

TOTO (GENERAL)

(SPPL)

Game Rules

Version 1

w.e.f. 28 March 2022

TOTO GAME RULES (GENERAL)

The following rules are laid down by Singapore Pools (Private) Limited for the TOTO Game.

1. Objective

In this TOTO Game, an intending Participant has to purchase a set of six (6) numbers selected from 1 to 49 for the Relevant Draw. The correct matching of the set of six (6) numbers selected with any three (3) or more of the winning numbers drawn under the Rules shall qualify the Participant for a Prize or Prizes as provided in these TOTO Game Rules (General).

2. Interpretation

The definitions below are applicable to these TOTO Game Rules (General), the TOTO Game Rules (Outlet Betting), and the TOTO Game Rules (Remote Betting) (collectively known as "Rules"), unless the context otherwise requires:-

"Account" means the account opened and operated by an Account Holder for the purpose of placing Bets via the Account Betting System;

"Account Betting System" means any system or method of electronic communication used by the Company to provide the TOTO Game, or used by the Account Holder to participate in the TOTO Game, including without limitation, the Internet, telephone, television, radio or any other kind of electronic or other technology facilitating communication in accordance with the Account Opening and Operating Terms and Conditions, as may be amended by the Company from time to time;

"Account Holder" refers to the Participant who is the verified owner provided with an account to operate for purposes of placing a Bet or Bets with the Company via the Account Betting System;

"Authorised Retailer" means a retailer authorised in writing by the Company to assist the Company in carrying out its operation of, or an employee or staff of the Company engaged and/or appointed by the Company to sell entries to and/or bets, on the TOTO Game and any other games as may be authorised by the Company from time to time;

"Bet" means wager placed with the Company by the Participant and recorded as such by the Company's lottery bet engine ("LB Engine"), whether placed at the Outlet or via the Account Betting System;

"Bet Slip" means a slip issued by the Company at the Outlet or on the Betting Website, and used by a Participant to enter details of the Bet to be placed by the Participant in the TOTO Game;

"Betting Website" means the website at <https://www.singaporepools.com> and all webpages associated or related thereto, or such other websites or web pages

as may be used by the Company from time to time to offer its products and services;

"Claimant" means a person claiming a Prize under the Rules, as the case may be;

"Company" means SINGAPORE POOLS (PRIVATE) LIMITED;

"dollar(s)" and "cents" refers to the lawful currency of the Republic of Singapore;

"Entry" refers to both "Ordinary Entry" and "System" Entry;"

"Jackpot Prize" means the Group 1 prize as provided for in Rule 7.2, and shall also be known as or referred to by the Company in any publications, notices, announcements or advertising and promotional materials as "Group 1 prize", "Jackpot amount" or "Jackpot";

"Ordinary Entry" means entry to the TOTO Game other than by way of a System Entry;

"Outlet" means the branch outlet operated by the Company or the retail outlet operated by an Authorised Retailer at which Tickets may be bought;

"Participant" means a person participating in the TOTO Game pursuant to these TOTO Game Rules (General), and shall include the Account Holder and any person who buys a Ticket at the Outlet;

"Prize" refers to the applicable amount payable by the Company to the Participant in respect of a Winning Ticket in accordance with Rule 7 of these TOTO Game Rules (General).

"Registered Office" means the registered office of the Company at 210 Middle Road, #01-01 Singapore Pools Building, Singapore 188994;

"Relevant Draw" means the draw which the Participant has selected for entry to the TOTO Game or such draw as may be allotted to the Participant by the Company at the time of wager at the Company's sole discretion.

"Remote Betting" means the placing of a bet on the TOTO Game through the use of the Account Betting System;

"Stake" means the amount of money offered by the Participant for a wager, in cash (whether physical or electronic) at an Outlet or through the Account Betting System and received and accepted by the Company in respect of the Participant's Bet;

"System Entry" means entry to and participation in the TOTO Game in accordance with the provisions as set out in Rule 5;

"Terminal" means a Ticket-issuing machine owned by the Company, used and operated by the Company or an Authorised Retailer to issue and validate Tickets for the TOTO Game;

"Ticket" means a print-out issued by a Terminal to a Participant or an electronic notification sent to the "Transaction History" section of the Account Holder's "My Account" page containing the details of the Bet(s) placed with and accepted by the Company in respect of the TOTO Game;

"TOTO Game" means the game in which the Participant places a wager on a set of numbers for matching against winning numbers drawn or adopted by the Company in accordance with these TOTO Game Rules (General);

"Transaction History" refers to up to six (6) months of details of the Account Holder's transactions as recorded in the Company's computer systems; and

"Winning Ticket" means a Ticket bearing the winning set or sets of numbers for a Relevant Draw.

2.1 In the Rules, unless the context otherwise requires or save as is otherwise expressly provided:

- (a) the rule headings are for convenient reference only and have no effect in limiting or extending the language of the provisions to which they refer;
- (b) the singular includes the plural and vice versa;
- (c) references to a gender include but are not limited to references to any other gender as the context requires;
- (d) a reference to a Rule is a reference to a rule of the Rules, and references to "the Rules" shall, unless the context otherwise requires, include references to the TOTO Game Rules (Outlet Betting) and TOTO Game Rules (Remote Betting);
- (e) references to days, weeks, months or years are to calendar days, weeks, months or years;
- (e) "in writing" means any communication in any written form or means, including but not limited to e-mail, facsimile transmission, letters and memoranda; and
- (f) where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings.

3. Participation in TOTO Game and Draws

3.1 To participate in the TOTO Game, the Participant has to either place a Bet through the Account Betting System or buy a Ticket at the Outlet. Details on how to place Bets and buy Tickets are set out in the TOTO Game Rules (Remote Betting) and TOTO Game Rules (Outlet Betting) respectively.

- 3.2 Draws shall be held at such place, on such date, at such time and in such manner as may be decided by the Company.
- 3.3 Each draw shall have a draw number which shall be communicated to the Participant in such manner as may be decided by the Company (including but not limited to the printing of the draw number on the Tickets for that draw).
- 3.4 For any draw under these TOTO Game Rules (General), the Company shall first draw six (6) different numbers out of forty-nine (49) numbers ranging consecutively from 1 to 49. After the six (6) numbers are so drawn, the Company shall draw one (1) more number from the remaining numbers ("the additional number"). The six (6) numbers and the additional number so drawn are the winning numbers for that draw.
- 3.5 If during the course of any draw, any fault or failure shall occur in any equipment utilised for such draw, the Company may in its absolute discretion, declare such number or numbers as duly drawn or so much of the draw as has at such time been completed as void, and commence a new draw whether using the same equipment or otherwise.
- 3.6 An intending Participant may, if permitted by the Company, make an entry to the TOTO Game for consecutive draws as may be decided by the Company from time to time, and the provisions of these TOTO Game Rules (General) shall apply to each consecutive entry in respect of each consecutive draw entered. Entry to consecutive draws for the TOTO Game may be made either through the Account Betting System or at an Outlet, where available.

4. Stake

- 4.1 The Stake payable for each set of six (6) numbers selected for every draw shall be one (1) dollar. The Stake for a Ticket and/or Bet shall be no less than one (1) dollar.
- 4.2 Save as expressly provided in the Rules and/or the Account Opening and Operating Terms and Conditions, Stakes paid to the Company in respect of Bets shall not be refundable to the Participants.
- 4.3 The Stake paid for a Ticket and/or Bet shall include the Goods and Services Tax (GST).
- 4.4 The Participant may use vouchers, coupons or refund credits issued by the Company to place Bets and use in payment of Stakes, subject to such terms and conditions as may be applicable to the use of such vouchers, coupons and refund credits.

5. Making an Ordinary or System Entry

5.1 An intending Participant may participate in the TOTO Game by making an Ordinary Entry whereby the Participant purchases a set of six (6) numbers from a total of forty-nine (49) numbers available for selection in the Game.

5.2 An intending Participant may participate in the Game by making a System Entry whereby the Participant purchases:

(a) all possible combinations of sets of six (6) numbers from a selection of five (5) numbers with the sixth (6th) number from each of the remaining forty four (44) numbers of the total of forty-nine (49) numbers available for selection in the Game; and/or

(b) all possible combinations of sets of six (6) numbers from a selection of seven (7) to twelve (12) numbers out of the total of forty-nine (49) numbers available for selection in the Game.

5.3 An intending Participant may choose to make one or more of the abovementioned System Entries as follows:-

- System Roll for a selection of five (5) numbers as described in Rule 5.2(a)
- System 7 for a selection of seven (7) numbers
- System 8 for a selection of eight (8) numbers
- System 9 for a selection of nine (9) numbers
- System 10 for a selection of ten (10) numbers
- System 11 for a selection of eleven (11) numbers
- System 12 for a selection of twelve (12) numbers

5.4 An intending Participant of any System Entry shall pay the requisite stake for the System Entry chosen as follows:

System	Number of possible combinations	Stake
Roll	44	\$44.00
7	7	\$7.00
8	28	\$28.00
9	84	\$84.00
10	210	\$210.00
11	462	\$462.00
12	924	\$924.00

5.5 The Company may, at its discretion, make available the option to participate in the Game by Ordinary Entry, System Entry or any other means, methods or permutations, at the Outlets and/or through the Account Betting System, from time to time upon such conditions as the Company may deem fit.

5.6 The Participant may choose to participate in the Game by either selecting the numbers himself/herself or allowing the numbers to be selected randomly by the Company's computer system. Where the numbers are selected by the Company's computer systems for and on behalf of the Participant, the selected numbers shall

be made available for the Participant's reference via the Transaction History, or such other media as the Company may from time to time decide.

6. Participation by Group TOTO and/or iTOTO

- 6.1 An intending Participant may also participate in the Game by making an entry through the Group TOTO and/or iTOTO modes of play either through the Account Betting System or at an Outlet, where available.
- 6.2 In Group TOTO, a Participant requests the Company to divide his Ordinary or System Entry into equal units, to be paid for in full. The Entry is treated as a single Bet in the Company's system regardless of how many units the Entry is divided into. The Participant will receive the number of Tickets equal to the number of units the Entry is divided into as requested. Each Ticket will indicate the type of Entry, the stake and the unit number of the ticket. The total stake paid for the Group TOTO entry is divided equally amongst the Tickets issued, and the amount per unit after division must be in multiples of ten (10) cents and shall be no less than seven (7) dollars per unit. The prize amount for that Entry, if any, will be divided equally by the number of Tickets issued for that Entry, and the bearer of each Ticket can claim a proportion of the prize amount for that Entry, based on his or her Ticket(s).
- 6.3 In iTOTO, the Company makes available a number of units of a System Entry for individual participation. The number of units and the stake for each iTOTO Entry will be made known to the Participant, who pays only for the number of units he wishes to purchase. The Participant will receive a Ticket indicating the type of Entry, the total stake and the total number of units created for the Entry as well as the number of units the Participant has purchased. The prizes amounts, if any, will also be divided equally by the same number of units and the Participant will win a proportion of the applicable prize based on the number of units he has purchased. Prize amounts due to winning Participants will remain unaffected by the existence or number of unsold iTOTO units. Instead, the prize amount due to each winning Participant is determined by the number of units which that winning Participant has purchased. Should there be any unsold iTOTO units that are part of a winning bet, the prize monies attributable to these winning unsold units will be channelled by Singapore Pools to good causes through the Singapore Totalisator Board.
- 6.4 The Company may at its discretion, make available or amend the bet type, modes of play, and methods or permutations for participation in Group TOTO and iTOTO upon such conditions as the Company may deem fit.

7. Prizes and Winning Numbers

7.1 Prize Pool

There shall be a prize pool available for distribution of prizes which may be won for each draw ("**Prize Pool**"). The Prize Pool shall be an amount equal to fifty-four per cent (54%) of the net amount of total stake collection of that draw less the Goods and Services Tax thereon.

7.2 Prize Allocations

Allocations shall be made to seven (7) groups of prizes based on the number of winning numbers matched in the following manner:-

Prize Group	Number of Winning Numbers Matched	Prize Allocation
1 (Jackpot Prize)	6	38% of Prize Pool
2	5 + the additional number	8% of Prize Pool
3	5	5.5% of Prize Pool
4	4 + the additional number	3% of Prize Pool
5	4	\$50 per winning combination
6	3 + the additional number	\$25 per winning combination
7	3	\$10 per winning combination

7.3 Group Prizes and Sharing

The Jackpot Prize amount, which is thirty-eight per cent (38%) of the Prize Pool, plus any "snowballed" amount(s) subject to a Minimum Guaranteed Amount referred to in Rule 7.4, shall be shared equally among the total number of winning shares of the Jackpot Prize.

The Group 2 pool amount, which is eight per cent (8%) of the Prize Pool plus any "snowballed" amount(s), shall be shared equally among the total number of winning shares of the Group 2 prize.

The Group 3 pool amount, which is five and a half per cent (5.5%) of the Prize Pool plus any "snowballed" amount(s), shall be shared equally among the total number of winning shares of the Group 3 prize.

The Group 4 pool amount, which is three per cent (3%) of the Prize Pool plus any "snowballed" amount(s), shall be shared equally among the total number of winning shares of the Group 4 prize.

A winning share shall mean a winning combination of numbers, which matches the requisite number of winning numbers under Rule 7.2.

7.4 Minimum Guaranteed Amount

There shall be a minimum guaranteed pool amount of \$1,000,000 for the Jackpot Prize for each draw ("the Minimum Guaranteed Amount"). In the event that the Jackpot Prize amount plus any "snowballed" amount(s) (collectively, the "Prize Amount") is less than the Minimum Guaranteed Amount, the Prize Amount shall be increased by the Company to the Minimum Guaranteed Amount, and paid out to and shared equally among the total number of winning shares of the Jackpot Prize.

There shall be no minimum guaranteed amount for Group 2, 3 and 4 prizes.

7.5 "Snowballing"

If in any draw, neither the Jackpot Prize nor the Group 2, 3 or 4 prizes is won, the allocation for the Jackpot Prize and the Group 2, 3 and 4 prizes shall be carried forward or "snowballed" as follows:-

- (a) If the Jackpot Prize is not won in any draw, the Jackpot Prize amount (i.e. thirty-eight per cent (38%) of the Prize Pool plus the "snowballed" amount(s)) of that draw shall be added to the Jackpot Prize allocation of the next draw. The "snowballing" shall continue until the Jackpot Prize is won or at the end of four (4) (or more, as the case may be) consecutive draws, whichever is earlier.
- (b) If the Group 2 prize is not won in any draw, the Group 2 pool amount (i.e. eight per cent (8%) of the Prize Pool plus the "snowballed" amount(s)) of that draw shall be added to the Group 2 prize allocation of the next draw. The "snowballing" shall continue until the Group 2 prize is won.
- (c) If the Group 3 prize is not won in any draw, the Group 3 pool amount (i.e. five and a half per cent (5.5%) of the Prize Pool plus the "snowballed" amount(s)) of that draw shall be added to the Group 3 prize allocation of the next draw. The "snowballing" shall continue until the Group 3 prize is won.
- (d) If the Group 4 prize is not won in any draw, the Group 4 pool amount (i.e. three per cent (3%) of the Prize Pool plus the "snowballed" amount(s)) of that draw shall be added to the Group 4 prize allocation of the next draw. The "snowballing" shall continue until the Group 4 prize is won.

There shall be no "snowballing" of the Minimum Guaranteed Amount for the Jackpot Prize.

7.6 "Cascading"

The "cascading" process shall apply to unwon Jackpot Prize as follows:-

If the Jackpot Prize is not won at the end of four (4) consecutive draws, then the Jackpot Prize pool amount of the fourth (4th) draw (i.e. thirty-eight per cent (38%) of the Prize Pool of the fourth (4th) draw plus amounts "snowballed" from the three (3) preceding draws) shall be paid in the following manner:-

- (a) If the Jackpot Prize is not won - to be shared equally among the Group 2 winning shares of the said fourth (4th) draw.
- (b) If neither the Jackpot Prize nor the Group 2 prize is won - to be shared equally among the Group 3 winning shares of the said fourth (4th) draw.
- (c) If neither the Jackpot Prize nor the Group 2 or 3 prizes are won - to be shared equally among the Group 4 winning shares of the said fourth (4th) draw.

- (d) If neither the Jackpot Prize nor the Group 2, 3 or 4 prizes are won - to be shared equally among the Group 5 winning shares of the said fourth (4th) draw.
- (e) If neither the Jackpot Prize nor the Group 2, 3, 4 or 5 prizes are won - to be shared equally among the Group 6 winning shares of the said fourth (4th) draw.
- (f) If neither the Jackpot Prize nor the Group 2, 3, 4, 5 or 6 prizes are won - to be shared equally among the Group 7 winning shares of the said fourth (4th) draw.
- (g) If neither of the Jackpot Prize nor the Group 2, 3, 4, 5, 6 or 7 prizes are won - to be added to the Jackpot Prize allocation of the next draw, when the "cascading" process set out in this Rule 7.6 (including this paragraph (g)) shall apply, and in which event, the expression "fourth (4th) draw" hereinabove shall be read to mean the draw in question and the expression "amounts "snowballed" from the three (3) preceding draws" hereinabove shall be read to mean amounts "snowballed" from all the draws preceding the draw in question.

Under each of the above circumstances, winners for Group 2, 3, 4, 5, 6 and 7 prizes shall also receive their respective prizes set out in Rule 7.2.

7.7 Number of Winning Shares

- (a) Every combination of numbers that matches with the requisite number of winning numbers under Rule 7.2 is a winning combination. Every winning combination of numbers shall qualify for a winning share in the Jackpot Prize or Group 2, 3 or 4 prize or a prize in Group 5, 6 or 7.
- (b) For any Ordinary Entry made by a Participant, where there is a winning combination, the Participant shall qualify for one (1) winning share in the Jackpot Prize or Group 2, 3 or 4 prize or a prize in Group 5, 6 or 7 prize.
- (c) For any System Entry made by a Participant, there may be more than one winning combination and the Participant may qualify for one or more winning shares in the Jackpot Prize and/or Group 2, 3 and/or 4 prize and/or one or more prizes in Group 5, 6 and/or 7 prizes. The number of such winning shares or prizes that may be won by the different winning combinations of any System Entry is set out in the table as follows:-

Winning Numbers	NUMBER OF WINNING SHARES								
	Prize Group	System Roll	Ord	System 7	System 8	System 9	System 10	System 11	System 12
6 numbers and the additional number	Jackpot	-	-	1	1	1	1	1	1
	Group 2	-	-	6	6	6	6	6	6
	Group 3	-	-	-	6	12	18	24	30
	Group 4	-	-	-	15	30	45	60	75
	Group 5	-	-	-	-	15	45	90	150
	Group 6	-	-	-	-	20	60	120	200
	Group 7	-	-	-	-	-	20	80	200
6 numbers	Jackpot	-	1	1	1	1	1	1	1
	Group 3	-	-	6	12	18	24	30	36
	Group 5	-	-	-	15	45	90	150	225
	Group 7	-	-	-	-	20	80	200	400
5 numbers and the additional number	Group 2	-	1	1	1	1	1	1	1
	Group 3	-	-	1	2	3	4	5	6
	Group 4	-	-	5	10	15	20	25	30
	Group 5	-	-	-	5	15	30	50	75
	Group 6	-	-	-	10	30	60	100	150
	Group 7	-	-	-	-	10	40	100	200
5 numbers	Jackpot	1	-	-	-	-	-	-	-
	Group 2	1	-	-	-	-	-	-	-
	Group 3	42	1	2	3	4	5	6	7
	Group 5	-	-	5	15	30	50	75	105
	Group 7	-	-	-	10	40	100	200	350
4 numbers and the additional number	Group 2	2	-	-	-	-	-	-	-
	Group 4	42	1	2	3	4	5	6	7
	Group 5	-	-	1	3	6	10	15	21
	Group 6	-	-	4	12	24	40	60	84
	Group 7	-	-	-	4	16	40	80	140
4 numbers	Group 3	2	-	-	-	-	-	-	-
	Group 4	1	-	-	-	-	-	-	-
	Group 5	41	1	3	6	10	15	21	28
	Group 7	-	-	4	16	40	80	140	224
3 numbers and the additional number	Group 4	3	-	-	-	-	-	-	-
	Group 6	41	1	3	6	10	15	21	28
	Group 7	-	-	1	4	10	20	35	56
3 numbers	Group 5	3	-	-	-	-	-	-	-
	Group 6	1	-	-	-	-	-	-	-
	Group 7	40	1	4	10	20	35	56	84
2 numbers and the additional number	Group 6	4	-	-	-	-	-	-	-
2 numbers	Group 7	4	-	-	-	-	-	-	-

- 7.8 For the avoidance of doubt, the winning numbers shall be matched against each separate set of numbers selected, each set being treated separately from any other set. For example, the set of selected numbers indicated against alphabet "A" on the Ticket shall be treated separately from the set indicated against alphabet "B". Any matching of the winning numbers against numbers taken from or across more than one set of numbers selected shall be prohibited.
- 7.9 The Company may, at its sole and absolute discretion, round up or down the amounts payable as Prizes to the nearest currency denomination or unit as it deems fit.
- 7.10 Participants should check the results of the Relevant Draw (including the amounts of prizes for the Relevant Draw) by referring to the official information released by Singapore Pools on the Betting Website. Pools reserves the right to rectify any errors discovered after the official information has been released on the Betting Website, and the results of the Relevant Draw (including the amounts of prizes declared for the Relevant Draw) will be as stated in the latest rectified version. Otherwise, the results of the Relevant Draw (including the amounts of prizes for the Relevant Draw) shall be as announced by the Company on the Betting Website at the end of the Relevant Draw.
- 7.11 The placement of Bets by Participants in the TOTO Game, whether through the Account Betting System or purchase of Ticket at the Outlet, is processed, consolidated and recorded by the Company's lottery bet engine ("**LB Engine**"). For purposes of calculating the Prize Pool and the number of winning shares for a Relevant Draw of the TOTO Game, the Company's records of Bets for the Relevant Draw of the TOTO Game as recorded by the LB Engine shall be conclusive of the total number of Bets placed and the details of each Bet placed for the Relevant Draw. Such Bets as recorded in the LB Engine may include Bets in respect of which, due to technical issues, system failures or any other reason, the relevant Stake has not been paid to or accepted by the Company ("**Unpaid Bets**"). The Company shall make up for any shortfall in the Prize Pool attributable to such Unpaid Bets. Where such Unpaid Bets constitute a winning combination, each of them shall, for purposes of calculating the Prize Pool and the number of winning shares for the Relevant Draw of the TOTO Game, be treated as a winning share in the Jackpot Prize or Group 2, 3 or 4 prize, or otherwise qualify for a prize in Group 5, 6 or 7. All prize monies attributable to such winning Unpaid Bets will be channelled by the Company to good causes through the Singapore Totalisator Board."

8. General

- 8.1 Subject to Rule 9, these TOTO Game Rules (General) shall apply to every draw of the TOTO Game and together with the TOTO Game Rules (Outlet Betting) or the TOTO Game Rules (Remote Betting) (as the case may be), and shall be the terms and conditions governing the contract between the Company and the Participant in the TOTO Game.
- 8.2 Unless expressly provided otherwise, to the extent of any inconsistency between the Account Opening and Operating Terms and Conditions and any of the Rules, the following order of priority shall be applied: (a) the TOTO Game Rules (General); (b) the provisions of the TOTO Game Rules (Outlet Betting) or the TOTO Game Rules (Remote Betting), as the case may be; and (c) the provisions of the Account Opening and Operating Terms and Conditions.

- 8.3 The Company may at its discretion and at any time alter the price of the Tickets and/or the stake of the Bet and/or the Prizes offered for a particular draw or the entire prize structure of the TOTO Game.
- 8.4 The Company reserves the right to amend these TOTO Game Rules (General) from time to time upon notification on the Betting Website and at the Outlets. A copy of the current TOTO Game Rules (General) is available for inspection at the Outlets. It is the responsibility of the Participant to read and understand these TOTO Game Rules (General) and any amendments made thereto. The Participant is required to accept and agree to the amendments to these TOTO Game Rules (General) made by the Company before being allowed to place bets with the Company. A Participant who places Bets with the Company is deemed to have accepted and agreed to any amendments to these TOTO Game Rules (General) made prior to the placing of Bets by the Participant. The latest version of the Rules can also be found on the Betting Website.
- 8.5 The Company may make available translations of the Rules in other languages. In the event of any inconsistency between the translated versions and the English version, the English version shall be the authoritative version.
- 8.6 The Company, its officers, agents or servants and Authorised Retailers shall not be liable for any loss, damage, costs, charges, fees or expenses of whatsoever nature and howsoever arising, whether direct, indirect, joint, several, actual, contingent or otherwise suffered, incurred or sustained by a Participant arising out of or in connection with the TOTO Game for any reason whatsoever, including but not limited to:-
- (a) the loss of a Ticket;
 - (b) any payment made to the holder of a Ticket where he alleges that such payment is made to the wrong person;
 - (c) the conduct of the TOTO Game in accordance with the Rules;
 - (d) reliance upon any omission, inaccurate information or statement concerning any matter whatsoever relating to the Participant and/or Claimant or to the Company or any other matter whatsoever;
 - (e) failure by a Participant to advise inaccurate bet details recorded on a Ticket before leaving the sales counter; and
 - (f) unauthorized Bets placed by a person other than the Account Holder, using that Account Holder's Account Betting System.
- 8.7 For the avoidance of doubt, and notwithstanding anything in the TOTO Game Rules (General) to the contrary, the Company may in its sole and absolute discretion, reject (whether wholly or partially) any Bets placed or any requests made for purchases of Tickets.
- 8.8 No person shall be recognised by the Company as holding any Ticket or Bet upon trust for some other person or persons and the Company shall not be bound or required to recognise any interest in respect of any Ticket or Bet other than the absolute right of the holder of the Ticket or the Account Holder, as the case may be, to the entire Ticket or Bet.

- 8.9 The Company makes no representation of any kind whatsoever about its computer or electronic system, hardware or software used to conduct the TOTO Game, including but not limited to the Account Betting System and the LB Engine. The Company's liability to Participants (if any) as a result of the non-availability of the TOTO Game or the operation (or any failure thereof) of such computer or electronic system, hardware or software shall be limited to a refund of the Stake for the Participant's Bet, save where such non-availability of the TOTO Game or the operation (or any failure thereof) of such computer or electronic system, hardware or software is due to the Company's gross negligence or wilful default,
- 8.10 There are age restrictions involved in placing Bets. No person under the age of eighteen (18) years shall be allowed to purchase a Ticket or to claim any Prize in connection with a Winning Ticket under these Rules, while no one under the age of twenty-one (21) years shall be allowed to place Bets using the Account Betting System.
- 8.11 The purchase of a Ticket, the placing of a Bet and/or claiming of a Prize shall bind a Participant and/or Claimant to these TOTO Game Rules (General) and the TOTO Game Rules (Outlet Betting) or the TOTO Game Rules (Remote Betting) as the case may be. In purchasing a Ticket and/or placing a Bet, the Participant and/or Claimant agrees to comply with and abide by the provisions in these TOTO Game Rules (General), the TOTO Game Rules (Outlet Betting) or the TOTO Game Rules (Remote Betting), as the case may be, and all instructions, directions and procedures established by the Company for the conduct of the draw and the TOTO Game.
- 8.12 All disputes not specifically covered by the Rules may be referred to the Company whose decision thereon shall be final and conclusive.
- 8.13 All payments made under the Rules shall be in Singapore dollars only.
- 8.14 No failure, delay, relaxation or forbearance on the part of the Company to enforce any of the Rules shall operate as a waiver and no single or partial exercise or enforcement of the Rules by the Company shall preclude the Company from any future exercise or enforcement of the Rules. The exercise of the discretion of the Company in a particular manner on one occasion shall not set or be taken as a precedent binding the Company to exercise its discretion in the like or similar manner on another occasion.
- 8.15 A Participant represents and warrants to the Company that he will not, by participating in the TOTO Game and/or placing Bets under the Rules, be placed in a position of actual, potential or perceived conflict of interest in any manner.
- 8.16 The Rules shall be governed by, subject to and interpreted in all respects in accordance with the laws of the Republic of Singapore.
- 8.17 The Courts of the Republic of Singapore shall have non-exclusive jurisdiction over any and all disputes arising out of or in connection with the Rules, including but not limited to disputes as to the validity or interpretation of the Rules.

9. The draws to which the Rules apply

Subject to Rule 8.4, the Rules shall apply to TOTO Draw No. 3751/2022 and all subsequent TOTO draws.