

PREAMBLE

Winmoni is a registered trademark of Luckee Gaming Platform LTD which is a company registered under the Laws of Republic of Nigeria (RC 7141486) whose registered address is: 124 Niyi Onilari St, Ago Palace Way, Ilasamaja, Okota 100263, Lagos

Winmoni is authorized and regulated by The Oyo State Gaming Board, License No.: OYSGB/IVG/240911.

Winmoni is subject to the provisions of the National Lottery Act of 2005 and any disputes arising hereunder shall be resolved in accordance with its provisions.

The following Rules for Winmoni Games Played Online or via a Mobile Device (the “Rules”) apply when you enter any Winmoni draw online or via a Mobile Device. Each Winmoni draw also has its own Game Procedures that apply, and certain Winmoni draws may also have their own Game Specific Rules that apply from time to time.

This agreement establishes the Terms and Conditions for the contractual relationship between Winmoni and you as a Player. The Terms shall apply to gaming via Mobile services, SMS, and all other connected devices. You are required to accept these Terms and Conditions when interacting with the services offered Winmoni and You are bound by these Terms and Conditions throughout the existence of the relationship. The Company reserves the right to change these Terms and Conditions at any time and without prior notice. Best efforts will be made to inform Players about major modifications to these Terms and Conditions. Notwithstanding the same, it is the responsibility of the Player to check for amendments and it shall be assumed that by playing, all Players have read, understand, and agree to the Terms and Conditions.

Winmoni Description

Winmoni is a Draw-Based Game based on paying an entry fee to be placed into a radio raffle for a live draw hosted by a partner radio station. The radio raffle operates off the principle of Players listening into a live radio show and hearing about one of our draws being run in partnership with the radio station. Players are then advised via radio that they can engage with us by visiting our website.

Upon visiting our website, they can choose from a host of various radio stations and be entered into a live draw hosted by the specific radio station.

Once a player has chosen the station, they are informed of the specific draw that is presently available/live and they are then given the option to select the number of entries they wish to purchase for the specific live draw.

Winmoni Game Method of Entry

I. Online

A Player can enter the Winmoni Game via the following URL: www.winmoni.ng

Players upon visiting the website will Enter their Mobile phone number;

MTN, Glo Mobile, Airtel, 9Mobile, are some of the mobile networks available for use as mobile phone login credentials;

Payments will be made online via any of the methods listed on the site or USSD Application (e.g. OPay, Palmpay, Providus);

The Player is responsible for any financial transaction associated with the entry into the draw.

Upon confirmation that the transaction has been approved the Player will be sent a confirmation message of their entry into the draw via SMS.

II. USSD

A Player can enter the Winmoni Game by dialing *Bank Code * 000* 799 + Amount, select your desired radio station, number of draws then complete payment via USSD or Bank Transfer.

Upon confirmation that the transaction has been approved the Player will be sent a confirmation message of their entry into the draw via SMS.

1. Winmoni Rules

1.1 Winmoni requires an entry fee to be entered into a specific live radio draw.

1.2 A player can choose the number of entries that they wish to submit, and these will determine the number of raffle tickets they will have in the specific draw.

1.3 Draws are scheduled for selected shows at a particular station. With the station and Winmoni choosing the number of randomized winners to have in a particular segment.

1.4 The Stake for each Winmoni entry is ₦500, with a maximum of 20 entries at once. Notwithstanding the foregoing default limitations, a player may request to opt out of the limitation requirement by contacting our customer services department.

Winmoni reserves an absolute right to make any necessary enquiries and to deny any such requests in compliance with our responsible gaming policies and best practice.

1.5 If a Player wishes to bet more than the predetermined maximum bet amount, they must communicate that intention to Winmoni via the Customer Care Team's call center or via the website.

1.6 The Stake will be displayed on the relevant Winmoni panel at the time the Winmoni Game entry is placed.

1.7 The deadline for Winmoni Game entries will be decided by Winmoni and is currently set to 30 seconds before the end of the specific live draw, and will be displayed on the Site.

1.9 Winmoni will strive to ensure that the results displayed on the Site or published via other sources are accurate (including Prizes, Prize Breakdowns, and Winnings). Although every effort is made to ensure the accuracy of this information, Winmoni shall not be liable for any mistakes in respect of such information.

2. Rules to Entry

2.1 You must have a Nigerian Mobile Number registered to use for login into the Winmoni website and input the OTP sent to your mobile phone number via SMS to complete the login.

2.2 Each entry must be purchased for its full price, with the exception of complimentary entries distributed by Winmoni. In a promotion or by way of prizes for Winmoni games.

2.3 Bets can only be made through Winmoni.

2.4 If an entry is made after the designated live draw deadline (as advertised on the Site), the entry is automatically entered into the next scheduled live draw. For example: a) If an entry is received after the advertised deadline, the entry will be entered into the subsequent draw; b) If an entry is received after the advertised deadline due to a delay in Winmoni computer systems', or any unforeseen technical difficulties, the entry will be entered into the following draw;

2.5 Your bet will only be valid if it is recorded on Winmoni's Computer System.

2.6 In the event that you have deposited money into Winmoni's wallet to complete a betting transaction but, due to unforeseen technical difficulties, issues or problems, Winmoni is unable to process your deposit and issue a bet at that time, Winmoni will process your deposit and issue a bet for the next available draw upon rectification of the technical difficulties.

2.7 You can only enter into the draws and receive Prizes in line with these Rules.

2.8 There is no general right for a person to bet. Winmoni Can refuse to allow bets to anyone, and/or limit the number of bets You can place, without providing an explanation or reason.

2.9 Subject to Rule 2.8, the following people cannot bet and thus Winmoni Will not be liable to pay a Prize to them:

- a) Anyone under the age of 18, whether that person is betting for themselves or anyone else
- b) Directors and employees of Winmoni.
- c) Specified employees of any of Winmoni's key contractors or sub-contractors
- d) Personal partners and persons who are, to some extent, maintained by anyone mentioned in Rules 2.9 (b) and 2.9 (c) or in either case if living in the same household as that person
- e) Any person who has an Account which has a status that prohibits them from betting or receiving a Prize (including without limitation a person whose Account has been suspended or terminated);
- f) Anyone else Winmoni may decide and specify in any amendment which is made to these Rules or in any other appropriately published communication from time to time.

2.10 If a Prize is paid to anyone listed in Rule 2.9, that person will be required to repay the Prize immediately.

2.11 With written consent, Winmoni Employees may bet but only for the purpose of testing Accounts and purchases. Winmoni may impose conditions on any consent granted including, for example, that Winmoni Employees will not be entitled to benefit from any Prize won by any such bets.

3. Your Responsibilities

3.1 You are responsible for keeping safe and confidential any information required to claim a Prize for a particular Bet (including, for example, the relevant Ticket Number and Your Identification Information).

You acknowledge that if You are not able to provide sufficient Identification Information when claiming a Prize, you will not receive that Prize

3.2 You are also responsible for:

- a) Checking that You have chosen the right Station; and
- b) Claiming (where applicable) and checking You receive the full amount of any Prize You are entitled to.
- c) In the event that there are any taxes applicable to the Prizes, Winmoni Will deduct the relevant amount and remit to the tax collection agency. The Winners will be presented with tax withholding certificates where applicable.

4. Prize Terms and Rules 5 Minutes draws

4.1. Prizes will be distributed for each and every draw, prizes will also be distributed in accordance with the terms and prize schedules announced during the specific shows/ live radio segments on the different stations.

4.2. Winners will be selected at random to players who have paid the entry fee and have been entered into a particular live draw segment.

4.3. A prize draw will be run at a designated time as specified on www.Winmoni.ng and be run in conjunction with the selected Radio partner. A phone number from the entries will be selected at random. Winmoni's Radio Partner for the specific draw will attempt to call the holder of the entry.

4.4. Winners will be paid automatically via the system with confirmation of prize win coming via text as well as a call from the studio/ relevant media partner in order for them to record the particular winner's testimonial.

4.5. Payments of prize winnings will be made directly to the particular player/winner's wallet.

4.6. Winmoni will on occasion in partnership with a specific radio station run a timed automated jackpot draw in which players who enter into this specific draw will be able to win a jackpot prize.

5. Claiming a Prize

5.1. In the event that you receive a confirmation message that you have won and a payment to your account has not reflected, you can contact our customer care team to record your concerns.

5.2. Confirmation messages of winnings can be used as evidence to support your claim for payment.

5.3. Unless You follow the procedure set out in Rule 5.5, Prizes must be claimed before the end of the 30th day after the relevant Draw (the "Claim Period") using one of the procedures set out in Rule 5.4. Your entitlement to a Prize will be lost and the Prize will not be paid if that Prize is not claimed within the Claim Period, unless You follow the procedure set out in Rule 5.5.

5.4. If You are claiming a Prize within the Claim Period, you must make your claim using one of the following procedures:

- a) Through Your Account, confirming that payment should be made to You. This must be done before 11.00pm on the last day of the Claim Period

b) Via telephone to the Customer Care Team. You must telephone during the Customer Care Team's normal opening hours which, at the time of writing these Rules, are as follows: 8.00am - 8.00pm on Mondays to Saturdays, 9.00am - 5.00pm on Sundays – reduced opening hours may apply over the Christmas and New Year Period. You are advised to refer to the Site for current opening hours.

c) In person at Winmoni's registered office* during Winmoni's normal business hours* within the Claim Period. Winmoni must receive sufficient information to prove You are the holder of the Account that has the Winning Entry, together with a completed Prize Claim Form, and any other form(s) or documentation that Winmoni request (where applicable).

*Winmoni's registered office is located at 124 Niyi Onilari St, Ago Palace Way, Ilasamaja, Okota 100263, Lagos, Normal business hours are as follows: 9.00am to 5.30pm Monday to Thursday and 9.00am to 5.00pm on Fridays (excluding Bank Holidays). Reduced hours may apply over the Christmas and New Year period.

5.5. A Prize can be claimed in person within seven days from the end of the Claim Period if, before the end of the Claim Period, you contact Winmoni and notify it that You intend to claim a Prize in this way (and give Your name, address and all details of the Bet that Winmoni reasonably.

5.6. A prize draw will be run at a designated time as specified on www.Winmoni.ng. Winmoni will select a number of entries at random. From this pool of entries, Winmoni's Radio Partner for the specific draw will attempt to call the holder of the entry.

5.7. Winners will be paid automatically via the system with confirmation of prize win coming via text as well as a call from the studio/ relevant media partner in order for them to record the particular winner's testimonial.

5.8. Payments of prize winnings will be made directly to the particular player/ winner's account.

5.9. Winmoni will on occasion in partnership with a specific radio station run a timed automated jackpot draw in which players who enter into this specific draw will be able to win a jackpot prize.

6. Claiming a Prize

6.1. In the event that you receive a confirmation message that you have won and a payment to your account has not yet reflected, you can contact our customer care team to record your concerns.

6.2. Confirmation messages of winnings can be used as evidence to support your claim for payment.

6.3. Unless You follow the procedure set out in Rule 5.5, Prizes must be claimed before the end of the 30th day after the relevant Draw (the "Claim Period") using one of the procedures set out in Rule 5.4. Your entitlement to a Prize will be lost and the Prize will not be paid if that Prize is not claimed within the Claim Period, unless You follow the procedure set out in Rule 5.5.

6.4. If You are claiming a Prize within the Claim Period, you must make your claim using one of the following procedures:

a) Through Your Account, confirming that payment should be made to You. This must be done before 11.00pm on the last day of the Claim Period

b) Via telephone to the Customer Care Team. You must telephone during the Customer Care Team's normal opening hours which, at the time of writing these Rules, are as follows: 8.00am - 8.00pm on Mondays to Saturdays, 9.00am - 5.00pm on Sundays – reduced opening hours may apply over the Christmas and New Year Period. You are advised to refer to the Site for current opening hours.

c) In person at Winmoni's registered office* during Winmoni's normal business hours* within the Claim Period. Winmoni must receive sufficient information to prove You are the holder of the Account that has the Winning Entry, together with a completed Prize Claim Form, and any other form(s) or documentation that Winmoni requests (where applicable). *Winmoni's registered office is located at 124 Niyi Onilari St, Ago Palace Way, Ilasamaja, Okota 100263, Lagos, Normal business hours are as follows: 9.00am to 5.30pm Monday to Thursday and 9.00am to 5.00pm on Fridays (excluding Bank Holidays). Reduced hours may apply over the Christmas and New Year period.

6.5. A Prize can be claimed in person within seven days from the end of the Claim Period if, before the end of the Claim Period, You contact Winmoni and notify it that You intend to claim a Prize in this way (and give Your name, address and all details of the Bet that Winmoni reasonably requires) and if You then present the proof of identity and any relevant completed Prize Claim Form in person at Winmoni's office during normal business hours (see Rule 5.4) within the seven day period. You can contact Winmoni by:

a) Telephoning the Customer Care Team during its normal opening hours from time to time. See above or refer to the Site for the Customer Care Team's current opening hours

b) Emailing support@lasho.ng; Winmoni must receive the email before the end of the Claim Period.

c) If You fail to claim within the additional seven-day period, your entitlement to the Prize will be lost and the Prize will not be PAID.

6.6. You can only claim for the highest Prize Category Your Bet has won in. You cannot claim a Prize for a lower Prize tier, or for any otherwise unclaimed Prize in that particular Draw or Prize pool.

6.7. All unclaimed prizes 3 (three) months after the end of the Claim Period will be forfeited.

7. Validation Requirements

7.1. Before a Prize can be paid on a Bet, it must be successfully validated in line with Winmoni's reasonable validation procedures adopted from time to time. Winmoni's decision about whether the entry is valid will be final and binding.

7.2. Without limiting the effect of Rule 6.1, Winmoni will declare a Bet invalid (and will not, therefore, pay any Prize relating to that Bet) if:

a) The Bet is the result of an act by You or another person that was intended to increase the chances of You or that person winning a Prize in the relevant Game above the chances enjoyed by other Players of that Game, or to increase that Prize; or

b) The Bet is counterfeit, all or part of the Bet has been forged, or the Bet fails to pass Winmoni's validation and security checks; or

c) The Prize claim is not received within the relevant claim period set out;

d) The Ticket Number for the Bet is not on Winmoni's official list of Winning Entries, or the relevant Prize for the Winning Bet with that Ticket Number has been paid previously; or

e) The details associated with the Ticket Number of a Bet do not match Winmoni's official records of that Ticket Number; or

f) Winmoni reasonably believes that the Bet was purchased by or on behalf of a person falling within one of the categories in Rule 2.8.

7.3. Without limiting the effect of Rule 7.1, Winmoni may declare a Bet invalid (and will not be obliged to pay any Prize) if:

a) Winmoni reasonably believes that the person claiming the Prize is not the holder of the relevant Account or that person's duly authorized representative, or that the information provided by the person claiming the Prize is incomplete or has been altered or tampered with.

b) The Bet has not been issued or sold by Winmoni.

c) The Ticket Number (or any other unique feature of the Bet) does not match the records on Winmoni's Computer System for the Game that the Bet relates to.

8. Payment of Prizes

8.1. The Information below sets out how Interactive Prizes of different amounts should be claimed and will be paid.

a) Prizes ranging in value up to ₦100,000: Prizes and other winnings from Games in this category will automatically be deposited into Your Bank Account.

b) Prizes and other winnings in the amount of ₦100,000 and above from games that are purchased or played on the Mobile Website must be claimed in person at Winmoni's Office by the Player to whom the Ticket was issued. Further information can be obtained by contacting Winmoni's Customer Service Centre at support@lasho.ng. You acknowledge and agree that You will be required to comply with all Winmoni prize claim requirements, including the confirmations of Your identity and entitlement to the prize, to Winmoni's satisfaction, at its sole and absolute discretion. You will be required to provide a form of valid government-issued photo identification and any other information that Winmoni may require to confirm Your eligibility for a prize.

8.2. Winmoni reserves the right to:

a) Pay Prizes by cheque, bank transfer, or direct credit. This will be deposited (at Your own cost) to the Online Banking Payment Account registered to Your Account or any other account agreed between Winmoni and You

b) Ask You to attend Winmoni's Office to claim Your Prize

c) Withhold a Prize, providing it is acting reasonably, until it is entirely satisfied that a Bet is valid and that the claim has been made in good faith

d) Withhold a Prize (or seek or recover a Prize already paid) until all appropriate checks and enquiries have been carried out, if in its discretion it believes, on reasonable grounds, that You (as the person

claiming a Prize) are: not lawfully entitled to receipt of a Prize; or that a Prize has been paid to You in circumstances where Winmoni decides (in line with Rule 11.1) that the Bet is invalid or defective; or where there is any other reason for Winmoni(acting reasonably) to question Your entitlement to the Prize. Any checks and enquiries will be carried out promptly by Winmoni You shall repay immediately upon demand any Prize Winmoni seeks to recover

e) Recover a Prize incorrectly paid into Your Account

f) Request proof of entitlement to a Prize (including, without limitation, Identification Information, proof of identity and capacity to claim)

g) Refuse to pay a Prize If You are unable or fail to produce sufficient Identification Information when claiming a Prize

h) Photograph anyone claiming a Prize for Winmoni's records

i) Request a court to decide to whom a Prize should be paid and/or make a payment to the court

j) Refuse to pay a prize if You refuse to sign all the documentation required by the Insurance Underwriters

8.3. The right to a Prize is not transferable.

8.4. Winmoni. will not be responsible or liable to any person claiming a Prize which has been paid to a person who assumed the identity of the relevant Account.

8.5. No interest will be payable on any Prize, including without limitation: whilst any checks or enquiries are being carried out in relation to a Winning Bet; whilst a dispute about the Bet or Prize claim is being resolved; or for the period a Prize remains unclaimed.

8.6. Any charges levied by the Mobile Operators' payment gateways (OPAY and Palmpay) will be deducted from Your account.

8.7. Any applicable taxes levied by the Nigeria Revenue Authority will be deducted from Your account.

9. Draws

9.1. Winmoni will decide the time, frequency, date and method of the Draws for each Game.

9.2. Each Draw will select winners at random with the use of the Random Number Generator approved by the Lagos State Lotteries Board.

9.3. If a Draw is interrupted because of equipment failure, or for any other reason, the Draw will be completed in line with the applicable Draw Procedures for that Game. If a Draw can't take place on the date or at the time fixed, it will take place as soon as reasonably possible thereafter.

9.4. If any Game Draw is declared invalid, another Draw will take place in line with the applicable Draw Procedures to determine the winner/ winners.

9.5. Winmoni will only pay a Prize based on the official results of the relevant Draw recorded in line with Rule 8.4 and electronically recorded in Winmoni's Computer System. Winmoni will not pay a Prize based on results recorded anywhere else, including for example in newspapers, winning number telephone

lines, or on the Site.

9.6. Winmoni will not be required to make any payment against any incorrectly announced number(s) at the Draw.

10. Information about Winners

10.1. When You claim or are paid a prize, You will automatically be deemed to grant to Winmoni an irrevocable right to publish, through all types of media broadcasting, including the internet, for the purposes of promoting the win, Your full name (as well as Your nick name), hometown, photograph, and video materials without any claim for broadcasting, printing or other rights, for a period of up to thirty-six months from the date of prize award. You also give Winmoni the right to publish, for a period of up to thirty-six months from the date of the prize award, any additional information that You voluntarily provide. You shall have no claim against Winmoni for invasion of privacy or on any other ground(s) by reason of the publication or broadcasting of Your Name, hometown, photograph, video materials, or information voluntarily provided by You.

10.2. If You win a Prize, you understand and accept that Winmoni may, if required by law, provide a third party with details of any Prize claimed by You or on Your behalf, or paid to You.

10.3. By participating in the Game, you expressly consent to the collection, use and disclosure by Winmoni, its employees, agents and/or service providers, of the Participant's Personal Information, for the purposes of conducting and administering the Game.

10.4. You accept that Winmoni has the right to send you promotional messages unless You explicitly opt out.

11. Game Closures etc.

11.1. Winmoni can announce the closing date for an individual Game at any time. No Entries for that Game will be sold after the closing date.

11.2. Winmoni can also (at its absolute discretion) suspend or withdraw any Game.

12. Limitation of Liability

12.1. Winmoni will, or may (in its discretion -provided it is acting reasonably), declare that a Bet is defective. In these circumstances, all relevant Entries and all relevant Prizes won will be void and Winmoni will either:

- a) Provide You with an opportunity to place another Bet of equivalent price; or
- b) Refund the amount paid for the defective Bet. Winmoni will decide which of (a) or (b) above shall apply. You do not have the right to cancel a bet. Subject to Rule 12.1 (b) and Rule 13.1, no refunds will be given in any circumstances. No interest will be payable in respect of any refunds made.

12.2. If Winmoni is fully satisfied after proper and careful consideration and enquiries that the cancellation of a Bet was wholly and directly the result of Winmoni's fraud, negligence, or error, and that Bet would, but for that cancellation, have been a Winning Bet, then Winmoni will not refund the cost of the Bet and Winmoni's only liability will be to pay an amount equal to the Prize that You would have been entitled to if the cancellation did not take place.

12.3. Winmoni's only obligation is to pay the Prizes won in any Game to the rightful owners of Winning Entries, or provide a refund in the circumstances set out in these Rules Without limiting the effect of Rules 12.1 and 12.5, Winmoni will not be liable in any circumstances for any loss of whatever nature other than, subject to Rule

12.4, the non-payment of a Prize or the non-payment of a refund You are entitled to under these Rules. In particular, but without limitation, Winmoni will not be liable for any loss of profits, or any special, indirect or consequential loss, suffered or incurred by You (or any holder or owner of a Bet, any person claiming a Prize during the Claim Period, or any other person) that arises out of the withdrawal from any Game, or from the participation or non-participation of You or any person in any Game. This includes the loss, for whatever reason, of the chance to participate in that Game.

12.5. Winmoni will not be liable to any person for:

- a) Events beyond its reasonable control and expectations (for example war, strike, lockout, industrial action, fire, flood, drought, power cut and/or failure or obstruction of any network, broadcasting or telecommunications service);
- b) The failure or destruction of, or damage to, all or part of the computer systems or records of Winmoni or any third party (including, without limitation, the Site and/or Winmoni's Computer System);
- c) Any mistakes caused by all or part of the computer systems or records of Winmoni or any third party (including, without limitation, the Site and/or Winmoni's Computer System);
- d) Delays, losses, mistakes, or omissions in or made by the postal or other delivery service, or by the banking system;
- e) Any other action or event which prevents or hinders the issuing of a valid Bet (including without limitation the failure of the Site to display correctly on any device used to view it);
- f) The refusal to allow any person to bet or to allow any person to play a Game Played Online or via SMS;
- g) Any losses caused by You, including the misuse or unauthorized use of passwords, money lost by playing the Games Played Online or via SMS, and the failure to keep Winmoni informed of changes to Your contact details;
- h) Any losses caused by the failure or malfunction of Your: equipment or technology; internet service provider; mobile phone network operator; equipment, technology; or the internet service provider or mobile phone network operator of any other person or third party.

12.6. Nothing in these Rules excludes or limits:

- (a) any person's liability
 - (i) for fraud
 - (ii) for death or personal injury caused by breach of any duty that person may have to take reasonable care or exercise reasonable skill
- (b) any other liability which cannot lawfully be excluded or limited.

12.7. You acknowledge and agree that You do not rely on, and shall have no remedy in respect of, any statement, representation, warranty (whether negligently or innocently made), or understanding of any person, whether or not such person is a party to these Rules.

13. Disputes and Winmoni's Decisions

13.1. Winmoni's decision about whether or not a Bet is a Winning Bet, or in relation to any other matter or dispute arising from the payment or non-payment of Prizes, will be final and binding, provided that it is a reasonable decision (and subject to Rule 12.3). Without limiting the effect of the previous sentence and Rule 11.1, following any such decision made by Winmoni may (at its discretion), reimburse the cost of the Bet or replace the disputed Bet with a Bet on any current Game of the same price.

13.2. The remedy in Rule 12.1 will be the Player's sole and exclusive remedy, and any reimbursement or replacement will fully discharge Winmoni from any liability in respect of such a dispute (subject to Rule 12.3). Winmoni will not be liable to pay any interest in respect of any reimbursement made under this Rule 12.

13.3. Winmoni may withhold payment of a Prize and/or make an equivalent payment into court until any dispute has been resolved.

13.4. Any legal disputes will be automatically submitted to the Lagos State Lotteries Board.

14. General

14.1. Any person who bets, or submits a betting slip for validation, or who claims a Prize in whatever capacity, agrees to be bound by the provisions of any applicable legislation, these Rules (all as amended from time to time) and any other rules or procedures, statements, or explanations Winmoni may issue in respect of that Game Played Online.

14.2. Winmoni may change these Rules, the relevant Game Procedures, and any Game Specific Rules applicable to the Games Played Online and via SMS at any time. These changes will be effective immediately from the date of their publication on the Site (or any earlier time Winmoni states), or on notification to You that the changes have taken place (whichever takes place sooner) and will apply to Bets played after the date on which the changes become effective, and/or Entries bought before that date if reasonable in the circumstances. Notification can be by email, Account notification, post, or any other form of communication reasonably considered and decided by Winmoni. You agree that You will be bound by the changes when You next play a Game Played Online or a Game Played via SMS, when you next access Your Account, when you claim a Prize after the changes have become effective, or (where relevant) when You expressly accept the changes, whichever takes place first.

14.3. If any provision (or part of a provision) or rule mentioned above is decided by a court of the Laws of the United Republic of Nigeria to be void and/or unenforceable, that decision will only affect the particular provision (or part of the provision) and will not, in itself, make any other provisions void or unenforceable.

14.4. You may not assign or otherwise transfer (in whole or in part) Your rights and/or obligations under these Rules. Any breach of this Rule may result in the use of Your Account (including the provision of the Games Played Online or via SMS and/or access to the Site) being terminated immediately by Winmoni.

may assign or otherwise transfer its rights and/or obligations under these Rules in whole or in part to any third party at its sole discretion.

14.5. You agree that when You contact the Customer Care Team, You will supply any Games-Related Information required by Winmoni.

14.6. Privacy: The Company will respect Your privacy and shall make efforts to preserve your information in strict confidence at all times. However, the Company shall not be liable for any loss of data. Your personal information will not be disclosed to third parties except: where required for the processing of your requests; under duty or legal obligation; for enforcement of the Terms & Conditions; or for the protection of the rights or property of the company. Note: personal information provided may be disclosed to a credit reference bureau who may keep records of such information.

14.7. Winnings might be subject to a deduction of the applicable gaming tax as required by the relevant regulatory body.

14.8. Force Majeure: The Company is not responsible in any way for any consequences resulting from major incidents beyond the Company's control, such as: strikes, terrorist activities, political crises, wars, natural catastrophes, saturation of the telecommunication networks, cyber-attacks, hacking, etc.

14.9. Intellectual Property: All content on our Site, SMS, Mobile service, and all other media and electronic platforms is owned by the Company, its affiliates and third-party contractors, and is protected by international intellectual property and copyright laws and regulations, including: products, logos, trademarks, service marks, trading names, etc. No part of the Site, SMS, or Mobile service may be copied, reproduced, stored, modified, republished, uploaded, posted, transmitted or distributed, by any means or in any manner, nor may it be included in any other website or in any public or private electronic retrieval system or service including text, graphics, video, messages, code, or software, without prior written consent from the Company

15. Jurisdiction

This agreement and the contractual relationship between you and the Company shall be governed by these Terms and Conditions and written in accordance with the relevant and applicable Laws of the Federal Republic of Nigeria. Any legal proceedings will be heard in the Nigerian courts.

16. Definitions

Account: An account maintained by a Player on Winmoni's Computer System.

BET: The entry mechanism into the game.

Winmoni: a registered trademark of Lasho Trading Services Limited, a company incorporated in Nigeria.

Winmoni's Computer System: The computer systems used by or on behalf of Winmoni from time to time to operate Winmoni Games, administer Accounts, facilitate Entries and pay Prizes.

Claim Period: A period of up to 30 days after the draw date.

Customer Care Team: Winmoni's helpline for Players, contact details of which are set out at the end of these Rules. Refer to the Site for the Customer Care Team's current opening hours.

Draw: The process which results in the random selection by Winmoniof a set of Winning Numbers for a Game.

Draw-Based Game: Synonymous with Game.

Draw Break: A point in time before a Draw after which no Selections will be entered into that Draw.

Draw Procedures: The draw procedures that apply to a Draw, as determined by Winmoni from time to time.

Game: A Winmoni Game, the result of which is determined by a Draw.

Game Played via a Mobile Device: A Game, entry into which can be initiated via SMS or any other method

Game Played Online: A Game, entry into which can be initiated via the Site

Game Specific Rules: Any rules or conditions issued by Winmoni in addition to or in substitution for these Rules, which apply only to a particular Game Played Online.

Games-Related Information: Your Transaction History, Game History and any information

Winmoni requires from and/or about You before providing You with access to the Games Played Online (which may include, for example, Your name, username, password, telephone number(s), bank account details, debit card details, security information, address, Identification Information, email address, date of birth, and gender).

Identification Information: Information used to establish Your identity, including information required by Winmoni to confirm the authenticity of that information. Identification Information could include any element of the Games-Related Information and any information or documents You provide when claiming a Prize. Accepted forms of identification are: NIN, Driver's License, International Passport, Voter's Card

Interactive Betting Slip: The play slip available on the Site on which You can choose Your Selection for a Bet.

Interactive Prize: A prize won by a Player from a Bet.

Player: Has the same meaning as You.

Privacy Policy: Winmoni's policy relating to the use and storage of Your personal information (including but not limited to Games-Related Information), as amended from time to time.

Prize: An Interactive Prize. Reference in these Rules to payment of Prizes includes the awarding of non-cash Prizes.

Prize Claim Form: The form issued by Winmoni which is required to be completed and submitted to be eligible to claim certain Prizes in line with these Rules.

Prize Structure: The value of Prizes and odds of winning in an individual Game as determined by Winmoni and set out in the Game Procedures for the relevant Game.

Procedures: A written document issued by Winmoni for a particular Game Played Online in addition to these Rules, that includes the Game name, the bet, how to play, how a Prize is won, the dates and/or

frequency of Draws, the Game Prize Structure, how Prize winners are determined, and any other relevant information for the Game Played Online.

Site: The website, www.luckee.ng or www.Winmoni.ng

Ticket: The textual or graphical representation of Your Bet/ Draw Entry.

Ticket Number: The alphanumeric reference included as part of a Ticket which identifies and is unique to a particular Bet and which is recorded in Winmoni's Computer System and, for Entries bought using Your Account, in Your Transaction History.

Transaction History: The history of payments into and out of Your Account, recorded by the Winmoni internal database.

Validation Requirements: Winmoni's Entry validation requirements referred to in Rule 6 or as otherwise determined by Winmoni from time to time.

Winning Bet: A Bet which entitles You to a Prize and which meets all the Validation Requirements.

Winning Numbers: The numbers and/or letters used to determine the Winning Entries for a Game.

You: The holder of an Account who is eligible to buy Entries using that Account, and whose Account has not been terminated, cancelled, suspended or closed.