

GAMBLING
COMMISSION



THE NATIONAL
LOTTERY

Regulating the National Lottery

Scratchcard Games

Licence under Section 6 of
The National Lottery etc. Act 1993

Section 6

**LICENCE UNDER SECTION 6 OF
THE NATIONAL LOTTERY ETC. ACT 1993**

The Gambling Commission in exercise of the powers conferred on it by Section 6 of the National Lottery Act hereby grants to Camelot UK Lotteries Limited a licence to promote the lotteries of the description specified in Schedule 2 hereto subject to the conditions contained in Schedule 3 hereto.

This Licence shall have effect from 1 February 2014 and (unless suspended or revoked pursuant to the provisions of the National Lottery Act and/or the Third Licence) shall have effect until the date on which the Third Licence determines for whatever reason.

Signed on behalf of the Gambling Commission

Head of National Lottery Licensing and Enforcement

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Scratchcard Games

SCHEDULE 1: Interpretation

1. In this Licence (including the Schedules):

“**Annuity Prize**” means a prize of an annuity policy, which will be purchased on behalf of the winner to provide fixed equal annual cash payments for the period as specified in the Game Specific Rules;

“**Code of Practice**” means the Code of Practice on the Design of Scratchcard Games as set out in Schedule 4;

“**Code of Practice on Top Prize Management**” means the code of practice as approved from time to time by the Commission under Condition 7.15 of the Third Licence;

“**Game Closure**” means the date after which the Licensee will make reasonable endeavours to prevent the sale of Scratchcard Tickets at Retail Outlets in the relevant Licensed Lottery and to ensure that no Player is disadvantaged in the event that such sales occur;

“**Game Design**” means the visual representation of a particular Licensed Lottery to a Player including inter alia the means of identifying whether a Player has won a prize;

“**Game Number**” means the four (4) digit number on the back of a Scratchcard Ticket, which refers to the number associated with and identifying a particular Licensed Lottery and which is specified in the Game Procedures;

“**Game Procedures**” means procedures to which any particular Licensed Lottery may be subject;

“**Game Rules**” means the Rules for Scratchcard lottery games as approved by the Commission under Condition 7.16 of the Third Licence;

“**Game Specific Rules**” means any rules or conditions issued by the Licensee in addition to or in substitution of the Game Rules and which apply only to a particular Scratchcard Game;

“**Initial Print Run**” means the number of Scratchcard Tickets available at the launch of a Scratchcard Game;

“**Launch**” means the date upon which Scratchcard Tickets become available for sale;

“**Licensed Lottery**” means a lottery the promotion of which is authorised by this licence;

“**Non-Cash Prize**” means any prize that includes an element that is not payable in cash which does not negatively impact the image or reputation of The National Lottery. The Commission may, at its discretion, specify the type of Non-Cash Prizes that the Licensee may launch;

“Prize Payout Percentage” means the total value of prizes expressed as a percentage of the total face value of the Scratchcard Tickets printed in a Licensed Lottery;

“Prize Structure” means in relation to each Licensed Lottery the number and value of the prize tiers within a Licensed Lottery and the odds of winning a prize at each tier;

“Prizewinner” means a person who has won a prize in any Licensed Lottery;

“Rapid Reorder” means a further print run of Scratchcard Tickets after the Initial Print Run;

“Regular Payment Prize” means a cash prize where payment of the total cash value of the prize is spread over a period of no more than 12 months. The prize may be paid in weekly and/or monthly cash instalments;¹

“Scratchcard Ticket” means any ticket in a Licensed Lottery in the form of a scratchcard;

“Third Licence” means the licence granted to the Licensee on 1 February 2009 by the Commission under Section 5 of the National Lottery Act;

“Tolerance Level” means the tolerance that is shown in the Game Procedures and that applies to the odds of winning a prize at each prize tier in the event of a Rapid Reorder; and

“Top Prize” and **“Top Prizes”** means the highest prize or prizes that may be won in a Scratchcard Game.

2. Unless the context otherwise requires the interpretation provisions contained in Condition 2 to the Third Licence shall apply to this Licence as if that condition were incorporated in this Licence.
3. So far as not inconsistent therewith, words and expressions defined in the Third Licence shall bear the same meaning in this Licence as they have in the Third Licence.
4. Words or expressions used in these conditions to which a meaning is given for the purpose of Part I of the Act shall have the same meaning as in the relevant National Lottery Act and, so far as not inconsistent therewith, words and expressions defined in the Third Licence shall bear the same meaning herein.
5. Nothing in these conditions shall in any way limit or prejudice the effect of or any obligation of the Licensee to comply with any regulations which may be made by the Secretary of State under Section 12 of the National Lottery Act, whether made before or at any time after the date of this Licence.

¹ Licence varied by consent, effective on 15 September 2021

SCHEDULE 2: Description of the Licensed Lotteries

1. Name

Each lottery promoted as a Licensed Lottery shall be collectively known as Scratchcard Games.

2. Licensed Lotteries

- (1) Each lottery promoted under and launched pursuant to this licence shall comply with the provisions of Schedule 6.
- (2) The Licensee may adopt any Game Design for any Licensed Lottery during the period of this licence provided that each such Game Design shall at all times comply with Schedule 4 (the Code of Practice).
- (3) The Licensee shall ensure that the Prize Structure shall at all times fit within the parameters set out in Schedule 5.
- (4) Each Licensed Lottery and each Scratchcard Ticket shall have a unique identifier so that each such Scratchcard Ticket is associated with the Licensed Lottery in which it represents the purchase of a chance.

3. Area

Scratchcard Tickets in the Licensed Lottery shall be offered for sale on a national basis throughout the United Kingdom and the Isle of Man. Tickets shall be available in Retail Outlets (as defined in the Third Licence). Tickets may also be made available via any other distribution channel in accordance with 7.14 of the Third Licence.

SCHEDULE 3: Conditions

1. The Licensee shall comply, and shall procure that each Licensed Lottery hereunder shall comply, with Schedule 2 of this licence.

2. Legality

The Licensee shall ensure that all Licensed Lotteries operate as lawful lotteries and that no Player is misled as to the nature of any of the Licensed Lotteries.

3. Game procedures

- (1) All Game Procedures must contain at least the following information;
 - (a) instructions on how to play the relevant Scratchcard Game;
 - (b) the number of Scratchcard Tickets in the Initial Print Run;
 - (c) the odds of winning a prize in each tier;
 - (d) the Prize Payout Percentage or the range of percentages within which the Prize Payout Percentage will be;
 - (e) the Game Number;
 - (f) whether a Rapid Reorder of the Scratchcard Game may be run in/for the relevant Licensed Lottery, together with any other information so required by the Commission in its reason; and
 - (g) for a Rapid Reorder of the Scratchcard Game, relevant Tolerance Levels.
- (2) All Game Procedures shall be approved by the Commission prior to the launch of any Scratchcard Game. Subject to Condition 3(1) above, any Game Procedures shall be deemed to be so approved if they comply with the terms of the relevant template approved from time to time by the Commission.

4. Code of Practice on the Design of Scratchcard Games

- (1) The Licensee shall adopt, maintain and comply with the Code of Practice.
- (2) The Licensee shall not make any changes to the Code of Practice without the prior written consent of the Commission. For the avoidance of doubt, this condition shall not affect any exercise by the Licensee of its discretion where specifically provided by the Code of Practice.
- (3) The Code of Practice shall, inter alia, establish the restrictions to be observed by the Licensee in developing the Game Designs for any and/or all lotteries to be promoted under this licence.

5. Player information

- (1) The Licensee shall ensure that each Scratchcard Ticket is consistent with the relevant Game Procedures and that the following information is clearly available on the front of any Scratchcard Ticket:
 - (a) the price per Scratchcard Ticket in the relevant Licensed Lottery;
 - (b) the relevant National Lottery Logo; and
 - (c) the Top Prize.
- (2) The Licensee shall ensure that the following information is available on the reverse of any Scratchcard Ticket:
 - (a) simple and clear instructions on how to play the relevant Licensed Lottery;
 - (b) the amount of each prize in each prize tier for the relevant Licensed Lottery;
 - (c) the overall odds of winning a prize in the relevant Licensed Lottery;
 - (d) the fact that prize claims must be claimed within 180 days after the closing date of the particular Licensed Lottery;
 - (e) the method by which the closing date of a particular Licensed Lottery can be ascertained;
 - (f) age restrictions for purchase of Scratchcard Tickets; and
 - (g) information on how to claim a prize.
- (3) The Licensee shall ensure that the means to determining whether a player has won is available on either the front or back of any Scratchcard Ticket.
- (4) The requirements of this condition are without prejudice to those in condition 7(27) of the Third Licence.
- (5) The Licensee shall provide to each winner of either an Annuity Prize, a Non-Cash Prize or a Regular Payment Prize, a clear and easy to understand written guide at the time at which the claim is made either by a personal visit of the winner to a Regional Centre, in person at the claimant's home or other agreed location. Such guide shall include details of information the claimant is likely to be required to provide and information on key choices the claimant will be required to make as part of the claim process. The guide shall also include a question and answer section providing answers to questions claimants are likely to ask.
- (6) Game Specific Rules shall be required for a Licensed Lottery if any of the prizes are not to be paid as a lump sum, or are non-cash prizes.

6. Price per Scratchcard Ticket

- (1) Save with the prior written consent of the Commission, where payment is required, each Scratchcard Ticket in a particular Licensed Lottery shall have the same price.
- (2) Save with the prior written consent of the Commission, the maximum price of a Scratchcard Ticket in any Licensed Lottery shall not exceed £5².
- (3) Subject to the Commission, at its discretion, specifying a lower cap and save with the prior written consent of the Commission, no more than 80% of all Licensed Lotteries promoted under this licence and available to order at any time shall have a Scratchcard Ticket price in excess of £1³.
- (4) The Commission may, at its discretion, specify the number of Scratchcard Tickets priced at £5 that may be launched in any one calendar year⁴⁵.

7. Rights reserved to the Commission

- (1) Notwithstanding any approval or consent provided under Conditions 3 and 5 of this Schedule, the Commission reserves the right to require the Licensee at any time to make any amendments the Commission shall in its absolute discretion consider appropriate to Schedule 4 (the Code of Practice). The Commission shall provide the Licensee with such notice of its requirements as it shall deem necessary in its reasonable discretion.
- (2) The Licensee shall forthwith comply with any requirements the Commission shall notify to it pursuant to this Condition 7.

8. Launch of a Licensed Lottery

- (1) The Licensee shall inform the Commission prior to all Licensed Lottery launches.
- (2) When notifying the Commission of a proposed Licensed Lottery, the Licensee shall:
 - (a) confirm that all charity and trade mark searches have been completed in respect of the relevant Licensed Lottery and that it has the necessary legal authority to exploit all intellectual property used in such Licensed Lottery;
 - (b) confirm that printing instructions have been produced setting out the printing parameters to be applied to Scratchcard Tickets by the Licensed Lottery printer;
 - (c) confirm that an independent auditors' report confirms that the Scratchcard Tickets have been printed in accordance with printing instructions;
 - (d) confirm that a Business Assurance - Compliance report confirms that the Prize Structure of the Licensed Lottery and the number of prizes in each prize tier accords with the printing instructions⁶;

² Licence varied by consent, effective 28 September 2019.

³ Licence varied by consent, effective 30 October 2015.

⁴ Licence varied by consent, effective 28 September 2019.

⁵ Licence varied by consent (to remove Condition 6(5) and 6(6)), effective 28 September 2019.

⁶ Licence varied by consent, effective 15 April 2019.

- (e) confirm that laboratory reports confirm that the Scratchcard Ticket design and constructional features of the relevant Licensed Lottery provide an adequate level of security against methods that may be used in the rapid screening of tickets and against methods that may alter or counterfeit losing tickets into apparent winning tickets; and
 - (f) provide any information that the Commission has specified that it requires in respect of each Licensed Lottery.
- (3) Following notification to the Commission of the proposed launch of a Licensed Lottery under paragraphs (1) and (3) above and where so requested by the Commission, the Licensee shall provide the Commission with the following within 2 working days of the request:
- (a) the results of charity and/or trade mark searches for the relevant Licensed Lottery; and
 - (b) a copy of the printing instructions, laboratory report, independent auditors' report and/or Business Assurance - Compliance report for the relevant Licensed Lottery⁷.
- (4) The requirements of paragraphs (2) and (3) above are without prejudice to the Commission's rights for the provision and inspection of or access to information contained in condition 10 of the Third Licence.⁸
- (5) The Licensee shall not launch any lottery pursuant to the terms of this Licence before 1 February 2014 and after 31 January 2024⁹¹⁰¹¹.

9. Rapid Reorder of a Licensed Lottery

- (1) The Licensee may only run a Rapid Reorder of a Scratchcard Game if:
- (a) the relevant Game Procedures provide that Rapid Reorder(s) may be run;
 - (b) the Rapid Reorder otherwise complies with the provisions of this Condition 9;
 - (c) the Scratchcard Game is a Category A, B or C Scratchcard Game as defined in the Code of Practice on Top Prize Management;¹² and at least one Top Prize remains to be claimed at the point at which the request for the relevant Rapid Reorder is placed with the Licensed Lottery printer.
- (2) The Licensee shall ensure that:
- (a) the Prize Structure of a Rapid Reorder is either:
 - (i) the same as the Prize Structure of the Initial Print Run for the relevant Scratchcard Game; or
 - (ii) if not the same as the Prize Structure of the Initial Print Run, then, allowing for the relevant Tolerance Level, is in such proportion of the

⁷ Licence varied by consent, effective 15 April 2019.

⁸ Licence varied by consent, effective 31 August 2022.

⁹ Licence varied by consent, effective 28 September 2019.

¹⁰ Licence varied by consent, effective 31 March 2021.

¹¹ Licence varied by consent, effective 10 December 2021.

¹² Licence varied by consent, effective 23 March 2020

Initial Print Run as will ensure that the odds of winning a prize at each tier in the Rapid Reorder are the same as the overall odds of winning a prize at each tier in the Initial Print Run; and

- (b) the overall odds of winning a prize on each Scratchcard Ticket in the Rapid Reorder is the same as that in the Initial Print Run for the relevant Scratchcard Game;
 - (c) printing instructions have been produced setting out the printing parameters to be applied to the further Scratchcard Ticket run by the Licensed Lottery printer;
 - (d) an independent auditors' report confirms that the further Scratchcard Tickets have been printed in accordance with printing instructions;
 - (e) a Business Assurance - Compliance report confirms that the Prize Structure of the Licensed Lottery accords with the provisions of paragraphs (a) and (b) above and the number prizes in each prize tier accords with the printing instructions¹³;
 - (f) the Scratchcard Ticket design and constructional features of the relevant Licensed Lottery are the same as in the Initial Print Run;
 - (g) laboratory reports confirm that the Scratchcard Ticket design and constructional features of the relevant Licensed Lottery provide an adequate level of security against methods that may be used in the rapid screening of tickets and against methods that may alter or counterfeit losing tickets into apparent winning tickets.
- (3) The Licensee shall inform the Commission of any proposed Rapid Reorder of a Licensed Lottery and the number of tickets to be the subject of such Rapid Reorder before the issue of the Rapid Reorder.
- (4) When notifying the Commission of a proposed Rapid Reorder, the Licensee shall provide any information that the Commission has specified that it requires in respect of the Rapid Reorder of any Licensed Lottery.
- (5) Following notification to the Commission of the proposed Rapid Reorder of a Licensed Lottery under paragraphs (3) and (4) above and where so requested by the Commission, the Licensee shall provide the Commission within 2 working days of the request with a copy of the printing instructions, independent auditors' report and/or Business Assurance - Compliance report for the relevant Licensed Lottery¹⁴.
- (6) The requirements of paragraphs (4) and (5) above are without prejudice to the Commission's rights for the provision and inspection of or access to information contained in condition 10 of the Third Licence.
- (7) For the avoidance of doubt, a Rapid Reorder shall constitute part of the relevant Scratchcard Game and shall not constitute a separate Licensed Lottery.
- (8) A Rapid Reorder is permitted to remain on sale for a further 12 months from the date at which the Commission is informed of the relevant Rapid Reorder under paragraph (3) above or 24 months from the date of the launch of the relevant Licensed Lottery, whichever is the later.

¹³ Licence varied by consent, effective 15 April 2019.

¹⁴ Licence varied by consent, effective 15 April 2019.

10. Distribution of Licensed Lotteries

- (1) Following launch, the Licensee shall ensure that any distribution of Scratchcard Tickets in a Licensed Lottery is continuous.

11. Scratchcard Game Closure

Save with the prior written consent of the Commission, or as provided for in condition 9(8) above, the Licensee shall ensure that Scratchcard Game Closure is effected by the earlier of:

- (1) 24 months from the date of launch of the relevant Licensed Lottery; or
- (2) the expiry of this licence.

12. Privacy

1. Save as required by law, the Licensee shall not disclose the identity of:

- a) any Player or Prizewinner without the prior consent of that Player or Prizewinner; or
- b) any other person or persons identified by a Prizewinner (a) as a member of the Prizewinner's playing group (being any group of persons who have agreed to contribute to a pool of funds for the purpose of playing the Licensed Lottery) and (b) as thereby entitled to a share of the Prizewinner's prize (provided that the Licensee shall be entitled, for the purposes of this condition, to rely, without further enquiry, on the accuracy, completeness and comprehensiveness of any such identification).

13. For the purposes of this Condition 12(a), a sound made by a lottery terminal to indicate that a winning ticket has been presented for a Licensed Lottery and/or the presentation of a prize entitlement message, shall not of itself constitute disclosure of the identity of a Player or Prizewinner (or any other person referred to in condition 12(1)(b) above).

14. Withdrawal of a Licensed Lottery

The Licensee shall forthwith withdraw any Licensed Lottery or terminate any proposed launch or terminate any proposed Rapid Reorder when so required by the Commission at its sole discretion.

15. Public announcements

The Licensee shall make such public or other announcements as the Commission shall direct with a view to remedying any failure by the Licensee to comply with the terms of this licence (or preventing any such failure where it has not yet occurred) if the Commission reasonably believes that such announcement is appropriate or necessary in order to protect the interests of participants in a Licensed Lottery or to protect the reputation and integrity of the National Lottery. Any such announcement shall be made at the expense of the Licensee by way of paid advertisement in such number of national or regional newspapers as the Commission may specify or in such other manner (including paid television or radio advertisement) as the Commission may reasonably require.

16. Suspension of the Section 5 licence

If the Third Licence is suspended under paragraph 7 of Schedule 3 to the National Lottery Act the Licensee shall not promote any Licensed Lottery pursuant to this licence (and in particular shall not permit any Scratchcard Tickets to be sold, and shall use all reasonable endeavors to ensure that no retailer shall sell any Scratchcard Tickets, in any Licensed Lottery) without the prior consent of the Commission.

17. General

- (1) Any Condition contained in the Third Licence that is relevant to or bears upon the promotion of the Licensed Lotteries by the Licensee pursuant to this Licence, including, but without limitation, Condition 7, shall, so far as is not inconsistent with this Licence, apply to this Licence as if that condition were incorporated in this Licence.
- (2) The Commission's rights and remedies pursuant to this Licence in relation to a breach of any condition that has been incorporated into this Licence by virtue of Condition 16(1) shall be restricted to the revocation of this Licence.
- (3) Nothing in this Condition 16 shall restrict the Commission's rights or remedies pursuant to the Third Licence that is also a breach of this Licence by virtue of Condition 16(1).

SCHEDULE 4: Code of Practice on the Design of Scratchcard Games

The Licensee will develop its Scratchcard Games in line with industry best practice, with emphasis on ease of Player comprehension and clarity of design and message. Scratchcard Games will be of an appropriately high quality and be appropriately designed in consideration of the guidelines below.

Excessive play

The Licensee shall use reasonable endeavors not to market a Licensed Lottery that might encourage excessive play habits.

Scratchcard Game Names and subject matter

All Scratchcard Games will be presented clearly, showing the relevant price of a Scratchcard Ticket and details of the prizes on offer, together with an explanation of how the Scratchcard Game is played. Terminology used in explaining how to play will be consistent on the front and back of a Scratchcard Ticket.

All Scratchcard Games shall comply with the requirements of all relevant legislation (including subordinate legislation and the rules of statutorily recognised regulatory authorities) for the time being in force or applicable in the United Kingdom.

The Licensee must comply with the advertising codes of practice issued by the Committee of Advertising Practice (CAP) and the Broadcast Committee of Advertising Practice (BCAP) as applicable. For the content and design of scratchcards, the licensee should have regard to the principles included in these codes of practice as if they were explicitly covered¹⁵.

In the event a Scratchcard Game is visually similar to a lottery currently available or that has been previously available in retail, it will be clearly identified as a separate Scratchcard Game. For the avoidance of doubt, this shall not apply to any Rapid Reorder.

If an existing or previous lottery or Scratchcard Game is re-released it will be clearly indicated as being a new Scratchcard Game with a different colour pulse and/or series banner. For the avoidance of doubt this shall not apply to any Rapid Reorder.

Where a Scratchcard Game uses a previous Scratchcard Game Design which was used in a prior lottery but where the Prize Structure is substantially different from such earlier lottery, this change of Prize Structure will be made clear to Players.

The Licensee will not use subject matter that could offend, discriminate or exclude Players. Without limitation to the generality of the foregoing the Licensee will ensure that:

- Scratchcard Games will not be named and/or designed in a way that suggests that winning a prize in the relevant lottery is anything other than a matter of chance;
- Scratchcard Games will not be named and/or designed in a way that misrepresents the chance of winning a prize in the relevant lottery;
- Scratchcard Games will not be named and/or designed in a way that exploits an individual's financial anxieties;

¹⁵ Licence varied with consent, effective 11 November 2019

- Scratchcard Games will not be named and/or designed in a way that encourages excessive or reckless playing;
- Scratchcard Games will not be named and/or designed in a way that is likely to be of particular appeal to children or young persons, especially by reflecting or being associated with youth culture;¹⁶
- Scratchcard Games will not make use of overtly sexual imagery or refer to sexual orientation in a manner that could be interpreted as being offensive;
- Scratchcard Games will not be named after and/or designed with weapons being used depicting violent activity; weapons may be used when in context for games that are of a sporting nature or in other non-violent scenarios;
- No Scratchcard Game Names and/or Scratchcard Game Designs will be of an overt or covert political or religious nature;
- No reference will be made in any Scratchcard Game to nor shall there be any visual representation in any Scratchcard Game Design of:
 - Tobacco;
 - Drugs, whether prohibited under UK law or available only on prescription;
 - Use of alcohol that is inconsistent with the image of the National Lottery;
 - Any form of unlawful lottery or competition;
 - Anything that might promote criminal activity or unlawful behaviour;
 - Any foul or abusive language;
 - Anything, apart from the lottery nature of the Scratchcard Game, that could reasonably cause offence to an ethnic minority;
 - Stereotypes, whether racial, cultural, regional, religious or sexual.

¹⁶ Licence varied with consent, effective 11 November 2019

Gaming and betting themes

References and imagery of gaming and betting themes shall be permitted or excluded on the basis of the table below:

Theme	Imagery permitted	Imagery not permitted
Cards	Playing cards	Reference to, use of play mechanics, words associated with or representations of casino card games such as poker, blackjack or baccarat
Dice	Dice	Reference to, use of play mechanics, words associated with or representations of casino dice games such as craps
General Casino Imagery	None	Reference to, words associated with or representations of casino imagery such as but not limited to green baize, croupiers or roulette wheels
Gaming Machines	None	Reference to or representations of gaming machines such as but not limited to fruit machines and fixed odds betting machines
Bingo	All features of the game	Not applicable
Horse racing	National events such as 'The Grand National'	Other reference to, words associated with or representations of horse racing/greyhound racing in general, bookmakers or betting products

Underage play¹⁷

The Licensee will prohibit persons under the age of 18 from playing National Lottery Scratchcard Games. No suggestion should be made in the design of games or in their advertising or promotion, that U18s can participate. For example, without prejudice to the generality of this requirement, the Licensee shall ensure that nobody under the age of 18 is referred to in a Game Name or depicted in a Game Design.

The Licensee shall take all steps that may reasonably be required to minimise the risk that a new Scratchcard Game will have particular appeal to U18s. For example, without prejudice to the generality of this requirement, no Game Names or Game Designs should feature any personality, whether real or fictitious, whose example people under 18 are likely to follow or who has particular appeal to people under 18.

¹⁷ Licence varied by consent to reflect the change of Age to Play from 16 to 18 which is applicable from 22 April 2021

SCHEDULE 5: Prize Structure Parameters

- (1) Subject to the Commission, at its discretion, specifying a lower cap, the Designed Prize Payout Percentage for each and every Licensed Lottery shall be in the range 50% to 75%. Any Licensed Lottery that shall have a Designed Prize Payout Percentage greater than 75% shall require the prior approval of the Commission¹⁸¹⁹.
- (2) For the purposes of this Schedule “Designed Prize Payout Percentage” shall mean the Prize Payout Percentage that would be achieved if all the Scratchcard Tickets in a Licensed Lottery were sold and all the available Prizes were paid.

¹⁸ Licence varied by consent, effective 2 July 2015.

¹⁹ Licence varied by consent, effective 28 September 2019.

SCHEDULE 6: Licensed Lotteries

1. In order to be promoted pursuant to this licence, a lottery must:
 - (1) exclusively comprise tickets or entries into the relevant lottery which would allow Players to determine whether or not the relevant ticket or entry would constitute a Valid Winning Scratchcard Ticket (as the same is defined in the Game Rules) immediately after purchase of the relevant ticket or entry; and
 - (2) offer Players the chance to win either:
 - (i) a cash prize where such prize is payable to the Player in a single lump sum; or
 - (ii) a Non-Cash Prize;
 - (iii) a Regular Payment Prize; or
 - (iv) an Annuity Prize; and
 - (3) offer odds of winning a prize within each tier of prizes that are the same or within the Tolerance Level for such odds for each Scratchcard Ticket in that particular Lottery
2. The Commission may, at its discretion, specify an upper limit on Top Prizes. In the first instance, this upper limit will be £2 million²⁰.

²⁰ Licence varied by consent, effective 28 September 2019.