NORTH CAROLINA EDUCATION LOTTERY POLICIES AND PROCEDURES MANUAL

CHAPTER 2- GAME RULES

2.04C- CAROLINA CASH 5 GAME RULES

GENERAL RULES

- A. The purpose of Carolina Cash 5 is to generate revenue for the NCEL and ultimately specified education programs in North Carolina through the operation of a specially-designed lottery game that will award prizes to ticket holders matching specified combinations of numbers randomly selected in daily drawings and/or matching numbers on a ticket based upon an instant-win feature.
- B. During each Carolina Cash 5 drawing, five (5) Winning Numbers between 1 and 41 will be selected.
- C. The sale and/or purchase of Carolina Cash 5 Tickets may be conducted only at such locations as the Executive Director shall contract with and/or license and must comply with all governing laws, policies and rules of the NCEL.
- D. Ticket Price
 - 1. Official Carolina Cash 5 Tickets may be purchased for \$1.00, per play, or multiples thereof in the case of a multi-draw wager. The Purchaser receives one play for each \$1.00 wagered in Carolina Cash 5. In addition, the Purchaser has the option to add an EZ Match play, which is a separate play from the Carolina Cash 5 play. The EZ Match game feature is offered to players at an additional cost on top of the price of the Carolina Cash 5 game ticket. The actual cost of the EZ Match game will be \$1.00 per play.
 - 2. Subject to the laws and regulations governing the NCEL, Retailers may authorize the sale of Official Carolina Cash 5 Tickets (with or without EZ Match) at a discount for promotional purposes, provided that such discounted sales shall be reported to the NCEL at full gross sales value.
- E. Official Carolina Cash 5 Ticket

A game ticket, produced on official paper stock by a NCEL Retailer or NCEL Office in an authorized manner, bearing player or computer selected numbers, game name, drawing date, amount of wager and validation data or is a properly and validly registered ticketless transaction play via the NCEL Subscription System or Play-at-the-Pump at authorized retailers, in compliance with NCEL rules and regulations governing Subscription and/or Play-at-the-Pump purchases.

- F. Play Characteristics and Restrictions
 - 1. Official Carolina Cash 5 (with or without EZ Match) Tickets may not be canceled.
 - 2. Purchasers may submit a manually completed Carolina Cash 5 Play Slip to a Retailer to have issued an Official Carolina Cash 5 (with or without EZ Match) Ticket. Carolina Cash 5 Play Slips shall be available at no cost to the Purchaser and shall have no pecuniary or prize value, nor constitute evidence of purchase or number selections. The use of mechanical, electronic, computer-generated or any other non-manual method of marking Play Slips is prohibited.

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- 3. Purchasers may orally convey their selections to a Retailer to have issued an Official Carolina Cash 5 (with or without EZ Match) Ticket, and such selections shall be manually entered into the computer terminal by the Retailer.
- 4. Purchasers may utilize the NCEL's player operated sales terminals/self-service terminals, where available, for the purchase of Official Carolina Cash 5 (with or without EZ Match) Tickets, and may make number selections by inserting a completed Carolina Cash 5 Play Slip into the player operated sales/self-service terminal's optical mark reader or selecting a Quick Pick option.
- 5. Purchasers may purchase Carolina Cash 5 (without EZ Match) through the official NCEL Subscription System via the Internet in compliance with NCEL rules and regulations governing such Subscription purchase or Play-at-the-Pump.
- 6. Purchasers may present a previously purchased Carolina Cash 5 ticket (with or without EZ Match) with a Repeat Play barcode on the ticket to a Retailer to purchase a new ticket with the exact Carolina Cash 5 numbers played. However, if EZ Match was played originally then new EZ Match numbers will be randomly selected by the Gaming System.
- 7. It shall be the sole responsibility of the Purchaser to verify the accuracy and condition of the data printed on the Official Carolina Cash 5 Ticket at the time of purchase or verify the accuracy of his/her purchase via the NCEL official Subscription System or Play-at-the-Pump.
- 8. The NCEL shall not be responsible for lost or stolen Official Carolina Cash 5 Tickets.

G. Multi-Draw

Players may enter multiple drawings of Carolina Cash 5. However, the EZ Match play will only be valid for the first Carolina Cash 5 drawing. Multi-Draw will be subject to the policies, procedures and rules established by the NCEL and the following parameters and restrictions:

- 1. The maximum number of consecutive drawings a player may enter using the Multi-Draw feature is twenty-eight (28), commencing with the next scheduled drawing following the purchase.
- 2. In the event the Executive Director authorizes a matrix change for Carolina Cash 5, Multi-Draw tickets will be honored. Prior to introducing a new matrix, the NCEL will incorporate a Multi-Draw step down feature that will reduce the Multi-Draw option from twenty-eight (28) to zero (0). The Purchasers, however, will not be granted a refund for the balance of plays on their Multi-Draw Purchase.
- 3. The Multi-draw option may be purchased for an additional \$1.00, per play, or multiples thereof, at the discretion of the Purchaser.

H. Time of Drawing

Carolina Cash 5 drawings shall be conducted seven (7) days per week.

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- I. Drawing Methods: Carolina Cash 5 digits may be selected via a drawing machine that draws numbered balls or via certified random number generator ("RNG"), which is a computer program that is certified by an independent third party to randomly select drawing numbers.
- J. Carolina Cash 5 Prize Structure

The following table sets forth the probability of winning and the probable distribution of winners in and among each prize category, based upon the total number of possible combinations in Carolina Cash 5:

Matches Per Ticket	Prize Amount	% of Prize Pool	Odds 1 in:
5 of 5	*Pari-mutuel	60.54%	749,398
4 of 5	*Pari-mutuel	12.00%	4,163
3 of 5	*Pari-mutuel	8.40%	119
2 of 5	\$1.00	19.06%	10
Totals		100%	9.62

K. EZ Match

- 1. EZ Match is an instant-win feature associated with the Carolina Cash 5 game that costs \$1.00 per play in addition to the cost of the Carolina Cash 5 play. The EZ Match play cannot be selected without a corresponding Carolina Cash 5 game ticket purchase. A player selecting EZ Match will receive five (5) EZ Match numbers printed below each set of Carolina Cash 5 numbers on the ticket, along with the corresponding instant prize amount for each number.
- 2. If any of the EZ Match numbers matches any of the corresponding Carolina Cash 5 numbers for that play, regardless of order, the player instantly wins the prize amount printed next to the matched EZ Match numbers. Players can match up to five (5) EZ Match numbers per play.
- 3. All EZ Match numbers are randomly generated via the Gaming System.
- 4. The EZ Match prize structure is composed of a series of grids with a minimum prize payout of sixty percent (60%). The EZ Match prize structure grid will be replaced automatically when the top tier prizes are won. EZ Match prizes and estimated odds of winning EZ Match are posted and regularly updated on the NCEL's official website at http://www.nc-educationlottery.org/cash5 how-to-play.aspx or by calling the NCEL Customer Services at (877) 382-4530.

L. Procedure for Claiming and Payment of Prizes

1. Prizes must be redeemed within 180 days from the drawing date. EZ Match prizes must be claimed within 180 days from the first Carolina Cash 5 drawing date shown on the ticket. For EZ Match prizes claimed before the first Carolina Cash 5 drawing date shown on the ticket, a player will be issued an exchange ticket containing the same Carolina

Approved on: 5-30-06 Revised on: 8-30-07, 7-14-08, 11-29-10, 3-30-14, 5-15-16

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Cash 5 numbers (or sets of Carolina Cash 5 numbers) played on the original ticket, but without the EZ Match numbers. For any EZ Match prizes claimed after the first Carolina Cash 5 drawing date shown on the ticket, the EZ Match prize(s) will be combined with any Carolina Cash 5 prize winnings from that ticket.

- 2. Claimants of a winning Official Carolina Cash 5 Ticket (with or without EZ Match) must comply with all prize claim requirements of the NCEL.
- 3. For the Carolina Cash 5 plays, prizes for matching 5 of 5, 4 of 5, and 3 of 5 winning numbers are pari-mutuel; that is, the prize funds available for each prize level will be divided equally among the winners for that level, rounding the payment down to the nearest whole dollar. Any amount remaining due to rounding down to the nearest whole dollar, commonly called breakage, will be placed in a reserve fund to be allocated to future prize payments, as determined by the Executive Director. The prize for matching 2 of 5 is set at \$1.00. If the prize pool for that level is insufficient to pay each winner, the Executive Director may allocate excess funds from other prize pools or from the breakage reserve fund. If no player wins at a particular prize level, the prize money for that level will roll into the prize pool for that level's next drawing.
- 4. The minimum top prize for Carolina Cash 5 will be \$50,000. Any advertised top prize amount above \$50,000 is an estimate, and the NCEL will normally pay such prize based on actual available funds in the prize pool for that level. At the discretion of the Executive Director, the NCEL may pay the advertised amount if the advertised amount is more than the actual funds available in the prize pool.

M. Governing Law

In purchasing a ticket issued for Carolina Cash 5, the Purchaser agrees to comply with and be bound by all applicable statutes, administrative rules and regulations, and procedures of the State of North Carolina and the NCEL.