

TABLE OF CONTENTS

1	AUTHORITY / INTRODUCTION.....	Page 2
2	DEFINITIONS.....	Page 2
3	HOW SATURDAY MEGA BINGO IS PLAYED.....	Page 3
4	PRIZES TO BE WON Includes Bonus Draws & Rolldown Draws	Page 4 & 5
5	SUBSCRIBER ELIGIBILITY	Page 5
6	DETERMINATION & PAYMENT OF PRIZES.....	Page 5, 6 & 7
7	DECISIONS BY THE OPERATOR.....	Page 7 & 8
8	OTHER CONDITIONS.....	Page 8

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1. Authority / Introduction

The Community Inc. referred to hereafter as the Operator, conducts and promotes "Saturday Mega Bingo" games in accordance with the permit issued by the Department of Revenue and Taxation in Guam.

"Saturday Mega Bingo" is a game with a fixed drawing date wherein the total number of Saturday Mega Bingo cards produced, and the number of winning Saturday Mega Bingo cards are recorded on the Saturday Mega Bingo Prize Files.

2. Definitions.

- 2.1 "Subscriber" means a person who purchases and/or plays a Saturday Mega Bingo card.
- 2.2 "Retail Agents" means person(s) or corporation(s) appointed by the Operator to distribute "Saturday Mega Bingo" cards for The Community Inc..
- 2.3 "Rules" are these rules and includes any Appendices and Revision Schedules hereto.
- 2.4 "Saturday Mega Bingo card" is a ticket issued by an authorized selling terminal, and the ticket's details are recorded on the Operator's host computer system.

3. **HOW SATURDAY MEGA BINGO IS PLAYED**

The objective of the game is to match the numbers on the subscriber's card with the six (6) Mega Bingo numbers and two (2) Bonus numbers drawn each Saturday night in Melbourne, Australia by an operator licensed by the Australian State Government. The drawn numbers will be displayed on Docomo TV channel 10 at approximately 9.15 PM draw night, and will be publicized at all selling outlets the day after the draw.

A subscriber's card always has a total of six (6) lines of six (6) numbers ranging from 1-45.

There are a total of thirty six (36) numbers on every card.

At the time of purchase from an authorized retailer, a subscriber selects one of two ways to play -

1. A "Single Play" entry that costs \$9.00 per card, and whereby ONLY the six (6) horizontal lines are eligible to win a prize.
With this type of play, each card has a total of six (6) chances to win a prize.
2. A "Double Play" entry that costs \$17.00 per card, and whereby both the six (6) horizontal lines and the six (6) vertical lines are eligible to win a prize.
With this type of play, each card has a total of twelve (12) chances to win a prize.

4. **PRIZES TO BE WON**

4.1 A subscriber must match one of the following patterns on any one card to win the corresponding prize. There are a total of six (6) prize levels to be won.

To win a prize, the following patterns need to be on the same one (1) horizontal line for a Single Play. For a Double Play entry, the winning pattern must be on the same one (1) horizontal line or on the same one (1) vertical line.

An individual prize CAN NOT be won using more than the before mentioned one (1) line.

Grand prize - All six (6) "Saturday Mega Bingo" numbers. *Does not include the bonus Nos.*

2nd Prize - Any five (5) "Saturday Mega Bingo" numbers PLUS Either Bonus No.

3rd Prize - Any five (5) "Saturday Mega Bingo Nos." *Does not include the bonus Nos.*

4th Prize - Any four (4) "Saturday Mega Bingo Nos." *Does not include the bonus Nos.*

5th Prize - Any three (3) "Saturday Mega Bingo Nos." PLUS Either Bonus No.

6th Prize - Any one (1) or two (2) "Saturday Mega Bingo Nos." PLUS BOTH Bonus Nos.

4.2 The highest prize is always paid and a line may only have one winning pattern. A subscriber does not necessarily need to have the pattern in the same order as displayed by the Draw – The subscriber only requires to have the correct amount of Saturday Mega Bingo numbers on any one line of his/her card to win. The Grand Prize and Rolldown Prize are shared equally if there is more than one winner. The prize paid in all other prize levels is determined by the Operator and the prizes are NOT shared. The subscriber receives the full amount of the prize listed.

4.3 The Operator from time to time may introduce further prize levels in addition to those referred to in Rule 4.1.

4.4 The Operator from time to time may conduct a Bonus Draw. A Bonus Draw is where a Subscriber of a "Saturday Mega Bingo" card is not entitled to receive a cash prize in accordance with Rules 4.1 and 4.3, but the Subscriber is given the opportunity to participate in a second draw by entering such card in a lucky draw to be held by the Operator for a prize nominated by the Operator.

4.5 **PRIZE ROLLDOWN DRAW:**

The Operator from time to time may conduct a "Prize Rolldown Draw".

A "Prize Rolldown Draw" is where the Operator nominates that if there is no Grand Prize winner in a particular draw, the Operator elects to allocate and pay the Grand Prize to the second prize level, or if there is no second prize winner the prize may be allocated to the third prize level.

The Rolldown Prize may be won outright, or if there is more than one winner, the prize is shared equally. The Grand Prize amount will be added to the second or if applicable, the third prize amount, thus any winner will receive both the Grand Prize and their respective other prize.

In the event there is no second prize winner in a nominated Saturday Mega Bingo "Prize Rolldown Draw", the amount of the Rolldown Prize will be allocated by the Operator in a future game draw. This may not necessarily be a Saturday Mega Bingo draw.

5.0 Subscriber Eligibility

Any person purchasing or playing Saturday Mega Bingo must be of the age of 18 Years or older.

6.00 Determination and Payment of Prizes.

6.1 Prizes (except for Bonus draw prizes) are determined in accordance with the Operator's "Saturday Mega Bingo" Game Prize Files and a card shall be a prize-winning card if and only if it is shown as such on the Operator's Saturday Mega Bingo Prize Files. Prizes in any Bonus Draw shall be determined in the manner prescribed by the Operator from time to time. All prize amounts will be published by the operator after each draw.

6.2 Grand Prize amounts are fixed value prizes, as advertised by the Operator, and the Grand Prize fixed value is shared if there is more than one winner. All other prize amounts are Para mutual based upon the total prize pool amounts as determined by the Operator for each prize level.

- 6.3 With the exception of prizes resulting from Bonus Draws, no prize shall be payable in any "Saturday Mega Bingo" Game save on production and surrender of a prize winning card to a Retailer or the Operator.
- 6.4 The delivery of any winning "Saturday Mega Bingo" card to the Operator is the responsibility of the Subscriber who shall bear the cost thereof irrespective of the method of such delivery. Proof of posting or bank lodgment will not be accepted as proof of delivery.
- 6.5 All prizes exceeding \$900.00 must be presented for validation at the Community Inc. Office at Suite 2, 130 Aspinall Ave, Hagatna, Guam, 96910 during normal working hours.
- 6.6 Cash will only be paid to the limit specified by the Operator and prizes above this amount will be paid by check or by electronic fund transfer to a designated bank account.
- 6.7 The cost of remittance of prize money to the holder of a winning card shall be paid by the prize- winner and may be deducted from the value of the prize.
- 6.8 Other than prize payments authorized by the Operator to be made at the outlets of Retail Agents, all prizes will be paid at the Community Inc.'s office at Community Inc. Office at Suite 2, 130 Aspinall Ave, Hagatna, Guam, 96910.
- 6.9 All prize payments are subject to all applicable withholding taxes in accordance to the law outlined by the Federal and Guam Governments. Any taxes owed on winnings are the responsibility of the prize-winner unless any law specifies the Operator to deduct taxes prior to payment.
- 6.10 The Subscriber shall accept all risks, losses, delays, errors or omissions which may occur in the Guam Postal or Banking system and the Operator shall be under no obligation to send any remittances by registered, recorded or security post.
- 6.11 Except for a Subscriber's entitlement to enter any Bonus Draw, the card held by a subscriber will have no value other than allowing payment of a prize not previously paid by a Retail Agent, and not previously removed from the central computer system by the Operator.
- 6.12 Upon claiming their prize(s), the prize-winner agrees to be filmed, televised, photographed and irrevocably consent to the use by the Operator or any one

authorized by the Operator of images taken by it or its designee for any purpose whatsoever, without payment to the prize-winner. The prize-winner also discharges the Operator from all claims whatsoever in connection with the use of such images and his/her name.

7. Decisions by the Operator.

- 7.1 Decisions made by the Operator in respect of the conduct of “Saturday Mega Bingo” games are final and binding upon subscribers including the determination of prize-winners, the distribution of prizes and the meaning and effect of these Rules.
- 7.2 The operator shall not be responsible for any loss, damage or expense which may be sustained by the Subscriber by reason of any neglect, omission, delay or failure on the part of the Retail Agent to handle a card in accordance with these rules.
- 7.3 “Saturday Mega Bingo” cards are bearer cards and the Operator and Retail Agents or Supplementary Retail Agents shall recognize the bearer of a Saturday Mega Bingo card as the only rightful owner of that card.
- 7.4 The cost of a “Saturday Mega Bingo” card comprises the subscription entry fee including a contribution to a Retail Agent for reimbursement of overhead expenses.
- 7.5 With the exception of prizes resulting from Bonus Draws, any entitlement to a prize that a Subscriber may have in a “Saturday Mega Bingo” Game shall be determined as per rule 4.1 and if applicable rules 4.3 and 4.5.
- 7.6 Any card which is illegible, un-issued, mutilated, altered, stamped paid, marked void, stolen, misprinted, incomplete, counterfeit, reconstituted or defective is void, and thus ineligible to be claimed as a prize -winning card. Liability, if any, for a defective card is limited to the full retail cost of the card.
- 7.7 A prize-winning card in any “Saturday Mega Bingo” game may be presented for payment at any time up to 180 days after the Draw. After this period all cards for that draw become ineligible for payment of prizes. The cardholder’s prize entitlement shall (subject to Rule 4.1 and if applicable rules 4.3 and 4.5) be fully satisfied by payment of the prize disclosed on the card, regardless of any reference to some further prize chance.
- 7.8 The engagement of a Retail Agent by the Subscriber does not exempt the Subscriber from observing these Rules.

- 7.9 The Operator will not be responsible for misprints or any other misinformation in providing results to subscribers due to any technical or human error.
- 7.10 In the event that any games can not be lodged on to the Operator's Bingo host computer system due to circumstances beyond the Operator's control, the Operator will not be liable to pay any prize/s that are claimed by a Subscriber. This includes but is not limited to earthquakes, typhoons and other acts of God, and telecommunication blackouts.
- 7.11 In the event that an entry for a closed or invalid draw is received by the Operator's Bingo host system, the entry will be placed in the next available draw.

8. OTHER CONDITIONS

- 8.1 These Rules and the conditions and any other instructions printed on any how to play literature, form part of the conditions of sale and are binding on all Subscribers.
- 8.2 The Operator may at any time amend, modify or abrogate these Rules.
- 8.3 These Rules shall be available for viewing at Community Inc's. Office at Suite 2, 130 Aspinall Ave, Hagatna, Guam, 96910 and at the place of business of all Retail Agents and may be made public by any other means.
- 8.4 These Rules shall be effective as from September 1, 2016.