

**KENTUCKY LOTTERY CORPORATION**

**RULES AND REGULATIONS**

**FAST PLAY**

**\$5 BEAT THE DEALER**

**Adopted March 12, 2021**

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GAME RULES AND REGULATIONS

**FAST PLAY  
\$5 BEAT THE DEALER**

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1. CREATION

Pursuant to the laws creating and governing the Kentucky Lottery Corporation, there is hereby created an instant terminal game, Fast Play, hereinafter called “FAST PLAY \$5 BEAT THE DEALER” which shall be conducted pursuant to these Rules and Regulations and KRS Chapter 154A and shall continue until the President publicly announces a termination date. Fast Play \$5 BEAT THE DEALER is one game in a series of Fast Play games which all contribute to a Rolling Jackpot.

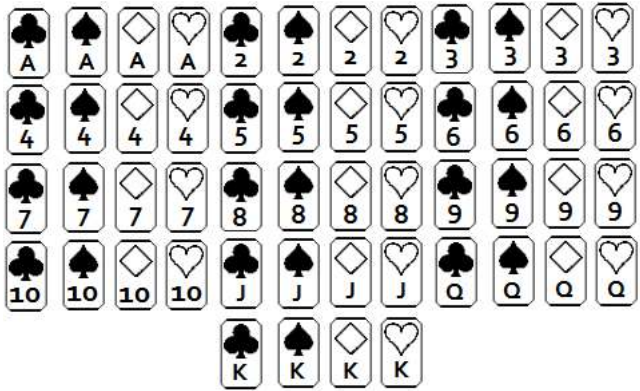
Sales of Fast Play \$5 BEAT THE DEALER are effective at the start of business on or about May 24, 2021, at approximately 5:00 a.m. ET, or as announced by the Lottery. Fast Play games, including \$5 BEAT THE DEALER, are not available for purchase through iLottery.

2. DEFINITIONS

The following words and terms shall have the following meaning unless otherwise indicated:

- (a) **KLC or Lottery** – The Kentucky Lottery Corporation;
- (b) **President** – President of the Kentucky Lottery Corporation or any other person to whom the President’s authority is lawfully delegated;
- (c) **FAST PLAY game** – Fast Play games are an immediate print and play terminal game. They are designed to provide players with instant gameplay results that are generated by a host computer and printed by a lottery terminal. The player does not select his or her own numbers or play symbols. The outcome is determined by the system at the point of purchase (the Drawing) and is not determined by a scheduled drawing or by the skill or judgment of the player. The system distributes outcomes based on the probabilities within the prize structure. The display of the play symbols is for entertainment purposes only. Fast Play games may participate in a Rolling Jackpot, as set forth in the rules and regulations for each game.

- (d) **CARD SYMBOLS** – Fifty-two (52) symbols displayed on each Ticket in the REVEAL AREA (DEALER’S HAND) and the FACE SECTION (PLAYER’S HANDS) of each GAME. All Aces (A card symbols) have the value of eleven (11); all Kings (K card symbols), Queens (Q card symbols) and Jacks (J card symbols) have the value of ten (10); all other card symbols carry face value of card symbols:



- (e) **REVEAL AREA** – The play area for each GAME # (GAME 1, GAME 2, GAME 3, GAME 4) containing a DEALER’S HAND.
- (f) **DEALER’S HAND** – Two (2) CARD SYMBOLS displayed for each GAME # (GAME 1 GAME 2, GAME 3, GAME 4) in a row below the heading DEALER’s HAND.
- (g) **FACE SECTION** – The play area for each GAME # (GAME 1, GAME 2, GAME 3, GAME 4) with six (6) CARD SYMBOLS displayed in one (1) row for each GAME # below the headings “Hand A” “Hand B” “Hand C”, with two (2) CARD SYMBOLS displayed under each heading (PLAYER’S HAND).
- (h) **PLAYER’S HAND** – Two (2) CARD SYMBOLS per HAND, with three (3) HANDS per GAME #, labeled HAND A, HAND B, and HAND C.
- (i) **PRIZE LEGEND** - The legend displaying the prize won by Beating the DEALER’S HANDS on three (3) or more PLAYER’S HANDS.

**Prizes:**

Beat the dealer on 12 hands	50% of Jackpot
Beat the dealer on 11 hands	\$2,500
Beat the dealer on 10 hands	\$500
Beat the dealer on 9 hands	\$100
Beat the dealer on 8 hands	\$40

Beat the dealer on 7 hands	\$25
Beat the dealer on 6 hands	\$20
Beat the dealer on 5 hands	\$15
Beat the dealer on 4 hands	\$10
Beat the dealer on 3 hands	\$5

- (j) **ROLLING JACKPOT** - 10% of sales from each Fast Play ticket sold will be rolled into the single Fast Play rolling jackpot fund which includes sales from all participating Fast Play games. The percentage of the rolling jackpot paid to the winner (10%, 20%, 30%, 50%, or 100%) will depend on the price point of the Fast Play ticket purchased.
- (k) **ESTIMATED JACKPOT** - At the time of purchase, the “Current Estimated Fast Play Jackpot” amount will print at the top of every \$5 BEAT THE DEALER ticket. If a jackpot win is triggered by a Fast Play \$5 BEAT THE DEALER purchase, the player will receive fifty percent (50%) of the Current Estimated Jackpot fund printed on the ticket rounded down to the nearest whole dollar (the difference is the “breakage”). The rolling jackpot amount will be reduced by the fifty percent (50%) won by the player, and then will continue to increase with each purchase of a Fast Play ticket.
- (l) **Retailer** - A person licensed to sell lottery tickets who has been approved and contracted with to sell Kentucky Fast Play \$5 BEAT THE DEALER tickets.
- (m) **Ticket** – A Kentucky Fast Play \$5 BEAT THE DEALER Ticket, if produced by a Retailer or a self-service vending machine in an authorized manner. A \$5 BEAT THE DEALER Ticket shall include the following information:
- Current Estimated Jackpot Amount
  - How to Play section
  - Reveal Area
  - Ticket Price
  - External serial number
  - Date/time ticket printed
  - Ticket barcode

This Ticket shall be the only valid proof of the player’s purchase and shall be the only valid receipt for claiming or redeeming a prize.

### 3. PURPOSE AND GENERAL DESCRIPTION

Each Fast Play \$5 BEAT THE DEALER Ticket play area will contain A PRIZE LEGEND, four (4) GAME # (GAME 1, GAME 2, GAME 3, GAME 4), with each GAME containing a REVEAL AREA with a DEALER'S HAND, and a FACE SECTION with three (3) PLAYER'S HANDS (HAND A, HAND B, HAND C) in each GAME. The purpose of the Fast Play \$5 BEAT THE DEALER is for the player to beat the dealer by the total of the PLAYER'S HAND (Hand A, B, or C) being greater than the total of the DEALER'S HAND within a GAME without the PLAYER'S HAND going over twenty-one (21). If the player has three (3) or more PLAYER'S HANDs that beat the DEALER'S HANDs, the player shall win the corresponding prize in the PRIZE LEGEND. Only the highest prize may be won. A player can win up to Two Thousand Five Dollars (\$2500), excluding the Jackpot, on a Fast Play \$5 BEAT THE DEALER ticket.

If a player has twelve (12) PLAYER'S HANDs that beat the DEALER'S HANDs, the player shall win 50% of the Current Estimated Jackpot amount printed on the Ticket. The Rolling Jackpot amount will be reduced by the fifty percent (50%) won by the player. The Rolling Jackpot for the Fast Play Games shall begin at a minimum of \$10,000.00 and shall grow as subsequent Tickets are sold, until the Rolling Jackpot is won. If a player wins the Jackpot, no other prizes will be won on the ticket other than the Jackpot prize.

All prizes won on a Fast Play \$5 BEAT THE DEALER ticket must be claimed within 180 days of purchase.

### 4. TICKET SALES RETAILERS

- (a) Fast Play \$5 BEAT THE DEALER Ticket sales may only be made through such duly licensed Retailers as the President will appoint and contract with as provided in the Lottery's governing statutes, rules and regulations (relating to Ticket sales retailers).
- (b) The Lottery may, at its discretion, terminate sales, without prior notice, by any retailer upon the grounds set forth in the Retailer contract (and any amendments thereto) in KRS Chapter 154A, and in any administrative regulations adopted from time to time by the Lottery, copies of which may be obtained from the Lottery's corporate headquarters upon written request.

### 5. TICKET PRICE

The cost of Fast Play \$5 BEAT THE DEALER is five dollars (\$5.00) per ticket.

6. TICKET CHARACTERISTICS AND RESTRICTIONS FOR TICKET PURCHASES FROM RETAILERS

- (a) Tickets may be purchased from a terminal operated by a Retailer or purchased from a designated self-service vending machine at certain Retailer locations where available.
  - (1) To purchase a Ticket from a terminal operated by a Retailer, the player verbally asks a Retailer for a Fast Play \$5 BEAT THE DEALER ticket, remits payment to the Retailer for the price of the Ticket, and the Retailer will print a Ticket for the player.
  - (2) To purchase a Ticket from a self-service vending machine, the player follows the instructions on the screen and must insert payment for the price of the Ticket into the vending machine. The vending machine will then issue a Ticket to the player.
  - (3) A QR code may be available on certain Point of Sale materials or on the KLC website, which Retailers may scan at a terminal, or Players may scan at the self-service vending machines to purchase one (1) Fast Play \$5 BEAT THE DEALER ticket.
- (b) “Play It Again” is not available for a Fast Play \$5 BEAT THE DEALER Ticket.
- (c) A Fast Play \$5 BEAT THE DEALER Ticket may not be canceled.
- (d) By purchasing a Kentucky Fast Play \$5 BEAT THE DEALER Ticket, the player agrees to abide by these Rules and Regulations, as determined by the Lottery.

7. TICKET RESPONSIBILITY FOR TICKETS PURCHASED FROM A RETAILER

- (a) A winning Kentucky Fast Play \$5 BEAT THE DEALER Ticket purchased from a Retailer is deemed to be a bearer instrument until a name is affixed upon the Ticket in the designated area. At that time the Ticket is deemed to be owned for all purposes by the person(s) so named;
- (b) The Lottery shall not be responsible for lost or stolen Kentucky Fast Play \$5 BEAT THE DEALER Tickets;

- (c) The Lottery shall not be responsible for Kentucky Fast Play \$5 BEAT THE DEALER Tickets redeemed in error by a player from a Kentucky Fast Play \$5 BEAT THE DEALER Retailer.

8. TICKET VALIDATION REQUIREMENTS FOR TICKETS PURCHASED FROM A RETAILER

- (a) **Valid Tickets** – In order to be deemed a valid Kentucky Fast Play \$5 BEAT THE DEALER Ticket purchased from a Retailer, the apparent winning Ticket must be presented and all of the following conditions must be met:
  - (1) The Ticket validation serial number must be present in its entirety. The validation serial number and the selected numbers must both correspond to the computer validation records maintained by the Lottery or its designated draw games vendor;
  - (2) The Ticket must be intact;
  - (3) The Ticket must not be mutilated, altered, reconstituted or tampered with in any manner;
  - (4) The Ticket must not be counterfeit or an exact duplicate of another winning Ticket;
  - (5) The Ticket must have been issued by the Lottery through an on-line Kentucky Fast Play \$5 BEAT THE DEALER Retailer in an authorized manner;
  - (6) The Ticket must not have been stolen;
  - (7) The Ticket must be validated in accordance with Section 10 (relating to procedures for claiming and payment of prizes) and submitted for payment within one hundred eighty days (180) days of the purchase date printed on the Ticket;
  - (8) The PRIZE LEGEND, REVEAL AREA, FACE SECTION, DEALER’S HAND, and PLAYER’S HAND, CARD SYMBOLS on the Ticket must be as specified in Section 2 (Definitions, Ticket);
  - (9) The Ticket data must have been recorded on the central computer system and the Ticket data must match this computer data in every respect;

- (10) The validation data of an apparent winning Ticket must appear on the official file of winning Tickets and a Ticket with that exact data must not have been previously paid;
  - (11) The Ticket must not be misregistered, defectively printed or printed or produced in error to an extent that it cannot be processed by the Lottery;
  - (12) The Ticket must pass all other confidential security checks of the Lottery;
  - (13) By submitting a Kentucky Fast Play \$5 BEAT THE DEALER Ticket for validation, the player agrees to abide by the Rules and Regulations pertaining to Kentucky Fast Play \$5 BEAT THE DEALER, as determined by the President;
  - (14) There must not be any other breach of these Rules and Regulations in relation to the Ticket which, in the opinion of the President, justifies disqualification.
- (b) **Invalid or Defective Tickets** - Any Ticket purchased from a Retailer or from a self-service vending machine and not passing all of the validation criteria in this subsection shall be considered void and shall not be paid in accordance with KRS Ch. 154A.
- (1) The determination of the President in regard to invalid or defective Tickets shall be final and binding. At the President's discretion, an invalid Ticket may be replaced with a Ticket of equivalent sales price from any current Lottery game;
  - (2) In the event a defective Ticket is purchased or in the event the President determines to adjust an error, the sole and exclusive remedy shall be the replacement of such defective and erroneous Ticket with a Ticket of equivalent sales price from any current Lottery game;
  - (3) In the event a Ticket is not paid by the Lottery and a dispute occurs as to whether the Ticket is a winning Ticket, the Lottery may, at its option, replace the Ticket as provided in paragraph (2) of this subsection. This shall be the sole and exclusive remedy of the holder of the Ticket.



9. PROCEDURES FOR CLAIMING AND PAYMENT OF PRIZES WON ON TICKETS PURCHASED FROM RETAILERS

- (a) Prizes won on a Fast Play \$5 BEAT THE DEALER Ticket shall be claimed within one hundred and eighty (180) days following the date of purchase which appears on the winning Ticket. Such prizes shall be claimed as set forth below or as otherwise directed by the Lottery.
- (b) Tickets having a total cash prize value of Fifty Dollars (\$50.00) or less may be claimed by:
  - (i) presenting the Ticket at any Retailer, provided that such Retailer has sufficient funds available for payment, or at any authorized KLC Cashing Agent;
  - (ii) presenting the Ticket at Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky 40202; or
  - (iii) mailing the signed winning Ticket to: Kentucky Lottery Corporation, Claims Dept. 100, Louisville, Kentucky 40287-0001.
- (c) Tickets having a total cash prize value of over Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00).
  - (i) Tickets having a total cash prize value of over Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00) may be claimed within ninety (90) days following the date of the Drawing in which the prize was won by presenting the Ticket in any manner specified in subsection (b) of this section.
  - (ii) Tickets having a total cash prize value of over Fifty Dollars (\$50.00) and up to Six Hundred Dollars (\$600.00) which are not claimed within the ninety (90) day period, must be claimed within one hundred eighty (180) days following the date of the Drawing in which the prize was won by presenting the Ticket in any manner specified in subsection (b) (ii), or (iii) of this section;
- (d) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000).
  - (i) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000) may be claimed within ninety (90) days following the date of the Drawing in which the prize was won by presenting the Ticket at any Retailer location

that is an authorized cashing agent or in any manner specified in subsection (b) (ii), or (iii) of this section, along with an official Lottery claim form.

- (ii) Tickets having a total cash prize value of over Six Hundred Dollars (\$600.00) and up to Five Thousand Dollars (\$5,000) not claimed within the ninety (90) day period must be claimed within one hundred eighty (180) days following the date of the Drawing in which the prize was won by presenting the Ticket in the manner specified in subsection (b) (ii) or (iii) of this section, along with an official Lottery claim form.
- (e) Tickets having a total cash prize value of over Five Thousand Dollars (\$5,000.00) and up to Twenty Five Thousand Dollars (\$25,000).
- (i) Tickets having a total cash prize value of over Five Thousand Dollars (\$5,000.00) and up to Twenty Five Thousand Dollars (\$25,000) may be claimed within ninety (90) days following the date of the Drawing in which the prize was won by presenting the Ticket at any Retailer location that is an authorized super cashing agent or in any manner specified in subsection (b) (ii), or (iii) of this section, along with an official Lottery claim form.
  - (ii) Tickets having a total cash prize value of over Five Thousand Dollars (\$5,000.00) and up to Twenty Five Thousand Dollars (\$25,000) not claimed within the ninety (90) day period must be claimed within one hundred eighty (180) days following the date of the Drawing in which the prize was won by presenting the Ticket in the manner specified in subsection (b) (ii) or (iii) of this section, along with an official Lottery claim form.
- (f) Tickets having a total cash prize value of over Twenty Five Thousand Dollars (\$25,000) must be claimed at the Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky.
- (g) The Kentucky Lottery Corporation reserves the right in its sole discretion to increase the total cash prize values that may be claimed at cashing agents. Players can contact the Lottery headquarters or a Lottery Retailer for current cashing limits.
- (h) In the event a single Ticket contains multiple wins, the prize amounts shall be added together and shall be paid in accordance with the prize payment limits specified in subsections (b) through (e) of this section.

- (i) The payment of prizes to persons under eighteen (18) years of age and to those persons who may die before receiving any or all of a particular prize shall be paid in accordance with KRS 154A.110 (relating to prizes payable after the death of a prize winner and payment to persons under eighteen (18) years of age), and rules promulgated with respect thereto.
- (j) The Lottery shall be discharged of any and all liability after payment of prizes as provided in KRS 154A.110(4) (relating to discharge of Lottery liability upon payment).

10. DETERMINATION OF PRIZE WINNERS AND PROBABILITY OF WINNING

- (a) The overall odds of winning Fast Play \$5 BEAT THE DEALER are as follows:

<b>Prize</b>	<b>Estimated Odds</b>
Rolling Jackpot (50%)	1:240,000.00
\$2500.00	1:80,000.00
\$500.00	1:9,600.00
\$100.00	1:1,200.00
\$40.00	1: 200.00
\$25.00	1: 104.35
\$20.00	1:48.00
\$15.00	1: 48.00
\$10.00	1:12.63
\$5.00	1: 6.00
Overall Odds	1: 3.30

- (b) The overall prize payout for Fast Play \$5 BEAT THE DEALER is 69.21%.
- (c) The Fast Play \$5 BEAT THE DEALER prizes will be replenished in the prize structure automatically when each prize is won. If the Rolling Jackpot is won on any Fast Play game, the Estimated Jackpot shall be reduced by the percentage of the jackpot won (which depends on the price point of the Fast Play game). If the Estimated Jackpot falls below \$10,000, the Estimated Jackpot shall reset to \$10,000. Odds remain the same for each player for each tier and all prize tiers are available for every player.
- (d) The number of Prize Categories and the allocation of prize money among the Prize Categories may be changed at the discretion of the President and Board of Directors. Such change shall be announced by public notice.

11. UNCLAIMED PRIZE MONEY

All prize money on winning Kentucky Fast Play \$5 BEAT THE DEALER Tickets may be retained by the President for payment to the person entitled thereto. In the event no claim or redemption is made within one hundred eighty days (180) days of the purchase date printed on the Ticket, the prize money shall be deposited and paid out in accordance with KRS 154A.110(3).

12. WITHHOLDING AND DEBT SET OFF

Kentucky and federal withholding shall be withheld by the Lottery from prize payments in such amounts as may be required, in accordance with applicable provisions of state and federal law. Prizes are subject to set off of certain debts as required by law.

13. PURCHASE AND PRIZE PAYMENT RESTRICTIONS

- (a) Lottery tickets may only be sold to persons eighteen (18) years of age or older;
- (b) No Ticket shall be purchased and no prize paid to any of the following persons: any member of the Board of Directors, officers, or employees of the KLC; any vendors (as defined in KRS 154A.010) or related entities, or any member of the board of directors, officers, employees of, partners in, or owners of any vendors or related entities to the vendors; or any spouse, child, brother, sister, or parent residing as a member of the same household in the principal place of abode of any said person.

14. GOVERNING LAW

- (a) In purchasing a Ticket, the purchaser agrees to comply with and abide by applicable laws, all lottery Rules and Regulations, instructions, conditions and final decisions of the President, and all procedures established by the President for conduct of the Kentucky Fast Play \$5 BEAT THE DEALER game;
- (b) All decisions made by the President, including the declaration of prizes and the payment thereof, in the interpretation of the Rules and Regulations shall be final and binding on all players and on every person making a claim in respect thereof.