

Version 3.0

KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

“5 CARD CASH”

Amended March 21, 2014
Revised January 27, 2017
Revised June 22, 2018

GAME RULES AND REGULATIONS

5 CARD CASH

TABLE OF CONTENTS

1.	CREATION.....	1
2.	DEFINITIONS.....	1
3.	GENERAL DESCRIPTION.....	5
4.	TICKET SALES RETAILERS.....	5
5.	TICKET PRICE.....	6
6.	TICKET CHARACTERISTICS AND RESTRICTIONS.....	6
7.	TIME, PLACE AND MANNER OF CONDUCTING DRAWING.....	6
8.	TICKET RESPONSIBILITY.....	7
9.	TICKET VALIDATION REQUIREMENTS.....	7
10.	PROCEDURES FOR CLAIMING AND PAYMENT OF PRIZES.....	9
11.	DETERMINATION OF PRIZE WINNERS AND PRIZE LIABILITY LIMIT AND PROBABILITY OF WINNING.....	11
12.	UNCLAIMED PRIZE MONEY.....	12
13.	WITHHOLDING.....	12
14.	PURCHASE AND PRIZE PAYMENT RESTRICTIONS.....	13
15.	GOVERNING LAW.....	13

KENTUCKY LOTTERY CORPORATION

RULES AND REGULATIONS

“5 CARD CASH”

1. CREATION

Pursuant to the laws creating and governing the Kentucky Lottery Corporation, there is hereby created an on-line game, hereinafter called “5 CARD CASH” which shall be conducted pursuant to these Rules and Regulations and KRS Chapter 154A. Tickets shall be made available for sale at the discretion of the President of the Kentucky Lottery Corporation and shall continue on sale until the President publicly announces a termination date.

2. DEFINITIONS

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

- (a) **Drawing** – The drawing conducted by the Lottery as set forth in the document “5 CARD CASH Drawing Procedures,” which is incorporated by reference.
- (b) **KLC or Lottery** – means the Kentucky Lottery Corporation.
- (c) **Retailer** – A person or entity licensed by the Lottery to sell Lottery tickets, including 5 CARD CASH Tickets.
- (d) **Play** – The selection, by Quick Pick only, of one (1) Hand or set of five (5) Card Symbols from a Field of Fifty-two (52) Cards as described in this section.
- (e) **Quick Pick** – The selection of a player’s five (5) 5 CARD CASH Card Symbols by the Lottery system’s computer software.
- (f) **President** – President of the Kentucky Lottery Corporation or any other person to whom the President’s authority is lawfully delegated.
- (g) **Ticket** – A 5 CARD CASH Ticket, produced by a Retailer in an authorized manner, containing the following: retailer number; Drawing date for which the Ticket is eligible; the wager amount; the wager serial number; bar code; print date and time; one (1) Quick Pick Play as described in this section; the message “instant win” if the Ticket has a winning Hand in the instant win component of the game; the Instant Win and Draw Win prize structure; and any other information deemed necessary by the

Lottery. This Ticket or an Exchange Ticket shall be the only valid proof of the player's Card Symbols, and shall be the only valid receipt for claiming or redeeming a prize.

- (h) **Exchange Ticket** – If a prize won on the instant win component of 5 CARD CASH is claimed by a player prior to the Drawing for the draw date printed on the Ticket of purchase, an Exchange Ticket will be issued for the Drawing date printed on the Ticket of purchase and will contain the same Hand that was displayed on the Ticket of Purchase. The issuance of an Exchange Ticket indicates the instant prize has been paid, and the Ticket of purchase will no longer be valid. Once printed, an Exchange Ticket serves as a Ticket, and is subject to the requirements and provisions set out herein applicable to Tickets.
- (j) **Winning Card Symbols** – Five (5) Card Symbols from a Field of Fifty-two (52) Cards selected by the Lottery at each 5 CARD CASH Drawing shall be used to determine winning 5 CARD CASH Plays based on the draw win component of the 5 Card Cash game.
- (k) In 5 CARD CASH, the following terms apply:

(1) **Standard Deck of Playing Cards or Field of Fifty-two (52) Cards** means fifty-two (52) Card Symbols in total, consisting of four Suits, with each Suit having thirteen (13) Rank cards;

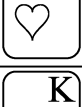

(2) **Suit** means  (clubs),  (diamonds),  (hearts), and  (spades);

(3) **Rank** means the individual value of a Card, one (1) of thirteen (13) Ranks, the value and ranking from low to high: 2; 3; 4; 5; 6; 7; 8; 9; 10; Jack; Queen; King; and Ace; or, A; 2; 3; 4; 5; 6; 7; 8; 9; 10; Jack; Queen, and King; Ace can be the highest or the lowest value Card;








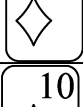
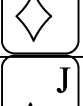




(4) **Hand** means one (1) set of five (5) Card Symbols from a Field of Fifty-two (52) Cards that appear in one horizontal row on each Ticket or Exchange Ticket; each Ticket will contain one (1) Hand, labeled "A";

5. Cards or Card Symbols mean the symbols below:














HEARTS;
(H=Hearts)

#	= Card	Card Symbol
1	2H Two of Hearts	
2	3H Three of Hearts	
3	4H Four of Hearts	
4	5H Five of Hearts	
5	6H Six of Hearts	
6	7H Seven of Hearts	
7	8H Eight of Hearts	
8	9H Nine of Hearts	
9	10H Ten of Hearts	
10	JH Jack of Hearts	
11	QH Queen of Hearts	
12	KH King of Hearts	
13	AH Ace of Hearts	









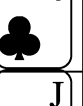




DIAMONDS;
(D=Diamonds)

#	= Card	Card Symbol
14	2D Two of Diamonds	
15	3D Three of Diamonds	
16	4D Four of Diamonds	
17	5D Five of Diamonds	
18	6D Six of Diamonds	
19	7D Seven of Diamonds	
20	8D Eight of Diamonds	
21	9D Nine of Diamonds	
22	10D Ten of Diamonds	
23	JD Jack of Diamonds	
24	QD Queen of Diamonds	
25	KD King of Diamonds	
26	AD Ace of Diamonds	

SPADES;
(S=Spades)

#	= Card	Card Symbol
27	2S Two of Spades	
28	3S Three of Spades	
29	4S Four of Spades	
30	5S Five of Spades	
31	6S Six of Spades	
32	7S Seven of Spades	
33	8S Eight of Spades	
34	9S Nine of Spades	
35	10S Ten of Spades	
36	JS Jack of Spades	
37	QS Queen of Spades	
38	KS King of Spades	
39	AS Ace of Spades	

CLUBS;
(C=Clubs)

#	= Card	Card Symbol
40	2C Two of Clubs	
41	3C Three of Clubs	
42	4C Four of Clubs	
43	5C Five of Clubs	
44	6C Six of Clubs	
45	7C Seven of Clubs	
46	8C Eight of Clubs	
47	9C Nine of Clubs	
48	10C Ten of Clubs	
49	JC Jack of Clubs	
50	QC Queen of Clubs	
51	KC King of Clubs	
52	AC Ace of Clubs	

6. **“Royal Flush”** means five (5) Cards, consisting of an Ace, King, Queen, Jack and 10 of the same Suit;
7. **“Straight Flush”** means five (5) Cards, in Rank or consecutive order, of the same Suit, excluding a Royal Flush;
8. **“Four (4) of a Kind”** means five (5) Cards, consisting of four (4) Cards of the same Rank and one (1) Card of another Rank;
9. **“Full House”** means five (5) Cards, consisting of three (3) Cards of the same Rank and two (2) Cards of the same Rank (but different than the Rank of the first-mentioned three (3) Cards);
10. **“Flush”** means five (5) Cards of the same Suit, not in Rank or consecutive order;
11. **“Straight”** means five (5) Cards in Rank or consecutive order, not all of the same Suit;
12. **“Three of a Kind”** means five (5) Cards consisting of three (3) Cards of the same Rank and two different Cards of any Rank (but different than the Rank of the first-mentioned three (3) Cards, and the two (2) Cards must both be of different Rank than each other);
13. **“Two Pairs”** means five (5) Cards consisting of two (2) Cards of the same Rank, another two (2) Cards of the same Rank (but different than the Rank of the first-mentioned two (2) Cards); and one Card of any Rank (but different than the Rank of either of the first-mentioned two (2) Cards or the second-mentioned two (2) Cards);
14. **“Pair of 8s or Better”** means five (5) Cards consisting of: two (2) 8s of any Suit and three (3) Cards (excluding 8s) of any Rank; two (2) 9s of any Suit and three (3) Cards (excluding 9s) of any Rank ; two (2) 10s of any Suit and three (3) Cards (excluding 10s) of any Rank; two (2) Jacks of any Suit and three Cards (excluding Jacks) of any Rank; or two (2) Queens of any Suit and three (3) Cards (excluding Queens) of any Rank; or two (2) Kings of any Suit and three (3) Cards (excluding Kings) of any Rank; or two (2) Aces of any Suit and three Cards (excluding Aces) of any Rank (the three (3) Cards must all be of different Rank than each other).

3. GENERAL DESCRIPTION

5 CARD CASH utilizes five (5) Card Symbols from a Field of Fifty-two (52) Cards. To play 5 CARD CASH, a player purchases one (1) Play and receives, by Quick Pick, one (1) Hand on a Ticket(s). Each Hand has five (5) Card Symbols. 5 CARD CASH consists of two components; an instant win component and a draw win component. A “Winning Ticket” for the instant win component of the game means a Ticket with a Hand that matches an instant winning Hand set out in Section 11 (a)(i), below. The five (5) Winning Card Symbols for the draw win component are selected by the Lottery at a Drawing. For each Hand, the player attempts to match as many Card Symbols as possible to the Winning Card Symbols drawn by the Lottery. Each Hand is played separately. Prizes are awarded based on the number of Card Symbols matched in a single Hand. Subject to the conditions herein, correctly matching two (2), three (3), four (4), or five (5) Card Symbols in a single Hand to the Winning Card Symbols drawn by the Lottery entitles player to a prize set out in Section 11 (a)(ii), below. A player may win only the highest prize won on the instant win component for each Hand and may win only the highest prize won on the draw win component of the game for each Hand. A player may win on both the instant win component and the draw win component of 5 Card Cash for each Hand. The total prize amount won on a single Play is the prize amount won on both the instant win component and draw win component combined. A player may claim prizes won on the instant win component immediately or wait until after the Drawing. If instant win prizes are claimed prior to the Drawing for the Drawing date printed on the Ticket of purchase, an Exchange Ticket will be issued. If a player waits until after the Drawing to claim any prizes won on a Ticket, then all prizes won on a Ticket must be claimed together. All prizes won on both the instant win and draw win components of the game must be claimed within 180 days of the Drawing date on the Ticket or Exchange Ticket.

4. TICKET SALES RETAILERS

- (a) 5 CARD CASH 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’s contract with the Lottery (and any amendments thereto), in KRS Chapter 154A, or 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

A 5 CARD CASH Ticket may be purchased for Two Dollars (\$2.00) per Play or Hand. The President may authorize the sale of 5 CARD CASH Tickets at a discount for promotional purposes.

6. TICKET CHARACTERISTICS AND RESTRICTIONS

- (a) A 5 CARD CASH Ticket may be purchased by requesting a 5 CARD CASH Ticket from a Retailer, or by purchasing a ticket through a lottery vending machine.
- (b) Each Ticket shall contain one (1) Play or Hand, and shall contain one (1) set of five (5) Card Symbols from a Field of Fifty-two (52) Cards, and other data required in Section 2(g), above. If a player purchases more than one (1) Play or Hand, each Play will be printed on a separate Ticket.
- (c) The Ticket or Exchange Ticket is the only valid instrument for claiming a prize won on the instant win component of the game or in the draw win component of the game following the 5 CARD CASH Drawing.
- (d) A Ticket is valid only for the next 5 CARD CASH Drawing following its purchase.
- (e) Wagering for 5 CARD CASH shall be available by Quick Pick only, meaning that the five (5) 5 CARD CASH Card Symbols are generated by computer software as specified herein. Players cannot pick their own 5 CARD CASH Card Symbols.
- (f) A Ticket may not be canceled.
- (g) Multi-draw and advance draws are not allowed with the 5 CARD CASH game.
- (h) "Play it Again" is not allowed with the 5 CARD CASH game.

7. TIME, PLACE AND MANNER OF CONDUCTING DRAWING

- (a) **Time of Drawing** – 5 CARD CASH Drawings occur every evening. Upon commencement of the 5 CARD CASH game, Drawings will be held during the drawing break, which will begin at 22:55:00 Eastern Time and will continue for an additional 2 minutes and 30 seconds, or in the alternative, Drawings will be held at a time to be determined at the Lottery's discretion and publicly announced by the Lottery.
- (b) **Place of Drawings** – 5 CARD CASH Drawings shall be conducted at a location determined at the Lottery's discretion.

- (c) **Manner of Conducting Drawings** – The objective of the 5 CARD CASH Drawing shall be to select five (5) Card Symbols from a Field of Fifty-two (52) Cards which shall be, collectively, the Winning Card Symbols for the draw win component of the game, with the aid of drawing equipment, pursuant to the controls and methods defined in the document “5 CARD CASH Drawing Procedures,” as may be amended from time to time, and which is incorporated by reference.

8. TICKET RESPONSIBILITY

- (a) A winning 5 CARD CASH Ticket 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 5 CARD CASH Tickets.
- (c) It shall be the sole responsibility of the player to check and verify the accuracy of any Play and all other data printed on the Ticket.
- (d) The Lottery shall not be responsible for 5 CARD CASH Tickets redeemed in error by a player from a 5 CARD CASH Retailer.
- (e) Winning Plays are determined by the Card Symbols appearing on a Ticket in a single Hand and by the Winning Card Symbols drawn at a Drawing, and not by any card symbols reported. The Lottery shall not be responsible for card symbols reported in error.

9. TICKET VALIDATION REQUIREMENTS

- (a) **Valid Tickets** – In order to be deemed a valid 5 CARD CASH Ticket, 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 Card Symbols printed on the Ticket must correspond to the Winning Card Symbols selected for the Drawing date printed on the Ticket. The validation serial number and the selected Card Symbols must both correspond to the computer validation records maintained by the Lottery or its designated On-line 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 a 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 following the Drawing date printed on the Ticket;
 - (8) The Quick Pick 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 prior to the Drawing, and the Ticket data must match this computer data in every respect;
 - (10) The Quick Pick Card Symbols, the validation data and the Drawing date 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 (except where an Exchange Ticket has been issued);
 - (11) The Ticket must not be misregistered, defectively 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 5 CARD CASH Ticket for validation, the player agrees to abide by these Rules and Regulations pertaining to 5 CARD CASH, as determined by the Lottery;
 - (14) There must not be any breach of these Rules and Regulations or other laws, rules or regulations relating to the Ticket which, in the discretion of the Lottery, justifies disqualification;
- (b) **Invalid or Defective Tickets** – Any Ticket not passing all of the validation criteria in this subsection shall be considered void and shall not be paid.
- (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 defective Exchange Ticket is printed, 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 or Exchange 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.

10. PROCEDURES FOR CLAIMING AND PAYMENT OF PRIZES

- (a) Prizes won both on the draw win component and the instant win component of the game shall be claimed within one hundred and eighty (180) days following the date of the Drawing which appears on the winning Ticket or Exchange Ticket, and such prizes shall be claimed in the same manner as other on-line game prizes as set forth below. For the instant win component of the game, the Drawing date which appears on the winning Ticket shall constitute the end of the game for purposes of computing the 180 day period.
- (b) Tickets having a total cash prize value of Fifty Dollars (\$50.00) or less may be claimed by:
 - (1) presenting the Ticket at any Retailer location, provided that such Retailer has sufficient funds available for payment, or at any authorized KLC Cashing Agent;
 - (2) presenting the Ticket at any Kentucky Lottery Regional Office other than the Louisville Regional Office;
 - (3) presenting the Ticket at Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky 40202; or
 - (4) mailing the signed winning Ticket and an official Lottery claim form 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).
 - (1) 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 which appears on the winning Ticket by presenting the Ticket in any manner specified in

subsection (b) of this section.

- (2) 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 which appears on the winning Ticket by presenting the Ticket in any manner specified in subsection (b) (2), (3) or (4) 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).
- (1) 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 which appears on the winning Ticket by presenting the Ticket at any Retailer location that is an authorized cashing agent or in any manner specified in subsection (b) (2), (3) or (4) of this section;
 - (2) 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 which appears on the winning Ticket by presenting the Ticket in the manner specified in subsection (b) (2), (3) or (4) of this section;
- (e) Tickets having a total cash prize value of over Five Thousand Dollars (\$5,000) and up to Ninety-Nine Thousand Nine Hundred Ninety-Nine Dollars and Ninety Nine Cents (\$99,999.99) may be claimed at the Lexington Regional Office or the Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky 40202;
- (f) Tickets having a total cash prize value of One Hundred Thousand Dollars and over (\$100,000.00) must be claimed at the Lottery headquarters located at 1011 West Main Street, Louisville, Kentucky;
- (g) In the event a single Ticket contains a win or wins on both the instant win component and the draw win component of the game, the prize amounts shall be added together and shall be paid in accordance with the prize payment limits specified in subsections (b) through (f) of this section.
- (h) 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;

- (i) The Lottery shall be discharged of any and all liability after payment of prizes as provided in KRS 154A.110 (relating to discharge of Lottery liability upon payment).

11. DETERMINATION OF PRIZE WINNERS, PRIZE LIABILITY LIMIT AND PROBABILITY OF WINNING

- (a) The following tables set forth the prize categories and probability of winning (rounded to the nearest whole number).
 - i. Instant Win Component Prize Structure. A Ticket is a winning Ticket for the instant win component if the Hand on a player's Ticket contains the Cards that make up one of the Hands as set out in the table below. If the Ticket is a winning Ticket, the player wins the corresponding prize shown for each winning Hand. Only one instant win prize per Hand may be won, and a player is entitled to only the highest or top-ranked instant win prize available to that Hand.

MATCH	PRIZE	ODDS 1 in
Royal Flush	\$5,000	649,740
Straight Flush	\$500	72,193
4 of a Kind	\$200	4,165
Full House	\$75	694
Flush	\$50	509
Straight	\$20	255
3 of a Kind	\$5	47
2 Pair	\$3	21
Pair of 8s or Better	Free 5 CARD CASH Ticket*	4.4
TOTAL		3.3

*A winner of a Free 5 CARD CASH Ticket shall receive one (1) Play or Hand for the next Drawing after the claim is made.

- ii. Draw Win Component Prize Structure. A Ticket is a winning Ticket for the draw win component if two (2), three (3), four (4), or five (5) Cards in the Hand exactly match, in Rank and Suit, the Cards drawn by the Lottery as set out in the table below. The Card Symbols may appear in a Hand in any order. If the Ticket is a winning Ticket, the player wins the corresponding prize shown for each winning Hand. Only one draw win prize per Hand may be won, and a player is entitled to only the highest or top-ranked prize shown for Card Symbols matched in that Hand.

Matches	Prize	ODDS 1 in
5 of 5	\$100,000*	2,598,960
4 of 5	\$500	11,059
3 of 5	\$25	240
2 of 5	\$3	16
TOTAL		15.0

* The maximum payout liability for the match 5 of 5 top prize for a single Drawing is Four Hundred Thousand Dollars (\$400,000). In the event the total number of Plays winning the top prize exceeds four (4), players holding each top prize winning Play will receive an equal share of the Four Hundred Thousand Dollar (\$400,000) liability cap.

- iii. The overall probability of winning a prize (including a free ticket) based on a single Play is 1 in 2.86.
- (b) The holder of a winning Ticket may win a prize in both the Instant Win Component Prize Structure and Draw Win Component Prize Structure set out above, and the total prize amount won for each Hand is the amount of the prize(s) won in each Prize Structure combined.
- (c) Promotional features activated and terminated at the discretion of the Lottery may enable the holder of a 5 CARD CASH Ticket to qualify for promotional prizes.
- (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 the Lottery's Board of Directors.

12. UNCLAIMED PRIZE MONEY

All prize money on winning 5 CARD CASH 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 following the Drawing date printed on the Ticket, the prize money shall be deposited and paid out in accordance with KRS 154A.110 (3).

13. WITHHOLDING

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.

14. PURCHASE AND PRIZE PAYMENT RESTRICTIONS

- (a) Prizes shall be paid in one (1) cash payment.
- (b) Lottery Tickets may only be sold to persons eighteen (18) years of age or older.
- (c) No 5 CARD CASH game 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 Lottery; 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.

15. 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 5 CARD CASH game.
- (b) All decisions made by the President, including the declaration of prizes and the payment thereof and in the interpretation of these Rules and Regulations, shall be final and binding on all players and on every person making a claim in respect thereof.