
EuroDreams

Rules of Play and Terms of Participation

Valid from 2 October 2025

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A. General provisions

Art. 1 EuroDreams – a coordinated lottery

1.1 EuroDreams is a lottery product that is run simultaneously in various European countries (hereinafter referred to as "Contract Territories") by national lottery organizations (hereinafter referred to as "EuroDreams Lottery Organizations") in accordance with these organizations' respective Rules of Play and Terms of Participation, based on local licences. The number of Contract Territories in which EuroDreams takes place may vary upwards or downwards. The list of national EuroDreams Lottery Organizations and Contract Territories, including any changes thereto, is published in accordance with Article 19 of these Rules of Play and Terms of Participation.

1.2 The various EuroDreams Lottery Organizations coordinate their activities in so far as they operate EuroDreams according to the organizational principle of a "common pool". This means that the stakes wagered in all Contract Territories are pooled, that with regard to all the Contract Territories one joint draw takes place, and that the winnings and the prize money are determined on a joint basis. The various EuroDreams Lottery Organizations consequently stipulate certain organizational modalities in consultation with each other. In all other respects, the individual national EuroDreams Lottery Organizations operate EuroDreams autonomously in their respective Contract Territories, for own account, at their own risk and for their own profit, each relying on their own technical and administrative infrastructure.

Art. 2 Organization of EuroDreams in Switzerland

2.1 The operation of EuroDreams in accordance with the Rules of Play and Terms of Participation is governed by the Federal Act on Gambling of 29 September 2017, the Implementing Ordinance of 7 November 2018 to this Act, and the corresponding intercantonal and cantonal lottery regulations.

2.2 Swisslos, a cooperative domiciled in Basel, organizes EuroDreams in the territory of German-speaking Switzerland¹, Ticino and the Principality of Liechtenstein (collectively the "Swisslos Contract Territory") in accordance with these Rule of Play and Terms of Participation.

2.3 While so doing, Swisslos works with Loterie Romande, which operates EuroDreams in the territory of French-speaking Switzerland² (the "LoRo Contract Territory") according to its own Rules of Play and Terms of Participation. Article 1.2 also applies to the relationship between Swisslos and Loterie Romande, particularly in terms of coordination with respect to determining exchange rates, spreading the gains and losses arising from currency differences, and determining the prize money in Swiss francs.

2.4 The common characteristics of the EuroDreams lottery product as operated in the Swisslos and LoRo Contract Territories of the one part and in the EuroDreams Lottery Organizations abroad of the other part are guaranteed by the fact that both these Rules of Play and Terms of Participation and the Rules of Play and Terms of Participation issued by Loterie Romande for EuroDreams, together with the Rules of Play and Terms

¹ ZH, BE, LU, UR, SZ, OW, NW, GL, ZG, SO, BS, BL, SH, AI, AR, SG, GR, AG, TG

² FR, VD, VS, NE, GE, JU

of Participation issued by the other EuroDreams Lottery Organizations, are based on the same uniform regulations.

2.5 Operation of EuroDreams as defined in these Rules of Play and Terms of Participation takes place via the online system (including the Internet Gaming Platform [hereinafter "ISP"]) made available by Swisslos. Subject to issuance of the necessary licences, Swisslos reserves the right to offer other options for participating in EuroDreams draws.

2.6 These Rules of Play and Terms of Participation supplement the Terms for Participation via Points of Sales and the Terms for Online Participation.

B. Nature of EuroDreams

Art. 3 Nature of EuroDreams

3.1 EuroDreams is a lottery that works on a totalizer principle and uses two formulas. The first formula consists of 40 numbers (field A), numbered from 1 to 40, from which the player has to select six numbers, and the second formula consists of five numbers (field B), numbered from 1 to 5, from which the player must select one number.

3.2 Each EuroDreams pick ("pick" or "prediction") consists of exactly six numbers from field A and one number from field B.

3.3 The EuroDreams winning numbers are determined by drawing six of the 40 numbers in field A on the one hand, and drawing one of the five numbers in field B on the other. The sequence of the numbers drawn from field A is irrelevant.

C. Participation

Art. 4 Methods of participating

Players take part in EuroDreams using

- physical and electronic play slips (documents with data carrier function) issued by Swisslos on which players can indicate their own predictions,
- quick picks produced by Swisslos on a random generator, or
- another play of the predictions on an entry confirmation ticket or replacement ticket (CopyPlay).

Art. 5 Play slips / quick picks / CopyPlay

5.1 General

The information on electronic play slips for participating via sales outlets is converted into a machine-readable code in order to be transmitted.

5.2 Individual picks

The play slips for single picks contain grids consisting of number field A with 40 boxes (1 to 40) and number field B with five boxes (1 to 5). On the play slip, the player must mark six numbers in field A with a cross (x) and one number in field B with a cross (x) in each grid with which they wish to participate in a EuroDreams draw.

5.3 Quick pick

Players can also opt to play by making a quick pick instead of using the play slip. Quick picks are predictions produced at the Swisslos data processing centre via a random generator on the basis of the player's instructions stipulating the stake, the number of predictions required and the desired number of draws for EuroDreams. These picks are recorded at the data processing centre, stored there and then transmitted to the online terminal without any need to fill out a play slip. In principle, the same game types can be played using the quick pick option as are available on the play slips.

5.4 CopyPlay

Players can use CopyPlay to once again play the predictions on an entry confirmation ticket for an identical duration of play provided the predictions on the entry confirmation ticket are not used to participate in any further draws.

5.5 Subscription plays

Whether the player is using a play slip (all types) or using quick picks, they can tick the relevant checkboxes (1, 2, 4, 6, 8, 10) or select the respective instructions to choose the number of consecutive draws they wish to enter. The player then takes part in the designated number of EuroDreams draws with exactly the same predictions for the period of the number of draws stipulated.

Art. 6 Conclusion of a contract

To play EuroDreams in accordance with these Rules of Play and Terms of Participation, players must conclude a Gaming Contract with Swisslos. In concluding a Gaming Contract with Swisslos, players recognize unreservedly these Rules of Play and Terms of Participation as well as the terms and rules governing the sales channel chosen (points of sales or online).

Art. 7 Stake

7.1 The stake in EuroDreams amounts to CHF 3.00 per prediction and draw. For subscription plays, the calculated stake is multiplied by the number of draws selected (number of predictions x number of draws). The stake is payable in Swiss francs only.

7.2 Conversion from euros into Swiss francs takes place on the basis of the exchange rate set by Swisslos. In both the Swisslos and LoRo Contract Territories, the differences in amount resulting from exchange rate fluctuation are offset with prize money in EuroDreams prize categories 3 to 6 that is higher or lower than the prize money offered by EuroDreams Lottery Organizations using the euro as currency (see Art. 14).

Art. 8 Deadline

The deadline for submitting play slips, quick picks and CopyPlay, and the closing time for each EuroDreams draw is set by Swisslos in consultation with Loterie Romande (see Art. 2.3) and in accordance with the arrangement stipulated by other EuroDreams Lottery Organizations (see Art. 1.2 and 2.4). Details of these deadlines are available at all Swisslos sales outlets and via the electronic information channels used by Swisslos. The stakes wagered are always automatically played for the draws that are live at the time the stakes are entered into.

D. Treatment of data

Art. 9 Collection and storage of data

9.1 The data on play slips or entry confirmation tickets are transmitted to Swisslos once they are read in via the online terminal or submitted on the ISP. When using quick picks via a sales outlet or the ISP, the same data are generated via the Swisslos central data centre, where they are recorded for evaluation purposes, and saved and stored on a physically or digitally secured medium.

9.2 If for any reason the data cannot be correctly forwarded to or stored at Swisslos and/or the organization entrusted by the EuroDreams Lottery Organizations with determining the winning amounts such as to allow holders of a prizewinning ticket or replacement ticket to claim their prize, or if for any reason a fundamentally valid winning ticket or replacement ticket or confirmation of a valid prize claim cannot be honoured on presentation, the liability borne by Swisslos shall be limited to reimbursement of the player's stake, excluding all other compensation to be provided by Swisslos, its representatives or agents, or the manager of a sales outlet.

The stake is reimbursed on condition that the player furnishes proof that the predictions were duly submitted and the stake paid. No reimbursement will be provided if a ticket has been tampered with in any way.

Art. 10 Validating and transmitting EuroDreams data to the central unit

After being saved and secured, player-related data required for any given draw are validated. Following validation, Swisslos forwards combination files to the organization entrusted by the EuroDreams Lottery Organizations with coordinating the determination of the winning amounts. These combination files contain all the predictions.

E. Draws

Art. 11 Draws

11.1 The drawing of the EuroDreams winning numbers takes place on Monday and Thursday evenings under official supervision. The results of the draw, officially confirmed in writing, are final for the entitlement to a prize in the respective draw.

A distinction is made between regular draws and special draws with higher first-category prizes (hereinafter "special draw"). If a EuroDreams draw is declared as a special draw, in the first prize category only the first-category prize agreed by the EuroDreams lottery organizations for the special draw is put forward for the draw process (see Arts. 13 and 14). The holding of a EuroDreams special draw is published in good time via the Swisslos online information channels in accordance with Art. 19.

11.2 All predictions registered in the Swisslos Contract Territory in accordance with these Rules of Play and Terms of Participation and all predictions registered in the Contract Territories of fellow EuroDreams Lottery Organizations under the rules applicable there take part in the EuroDreams draws.

11.3 The drawing of the EuroDreams winning numbers takes place according to the random principle from a certified electronic draw device operated under official supervision and comprises the drawing of 6 out of 40 numbers ("Draw A") and of 1 out of 5 numbers ("Draw B").

11.4 If, for whatever reason, it is exceptionally not possible to make a draw on the scheduled date, the draw concerned will be made under official supervision by the next scheduled draw date at the latest. If it is not possible to keep to this schedule, the draw will be postponed to a later date to be announced by Swisslos in accordance with Article 15 of these Rules of Play and Terms of Participation.

F. Winnings

Art. 12 Determination and distribution of prizes

12.1 After the EuroDreams winning numbers have been drawn, the number of winners will be determined for each prize category in all Contract Territories, as will the amount of individual winnings in each prize category. Fifty-two percent of the EuroDreams stakes ("EuroDreams total prize payout") are allocated to players as winnings.

12.2 The EuroDreams total prize payout is divided into 6 prize categories and into the reserve fund (see Art. 13.1–13.2).

12.3 All predictions that correctly predict the respective number of winning numbers are placed in the corresponding prize category. Each individual prediction that satisfies the specified conditions will entitle the player to a prize, with the proviso that a prize won in a given prize category excludes entitlement to a prize in a lower prize category with the same prediction.

12.4 If only one prizewinning prediction is identified in a given prize category, the entire winnings for this prize category are paid out on that prediction.

12.5 If several prizewinning predictions are identified in a given prize category, the winnings for this prize category are paid out in equal parts on these predictions.

12.6 If there are no winners for prize categories 3 or 4, the winnings for these prize categories are allocated to the next prize category along (4 or 5). If there is no winner in prize category 5, the winnings for this prize category are allocated to the reserve fund.

Art. 13 EuroDreams winnings

13.1 The EuroDreams total prize payout is distributed as follows:

Prize category	Number of correct numbers		Prize in EUR/percentage of prize payout
	Field A	Field B	
1	6	1	One-time win regular draw (fixed amount): € 20,000 per month for 30 years (total € 7,200,000 – paid out of the reserve fund ¹) One-time win special draw (fixed amount): higher monthly annuity for 30 years (paid out of the reserve fund ²)
2	6	0	Fixed amount: € 2,000 per month for 5 years (total € 120,000 – paid out of the reserve fund ³)
3	5	1	10.32% (of remaining amount ³)
	5	0	
4	4	1	28.93% (of remaining amount ³)
	4	0	
5	3	1	60.75% (of remaining amount ⁴)
	3	0	
6	2	1	Fixed amount: €2.50 ⁵
	2	0	
Reserve fund			45.21%

1) subject to reduction if maximum prize payout to be distributed of € 21.6 million is exceeded (see Art. 13.3)

2) subject to reduction if maximum prize payout to be distributed is exceeded (see Art. 13.4)

3) subject to reduction if maximum of € 1.44 million is exceeded (see Art. 13.5)

4) remaining amount = total prize payout minus allocation to the reserve fund minus winnings for prize category 6

5) subject to reduction if amount is greater than the amount for prize category 5 (see Art. 13.7)

13.2 Prize category 1 and prize category 2 are funded via the “reserve fund”, which receives 45.21% of the total prize payout of every draw. Monies in the reserve fund that are not used for funding the two prize categories may be used for promotions and are then paid out to players in this way. If the monies in the reserve fund are insufficient to fund winnings in prize category 1 and prize category 2, the funding shortfall is covered by the EuroDreams Lottery Organizations.

13.3 In prize category 1, a maximum of 3 one-time prizes of € 7.2 million is paid out for each regular draw, corresponding to a maximum prize payout to be distributed of € 21.6 million. If there are more than 3 winning predictions in prize category 1, the € 21.6 million are split evenly between the respective winners and paid out as a one-time prize (not as annuity payments).

13.4 In prize category 1, a maximum of 3 one-time prizes to be determined by the EuroDreams lottery organizations is paid out for each special draw, corresponding to the maximum prize payout to be distributed for this prize category. If there are more than 3 winning predictions in prize category 1, the maximum prize payout to be distributed is split evenly between the respective winners and paid out as a one-time prize (not as annuity payments).

If, in a special draw, there is no winner in prize category 1 in any of the Contract Territories, the following draw will automatically become another special draw. As soon as a first-category prize is won in a special draw, the maximum prize payout of € 21.6 million or the one-time payout of € 7.2 million again applies for the next draw in prize category 1.

13.5 A maximum of € 1.44 million is paid out per draw in prize category 2. If there are more than 12 winning predictions in prize category 2, the € 1.44 million are split evenly between the respective winners and paid out as a one-time prize (not as annuity payments).

13.6 If the winner of an annuity payment dies before the end of the period during which annuity payments are due to be made, the portion that has not yet been paid out is paid out by Swisslos to the heir or heirs in the form of a one-time payment.

13.7 If the prize amount for prize category 5 is less than € 2.50, the amounts available for prize categories 5 and 6 are pooled together and allocated equally among all the winners in these prize categories. Since the prize amount of a prize category must be higher than or at least equal to the prize amount of the next-lower prize category, the same procedure is applied for/between prize categories 3 and 4, and prize categories 4 and 5.

13.8 Winnings are calculated in euros for all Contract Territories. Swisslos pays out winnings in Swiss francs, however. Conversion takes place at the applicable bank rate (or "daily rate") on the evening of the draw once the draw has been completed. The prize money converted into Swiss francs for prize categories 3 to 6 may still be subject to alterations to offset currency fluctuation, in accordance with Article 14. All prizes calculated in Swiss francs pursuant to Art. 14 are rounded to the nearest 5 cents.

Art. 14 Currency conversion and winnings in Swiss francs

14.1 To offset the differences arising from currency conversion, Swisslos operates an exchange rate fund in conjunction with LoRo. The upper limit of the exchange rate fund is CHF 5 million.

14.2 In a regular draw, winnings in Swiss francs in prize category 1 are a monthly amount of CHF 22,222 for 30 years (total CHF 7,999,920).

If, in a regular draw, there are more than 3 winners in prize category 1, the maximum prize payout to be distributed of CHF 23,999,760 applies for the calculation of any prize in Swiss francs (see Art. 13.3).

14.3 Notwithstanding Art. 14.2, the prize in Swiss francs in prize category 1 in a special draw amounts to the 1:1 equivalent of the euro amount defined by the EuroDreams lottery organizations.

Example: If the EuroDreams lottery organizations define a one-time prize of € 10.8 million (€ 30,000 x 12 months x 30 years), the equivalent amounts to CHF 10.8 million. If there are more than 3 winners in prize category 1 in the draw, a maximum prize payout to be distributed of CHF 32,400,000 (CHF 10.8 million x 3) applies for the calculation of any prize amount in Swiss francs.

14.4 If a Swiss player wins in prize category 1, the prize amount defined in euros will be converted to Swiss francs at the daily rate. Any discrepancies are taken from/added to the exchange rate fund.

14.5 Winnings in Swiss francs in prize category 2 are a monthly amount of CHF 2,222 for 5 years (total CHF 133,320). If a Swiss player wins in prize category 2, the prize amount defined in euros will be converted to Swiss francs at the daily rate. Any discrepancies are taken from/added to the exchange rate fund.

14.6 If there are more than 12 winners in prize category 2, a maximum amount of CHF 1,599,840 applies for the calculation of any winnings due in Swiss francs (see Art. 13.5). Any discrepancies with regard to the prize amount in euros converted at the daily rate are taken from/added to the exchange rate fund.

14.7 The target for prize category 6 is an amount of CHF 3.00 per winning prediction played in Switzerland.

14.8 For every EuroDreams draw, Swisslos – in coordination with LoRo – calculates the “exchange rate differential”: The costs in Swiss francs for the supplementing of the total prize payout (Art. 13.1) through participation in Switzerland are deducted from 52% of the effective stakes placed in Swiss francs in the Swisslos and LoRo Contract Territories. This equates to € 1.30 per prediction played in the Swisslos and LoRo Contract Territories.

14.9 If the prize amount in euros for prize category 6 converted using the daily rate is less than CHF 3.00, the missing amount for each prediction played in Switzerland that is a winner in prize category 6 is taken from the exchange rate differential.

14.10 If the prize amount in euros for prize category 6 converted using the daily rate is greater than CHF 3.00, the excess amount for each prediction played in Switzerland that is a winner in prize category 6 is added to the exchange rate differential.

14.11 Fifty percent of a positive exchange rate differential is distributed via an increase in prize money for the predictions played in Switzerland that are winners in prize categories 3 to 5. The remaining 50% is allocated to the exchange rate fund.

14.12 Fifty percent of a negative exchange rate differential is covered via a reduction in prize money for the predictions played in Switzerland that are winners in prize categories 3 to 5. The remaining 50% is taken from the exchange rate fund.

14.13 Increases and reductions in the prize money for all predictions played in Switzerland that are winners in prize categories 3 to 5 are carried out in proportion to the percentage of the prize amounts paid out in the LoRo and Swisslos Contract Territories in the corresponding prize categories.

14.14 If – following the determination of the prize for a draw – the exchange rate fund exceeds the upper limit (see Art. 14.11), the excess is distributed in prize categories 3 to 5 in accordance with the principle defined in Article 14.10.

14.15 If the prize amount for prize category 5 is less than CHF 3.00, the amounts available for prize categories 5 and 6 are pooled together and allocated equally among all the winners in these prize categories. Since the prize amount of a prize category must be higher than or at least equal to the prize amount of the next-lower prize category, the same procedure is applied for/between prize categories 3 and 4, and prize categories 4 and 5.

14.16 If – following the determination of the prize for a draw – the exchange rate fund is in the negative, the missing amount is added to the fund by LoRo and Swisslos before the next draw.

G. Notification of draw result / payment of prizes / forfeit of prizes

Art. 15 Announcement of the draw result

15.1 All information relating to the running of individual EuroDreams draws, in particular exceptional changes to the closing time for submitting predictions, are published via the electronic information channels used by Swisslos.

15.2 Public notification of the draw result, i.e. announcement of the EuroDreams winning numbers and the prize money for each prize category in Swiss francs, is in the form of prize bulletins published by Swisslos. They are available for 26 weeks from the day of the draw (payout release date) at Swisslos points of sale, or can be obtained from Swisslos. The payout release date printed on the prize bulletin is the date of the official notification which is decisive for the calculation of the prize expiry date as per Art. 17.

Participation in a EuroDreams draw via a point of sale does not allow for winners to be notified of their prizes. Special provisions regarding participation via the ISP remain reserved.

Art. 16 Conditions for the payment of prizes

16.1 Swisslos is deemed to have met, and been released from, its obligation to pay prizes when it, or a Swisslos sales outlet acting on its behalf, makes payment to the bearer of a valid document evidencing the claim to the prize.

16.2 If, prior to payment of a prize, Swisslos should receive information that entitlement to a document evidencing the claim to said prize has been contested, it is entitled to suspend payment and grant the claimant a deadline by which to assert their superior right or prove that the question of entitlement to the document evidencing the claim to the prize warrants court proceedings.

Swisslos will make a final decision on the basis of the evidence presented. If the claimant makes the outcome dependent on court proceedings, Swisslos will wait until the court has issued a final and absolute ruling.

Art. 17 Forfeit of prizes

Prizes which are not claimed within 26 weeks of the date of public notification of the outcome of the draws (see Art. 15.2) are forfeited and used for the charitable purpose supported by Swisslos.

H. Objections

Art. 18 Objections

18.1 Players whose alleged prizes were not paid out on their assertion of a claim in accordance with these Rules of Play and Terms of Participation must lodge an objection within 10 days of the date of refusal of payment (or, if playing via the Internet, from the date they took note that they were not notified of the prize or that the payout was not made or granted) but by no later than within 26 weeks of the date of public notification of the outcome of the draws (Art. 15.2). For subscription plays, the appeal period starts from the date of the draw for which payout was refused.

18.2 The objection must be submitted by registered letter addressed to Swisslos and handed in at an office of Swiss Post by no later than the final day of the period for

objection. The appeal must include the player's name and address, the designation of the sales outlet, the number or date of the respective draw, the ticket confirming entry in the draw, as well as the grounds for the objection. In addition, the ticket supporting the claim or replacement ticket, or any other documents supporting the claim, must be enclosed. Objections received late or which do not include all the necessary information cannot be considered.

18.3 Solely those predictions which are stored with Swisslos in compliance with the provisions as set out in the regulations and forwarded to the organization entrusted by the EuroDreams Lottery Organizations with coordinating the determination of the prize totals and winning amounts are relevant for the assessment of entitlement to a prize in accordance with these Rules of Play and Terms of Participation.

I. Publication medium

Art. 19 Publication medium

The website www.swisslos.ch serves as the Swisslos publication medium.

J. Final provisions

Art. 20 Operating licence

The licence granted by the intercantonal licensing and supervisory authority to operate EuroDreams in accordance with these Rules of Play and Terms of Participation, together with the associated activities, applies solely to Swisslos itself (Art. 2.2).

Art. 21 Decisions of the company management

All decisions in respect of EuroDreams are taken by either the Swisslos company management or, on the basis of corresponding agreements, by all, or the relevant, EuroDreams Lottery Organizations. Decisions are final and no correspondence will be entered into.

Art. 22 Validity

22.1 These Rules of Play and Terms of Participation govern participation in EuroDreams solely in the Swisslos Contract Territory. They enter into force on 2 October 2025. Swisslos reserves the right to amend these Rules of Play and Terms of Participation.

Swisslos is entitled to unilaterally alter these Terms of Participation. At least 10 days before changes come into effect, Swisslos will notify participants registered on Swisslos's Internet Gaming Platform via message of the key content of the changes and about the day on which the altered Terms of Participation come into force. The changes become valid on the published day of entry into force without participants having to give their express consent.

22.2 Where the English, French or Italian version of these Rules of Play and Terms of Participation deviates from the German version, the German version alone is binding.

22.3 These Rules of Play and Terms of Participation are published on www.swisslos.ch or can be obtained from Swisslos, P. O. Box, 4002 Basel.