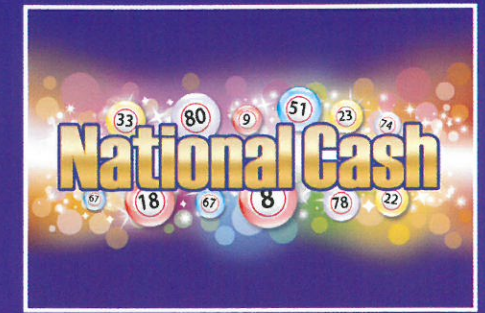


NATIONAL CASH GAMES PLAYERS' RULES



INTRODUCTION

The National Cash Game is, like all other bingo, played under the provisions of the Gambling Act 2005. Players should always gamble responsibly and play the National Cash Game within their limits. For more information and advice visit www.gambleaware.co.uk

The National Cash Game is organised for participating licensed bingo clubs by The National Bingo Game Association Limited ("NBGA") whose address is Lexham House, 75 High Street North, Dunstable, Bedfordshire LU6 1JF.

However, National Cash Game participation is sold (or supplied) to Players only by participating clubs under the arrangements set out in these Players' Rules.

During the playing of the National Cash Game these Players' Rules supersede the house rules in all participating clubs. However, they do not affect any other terms of the contract between the player and a participating club for the sale (or supply) to the player of National Cash Game Boards or EBE's.

Where these Players' Rules refer to the Club Manager they mean the Manager at the participating club and also any member of the staff at the participating club appointed at that club to perform the function in question.

- 1 Only players present at participating clubs who are at least 18 years of age are eligible to take part in the National Cash Game.
- 2 The National Cash Game can be played either using National Cash mechanised cash bingo boards or on electronic bingo equipment or a combination of the two as decided at each participating club. For the purposes of these Players' Rules, where it is not specifically described as a mechanised cash bingo board (MCB) or an electronic bingo unit, National Cash Game means both a MCB board or an EBE unit. Also, in these Rules, "EBE" means the electronic bingo equipment on which a player plays the National Cash Game.
- 3 The price of the National Cash Game and the amount of any participation fee(s) which the participating club will charge as part of the price are specified from time to time by NBGA and are displayed at each sale point. Such price will not necessarily always be the same at each participating club and may be nil, and only in agreement and authorised by NBGA.

As the prizes to be won in the National Cash Game largely depend upon the number of boards in play (and the price) the details of the likely prizes will be displayed and/or announced (see Rule 6 below). If for a particular playing of the National Cash Game a prize is to be of at least a guaranteed amount that guaranteed amount will be advertised in advance of the sale for that playing.

- 4 The National Cash Game is a game of 80 numbers with a random selection of numbers being generated by each individual club and each set of 80 numbers will not be the same in each participating club. Winning number selections will not therefore be the same in each club.
- 5 To assist in the reduction of errors it is essential that each player checks when they purchase their National Cash Game that the MCB unit is operating correctly in order for the caller to recognise its participation into the Game. If it is an electronic unit, the player must check that the EBE, on which the game is to be played, appears to be operating properly.

Participation into the National Cash Game is determined by local club rules. After this point the MCB unit will automatically reject any further coins (or retain as credit) placed into its mechanism. No responsibility for non-participation can be taken by any members of the club Management or staff and this decision is final.

Once a Player pays into the National Cash Game their participation cannot be cancelled or exchanged unless there is a technical error that restricts the playing of that National Cash Game.

PRIZES

- 6 The amount of the National Cash Prize is set by the NBGA before each playing of each National Cash Game but each playing may be subject to later reduction by the NBGA if one or more participating clubs is unable (for whatever reason) to fully participate in or to complete that playing of the National Cash Game.

Before the National Cash Game is concluded the amount of the House Prize and of the amount of the National Cash Prize will be announced at each participating club.

PLAYING THE NATIONAL CASH GAME

- 7 Each National Cash Game is for a full house only with no free square, regardless of normal club policy. The 80 numbers called are a random sequence of numbers generated by the club's SRCe.
- 8 Players playing with EBE's must operate the EBE in the appropriate manner so that it will mark off on its display the numbers called. Players participating on a MCB Board must ensure that the MCB board is operating correctly in order for the caller to identify their participation into the National Cash Game.
- 9 The numbers to be called will be issued by the SRCe at each participating club.

Once any syllable (or part of a syllable) of a number has started to be called, the calling of that number will be completed and that number becomes the last number called. Each participating club will keep an audit of all numbers called for each game played and may be requested by any Player in the event of a dispute.

- 10 In the event of a discrepancy between a number called and a number on the Club monitors the Club Manager will stop the playing of the National Cash Game and decide either that the whole Game will be audibly repeated using the caller's screen or that the number wrongly called will be re-called.
- 11 If because of a technical problem, or for any other reason beyond the reasonable control of the NBGA or a participating club, it is not possible at that club to properly play the National Cash Game (see also Rule 17 below) then the Club Manager will cease playing that National Cash Game and players will receive a refund of their stake for that National Cash Game. Alternatively, a House Game may be played provided the Club Manager sufficiently identifies that a House Game is to be played.
- 12 The winner of the House Prize in each playing of the National Cash Game is the player in each individual club who validly marks off (or who causes their EBE to mark off) all the numbers on National Cash Game board in the lowest number of calls and who claims in accordance with the following arrangements in this Rule 12.

The first player in each participating club who marks off (or who causes their EBE to mark off) all the numbers so as to complete a full house must call out and use the claim button if provided and stop

the National Cash Game in that club, thereby claiming a win before the calling of the next number begins. A player forfeits any right to win a Prize on the National Cash Game if they fail to stop the Game before the Bingo Caller has started to call any syllable (or part of a syllable) of the next number. Having stopped the game, the relevant National Cash Board or EBE must be checked.

The responsibility to stop the National Cash Game remains entirely that of the player.

MAKING A CLAIM TO A PRIZE

- 13 When a claim is made the Bingo Caller at the participating club must be satisfied by making enquiry of the players that there are no further claims. The claim(s) shall be checked and before the National Cash Game is closed the Bingo Caller will make one last enquiry for any further claimant(s). Only then shall the Bingo Caller announce the player(s) claiming to be the winner(s) and in how many numbers the claim(s) have been made. No further claims shall be then allowed and the National Cash Game in the participating club shall be declared closed.

All claims to be a winner of the National Cash Prize are subject to scrutiny and verification by the NBGA under Rule 16 below and any dispute as to the winner of the National Prize is subject to the NBGA's Complaints Procedure provided for in Rule 16(c) below.

- 14 (a) In order to make a valid claim to the National Cash Prize a player must make the National Cash board available for checking or must permit the Club Manager access to their EBE for checking.

To claim any Prize a player must be over 18 years of age and must, if requested by the Club Manager, provide evidence to prove their age. Such evidence can be either a passport, a driving licence or a birth certificate.

(b) If the Club Manager considers, for any reason, that a claim may not be valid or if they consider that there is any dispute as to the validity of the claim, they will cause the National Cash Game in the participating club to be recommenced and the calling of numbers to continue until there is one or more subsequent claim.

- 15 The Club Manager will give to a player making a valid claim to be the winner of a National Cash Prize, an official NBGA receipt for the relevant National Cash Game monies received.

- 16 Each claim to a National Cash Prize will be scrutinised by the NBGA prior to its verification. The scrutiny and verification will be carried out by the NBGA as follows:

- (a) Before rejecting any claim, the NBGA will write to the player in question telling them of the issues and inviting them to comment on them.
- (b) The NBGA will consider the player's comments before making a decision so long as the comments are received by the NBGA in writing within 7 days of receiving a rejected claim letter.
- (c) When rejecting the claim of a player, the NBGA will notify the player of the NBGA's Complaints Procedure and invite the player to implement that procedure. The Complaints Procedure provides for independent arbitration and if arbitration is started, the NBGA reserves the right not to pay any claim to the Prize(s) in question until the decision of the arbitrator is known.

- (d) The National Cash Prize will be paid only by the participating club within 5 banking days after the National Cash Game in question.

PROBLEMS

- 17 If a participating club is not able to properly and fully participate in a playing of the National Cash Game after selling National Cash Game boards / EBE units then it will play a House Game (in accordance with that club's house rules) for the stake monies (net of participation fees which will be retained by the club) paid at that club for National Cash Game.
- 18 On occasions, because of circumstances beyond its reasonable control and/or that of one or more participating clubs (including act of God, war, terrorism, power failure or other technical failure), the NBGA may cancel or abandon a playing of the National Cash Game.

REDUCED LIABILITY OF THE NBGA

- 19 If there is any delay in organising or any failure to organise any particular playing of the National Cash Game so that it is not played at all participating clubs or it is not played at some participating clubs then (unless Rule 11 and/or Rule 17 applies) the participating club or clubs in question will refund to each player all stakes (and all participation fee(s)) paid for that playing but neither the NBGA nor any participating club shall have any other liability.
- 20 The NBGA shall have no liability to a player for any loss, charge, costs, expenses or other claims for compensation arising out of the player's failure to comply with these Players' Rules.
- 21 The NBGA shall not be liable to any player for any unforeseeable loss or damage (including loss of profit or consequential loss or damage) arising from the organisation or playing (or the non-organisation or non-playing) of any National Cash Game.
- 22 Nothing in these Players' Rules affects any liability for death or personal injury caused by the NBGA's negligence or for any fraudulent misrepresentation or the player's statutory rights as a consumer.
- 23 No variation of these Players' Rules is effective unless it is in writing and is displayed at the participating club before the sale of National Cash Game boards/ EBE units begins for the playing of the National Cash Game in question.

MISCELLANEOUS

- 24 The NBGA will only use any personal information provided by a player for the purpose of organising the National Cash Game.
- 25 Nothing in these Players' Rules gives any right to any third party to enforce any provision under the Contracts (Rights of Third Parties) Act 1999 or otherwise.
- 26 These Players' Rules will be subject to English law and (subject to the complaints procedure referred to in Rule 16) the English Courts will have jurisdiction in respect of any dispute arising under these Players' Rules or from any playing of the National Cash Game.
- 27 In exercising its discretion under each of Rule 5, Rule 13 and Rule 16 above the NBGA will act reasonably and in each case its decision is (subject always to Rule 26 above) subject to the NBGA's Complaints Procedure.

28th September 2015