



SCRATCH CARD GAME SPECIFIC RULES

Issue 1, 2025

“Merry Money”

SCRATCH CARD GAME 628



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 10th day of October, 2025.

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 "Merry Money"

A. GENERAL

- 1) These are the Scratch Card Game Specific Rules for the Game called "Merry Money" (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 "Merry Money", 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) **Bonus Draw** means a draw to select one winner of €5,000.
- 2) **Bonus Draw Code** means the thirteen-digit alphanumeric code which is printed on the front of the ticket and enables entry to the Bonus Draw.
- 3) **Instant Prize** means:
 - a) The Prize that is won when a cash amount is revealed in the Play Area of Game 1.

- b) The Prize shown which is won when a Play Symbol revealed under 'Winning Symbols' matches a Play Symbol revealed under 'Your Symbols' in the Play Area of Game 2.
- c) The Prize that is won when three identical cash amounts are revealed in the Play Area of Game 3.
- 4) **Play Symbols** mean the symbols and cash amounts along with their matching captions which appear in Game 1, Game 2 and Game 3 of the Play Area and which are derived from the following sets:

Game 1



Game 2



Game 3



- 5) **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.
- 6) **QR Code** means the machine-readable arrangement of black and white squares printed on the front of the Ticket under the scratch-off covering which can be electronically scanned for the purposes of entering the Bonus Draw.

C. COST OF PLAY

- 1) The price of a "Merry Money" Ticket will be €5.

D. HOW TO PLAY "MERRY MONEY"

- 1) The owner of a Ticket who reveals a 'Win' cash amount Play Symbol in the Game 1 Play Area shall be entitled to an Instant Prize of the cash amount revealed.
- 2) The owner of a Ticket containing one or more Play Symbols revealed under the "WINNING SYMBOLS" panel in the Game 2 Play Area on a Ticket which match one or more of the Play Symbols revealed under the "YOUR SYMBOLS" panel in the Game 2 Play Area on a Ticket is entitled to the Instant Prize shown under

the matching Play Symbol(s). If more than one Play Symbol revealed under “WINNING SYMBOLS” matches more than one Play Symbol revealed under “YOUR SYMBOLS” in the Game 2 Play Area then the sum of the Instant Prize amounts revealed in the Game 2 Play Area will be won.

- 3) The owner of a Ticket containing three identical cash amounts in the Game 3 Play Area on a Ticket shall be entitled to an Instant Prize of the cash amount revealed.
- 4) Winning Tickets may contain Prizes in Game 1, Game 2 and Game 3. The owner of a Ticket which qualifies for an Instant Prize in Game 1, Game 2 and Game 3 is entitled to the sum of those Instant Prize amounts. Players can win up to 10 times on a “Merry Money” Ticket.



Please see above for an uncovered winning ticket

E. BONUS DRAW

- 1) There will be twelve Bonus Draws in total, eleven weekly draws will commence on 24 October 2025 and end on 2 January 2026, with one final Bonus Draw to be held on 1 July 2026.
- 2) A Player must confirm that they are over eighteen years of age to enter and win a Prize in the Bonus Draw.
- 3) Entries to the Bonus Draw will be accepted from the following Games:
 - Game 627 €3 “Festive Riches” – three entries per Ticket.

- Game 628 €5 “Merry Money” – five entries per Ticket.
 - Game 629 €7 “Christmas Countdown” – seven entries per Ticket.
- 4) To enter a Bonus Draw a Player must:
- Reveal the Bonus Draw Code or reveal the QR Code.
 - Access the Bonus Draw website by going directly to christmasbonus.lottery.ie or by visiting the Website and clicking on the Christmas Bonus Draw banner or through the National Lottery App.
 - Manually enter the Bonus Draw Code or scan the QR Code with a smartphone which takes you directly to the Bonus Draw website and the Bonus Draw Code will be entered automatically.
 - Fill in any other mandatory details requested on the Bonus Draw website and confirm that they have read and accepted the terms and conditions.
- 5) A validation process will be carried out to ensure that each Bonus Draw Code is valid and only entered once into the Bonus Draw.
- 6) Upon completion of an entry, a Player receives a confirmation on the Bonus Draw website of entry and details of the number of entries they have received and which have been registered. The National Lottery will also send an email to the email address supplied restating the information provided on the confirmation page.
- 7) Entries close each week at 10 am on a Friday. Any valid entries received after that time are automatically entered into the next Bonus Draw.
- 8) From 24 October 2025 to 2 January 2026 a weekly draw will be conducted from all valid entries to select one winner of €5,000. A final Bonus Draw to select one winner of €5,000 will take place on 1 July 2026 to ensure any remaining entries received post 10 am on 2 January 2026 have the opportunity to enter the Bonus Draw.
- 9) Each Bonus Draw will be conducted under security conditions in the presence of an appointed independent observer. Winners will be contacted directly by the National Lottery via the contact details provided on the Bonus Draw website.

F. BONUS DRAW PRIZE PAYMENT

- 1) Immediately after each Bonus Draw the National Lottery, using the details provided at registration, will contact the winner of €5,000 to verify their identity and proof of age.
- 2) The winner is required to complete a prize winner claim form and provide a copy of a suitable form of identification (e.g. drivers licence, passport).

G. TICKET VALIDATION

- 1) To be a valid “Merry Money” 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 one Play Symbol and its matching caption must appear in the Play Area of Game 1.
- 3) Exactly twenty eight Play Symbols and their matching captions must appear in the Play Area of Game 2.
- 4) Exactly five Play Symbols and their matching captions must appear in the Play Area of Game 3.
- 5) 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.
- 6) Each of the Play Symbols and its captions appearing on the Ticket must be printed in accordance with the official font schedule for “Merry Money” as agreed between the Company and the Ticket manufacturer.
- 7) The Validation/Security Number must be printed in accordance with the official font schedule for “Merry Money” as agreed between the Company and the Ticket manufacturer.
- 8) The Game/Book/Ticket Number must be printed in accordance with the official font schedule for “Merry Money” as agreed between the Company and the Ticket manufacturer.

H. HOW TO CLAIM PRIZES

- 1) For information on how to claim Instant Prizes please [click here](#).
- 2) The End Claim Date for this Game is 30 June 2026.

I. 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 “Merry Money” 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 | 4.97 | 140,900 |
| €10 | €10 | 17.28 | 40,500 |
| €10 | €5 x 2 | 22.58 | 31,000 |
| €25 | €25 | 70.00 | 10,000 |
| €25 | €5 x 5 | 116.67 | 6,000 |
| €25 | €5 + (€10 x 2) | 116.67 | 6,000 |
| €50 | €50 | 875.00 | 800 |
| €50 | €5 x 10 | 2,800.00 | 250 |
| €50 | (€10 x 3) + (€5 x 4) | 2,800.00 | 250 |
| €50 | (€10 x 4) + (€5 x 2) | 3,111.11 | 225 |
| €50 | €25 + €10 + (€5 x 3) | 3,500.00 | 200 |
| €50 | €10 x 5 | 4,666.67 | 150 |
| €50 | €25 + (€10 x 2) + €5 | 5,600.00 | 125 |
| €100 | €100 | 7,000.00 | 100 |
| €100 | €10 x 10 | 10,000.00 | 70 |
| €100 | €50 + (€10 x 2) + (€5 x 6) | 7,000.00 | 100 |
| €100 | (€25 x 2) + (€10 x 2) + (€5 x 6) | 7,000.00 | 100 |
| €100 | €50 + (€10 x 3) + (€5 x 4) | 11,666.67 | 60 |
| €100 | (€25 x 3) + (€5 x 5) | 11,666.67 | 60 |
| €100 | (€25 x 2) + (€10 x 5) | 11,666.67 | 60 |

| | | | |
|--|---|------------|--------------|
| €100 | €50 + €25 + (€5 x 5) | 14,000.00 | 50 |
| €500 | €500 | 70,000.00 | 10 |
| €500 | €100 x 5 | 140,000.00 | 5 |
| €500 | (€100 x 4) + (€50 x 2) | 70,000.00 | 10 |
| €500 | (€100 x 4) + (€25 x 4) | 70,000.00 | 10 |
| €500 | €50 x 10 | 46,666.67 | 15 |
| €500 | (€50 x 8) + €100 | 70,000.00 | 10 |
| €1,000 | €1,000 | 70,000.00 | 10 |
| €1,000 | €500 + (€100 x 3) + (€50 x 2) + (€25 x 4) | 70,000.00 | 10 |
| €1,000 | €500 + (€100 x 4) + (€50 x 2) | 140,000.00 | 5 |
| €1,000 | €500 + (€100 x 5) | 140,000.00 | 5 |
| €50,000 | €50,000 | 140,000.00 | 5 |
| Total number of Instant Prizes to be won | | | 237,095 |
| Odds of winning an Instant Prize in Game | | | 1 in 2.95 |
| Odds of winning a top Prize in Game | | | 1 in 140,000 |
| *Prize Percentage | | | 70.27%* |
| Total number of Tickets in Game | | | 700,000 |

* Including contribution of €20,000 to the overall pool for the Bonus Draws.