
Terms for Online Participation

Valid from 13 January 2025

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A. General provisions

Art. 1 Scope

1.1 Swisslos provides players with the option of participating in gambling products online via an Internet Gaming Platform (“ISP”) made available by it. These Terms for Online Participation govern participation in these products in the Swisslos Contract Territory¹.

1.2 These “Terms for Online Participation” via Internet (www.swisslos.ch or apps: subsequently “Terms for Online Participation”) supplement the Terms and Rules of the individual products. If there is any conflict with these latter Rules, the provisions herein take priority as special regulations.

Art. 2 Applicable legislation

2.1 As an operator of large-scale gambling, Swisslos is subject to the Federal Act on Gambling of 29 September 2017 (GambIA), the associated Implementing Ordinance of 7 November 2018 governing gaming, and the FDJP Ordinance of 7 November 2018 on due diligence requirements to be met by organizers of major gaming events in order to combat money laundering and the financing of terrorism. The present provisions basically adopt the provisions of the laws that are of relevance in this context, supplementing them where necessary.

2.2 Pursuant to the FDJP Ordinance, Swisslos is required to obtain proof of identity from any persons participating in its games who reach specific thresholds in specific circumstances and to clarify the financial background of a transaction and/or business relationship.

2.3 Furthermore, the Agreement of 20 October 2022 between the Swiss Confederation and the Principality of Liechtenstein on the exchange of data relating to blocked players in the gambling sector shall apply.

B. Registration and changes

Art. 3 General principles

3.1 Access to the products through the ISP is available to anyone who registers with the ISP via the Internet. Only natural persons of at least 18 years of age and residing or habitually resident in the Swisslos Contract Territory may register. In addition, no blocks or exclusions with the meaning of Art. 80 GambIA or Art. 66 GambIA or Art. 42 of the associated Implementing Ordinance may apply, nor must they be banned from playing in the Principality of Liechtenstein.

3.2 Each person may register on the ISP once only and may only play via their own account.

¹ AG, AI, AR, BE, BL, BS, GL, GR, LU, NW, OW, SG, SH, SO, SZ, TI, TG, UR, ZG, ZH and FL

Art. 4 Access to chargeable games

4.1 Registration enables Internet access to all Swisslos products available via the ISP.

4.2 During registration, the following player data required for registration are automatically read in/created from the identification document to be uploaded: title, last name and first name, street and house number, postcode, town/city/canton, date of birth, e-mail address, as well as a password. Swisslos reserves the right to verify the correctness of this data at any time and to bar any player who does not satisfy (or no longer satisfies) the registration requirements.

The e-mail address will be checked via the double opt-in process and used by the ISP for unambiguous identification of the registration. Unblocked access, prize notifications, etc. are also communicated via this e-mail address.

Art. 5 Verification of the data provided

5.1 If a valid ID document has been read in and the data created, the registration will be checked against address databases. Players found in these databases and who satisfy the conditions of registration will be registered.

Players who cannot be unambiguously identified in the address databases on the basis of their personal data will be required to provide proof of address. Provided that the data verification carried out by Swisslos shows that the registration requirements have been satisfied, players will be registered.

Art. 6 Changes to personal and address details

6.1 Players may change the name in their profile. To do this, they upload to their game account a valid ID document whose data can be automatically read in and created in the game account. Swisslos reserves the right to reject a change if the change is not plausible.

6.2 Players may change the address in their profile. After the change of address has been entered, a check is carried out against address databases. If the change satisfies the requirements, it is accepted; otherwise, proof of address is requested. If the subsequent check of these details by Swisslos shows that the change is plausible, it is accepted; otherwise, it is rejected.

6.3 The player may change their e-mail address. The new e-mail address is checked via the double opt-in process.

C. *Wallet*

Art. 7 Creation of a wallet

After registration, a wallet is created for the player. Game credits can be loaded into this wallet for participation in the products available via the ISP.

Art. 8 Purchase of game credits

8.1 There are various online payment options (accessible via a link) available to players for purchasing game credits, or they can do so using payment slips. These game

credits are credited to the wallet created at registration. A minimum amount of CHF 20 applies.

8.2 Within a period of 30 days, a player may purchase game credits for a maximum of CHF 10,000. This period is calculated retroactively from the date of the purchase.

8.3 Players may only purchase game credits for as long as the game credits accumulated in their wallet do not exceed the amount of CHF 9,999. However, regardless of whether this limit is reached, any prizes or refunds may be credited as game credits to this wallet at any time; the same applies to game credits received as promotions. The relevant wallet balance is that stored on the server.

8.4 Within the limits stipulated in these provisions and the player protection measures, game credits accumulated through prizes, refunds or payments to the wallet may be freely used by players to participate in the products available via the ISP. With regard to game credits accumulated through promotions, the restrictions imposed in connection with the respective promotion will apply. Used game credits will be debited from the wallet. Game credits are personal and non-transferable.

Art. 9 Credits

Other than purchases, game credits may be accumulated in the wallet through

- prizes credited (Art. 26 and 27);
- stake refunds;
- amounts credited under promotions (Art. 31).

Art. 10 Payout of game credits

Game credits or parts thereof can be paid out to a Switzerland- or Liechtenstein-based bank or post office account held in the name of the player twice free of charge within a period of 365 days. From the third occasion onwards, Swisslos reserves the right to charge a commission of 3%.

Game credits accumulated under promotions (free game credits) cannot be paid out.

Prizes or refunds that are credited to the wallet can be paid out to a Switzerland- or Liechtenstein-based bank or post office account within 180 days.

Players who are subject to a block or an exclusion order have no entitlement to the reimbursement of their game credit, prizes or refunds.

A legitimately requested payout of game credit in the wallet will be transferred within 5 to 10 working days, subject to money laundering provisions.

Art. 11 Expiry of game credits

In principle, game credits in a wallet have no expiry date. Wallets not registering any movements for more than 2 years will be liquidated by Swisslos and the corresponding amount will be transferred to a Switzerland- or Liechtenstein-based bank or post office account held in the player's name. If this is not possible, the amount expires without any right of substitution after a further two years and is used for the charitable purpose supported by Swisslos.

D. *Blocked access*

Art. 12 Access blocked at the player's instigation

12.1 A request to block personal access to the products available via the ISP can be made directly via Customer Services (Art. 35) during business hours. While the ISP is available, players may also themselves block their own personal access in the "Limits & blocking" section. In both cases, this can be done on a product-specific basis for 1-180 days.

Such voluntary blocking periods (temporary gaming break) cannot be cancelled before the date set.

12.2 Players can also request an unlimited block themselves. To do so, they must contact Swisslos. This blocking period is entered in a national register and also applies to casinos (including online casinos) and in the Principality of Liechtenstein.

Art. 13 Releasing passwords

Access is blocked if the wrong password is entered three times. Players can request that their passwords be released via their user name or e-mail address. In such a case, a link for setting a new password will be sent to the last e-mail address provided. This e-mail can also be triggered by Customer Services upon request.

Art. 14 Access blocked by Swisslos

14.1 At any time and without specifying the reasons, Swisslos is entitled to block a player's access to the products available via the ISP if it judges this measure to be appropriate for material reasons.

14.2 Access will in any case be blocked if the conditions for an exclusion pursuant to Art. 80 of the Federal Act on Gambling are satisfied or if registration requirements are no longer satisfied.

A blocking period pursuant to Art. 80 GamblA is entered in the national register and also applies to casinos (including online casinos).

If the reason for the gaming block no longer exists, the player can apply to the game organizer that effected the block for that block to be lifted.

E. *Termination of right of access*

Art. 15 By the player

15.1 Players may at any time terminate their right of access to the ISP by deactivating the registration and thus closing the wallet. Registration is terminated by executing the "Close account" command (under the "Profile" menu). Termination is only possible if the following conditions apply:

- The wallet no longer contains any game credits. If the wallet still contains game credits, the player can transfer this back to his or her payment account.
- There are no outstanding tickets for picks still to be played in one or more draws or bets.

- There are no purchased, not yet fully played online instant ticket products “Clix”, no open online Bingo or Gooool product games, no matches still running under a Jass product or any Big21 games still running.
- There are no outstanding tickets with prizes not yet paid out or with Replay prizes not yet redeemed.
- Any subscriptions will be automatically cancelled on termination of right of access.

If a customer has terminated access and then calls it up again using the correct user name and password within a period of two years, access will be reactivated automatically. This process has been set up in this way since, for many players, termination is merely temporary or is connected with log-in problems (user name or password forgotten) and this process allows access to be rapidly re-established.

15.2 If access is to be definitively cancelled (i.e., without such automatic reactivation), the customer must notify Customer Services (Art. 35) of the definitive termination using the contact form).

Art. 16 By Swisslos

At any time and without specifying the reasons, Swisslos may terminate right of access to the ISP by deactivating the registration and closing the wallet. Termination will be effective as long as the following conditions have been satisfied for 48 hours:

- There are no outstanding tickets for picks still to be played in one or more draws or bets.
- There are no purchased, not yet fully played online instant ticket products “Clix”, no open online Bingo or Gooool product games, no matches still running under a Jass product or any Big21 games still running. Swisslos reserves the right to automatically evaluate any instant tickets (Clix) which have been purchased but not yet played out in full.
- There are no outstanding tickets with prizes not yet paid out or with Replay prizes not yet redeemed. Swisslos reserves the right to automatically redeem replay prizes.
- Any subscriptions will be automatically cancelled on termination of right of access.

If at the time of entry into force of the termination imposed by Swisslos the wallet still contains game credits, Swisslos will liquidate the wallet and pay the balance out to the player (see Art. 10). Any coupons not redeemed will be forfeited. If it is not possible to pay out the game credits, they will be forfeited and used for the charitable purpose to which Swisslos contributes.

F. Participation

Art. 17 Conclusion of the Gaming Contract

17.1 Participation in products offered via the ISP is open to those persons who have concluded a corresponding Gaming Contract with Swisslos. Such a contract is deemed to have been concluded if

- the player is registered and has acknowledged acceptance of the Terms and Rules in force for the respective product and the “Terms for Online Participation”,
- the stake for the respective transaction or play request has been placed,

- the participation transaction data have been transferred via the Internet to Swisslos, the product has been bought and participation has been recorded on the Swisslos host in accordance with the regulatory provisions and
- a corresponding entry confirmation ticket has thus been generated.

Swisslos reserves the right to refuse to conclude a Gaming Contract without specifying the reasons or the right to stipulate certain conditions for the conclusion of a Gaming Contract (e.g. a limit on the amount of the stake, restrictions regarding the matches to be played).

17.2 If a subscription is successfully concluded, in addition to the entry confirmation ticket a subscription ticket is generated and stored in the player's ticket archive under "Jackpot subscriptions". Subscription tickets contain the following information in particular:

- the length of the subscription;
- the trigger for the play;
- the subscription status;
- the link to the individual entry confirmation tickets; as well as
- a unique identification code (=subscription number).

17.3 The provision of Art. 20 remains unaffected.

17.4 In concluding a Gaming Contract with Swisslos, the player recognizes unreservedly these "Terms for Online Participation" as well as all other Swisslos provisions applicable to participation in the products listed in Art. 1.

Art. 18 Submission of participation data

18.1 The player will submit their participation data within the stipulated periods via the Internet.

Entries on the Internet play slips will be controlled by the ISP via the dialog. Markings must be entered via the user interfaces. Incomplete Internet play slips cannot be played.

In the case of subscription plays, the corresponding entry confirmation ticket on the ISP is definitive, not the ticket issued for the purchased subscription.

18.2 It is the sole responsibility of the player to submit the participation data correctly. Incomplete data (e.g. missing crosses) may need to be corrected.

18.3 With regard to participation in online instant ticket products "Clix", Gooool, Big21, online Bingo or Jass products via Internet, the sole legitimate products are the online instant ticket products "Clix", Gooool, Big21, online Bingo and Jass products on ISP which are issued or allocated by Swisslos in accordance with the General Terms of Participation in Online Instant Ticket Products "Clix", the General Terms of Participation in Online Bingo Products, the Rules of Play and Terms of Participation for Gooool, the Rules of Play and Terms of Participation for Big21 and the Rules of Play and Terms of Participation in Jass, respectively.

18.4 Players must fully play out every purchased online instant ticket product "Clix" in accordance with the applicable General Terms of Participation on the instant ticket. An online instant ticket product "Clix" is deemed to have been fully played out when the result (win or loss) has been displayed. If a player purchases an online instant ticket

product “Clix” but does not play it out in full, that online instant ticket product “Clix” will be shown on the ISP (if the player tries to buy a further “Clix” instant ticket or when they select the instant ticket in the entry confirmation ticket) for the player to finish playing. If the most recently purchased online instant ticket product “Clix” is not played out in full within 90 days, it will automatically be evaluated by the ISP Gaming System (see Online Instant Ticket Products “Clix”: General Terms of Participation).

18.5 If a play in Big21 is interrupted for any technical or other reason, the state of play including prizes at the time of the interruption remains saved. If the game is resumed within 30 minutes of the purchase of the play in Big21, this data will be available again and/or will be displayed for the player and the game can continue to be played. If the game is not resumed within 30 minutes of the purchase of Big21 it will be concluded with the current status.

18.6 The correct playing of online instant ticket products “Clix”, Gooool, Big21 and online Bingo and Jass products is controlled by the ISP via the dialog.

18.7 Swisslos reserves the right to amend or delete existing modes of participation and instructions and/or to introduce new ones.

Art. 19 Storage of completed Internet play slips

19.1 Lotteries

Internet play slips for individual picks and system plays can be stored and reused. A stored play slip does not in any way constitute proof of participation in a draw.

19.2 Sports bets

Internet play slips for Sporttip bets cannot be stored and reused.

G. Stake, limits and data processing

Art. 20 Payment of the stake

20.1 In respect of Internet Games, the total stake per transaction or play request/play is debited from the player’s wallet on the ISP when the data are sent via the respective interface to Swisslos. In the case of a subscription play, participation per Swiss Lotto, Joker, EuroMillions plus 2nd Chance, Super-Star and EuroDreams draw is considered to be one play request. Accordingly, each stake is only debited from the wallet for the subsequent draw.

20.2 If there is an insufficient balance in the wallet to cover the complete transaction or order request, the corresponding play slip(s) or picks cannot be played and the wallet will not be debited.

In the case of a subscription play, this means that if there is an insufficient balance in the wallet for the subsequent play request, the subscription will be provisionally suspended. As long as they have not previously cancelled the subscription via Customer Services (Art. 35), players will receive a balance mail via e-mail, inviting them to purchase game credit in accordance with the provisions of Art. 8.1 to Art. 8.3 in order to continue participation under the subscription. In case of insufficient coverage, this balance mail will be sent only once for each subscription until such time as payment has been made. If the player misses more than one consecutive draw owing to insufficient coverage, the corresponding subscription will need to be manually reactivated. Players following this invitation and purchasing game credit will be notified by e-mail if they have

further subscriptions which are no longer active. Players will be referred to the “Jackpot subscriptions” menu, where they will find an overview of the status of their subscriptions and be able to reactivate them. Subscriptions may only be reactivated if the balance in the wallet is sufficient for at least one entry. Players may reactivate a suspended subscription via the “Jackpot subscriptions” menu at any time if their wallet has been reloaded by means other than payments, e.g. through prizes, refunds or coupons.

20.3 The maximum total stake per transaction or play request is CHF 7,500. Within this maximum total stake, game credits accumulated through payments, prizes or refunds may be freely used by the player to participate in a draw or bet. With regard to game credits accumulated through promotions, the restrictions imposed in connection with the respective promotion will apply. Used game credits will be debited from the wallet. Game credits are personal.

Art. 21 Limits

21.1 Prior to purchasing the first online instant ticket product “Clix” or before buying the first online Bingo product or before buying the first Jass product or before participating in Sporttip, Big21 or Gooool for the first time, players will be asked to state the maximum amount that they are willing to gamble per day, per 7 days and per 30 days. Prizes, refunds and promotion credits paid out into the wallet will increase the limits. Combined limits apply for, on the one hand, the online instant ticket products “Clix” and the online Bingo products, as well as – on the other hand – for the Jass products and Big21. Separate limits apply for Gooool and Sporttip. The selected limits will be posted under the “Limits & blocking” menu. Players may themselves set these amounts (limits), within the upper limits stipulated by Swisslos.

21.2 Limits set by players in accordance with Art. 21.1 may be changed by them at any time; downward changes (i.e. reductions) in individual limits take effect immediately, and increases after a period of 72 hours.

21.3 Pay-in limits set by Swisslos under the early warning player protection system or agreed with the player cannot be changed by the player. They will be reviewed after a minimum of one year based on the documents requested from the player regarding their financial situation.

21.4 In the interests of player protection, Swisslos provides players with information about their gaming conduct when specific limits are reached.

Art. 22 Collection and storage of data

22.1 Data entry and participation in the products offered via the ISP is initiated by the player. The purchasing process is controlled by the ISP via the dialog.

22.2 Only predictions (Swiss Lotto, Joker, EuroMillions with 2nd Chance, Super-Star, Gooool and Sporttip) or played matches/rounds (Jass and Big21) duly stored on the Swisslos host in accordance with regulatory provisions and for which a stake has been paid in line with these Terms for Online Participation are eligible for the evaluations and/or games applicable to the respective product and can form the basis of a claim to a prize. Quick picks, Replay numbers, Joker numbers, Super-Star combinations and the winning odds (prize money) of Gooool picks are generated at the Swisslos data processing centre.

22.3 The online instant ticket products “Clix” pregenerated by the system and Jass and Big21 cards are allocated to the player on a random basis (the mechanisms of the game

of skill Big21 are reserved). They are recorded at the Swisslos data processing centre, stored and secured there.

Online instant ticket products “Clix” are pregenerated by the system. Each instant ticket is thus encoded with a unique instant ticket number before the time of purchase, receipt of which was decided in a random draw by the Gaming System before purchase, and this determines whether the instant ticket is a win and if so, which prize category applies.

22.4 All game transactions from the current year and the entire previous year are displayed for the customer in their game account.

Art. 23 Entry confirmation ticket

23.1 After the play has been sent via the Internet to Swisslos and after the corresponding game credits have been automatically deducted from the player’s wallet on the ISP, an entry confirmation ticket is generated for the player and filed in their ticket archive under “Game account”.

23.2 With regard to participation in products where play is controlled by the ISP via dialog (“Clix” online instant ticket products, online Bingo and Jass products as well as Gooool and Big21), only the data relating to the unique identification number and stored with Swisslos are of relevance for evaluation purposes or the outcome of the game. This also applies in cases where there are discrepancies between the display at the participant’s end and the data stored with Swisslos.

23.3 In the event that the data or predictions printed on the entry confirmation ticket or replacement ticket could not be stored by Swisslos in accordance with the regulatory provisions, the player will be excluded from participating, which measure is in the interest of safeguarding the secure and reliable execution of the Sports bets and to protect the interests of the other players.

Art. 24 Ticket contents

24.1 Swiss Lotto, Joker, EuroMillions plus 2nd Chance, Super-Star and EuroDreams

Entry confirmation tickets for participation in Swiss Lotto, Joker, EuroMillions plus 2nd Chance, Super-Star and EuroDreams contain the following information in particular:

- the participation data;
- the date and time of receipt of the data by Swisslos or the date of issue of the entry confirmation ticket;
- the draw dates;
- a unique identification code;
- For Extra EuroMillions draws, an unambiguous nine-character combination of letters and numbers (Extra EuroMillions combination) per prediction or a corresponding section for combinations of letters and numbers.

24.2 Sporttip

Entry confirmation tickets contain the following information in particular:

- the participation data;
- the date and time of receipt of the data by Swisslos or the date of issue of the entry confirmation ticket;
- the game days;
- a unique identification code;
- the odds for the bet;
- the winning amount for a correct prediction.

24.3 Virtual instant ticket products "Clix"

Entry confirmation tickets for participation in online instant ticket products "Clix" contain the following information in particular:

- the name of the instant ticket product (= name of the online instant ticket product "Clix" played);
- the stake paid;
- the date and time of receipt of the data by Swisslos or date of issue of the entry confirmation ticket;
- a unique identification code;
- the date of the last day of sale;
- expiry date;
- the status of the entry confirmation ticket (instant ticket bought, instant ticket played).

24.4 Online Bingo products

Entry confirmation tickets for participation in online Bingo products contain the following information in particular:

- the name of the online Bingo product;
- the stake paid;
- the date and time of receipt of the data by Swisslos or date of issue of the entry confirmation ticket;
- a unique identification code or the number of the Bingo play request;
- the status of the ticket.

24.5 Jass products

Entry confirmation tickets for participation in Jass products contain the following information in particular:

- the name of the Jass product;
- the stake paid;
- the date and time of receipt of the data by Swisslos or date of issue of the entry confirmation ticket;

- a unique identification code or the number of the Jass play request;
- the status of the ticket.

24.6 Gooool

Entry confirmation tickets for participation in Gooool contain the following information in particular:

- participation data, including the stake paid and potential winnings;
- the date and time of receipt of the data by Swisslos or the date of issue of the entry confirmation ticket;
- details of the draw;
- a unique identification code;
- the status of the ticket.

24.7 Big21

Entry confirmation tickets for participation in Big21 contain the following information in particular:

- the stake paid and the additional cards purchased;
- the date and time of receipt of the stake by Swisslos or the date of issue of the entry confirmation ticket;
- a unique identification code or the number of the Big21 play request;
- the status of the ticket.

Art. 25 Objections

If the player discovers errors or discrepancies on their entry confirmation ticket, they should report this to Customer Services (Art. 35) immediately. If mistakes or discrepancies are discovered on issue of the entry confirmation ticket, the player must lodge an objection within 10 days of the date of sale. Under no circumstances may players participate in draws or sporting events that have taken place in the intervening period. Complaints received later can no longer be considered. Entry confirmation tickets issued in connection with the redemption of Replay prizes (Swiss Lotto) cannot be corrected. In all other respects, Art. 30 applies.

H. Prizes

Art. 26 Prizes up to a maximum of CHF 1,000

Prizes up to max. CHF 1,000 per entry confirmation ticket are credited automatically and directly as game credits to the winner's wallet without the player being required to claim them or present the entry confirmation ticket. In the case of subscription plays, this limit applies to all prizes per entry confirmation ticket that were won on the same draw date. Furthermore, players who have subscribed to the "Prize notification" newsletter will be notified immediately by e-mail if they have won a prize. In the case of online instant ticket product "Clix", online Bingo and Jass products as well as Gooool and Big21, any prizes will be displayed immediately to the player when logged in.

Art. 27 Prizes over CHF 1,000

27.1 Players who have subscribed to the “Prize notification” newsletter will be notified immediately by e-mail if they have won a prize of more than CHF 1,000 per entry confirmation ticket. In the case of an online instant ticket product “Clix”, online Bingo and Jass products as well as Gooool and Big21, any prizes will be displayed immediately to the player when logged in. If the player has already provided Swisslos with details of a Switzerland- or Liechtenstein-based bank or postal account in their name, the prize will be paid out into this account either immediately or after confirmation of the details. Players who have not provided Swisslos with details of a Switzerland- or Liechtenstein-based bank or postal account in their name will, when they are logged in, be advised to provide details of their Switzerland- or Liechtenstein-based bank or postal account so that the prize can be paid out. Moreover, players who have subscribed to the “Prize notification” newsletter will receive an e-mail request from Swisslos to provide details of their bank or postal account on the ISP.

27.2 Prizes in excess of the tax-exempt allowance are subject to withholding and income tax.

Example:

If the amount of the tax-exempt allowance is defined as CHF 1,000,000, for a prize of CHF 1,050,000

- CHF 1,000,000 is exempt from withholding and income tax
- CHF 50,000 is subject to withholding and income tax.

The tax exempt allowance was set at CHF 1,000,000 when the Gambling Act entered into force on 1 January 2019. It can be adjusted by both the federal and the cantonal tax authorities in line with inflation.

Withholding tax of 35% is deducted on payouts of prizes in excess of the tax-exempt allowance. Winners receive a withholding tax certificate for the portion of their prize on which withholding tax is levied.

Art. 28 Payout

28.1 Payouts may only go to the address of the registered player and must be made out in the latter’s favour. If Swisslos has the relevant account details, large prizes above CHF 1,000 (Art. 27) will be paid out into the player’s Switzerland- or Liechtenstein-based bank or postal account within 3 working days without the player being required to claim it either directly or following confirmation of the account details. Where the player only provides details of their Switzerland- or Liechtenstein-based bank or postal account in response to a corresponding request according to Art. 27.1, the payout will be made within 3 working days of receipt of the relevant information. If the player fails to satisfy this requirement, the prize will be forfeited 26 weeks after the prize evaluation (payout release time) and used for the charitable purpose to which Swisslos contributes, subject to the money laundering provisions. Players who are subject to a block or an exclusion order have no entitlement to the payout of prizes.

28.2 Account details provided to Swisslos will be saved for the payout of any prizes, wallet balances or the payout of refunds to be made by Swisslos in the future. Players wishing to change their account details may do so at any time in their profile or by contacting and notifying Customer Services (Art. 35).

28.3 If the player does not have prizes or refunds which were credited directly to their wallet (Art. 26) paid out into a Switzerland- or Liechtenstein-based bank or postal account within 26 weeks (Art. 10), they revert to game credits.

Within the payout period, prizes and refunds may only be paid out in an amount not exceeding the credit balance in the wallet.

Art. 29 Replay prizes (Swiss Lotto) and prizes from online instant ticket products “Clix”, Gooool, Big21, online Bingo and Jass products

In the case of Replay prizes, the number of Replay quick picks won entitling the player to participate in the subsequent Swiss Lotto draw are automatically generated by the Swisslos online system as soon as the player redeems their Replay prize, but by no later than within the 26-week period. An entry confirmation ticket for the Replay quick picks will be generated for the player and filed in their personal ticket archive under “Game account”.

If the player does not redeem the prize within 26 weeks, the Replay prize will be automatically played for the player by the ISP, i.e. the number of Replay quick picks won entitling the player to participate in the subsequent Swiss Lotto draw are automatically played by the Swisslos online system. An entry confirmation ticket for the Replay quick picks will be generated for the player and filed in their personal ticket archive under “Game account”.

After an online instant ticket product “Clix”, an online Bingo or Jass product or Gooool or Big21 has been played, the result will be displayed to the player. The win display triggers any necessary prize processing. If, when playing the online instant ticket product “Clix” or Big21, the player does not navigate to the win display, the prize will automatically be processed after the period stipulated by the system (see Art. 18.4 and Art. 18.5).

Art. 30 Objections

Players whose alleged prizes were not displayed or paid out in accordance with these Terms for Online Participation may lodge an objection within 10 days of the date they took note that they had not been notified of the prize, but by no later than expiry period for the respective alleged prize. Alleged entitlement to the prize will otherwise lapse and it will be used for the charitable purpose to which Swisslos contributes.

The objection must be submitted by registered letter addressed to Swisslos and handed in at an office of Swiss Post by no later than the final day of the period for objection. The appeal must include the player’s name and address, the designation of the gambling product in question, the date of purchase and the grounds for objection. Moreover, the ticket supporting the claim, or any other documents supporting the claim, must be enclosed. Objections received late or which do not include all the necessary information cannot be considered. Solely those predictions which are stored with Swisslos in compliance with the regulatory provisions are relevant for the assessment of entitlement to a prize in accordance with these “Terms for Online Participation”.

I. Promotions

Art. 31 Principles

31.1 In association with its promotions or advertising events (hereinafter collectively known as “promotions”), Swisslos reserves the right to deliver benefits to players if they fulfil the criteria laid down by Swisslos for that particular promotion. Swisslos determines the type of promotion, its duration, the type of benefits to be offered by the promotion and the criteria for entry. Non-designated players are not entitled to participate in a promotion.

31.2 Players cannot reject the benefits offered to them. Benefits offered cannot be exchanged or paid out in cash. They are non-transferable and may not be sold, auctioned or gifted. Benefits can only be used during the time in which the particular products are valid.

Art. 32 Benefits

With regard to promotions, the following benefits in particular are available:

- Free participation in a game: Under this promotion, players receive a free quick pick for a Swiss Lotto, EuroMillions plus 2nd Chance or EuroDreams draw. The free quick pick is automatically generated by the system (players are neither required nor able to give instructions) with participation triggering allocation of the benefit for the next Swiss Lotto, EuroMillions plus 2nd Chance or EuroDreams draw. Players cannot change a free quick pick. A separate entry confirmation ticket is generated for players and filed in their ticket archive under “Game account”. The stake is indicated on the entry confirmation ticket as “free”.
- Game credits: Under this promotion, the player receives a coupon for game credits to reload their wallet on the ISP. A distinction is made between game credits which can be used for all products that can be played on the ISP and those for selected products only. After the coupon has been redeemed for game credits, the balance is credited to the player’s wallet. It is listed separately and only deducted when the first play request is submitted after the credit entry has been made. Where more than one promotion coupon has been redeemed, the coupon with the earliest expiry date will be deducted first.
- Non-cash prizes: Under this promotion, players receive a non-cash prize stipulated in advance by Swisslos. This and the corresponding information will be sent to the address posted in the player’s profile.

J. Unfair play

Art. 33 Unfair play

33.1 Unfair play on the ISP is prohibited.

33.2 In Jass products, players who unfairly influence a game, other players or the result of a game will be sanctioned. When the outcome is not influenced solely by the player’s game skills and by luck, this is deemed to constitute unfair play. This means that any other (i.e. non-skill-based) form of influence on the direction and outcome of the game of skill is prohibited.

In particular, but not exclusively, the following are deemed to constitute unfair play:

- the act or attempt to influence the result of the game through collusion (e.g. several players conspiring to cooperate at one table or in one tournament), by tampering with programs and resorting to other means contrary to the rules;
- the use of any kind of software programs which give a player an advantage over other players;
- causing malfunctions and failures in order to influence the direction of the game;
- coercing players to take a particular course of action.

33.3 If Swisslos establishes unfair play on the part of a player, the latter will be barred and any prizes won will be forfeited. The game credits in the player's wallet in accordance with Art. 8ff will be confiscated as a penalty. Above and beyond these measures, Swisslos reserves the right to assert claims for compensation against the culpable player and to press criminal charges. The player is liable to compensate Swisslos for any costs incurred in this connection.

33.4 Swisslos reserves the right to instigate measures to uncover or prevent and follow up on unfair play, in particular to identify or localize players in connection with unfair play.

Swisslos has the right to bar a player suspected of unfair play and retain the game credits in their wallet in accordance with Art. 8ff. as well as any prizes until the situation is clarified.

K. Liability

Art. 34 Liability

34.1 Neither Swisslos nor the Internet provider assume any liability for transmission errors, technical defects, failures and breakdowns or unlawful access to the ISP, IT systems and transmission systems.

34.2 The risks associated with participation via the ISP are borne solely by the players. This applies in particular to those risks arising from manipulation of the player's IT system or end device by unauthorized persons or from improper use of the password or end device. Players are obliged to keep all means of identification (in particular the password) secret and to safeguard them from improper use by unauthorized persons. If there is reason to believe that another person has learned the password, the player must change it immediately or delete it and have their own access to the ISP blocked (Art. 12). The player will bear all costs and other consequences arising from the unlawful use of their means of identification, IT system and/or end device, and may possibly be liable to prosecution.

34.3 Players will also be aware of the risks associated with the fact that the service via the ISP is delivered via open installations available to everyone (including public and private data transmission networks, mobile telephony networks, Internet servers, access providers). It is the players' responsibility to take the necessary precautions to protect themselves in particular from access by unauthorized third parties and from viruses. Swisslos bears no responsibility in this respect.

34.4 Uninterrupted operation of the ISP is not guaranteed. Operational failures or breakdowns may occur in particular as a consequence of failures of the ISP, transmission systems or peripheral systems. Operations may also be interrupted to carry out maintenance.

34.5 If for some reason data relevant to participation in a game cannot be forwarded to or stored with Swisslos such that the holder of the entry confirmation ticket can claim entitlement to a prize in accordance with these “Terms for Online Participation”, the liability borne by Swisslos shall be limited to reimbursement of the player’s stake or provision of a replacement Replay quick pick, excluding all other compensation to be provided by Swisslos, its representatives or agents.

The stake is reimbursed or the replacement Replay quick pick is awarded on condition that the player furnishes proof that the corresponding play slip or quick picks were duly submitted via Internet and the stake paid. No reimbursement will be provided if an entry confirmation ticket has been tampered with in any way.

34.6 Swisslos assumes no liability for possible or actual damage incurred by the user as a consequence of playing Internet games. In particular, no liability is recognized for prizes allegedly or actually lost owing to the non-availability of the system or to transmission breakdowns or for damage arising from a breach of the duty of care on the part of the user, in particular from improper use of passwords, other means of identification and mobile telephones by players themselves or third parties.

34.7 Once the results of each draw are announced, Swisslos publishes the estimated top-ranking prize payout for the following draw for the Swiss Lotto, Joker, EuroMillions and Super-Star products via the electronic information channels (ISP, online terminals) and by means of a press release. The estimated top-ranking prize payout is referred to as the “jackpot” and is non-binding. No warranty is given for the information provided. Liability as regards incorrect publication of the jackpot is excluded.

L. Final provisions

Art. 35 Contact (Customer Services)

For the purpose of addressing questions from players in connection with access to the ISP and participation in the gambling products sold via the ISP, Swisslos has set up a central unit (“Customer Services”), which operates during business hours. The telephone number of Customer Services and the electronic contact form can be found on the Swisslos website (www.swisslos.ch).

Art. 36 Player protection

36.1 In the interest of protecting players, Swisslos reserves the right to contact by telephone, message, e-mail or post any players displaying conspicuous gaming behaviour and to refer them to a counselling centre.

36.2 If there is any evidence that a person is heavily in debt, failing to meet their financial obligations or placing bets that are disproportionate to their income or assets, Swisslos may request documents to determine their financial situation. It may also request an extract from the debt enforcement register for this person. If the conditions set out under Art. 80 of the Federal Act on Gambling are satisfied, Swisslos is obliged to block the player.

This blocking period is entered in a national register and also applies to casinos (including online casinos) and in the Principality of Liechtenstein.

Art. 37 Data privacy

The Privacy policy sets out why and for what purposes Swisslos processes which personal data.

Art. 38 Marketing

38.1 By providing their explicit consent, players thereby agree to data relating to them being used by Swisslos for its own marketing purposes. Data will not be forwarded to third parties.

38.2 Players will only receive newsletters and/or information via e-mail and in-app push messages that they have actively subscribed to in the “Newsletter” menu or in the app. They can unsubscribe from all and/or individual newsletters and information at any time.

Art. 39 Change of software and documentation

Updates and changes to software and documentation may be made at any time and without prior notice and do not require players’ consent.

Art. 40 Validity

40.1 These “Terms for Online Participation” govern exclusively online participation in the products sold by Swisslos via the ISP. They enter into force on 13 January 2025. Thereafter, all previous provisions issued governing participation via the ISP are no longer valid. Swisslos reserves the right to amend these “Terms for Online Participation”.

40.2 Swisslos is entitled to unilaterally alter these “Terms for Online Participation”. At least 10 days before changes come into effect, Swisslos will notify participants via message of the key content of the changes and about the day on which the altered Terms for Online Participation come into force. The changes become valid on the published day of entry into force without participants having to give their express permission.

40.3 Where the English, French or Italian version of these Terms for Online Participation deviates from the German version, the German version alone is binding.

40.4 These “Terms for Online Participation” can be obtained from Swisslos, P.O. Box, 4002 Basel, or via the official website www.swisslos.ch.