day period referred to in Rule 6.10.4, the NBGA concludes that a prize was won on an invalid Claim, it may require you to forfeit and /or repay that prize within 28 days.

6.10.7 The NBGA's decision will be binding on the player, subject to your rights under Rule 9.

7 PROBLEMS

7.1 Occasionally, because of circumstances beyond the reasonable control of the NBGA or the Operator that sold you your Ticket (including, without limitation, acts of God, technical problems or equipment failure), it may be considered necessary to cancel, abandon or interrupt the playing of a Game.

7.2 In these circumstances, the Manager may choose to play a house game instead of the Game using all the money collected at that Outlet as Stake on the Ticket(s) sold on the Game that was cancelled, abandoned or interrupted. The house game will be played under the applicable Operator's house rules and will not be subject to these Player Rules.

8 REDUCED LIABILITY OF THE NBGA

8.1 Subject to Rule 8.2:

8.1.1 If you win a prize on the playing of the Game, neither the NBGA nor the Operator who sold you your winning Ticket is liable for more than the cash equivalent value of the National Prize and / or House Prize and / or jackpot, bonus or instant prize that the NBGA determine to have been actually won on that Ticket; if a Game is cancelled, abandoned or interrupted for any reason the total liability of both the NBGA and the Operator who sold you the Ticket(s) shall not together exceed the price you paid for your Ticket(s) to play that Game.

8.1.3 neither the NBGA nor any Operator shall be liable to any person for any unforeseen or indirect loss or damage (including damage to reputation, loss of profit or consequential loss or damage) arising from the playing of the Game by you; and neither the NBGA nor any Operator shall have any liability to any person for any loss, charge, costs, expenses or other claims for compensation arising out of a player's failure to comply with these Players' Rules.

8.2 Nothing in these Players' Rules shall limit any liability which cannot legally be limited including, without limitation:

8.2.1 the liability of the NBGA or any Operator for death or personal injury caused by negligence;

8.2.2 fraud or fraudulent misrepresentation or

8.2.3 other rights available to you as a consumer.

8.3 No variation to these Player's Rules is effective unless it is in writing and is displayed by the Operator that you purchased your Ticket(s) from before the sale of Tickets begins for the playing of the Game in question.

9 COMPLAINTS PROCEDURE

9.1 We hope you do not have cause to complain about the operation of the Game but if you do, you should first try to resolve the matter informally with the Manager of the Outlet that you are playing the Game from at the time. If the Manager is unable to resolve the matter to your satisfaction, you may escalate your complaint to the NBGA by emailing info@nationalbingo.co.uk or by writing to the NBGA at Lexham House, 75 High Street North, Dunstable, Beds LU6 1JF who will endeavour to resolve the dispute within 14 days of receipt of your complaint. If neither the Operator who sold you your Ticket nor the NBGA have been able to resolve your complaint to your satisfaction, you may further escalate the complaint to an independent dispute resolution provider, details of which are available from the NBGA or from any Operator or at www.ibas-uk.com.

10 MISCELLANEOUS

10.1 Where the NBGA is required to exercise its discretion over any matter under these Players' Rules, it shall exercise that discretion reasonably and in good faith. If you are not satisfied at the outcome of the NBGA's decision you should exercise your rights under the Complaints Procedure explained at Rule 9.

10.2 The NBGA will only use any personal information provided by or about you for the purpose of organising and administering the Game or for crime prevention purposes.

10.3 Nothing in these Players' Rules gives any right to any third party to enforce any provision under the Contracts (Rights of Third Parties) Act 1999 or otherwise.

10.4 These Players' Rules are subject to English law.

April 2023