

INSTRUCTION FOR CONDUCTING
THE ONLINE INSTANT LOTTERY “wow!lotto”

CHAPTER 1

GENERAL PROVISIONS

1. This Instruction is developed to determine the terms of conducting the online instant lottery "wow!lotto" (hereinafter – The Lottery). In this Instruction, the acceptance/making of a Lottery Bet means the sale/purchase of a lottery ticket accordingly.
2. The Organiser of The Lottery is Gab Lotto Limited (hereinafter - The Organiser).
3. In conducting The Lottery The Organiser is guided by this Instruction and the legislation of the Federal Republic of Nigeria.
4. The Lottery is conducted in the territory of the Federal Republic of Nigeria.
5. The period of conducting The Lottery is specified on the Website.

CHAPTER 2

ORGANIZATION AND CONDUCT OF The Lottery

6. The Lottery is conducted by accepting Lottery Bet from Lottery Participant (hereinafter referred to as the Participant) by means of telecommunication, Software and Hardware, collects, registers, stores, processes information; accepts Lottery Bets, as well as recording and transmitting the results of the Prize Fund draw of The Lottery.
7. Participation in The Lottery is voluntary and assumes that Participants know the Rules (terms) established by The Organiser and agree to them.
8. The Lottery is issued in Sequences. Before launching The Lottery Sequences, the Organiser establishes the number of lottery bets to be accepted, the Fixed Price of The Lottery Bet in The Lottery Sequences and the structure of The Lottery Sequences Prize Fund (percentage of large, medium and small Winnings).
9. The Fixed Price of The Lottery bet, the amount of Money Winnings and (or) the price of Property Winnings are determined for each sequence of The Lottery in the official currency unit of the Federal Republic of Nigeria.
10. A Lottery Bet made by a Participant, accepted and registered by The Organiser, confirms the conclusion of the contract between The Organiser and the Participant, pursuant to which the Participant accepts The Lottery terms and the Participant who is declared a winner has the right to receive the Winnings of the Winning Bet from The Organiser.
11. The Lottery Bet shall be accepted using payments on a voluntary basis.
12. Winnings are paid out via Electronic Payment Systems, as well as by other means that do not contradict the legislation of the Federal Republic of Nigeria.
13. The Lottery Bet shall be accepted by using The Organiser's Website on the Internet <http://www.wowlotto.ng> (hereinafter referred to as the Website) and the official Mobile Applications

provided on this Website, which allow Participants to participate in The Lottery conducted by The Organiser.

14. In order to make a lottery bet, the Participant must first register on the Website (in the official Mobile Applications). All information provided by the Participant during Registration is confidential and cannot be provided to other persons, except as required by the legislation of the Federal Republic of Nigeria.(See Privacy Policy for further details))

To register on the Website (in the official Mobile Applications) the Participant selects the menu item "Registration" and fills in the provided Registration form, indicating their email address and mobile phone number (hereinafter referred to as the Registration Data).

15. After Registration, the Participant receives a Personal Account. All acts with the Participant's Game Account, including the payment of Winnings, are carried out by The Organiser in accordance with current legislation and are reflected in the Participant's Personal Account.

CHAPTER 3

LOTTERY Prize Fund

16. The Prize Fund of The Lottery is not the income of The Organiser and may not be used for any purpose other than the distribution of Winnings to the Participants.

17. The Prize Fund for each sequence of The Lottery is at least 50 per cent and no more than 95 per cent of the total Accepted Lottery Bets for each sequence of The Lottery.

In the Lottery, both money and Property Winnings may be Drawn.

CHAPTER 4

GAME Rules

18. In order for the Participant to make a Lottery Bet a variety of Graphic Interfaces are offered in the relevant section of the Website (in official Mobile Applications).

The graphic interface is a set of buttons and visual elements designed to make a Lottery Bet in accordance with the Rules of the Sequences of The Lottery, as well as to visualize and manage the procedure of checking the Participant's Lottery Bet for the Winnings.

19. The Winning of a Lottery Bet is determined in accordance with the Rules of the Game immediately after it has been made.

Each lottery sequence may have one or more games (playing fields).

The availability and amount of the Winnings are determined in accordance with the Rules of the Game, as specified on the Website (in the official Mobile Applications) and (or) in the Graphic Interfaces.

In the event there is only one Field of Play, the Winning Bet is determined by the matching of numbers, symbols, letters, according to the Rules specified on the Website (in the official Mobile Applications) and (or) in the Graphic Interfaces. If there is more than one Field of Play, the Winnings on The Lottery Bet are equal to the sum of the Winnings on all the games.

When a Lottery Bet is made, the balance of the Participant's Game Account is reduced by the cost of the corresponding Lottery Bet.

After the Participant has completed the necessary actions with a Graphic Interface, the result of checking The Lottery Bet for Winning is displayed on the screen.

If the Participant's Lottery Bet is a Winning one, the sum of the Winning is displayed on the screen. If the Participant's Lottery Bet is not Winning, "You did not win" or " Winning is 0" is displayed.

Special Draws can be conducted for lottery bets. The terms of Special Draws are determined by The Organiser.

The Organiser has set the following limits on the amount of money to be credited to the Participant's Game Account:

- minimum amount is 100 NGN;
- maximum amount is 1 000 000 NGN.

The Organiser has set the following limits on the amount of winnings to be paid out of the Participant's Game Account:

- minimum amount is 500 NGN;
- maximum amount per day is 10 million NGN;
- maximum amount per month is 100 million NGN.

20. In the case of a disruption in the connection between the Participant's device and the Software after making a Lottery Bet using the Graphic Interface, the Software will automatically check The Lottery Bet for Winning and will reflect it in the Participant's Personal Account.

CHAPTER 5

INFORMING PARTICIPANTS ABOUT THE RULES OF PARTICIPATION IN THE LOTTERY AND THE PROCEDURE FOR DETERMINING WINNINGS. PROCEDURE FOR PAYMENT OF WINNINGS

21. For the purpose of educating Participants on the Rules of participation in The Lottery, the following information is available on the Website:

- a copy of this Instruction;
- Fixed Price of a Lottery Bet in the Sequences of The Lottery;
- list of official Mobile Applications;
- location of The Organiser;
- phone numbers to contact for further information regarding The Lottery.

22. Information on the Termination of Acceptance of Lottery Bets for The Lottery Sequences shall be available on the Website and on the official Mobile Applications.

23. The Money Winnings from the Participants' lottery bets shall be transferred to the Participant's Game Account immediately after the determination of the Winning and (or) after the Participant has viewed the result of The Lottery Bet checking for the Winning.

In the case of a money win, the balance of the Participant's Game Account shall be increased by the sum of the Winning from The Lottery bet.

24. The term and conditions of receipt of money and/or Property Winnings from the Gaming Account are specified on the Website.

25. Lottery bets are accepted for payment for the entire period of The Lottery Sequences as well as for a period of three (3) months from the end of The Lottery Sequences.

The deadline for the payment of Winnings is no later than ten (10) days from the moment the Participant files a claim for the payment of the Winning.

26. At the request of the Participant, the sum of the Winning, without paying it to the Participant directly, can be used to pay for The Lottery bets for participation in the current and following Lottery Sequences, which is equal to the payment of the Winning. In this case, the Participant has the right to receive all or part of the Winning not used to pay for The Lottery bets to participate in the current and following Lottery Sequences within six (6) months from the end of The Lottery Sequences in which they participated.

27. Disclosure of information about the owners of Winning lottery bets without their consent is not permitted.

28. If a Participant fails to confirm their Registration Data, the payment of Winning as well as the Refund of Money unused for lottery bets will not be made.

29. Participants' Claims are accepted within one month from the end of The Lottery Sequences and are resolved within fourteen (14) days, provided that the applicant has the Winning Lottery Bet and an identity document.

For Recognised Claims, the payment of Winnings are made in accordance with the Organiser's decision.

30. Suspension or Early Termination of The Lottery at the Organiser's initiative is not allowed.

Suspension or Early Termination of The Lottery for reasons beyond the control of The Organiser does not exempt The Organiser from the obligation to provide The Lottery Winnings.

GLOSSARY

“Gaming combination” means numbers, letters, symbols, other indicators, or combination of thereof contained in The Lottery bet.

“Graphic Interfaces” means a set of buttons and visual elements designed to make a Lottery Bet in accordance with the Rules of the Sequences of The Lottery, as well as to visualize and manage the procedure of checking the Participant's Lottery Bet for the Winnings.

“Lottery bet(s)” means Gaming combination formed in accordance with the Instruction for conducting The Lottery and legislation of Federal Republic of Nigeria by means of Software and hardware used in the course of conducting The Lottery, and paid for by its Participant.

“Lottery Bet Acceptance” means Registration of The Lottery Bet of the Participant of The Lottery in Software and hardware used in the course of conducting the Online Lottery and also shall be considered as the sale of a lottery ticket.

“Lottery Organiser” means Gab Lotto Limited, which organizes and conducts The Lottery.

“Lottery Participant” means the User who has registered on the Website or in Mobile Applications of The Lottery Organiser in accordance with the established procedure and has made a Lottery Bet under the terms of this Public Agreement.

“Lottery Prize Fund” means the amount of money and/or Property Winnings intended for the distribution of Winnings by The Lottery Organiser.

“Online Lottery” means a lottery conducted by accepting Lottery Bet from Lottery Participant (hereinafter referred to as the Participant) by means of telecommunication using Software and hardware, which collects, registers, stores, processes information to a set of Software, hardware and Software, which is used to collect, register, store and process information regarding Accepted Lottery Bets, as well as records and transmits the results of the Prize Fund draw of The Lottery.

“Payment System” means a set of tools and methods that ensure the settlement and execution of payment transactions between the User and The Lottery Organiser. Payment System is an independent of The Lottery Organiser that is provided to Users and The Lottery Organiser on the basis of relevant agreements. The risks of non-fulfillment of monetary obligations arising from the use of the Payment System shall be borne by the Party to this Public Agreement that uses such services.

“Registration” means actions of an individual, expressed in creation of an Personal Account and filling in a profile with the User's information on the Website or in mobile apps of The Lottery Organiser.

“User” means an individual, resident of the Federal Republic of Nigeria, who uses information networks, systems and Internet resources, and who has registered on the Website or in Mobile Applications of The Lottery Organiser, intending to make a lottery bet.

“Winning(s)” means part of the Prize Fund of The Lottery in form of money or other property (hereinafter referred to as the “Property Winning”) that is transferred (issued) to a Lottery Participant, whose Lottery Bet is considered to be a Winning Bet in accordance with the Instruction for conducting The Lottery.

“Website” means an information resource on the Internet, located at <http://www.wowlotto.ng>.