



SCRATCH CARD GAME SPECIFIC RULES

Issue 1, 2026

“1 Year Richer”

SCRATCH CARD GAME 805



The Regulator has granted a licence to Premier Lotteries Ireland Designated Activity Company authorising it to hold the National Lottery on the Minister's behalf, in accordance with the National Lottery Act 2013.

At Dublin, this 12th day of January, 2026.

PURSUANT to the National Lottery Act 2013.

The Company with the approval of the Regulator, hereby makes the following game specific rules



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The National Lottery

Rules for Scratch Card Game “1 Year Richer”

A. GENERAL

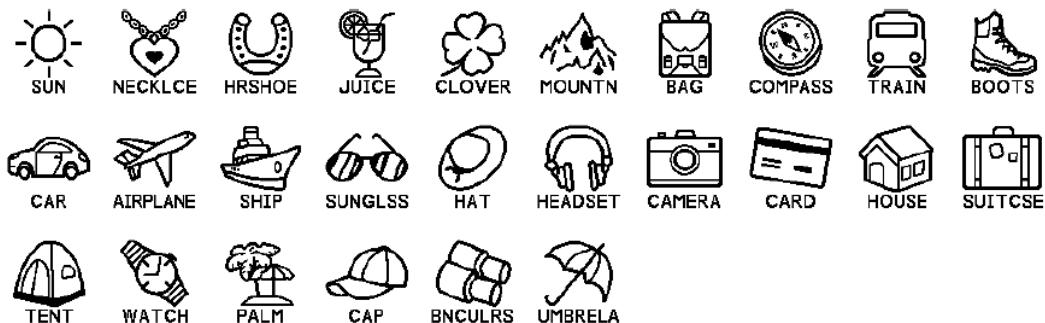
- 1) These are the Scratch Card Game Specific Rules for the Game called “1 Year Richer” (hereinafter known as the “**Specific Rules**”) which will be operated by the National Lottery.
- 2) The Scratch Card Game General Rules contain the general rules which apply to all Scratch Card Games. For further information, please click [here](#). Additionally, both sets of rules can be obtained from Lottery Headquarters.
- 3) When you play “1 Year Richer”, these Specific Rules and the Scratch Card Game General Rules apply. If there is any conflict or inconsistency between these Specific Rules and the Scratch Card Game General Rules these Specific Rules will prevail (unless the Company states otherwise).
- 4) The Game will commence on a date to be announced and will continue until the Game End Date.
- 5) These Specific Rules have been approved by the Regulator in accordance with Section 45 of the Act.
- 6) For further information on the code of practice governing relations between participants in National Lottery Games and the Company, the operator of the National Lottery, please click [here](#). Additionally, this can be obtained from Lottery Headquarters or, on request, can be sent by post to any participant.
- 7) For further information on the code of practice governing the sale of Tickets please click [here](#). Additionally, this can be obtained from Lottery Headquarters or, on request, can be sent by post to any participant.
- 8) Where the context so requires, in these Specific Rules, the neutral gender shall include the feminine or masculine gender and vice versa, the feminine gender shall include the masculine gender and vice-versa and the singular shall include the plural and vice-versa.
- 9) Capitalised words and expressions defined in the Scratch Card Game General Rules but not herein shall have the same meanings as those set out in the Scratch Card Game General Rules when used herein.

B. DEFINITIONS

The following words and terms will have the following meanings unless the context clearly indicates otherwise:

- 1) **Instant Prize** means the Instant Prize which is won when two identical symbols appear in the same Game Play Area in Games 1 to 12 on a single Ticket.

2) **Play Symbols** mean the cash amounts or symbols which appear in the Play Area, along with their matching captions. These cash amounts, symbols, and captions will be derived from the following sets:



€5 FIVE €10 TEN €20 TWENTY €50 FIFTY €100 ONEHUN €500 FIVEHUN €1000 ONETHOU €5000 A MONTH FOR 1 YEAR

3) **Prize Percentage** means the total value of all Instant Prizes that are available to win in the Game as a percentage of the value of all Tickets in the Game.

C. COST OF PLAY

1) The price of a “1 Year Richer” Ticket will be €5.

D. HOW TO PLAY “1 Year Richer”

1) The owner of a Ticket who reveals two identical symbols within the same Game Play Area in Games 1 to 12 of a single Ticket shall be entitled to an Instant Prize to the value of the prize amount shown for that Game.

2) The owner of a Ticket who reveals two “” symbols within the same Game Play Area in Games 1 to 12 of a single Ticket shall be entitled to an Instant Prize of €60,000 payable in €5,000 a month instalments for one year.

3) A winning Ticket may win multiple Instant Prizes on a single “1 Year Richer” Ticket, in which case the player is entitled to the sum of all Instant Prizes won.

4) The owner of a Ticket can win up to twelve times on a single “1 Year Richer” Ticket” Ticket.



Please see above for an uncovered winning ticket

E. TICKET VALIDATION

- 1) To be a valid "1 Year Richer" National Lottery Ticket in addition to the general conditions on Ticket validation set out in the Scratch Card Game General Rules ([click here](#)) the following specific conditions must be met:
- 2) Exactly four Play Symbols and their correct captions must appear in each Game Play Area;
- 3) Each of the Play Symbols and their matching captions must be present in their entirety, must be fully legible and must be printed in grey/black ink;
- 4) Each of the Play Symbols and their captions appearing on the Ticket must be printed in accordance with the official font schedule for "1 Year Richer" as agreed between the Company and the Ticket manufacturer;
- 5) The Validation/Security Number must be printed in accordance with the official font schedule for "1 Year Richer" as agreed between the Company and the Ticket manufacturer.
- 6) The Game/Book/Ticket Number must be printed in accordance with the official font schedule for "1 Year Richer" as agreed between the Company and the Ticket manufacturer.

F. HOW TO CLAIM PRIZES

- 1) For information on how to claim Instant Prizes please [click here](#).
- 2) The prize of €60,000, payable in €5,000 a month instalments over one year must be redeemed at National Lottery Headquarters, subject to the conditions

outlined under Payment of Prizes in Scratch Card Games on the Scratch Card Game General Rules ([here](#)).

- 3) The capital value of the top Instant Prize winnings of €60,000 (€5,000 a month for one year), will be the aggregate value of the regular instalments payable over 12 months and will not contain any additional income element. At the time of the launch of the Game, the winnings are exempt from Irish tax under the tax rules currently in force. However, such rules are subject to change via applicable legislation and any prize won will be subject to the rules that apply at the time the prize is awarded.
- 4) The prize of €60,000, payable in €5,000 a month instalments over one year will be paid directly to the prize winner from a bank account established by the Company expressly for the purpose of paying this prize
- 5) If a top prize winner becomes deceased before all instalment payments have been made then the National Lottery will pay the winner's estate a lump sum equal to the top prize winnings of €60,000 less the total of the monthly instalments paid to the winner until the time the National Lottery is notified of the winner's death.
- 6) A lump sum payment of the top prize winnings (€60,000) is available upon request. In such cases, payment will be made exclusively via cheque.
- 7) The End Claim Date for this Game is 31 December 2028.

G. PRIZE AMOUNTS, NUMBER OF PRIZES AND ODDS OF WINNING VARIOUS PRIZES

- 1) The prize table that is set out below provides details on the Instant Prizes that are available to win in "1 Year Richer" and the odds of winning an Instant Prize.
- 2) At time of purchase some Instant Prizes may have already been won.
- 3) The figures below are based on a complete sale of all Tickets in the game. The Company may, at its discretion, extend the scale of a game by putting on sale a full reprint of the game or a larger or smaller version in direct proportion to the structure set out in the table below:

Instant Prize Amount	Description	Odds of winning the Instant Prize are 1 in	No. of Instant Prizes of this Amount in Game
€5	€5	9.73	205,624
€10	€10	19.57	102,222
€10	€5 x 2	16.67	120,000
€20	€20	93.34	21,428
€20	€5 x 4	66.67	30,000
€20	€10 x 2	100.00	20,000

€50	€50	473.71	4,222
€50	€5 x 10	333.33	6,000
€50	€20 x 2 + €10	333.33	6,000
€50	€5 x 6 + €10 x 2	333.33	6,000
€100	€100	1,063.83	1,880
€100	€50 + €10 x 5	1,000.00	2,000
€100	€5 x 8 + €10 x 2 + €20 x 2	666.67	3,000
€500	€500	33,333.33	60
€500	€100 x 5	33,333.33	60
€500	€20 x 5 + €50 x 6 + €100	25,000.00	80
€1,000	€1,000	1,000,000.00	2
€60,000	€60,000 (€5,000 x 12)	1,000,000.00	2
Total number of Instant Prizes to be won		528,580	
Odds of winning an Instant Prize in Game		1 in 3.78	
Odds of winning a top Prize in Game		1 in 1,000,000	
Prize Percentage		67.00%	
Total number of Tickets in Game		2,000,000	