



Retailer Policy Manual

Effective 27-Sept-2023

**Pour obtenir le présent *Manuel des politiques visant les détaillants* en français,
téléphonez à OLG au 1-800-387-0104.**

TABLE OF CONTENTS

OVERVIEW	5
CODE OF CONDUCT	6
COLLECTION OF PERSONAL INFORMATION	7
NON-COMPLIANCE CORRECTIVE ACTIONS	7
THIRD PARTY SERVICE PROVIDERS	7
FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT (ONTARIO)	8
OLG RULES, GAME RULES AND CONDITIONS	8
SEC 1.0 RETAILER REGISTRATION POLICIES	8
Role of the Alcohol Gaming Commission of Ontario	8
1.1 Registration of Retailers by AGCO	8
SEC 2.0 RETAILER INSIDER AND PLAY POLICIES	9
2.1 Insider Wins	9
2.2 Retailer Identification	10
2.3 No Play at Work	11
SEC 3.0 RETAILER INTEGRITY POLICIES	12
3.1 Criminal Charges or Convictions	12
3.2 Retailer or Staff Dishonesty	13
3.3 Suspended Retailers	14
SEC 4.0 SALE OF TICKET POLICIES	15
4.1 Age Control – It's the Law	15
4.2 Displaying Authorized Products	16
4.3 Intentionally Deleted	17
4.4 Selling or Supplying Authorized Products in Ontario Only	17
4.5 Territory Exclusivity	17
4.6 Sale of Authorized Products at Face Value	17
4.7 Selling, Activating and Handling OLG Authorized INSTANT Tickets, Products, & Gift Cards	18
4.8 Selling Only Authorized Products	19
4.9 Product Knowledge and Customer Service	19
4.10 Intentionally Deleted	19
4.11 Customers Must Be Present	19
4.12 Intentionally Deleted	20

4.13	Sports Wagering Limits	20
4.14	Forgotten / Found Authorized Products or Lottery Gift Cards	20
4.15	Cancellation of OLG Authorized Online Lottery Tickets/Products	21
4.16	Removing from Sale OLG Authorized INSTANT Lottery Tickets/Products	22
4.17	Promotions	23
4.18	Adjustments for Authorized Products	23
4.19	Group Play	24
4.20 – 4.22	Intentionally Deleted	24
4.23	Seller Restrictions	24
SEC 5.0	TICKET / PRODUCT VALIDATION POLICIES	25
5.1	Validation of Authorized Products	25
5.2	Intentionally Deleted	27
5.3	Redemption Limit for Authorized Products	27
5.4 – 5.5	Intentionally Deleted	27
5.6	Payment of Prizes	29
5.6.1	Purchase Discrepancies	30
5.7	Intentionally Deleted	29
SEC 6.0	CREDIT AND CASH SETTLEMENT POLICIES	29
6.1 – 6.2	Intentionally Deleted	29
6.3	Invoicing and Non-Sufficient Funds (NSF)	29
6.4	Intentionally Deleted	30
SEC 7.0	GENERAL POLICIES	30
7.1	Electrical and Phone Line	30
7.2	Device and Fixture Placement, Operation and Maintenance	31
7.3	Insurance	31
7.4	Intentionally Deleted	32
7.5	Retail Sales Act	32
7.6	Intentionally Deleted	32
7.7	Intentionally Deleted	32
7.8	Intentionally Deleted	32
7.9	Storage of the Retailer Policy Manual	32
SEC 8.27	IMPLEMENTATION OF OTHER SANCTIONS	33

SEC 8.0 CORRECTIVE ACTION MATRIX	34
Glossary of Commonly Used Terms	38

Overview

OLG and its Retailers are governed primarily by the *Ontario Lottery and Gaming Corporation Act, 1999* (Ontario) and the *Gaming Control Act, 1992* (Ontario), the Registrar's Standards for Gaming: Lottery Sector as it applies to the Retailer and the regulations made pursuant to these acts.

The purpose of this Retailer Policy Manual (this "**Manual**") is to set out OLG's policies regarding Retailers and their Staff roles and responsibilities in support of OLG's key objectives including "defending the public trust" and "returning dividends to support public initiatives". This Manual contains OLG policies relating to retailer registration, insider wins, sale of lottery tickets/products, lottery ticket/product validation procedures, cash settlement and various other general matters. This Manual also includes OLG's rights to impose administration fees, service charges, penalties, and corrective actions including suspension and termination for violations of the policies outlined in this Manual.

This Manual, as amended from time to time, forms part of the OLG Retailer Agreement (the "**Retailer Agreement**") signed by OLG and each Retailer and, where required, its principals. This Manual may be amended by OLG from time to time in OLG's sole and unfettered discretion.

Any capitalized terms herein and not otherwise defined shall have the meaning ascribed to them in the Retailer Agreement.

Code of Conduct

In support of OLG's commitment to strengthen public trust in the lottery system, as an authorized lottery Retailer or Retailer Staff, I agree to responsibly market, handle and sell OLG authorized lottery tickets and products (including the validation of winning tickets, payment of winning ticket prizes, providing lottery game information, winning number information and subscription/play information and providing other related customer services), at all times, with the utmost honesty, integrity and respect for the public and in a socially responsible manner, by following the rules and principles set out below.

1. I will sell lottery tickets and products only to validate winning lottery tickets only for, and redeem prizes only for, individuals 18 years of age or older.
2. I will comply with all laws and regulations that apply to lottery tickets/products.
3. I will comply with the Registrar's Standards for Gaming: Lottery Sector as it applies to the retailer.
4. I will promote fair, honest, and courteous treatment of customers.
5. I will make readily available to customers game rules and game information, such as prize details and game results.
6. I will properly redeem prizes and honour all legitimate prize claims.
7. I will follow all OLG operating procedures and contractual requirements (including the policies contained in the Retailer Policy Manual).
8. I will answer all reasonable customer questions, or direct customers to OLG as required.
9. I recognize that I am considered an insider and as such, will identify myself as an insider to OLG when claiming any prizes from a lottery game that OLG conducts and manages.
10. I will not purchase, play, validate or redeem personal lottery tickets or coupons at the lottery retail location where I sell, handle, or redeem lottery products.

I understand and acknowledge the purpose of this Code of Conduct and the importance of upholding the rules and principles set out above. I understand, acknowledge, and agree that I am required to carry out my responsibilities under the OLG Retailer Agreement at all times in accordance with this Code of Conduct. I understand, acknowledge, and agree that my failure to comply with this Code of Conduct may result in progressive disciplinary action, which may include termination of the OLG Retailer Agreement.

Collection of Personal Information

The Retailer and each Principal jointly and severally acknowledge that OLG and its representatives may collect information (and, in some cases, already has), including personal information belonging to the Retailer, each Principal, and sales and other financial information, whether through the lottery system or the recording of telephone conversations with OLG representatives or otherwise, and that the collection of such information is authorized under the *Ontario Lottery and Gaming Corporation Act, 1999* (Ontario), and used for the following primary purposes: training and Staff work monitoring, coaching, and rating the quality of service provided by OLG customer service representatives, for general investigative and/or public scrutiny purposes relating to legal and contractual compliance hereunder by the Retailer and each Principal, sharing information with third parties with whom the Retailer or any Principal may have a business affiliation or contractual relationship such as banks, lessors and franchisors, for invoicing and processing automatic bank withdrawals, to arrange for Equipment service calls, to interact with OLG representatives, to determine the validity of insider win prize claims, for OLG's internal business purposes, and for disclosure of personal information, including name, dollar amount of prize(s), number of prizes claimed and for which games, date of draw(s) and prize claim(s), and ticket purchase location, for the purposes of the transparency and integrity of the lottery system including public scrutiny of insider win prize claims.

All Retailers and Staff involved in the sale, validation and handling of lottery products are required to provide their legal name and, if they are 18+, their date of birth. Staff may authorize the Retailer to provide this information on their behalf. Should this information require updating or correction, or if the Staff member no longer handle lottery and want it removed from our records, they can call OLG to make changes. OLG will retain information according to data retention policies. For further information about OLG's privacy practices, retention and destruction policies related to the management of personal information, contact OLG.

"Staff" means any employee, contractor, representative or agent of the Retailer.

Non-Compliance Corrective Actions

All penalties are on a "per Location" basis. For Retailers with multiple Locations under one Retailer Agreement, the corrective actions for violations will be applied to the specific Location. Self-disclosure of a policy violation may mitigate any of the penalties listed.

Third Party Service Providers

OLG retains third party service providers to support its retailer network. These include service technicians who respond to problems with OLG's lottery terminals or other mechanical, electronic or electric devices, couriers who deliver lottery tickets/products and supplies, service personnel who install, repair, and remove merchandising devices, service personnel who remove and replace advertising material, mystery shoppers who test the compliance of retailers, and investigators who collect information with respect to complaints, non-compliance and insider wins.

The Freedom of Information and Protection of Privacy Act (Ontario)

The Retailer and each Principal jointly and severally acknowledge that any business or personal information provided to OLG is subject to the requirements of the *Freedom of Information and Protection of Privacy Act*, (Ontario). Retailer and each Principal is an “insider” within the meaning of OLG Policies and agrees to be held to a higher degree of public scrutiny and to have a lesser expectation of privacy than members of the general public including through disclosure by OLG to the public of any records of insider wins as well as any information relating to any breaches of applicable law or this Agreement.

OLG Rules, Game Rules and Conditions

OLG Rules Respecting Lottery Games, ILC Rules and Regulations Respecting Lotteries and Lottery Tickets, Supplemental OLG Rules and Conditions to Interprovincial Lottery Corporation Games and game specific Game Conditions form part of OLG Policies to which Retailers and their Staff must comply. Copies of these documents can be obtained by visiting OLG's website at OLG.ca.

Sec. 1.0 RETAILER REGISTRATION POLICIES

Role of the Alcohol and Gaming Commission of Ontario

The Alcohol and Gaming Commission of Ontario (“AGCO”) is established under the *Alcohol, Cannabis and Gaming Regulation and Public Protection Act, 1996* (Ontario). The Registrar of Alcohol and Gaming (the “Registrar”) of the AGCO administers a regulatory regime for lottery retailers and lottery retailer managers. This role includes: (i) the registration of lottery retailers in the “Sellers” category and lottery retailer managers in the “Category 1 Gaming Assistant” category under the *Gaming Control Act, 1992* (Ontario) to provide services to OLG (which is a separate process from the Retailer Agreement), (ii) setting standards for lottery retailers, (iii) compliance programs, such as inspections, to ensure that lottery retailers and lottery retailer managers comply with their legal obligations, and (iv) investigations and enforcement activities where appropriate. The Registrar and AGCO are independent from OLG.

1.1 Registration of Retailers by AGCO

All Retailers selling OLG authorized lottery tickets/products and providing Authorized Services must be registered by the Registrar in the “Sellers” category prior to selling OLG authorized lottery tickets/products or providing any Authorized Services. In addition, individuals or managers employed or otherwise engaged by a Seller and who act on behalf of the Retailer by overseeing, coordinating, or exercising significant decision-making authority over lottery ticket/product sales or Authorized Services and/or managing compliance issues with respect to the sale of authorized lottery tickets/products and the provision of Authorized Services must also be registered, in the “Category 1 Gaming Assistant” category, by the Registrar. Failure to maintain registration with the AGCO will require the Retailer to cease selling authorized lottery tickets/products or providing Authorized Services until such time as registration is restored and OLG has authorized the Retailer to resume sales.

AGCO is responsible for administering the registration program in the Province of Ontario. Once a completed application is received, AGCO will review the information and carry out an investigation to determine if the applicant meets the eligibility standards of the *Gaming Control Act, 1992* (Ontario). If the applicant is eligible for registration, the Registrar will then issue a Certificate of Registration which will enable the applicant to sell OLG authorized tickets/products and provide Authorized Services. Decisions with respect to registration are made exclusively by the Registrar. OLG does not make or have a role in making any of these decisions.

Individuals who are responsible for compliance issues regarding lottery ticket/product sales and Authorized Services and those who have signed any agreement and/or contract with OLG must also be registered as Category 1 Gaming Assistants. For corporate entities or chain accounts, this may include individuals who work at head office or who are responsible for a region, and not only those individuals who work at the store level.

The Certificate of Registration for a Seller, either the original or a photocopy, must be kept at the retail location and must be available for inspection. A Category 1 Gaming Assistant must have his or her certificate of registration readily available when he or she is carrying out duties as a Category 1 Gaming Assistant. The Registrar has the authority to propose to suspend or revoke a registration and may impose a monetary penalty on a Seller or Category 1 Gaming Assistant for failure to comply with the regulatory requirements. A Seller or Category 1 Gaming Assistant shall assist in any inspection or investigation that may be carried out on behalf of the Registrar.

IT IS THE RESPONSIBILITY OF THE SELLER AND CATEGORY 1 GAMING ASSISTANT TO KNOW AND UNDERSTAND THE REGULATORY REQUIREMENTS ENFORCED BY THE REGISTRAR AND AGCO.

If you require further information about the registration process or the regulatory requirements, please contact the AGCO directly. Information is also available at www.agco.on.ca.

Sec. 2.0 RETAILER INSIDER AND PLAY POLICIES

2.1 Insider Wins

It is the policy of OLG that, for lottery retailing, the persons below are “insiders” and shall be subject to OLG’s insider win procedures:

- 1) Registrants. A “**Registrant**” means a Seller or Category 1 Gaming Assistant required to be registered by the Registrar of AGCO in connection with lottery ticket schemes and in accordance with the *Gaming Control Act, 1992, Ontario Regulation 78/12 (General)*.
- 2) Directors, officers, partners, sole proprietors of a Registrant.
- 3) Persons who are acting on behalf of a Registrant and who are involved in the sale, redemption, distribution of lottery tickets/products or services. Immediate family members and relatives of persons described in 1), 2) or 3) above.

Immediate family member means a spouse (whether in a married or common law relationship), children, parents, and siblings of a person described in 1), 2) or 3) above (whether living in the same residence or not) but excludes in-laws and stepfamily members.

Relative means a person (other than an immediate family member) who is connected by blood or marriage and who resides with a person described in 1), 2), 3) above, and includes in-laws and stepfamily members.

If an insider (per the definitions above) plays an Authorized Product and wins a prize of \$1000 or more, the win will be investigated. If approved for payment, there will be a 30-day waiting period to allow the public to dispute the claim. Insiders' information relating to insider wins will be posted on OLG's internet site for these 30 days, plus an additional 30 days following prize payment, and in any other media as determined by OLG for the period of time.

2.2 Retailer Identification

OLG requires the identity of all persons who are involved in the sale, handling, or redemption of lottery tickets/products at each Location.

Retailers must ensure all Retailers and their Staff are identified to OLG **before** they handle lottery tickets/products, by accurately completing all retailer identification screens on the lottery terminal according to their government issued identification. In addition, on an ongoing basis Retailers must ensure:

- Each Staff's name is listed on the lottery terminal only once.
- **OLG is immediately notified** when:
 - o Staff cease to be employed or engaged at the Location;
 - o A Staff's name changes; and/or
 - o A Staff that is designated as a minor reaches the age of 18.

All Retailers and Staff directly involved in the sale, handling or redemption of lottery tickets/products or the provision of Authorized Services at more than one Location must complete the identification process at each Location.

How to Provide Information

Retailers and Staff must provide their information by one of the three following methods:

- Retailers or Staff, as applicable, may use the retailer identification screens on the lottery terminal to enter their information.
- Staff may consent to allow the Retailer to enter their information on the lottery terminal on their behalf, provided the Staff has read, understood, and agreed with the Code of Conduct and Collection of Personal Information sections of this Manual.
- Staff may consent to allow OLG to enter their information on the lottery terminal on their behalf, provided the Staff has read, understood, and agreed with the Code of Conduct and Collection of Personal Information sections of this Manual.

Failure to comply with this policy will result in Corrective Action 8.21.

Corrective Action 8.21

Policy	Confirmed Violation	Rolling History	1st Violation	2nd Violation	3rd Violation	Subsequent Violations
2.2	Retailer Identification	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation. \$50 fee, up to possible termination of Retailer Agreement

2.3 No Play at Work

The purpose of this policy is to strengthen the public's confidence in the fairness and integrity of the OLG lottery system as it relates to insider participation in this system and to deter and prevent fraud, theft, and collusion by insiders in this respect. OLG has zero tolerance for breach of this policy and in the event of such breach, will apply the Corrective Action set out below in 8.14.

A person engaged in any manner in the handling of OLG authorized lottery tickets or products, including, without limitation, the activation, sale, validation or redemption of OLG authorized lottery tickets or products (a "**Restricted Person**"), is not permitted to participate, by themselves as a member of a group, or through another person on the Restricted Person's behalf, in a lottery conducted and managed by OLG at the Location(s) to which they are associated (the "**Restricted Location(s)**").

For purposes of this policy, "participate" means a Restricted Person:

- purchasing a lottery ticket/product at a Restricted Location(s);
- playing a lottery ticket/product at a Restricted Location(s);
- validating a lottery ticket/product at a Restricted Location(s);
- redeeming at a Restricted Location(s) a lottery ticket/product or a coupon (including in paper and electronic form) to acquire a ticket, and/or a prize of any kind;
- receiving a lottery ticket/product purchased or otherwise acquired by another person from a Restricted Location(s);
- bringing OLG authorized lottery tickets /products into a Restricted Location(s) to purchase, play, validate or redeem, in each case, on behalf of other persons; and
- permitting (directly or indirectly) another person to engage in any of the prohibited actions listed in (a) through (f) above on behalf of a Restricted Person.

OLG authorized lottery tickets or products purchased, played, validated, redeemed, received, or otherwise acquired, in each case, in contravention of this policy are void. Void tickets are the property of OLG.

While not restricted by this policy, a Restricted Person is strongly discouraged from checking OLG authorized lottery tickets and products at a Restricted Location.

Failure to comply with this policy will result in Corrective Action 8.14. In particular, a Restricted Person is not entitled to claim nor, for greater certainty, receive, any prize in an OLG lottery resulting from their participation in an OLG lottery contrary to this policy. Except as noted above, a Restricted Person can participate in an OLG lottery only if they conduct such activities at retail locations other than a Restricted Location.

Corrective Action 8.14

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation
2.3	No Play at Work	5 years	<u>Ticket void. Prize claim will not be paid</u> Violation letter One-day suspension	<u>Ticket void. Prize claim will not be paid</u> Violation letter Seven-day suspension	<u>Ticket void. Prize claim will not be paid</u> Violation letter, a minimum 30-day suspension, additional corrective action (including the termination of the Retailer Agreement) may be applied

Sec. 3.0 RETAILER INTEGRITY POLICIES

3.1 Criminal Charges or Convictions

The Retailer or their Staff must not engage in any activity that may result in a criminal charge or conviction (involving, but not limited to, fraud or theft). Retailers or their Staff must report knowledge of any criminal charges or convictions to OLG within 5 days of the occurrence. If a Retailer receives any knowledge of any activity that may result in a criminal charge or conviction (involving, but not limited to, fraud or theft) or misrepresentation, moral turpitude, or any activity which OLG would reasonably determine is damaging to its reputation, the individual involved must be advised to contact OLG.

Failure to comply with this policy will result in Corrective Action 8.1.

Corrective Action 8.1

Policy	Confirmed Violation	Rolling History	All Violations
3.1	Retailer or Staff charged with a Crime	5 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of the Retailer Agreement

3.2 Retailer or Staff Dishonesty

To maintain the public trust in the integrity of lottery systems and processes, OLG has zero tolerance with respect to Retailer and Staff dishonesty and dishonest conduct. Examples of dishonest conduct include, but are not limited to, the following Retailer and Staff actions:

- a) Not providing the customer with a full payout of the prize won.
- b) Making false prize claims.
- c) Knowingly attempting to defraud the lottery system, including pouch pack tampering and lottery ticket/product tampering, unauthorized lottery ticket/product transferring between retail locations.
- d) Non-compliance with the instructions provided on lottery coupons as determined by an OLG investigation.
- e) Not providing the customer with all OLG promotional tickets to which they are entitled.
- f) Misrepresentation, moral turpitude, or any activity which could reasonably be damaging to OLG's reputation.

If a Retailer receives any knowledge of dishonest conduct, they must advise the individual involved to contact OLG.

Failure to comply with this policy will result in Corrective Action 8.2.

Corrective Action 8.2

Policy	Confirmed Violation	Rolling History	All Violations
3.2	Retailer or Staff Dishonesty	5 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement

3.3 Suspended Retailers

Retailers who have been notified of a suspension must not sell or redeem lottery tickets/products while under suspension (including INSTANT tickets).

Failure to comply with this policy will result in Corrective Action 8.16.

Corrective Action 8.16

Policy	Confirmed Violation	Rolling History	All Violations
3.3	Suspended Retailers	5 years	All corrective actions depend on the outcome of an investigation. Violation letter up to termination of Retailer Agreement

Sec. 4.0 SALE OF TICKET POLICIES

4.1 Age Control – It's the Law

The *Ontario Lottery and Gaming Corporation Act, 1999* (Ontario) prohibits the sale of OLG authorized tickets/products to persons under 18 years of age. A person convicted of an offence is liable to a fine of not more than \$50,000 in the case of an individual or \$250,000 in the case of a person who is not an individual.

OLG's *Rules Respecting Lottery Games* additionally prohibits persons under 18 years of age from participating, by themselves or as a member of a group, in an OLG lottery in Ontario, including without limitation, purchasing a ticket/product, validating a ticket/product, or receiving a ticket/product as a gift, and are not entitled to claim any prize in a lottery.

4.1.1 Minor's Policy - Given the above, it is OLG's policy that Retailers and their Staff must not allow persons under the age of 18 years to participate in an OLG lottery at the Location. For the purposes of this policy, to participate means to purchase, validate, or redeem a ticket/product. Lottery Gift Cards do not have an age restriction for sales; however, a person must be at least 18 years of age to redeem a Lottery Gift Card.

Failure to comply with this policy will result in Corrective Action 8.3.

Corrective Action 8.3

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation
4.1.1	Retailer or their Staff permit person under the age of 18 years of age participate in an OLG lottery	5 years	30-day Suspension	60-day Suspension	Termination of Retailer Agreement

4.1.2 ID25 Policy - Retailers and their Staff must comply with OLG's "Age Control – It's the Law" training module and, specifically, check acceptable forms of photo ID for individuals who appear to be under the age of 25, before processing any lottery ticket/product purchase, validation, or redemption. Lottery Gift Cards do not have an age restriction for sales. ID25 is not a requirement for the purchase of Lottery Gift Cards; however, it is a requirement for redemption. Retailers should contact OLG to obtain the training module if they do not have a copy.

Failure to comply with this policy will result in Corrective Action 8.4.

Corrective Action 8.4

Policy	Confirmed Violation	Rolling History	1st Violation	2nd Violation	3rd Violation	Subsequent Violations
4.1.2	ID25 Policy	3 years	Violation letter, training, and an additional mystery shop	Violation letter, an additional mystery shop, and assigned eLearning	Violation letter, an additional mystery shop, \$75 fee and assigned eLearning	Violation letter, an additional mystery shop and 1-day suspension, and assigned eLearning

4.2 Displaying Authorized Products

Retailers and their Staff must:

- Provide appropriate space at the Location for all OLG authorized lottery tickets/products, Equipment and merchandise fixtures, as OLG may specify.
- When requested by OLG, permit OLG and OLG third party service providers access to the Location to install, maintain and remove all OLG material and Equipment.
- Keep all OLG materials and components clean and in a proper state of repair and make all reasonable effort to protect the Equipment from any interference, damage, destruction, or theft. Retailers and their Staff must notify OLG of any required repairs.
- Make reasonable efforts to display and have available for sale all variety of lottery tickets/products made available to them by OLG.
- Not display non-OLG products (including but not limited to: stamps, phone cards, bus tickets, etc.), in OLG merchandising devices.
- Not cover or place anything in front of OLG materials or Equipment which results in the customer being unable to observe the sale, redemption, or customer display messages during their transactions. The placement of the lottery materials and Equipment in your store has been designed to ensure that customers can easily view their transactions.
- Ensure OLG's Responsible Gambling materials/brochures are always in stock and available for customers.

OLG retains the ownership of all such material and Equipment.

4.3 This space intentionally left blank. This policy has been removed.

4.4 Selling or Supplying Authorized Products in Ontario Only

Retailers and their Staff must not sell, re-sell or distribute any OLG authorized lottery tickets/products outside Ontario including supplying OLG authorized lottery tickets/products to other persons when there are reasonable grounds for believing that such persons are involved in the sale of OLG authorized tickets/products outside Ontario (by mail, telephone, internet, or otherwise).

Failure to comply with this policy will result Corrective Action 8.5.

Corrective Action 8.5

Policy	Confirmed Violation	Rolling History	1st Violation	2nd Violation
4.4	Selling Outside Ontario	1 year	90-day Suspension	Termination of Retailer Agreement

4.5 Territorial Exclusivity

Retailers must not claim or attempt to enforce any contract which prohibits third parties from entering a Retailer Agreement with OLG.” (e.g., a landlord)

4.6 Sale of Authorized Products at Face Value

Retailers or their Staff must not sell a lottery ticket/product for a price other than the face amount shown on the lottery ticket/product, unless OLG has authorized in writing the sale for a different amount.

Retailers and their Staff must not charge customers any additional fees relating to the sale or validation of OLG authorized lottery tickets/products or services.

Fees related to the customer’s use of debit or credit cards for purchases are at the discretion of the Retailer, provided the fees are applied uniformly and not solely applied to OLG products.

4.7 Selling, Activating, Loading and Handling INSTANT Lottery Tickets/Products and Lottery Gift Cards

INSTANT Lottery Tickets/Products

INSTANT lottery tickets/products are provided to Retailers on a consignment basis, meaning that these tickets/products are not invoiced to the Retailer until they are activated. Payment terms are provided to Retailers.

Each pack of INSTANT lottery tickets/products assigned to a Location must be activated by the Retailer or their Staff through their lottery terminal prior to displaying the product for sale. Retailers or their Staff must not transfer lottery tickets/products between Locations without OLG prior approval. Lottery ticket transfers between locations can only be completed if approved and processed by OLG.

Inventory Management

Retailers and their Staff are responsible for managing their inventory. Any pack discrepancies (actual packs received do not match the packing slip) must be reported immediately to OLG. Failure to report pack discrepancies may result in the Retailer being charged for the pack(s).

INSTANT lottery tickets/products must be stored and handled in a way that protects the latex scratch surfaces. If the lottery tickets/products appear damaged, do not sell them. Contact OLG for instructions on how to return damaged lottery tickets/products.

Lottery Gift Cards

Lottery Gift Cards must be loaded by the Retailer or their Staff through their lottery terminal at the time of sale, and all terminal receipts and the purchased card must be given to the customer once the load is completed. Valid Lottery Gift Cards must be accepted as a method of payment for lottery tickets/products at participating locations, following the instruction on the lottery terminal.

Failure to comply with this policy will result Corrective Action 8.6.

Corrective Action 8.6

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd and Subsequent Violations
4.7	Selling, Activating, Loading and Handling OLG Authorized Instant Tickets/ Products and Gift Cards	1 year	Violation letter	\$25 fee per violation

4.8 Selling Only Authorized Products

Retailers and their Staff are prohibited from selling or providing any lottery tickets/products or services other than Authorized Products or Authorized Services. OLG authorizes the sale of any charitable gaming products (including break open tickets) licensed by the AGCO or municipal council and sold in Ontario.

Retailers and their Staff are not to extend or lend credit to customers to purchase Authorized Products or Lottery Gift Cards. Customers can use credit cards for purchases.

4.9 Product Knowledge and Customer Service

Retailers and their Staff who operate any lottery terminal or provide Authorized Services, must be trained on the operations of each such device and adhere to all OLG training including, but not limited to, compliance with the Retailer Agreement, this Manual, PlaySmart, product knowledge and promotions. If a Retailer is uncertain about any operating procedures, they are to contact OLG at 1-800-387-0104.

Retailers and their Staff must be able to answer any reasonable questions on how to play OLG lottery tickets/products available at the Location and direct customers with other questions to call OLG at 1-800-387-0098. Retailers must provide customers with information on game rules and unclaimed prizes, when available, or direct customers to obtain the information from OLG at the above phone number or from OLG.ca.

Retailers and their Staff must post, or permit to be posted in an unobstructed manner, winning numbers, game lists, game rules and any other authorized promotional materials.

4.10 This space intentionally left blank. This policy has been removed.

4.11 Customers Must Be Present

Lottery tickets/products must never be produced, purchased, played, validated, checked or redeemed for a customer unless the customer is present in the store. A Retailer is prohibited from selling, handling, or providing OLG authorized lottery tickets/products through any means, manner, platform, forum, medium or channel, including, but not limited to, social media websites and applications, in each case, that is not one of the Locations set out in the Retailer Agreement.

Retailers or their Staff must not hold selection slips or lottery tickets/products in custody for a customer.

Failure to comply with this policy will result in Corrective Action 8.7.

Corrective Action 8.7

Policy	Confirmed Violation	Rolling History	All Violations
4.11	Customer Must Be Present	5 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement

4.12 This space intentionally left blank. This policy has been removed

4.13 Sports Wagering Limits

OLG's sports wagering limit for POOLS is \$500 per customer per day, per Location. Retailers and their Staff may not permit customers to exceed the POOLS wagering limit.

Failure to comply with this policy will result in Corrective Action 8.8.

Corrective Action 8.8

Policy	Confirmed Violation	Rolling History	All Violations
4.13	Sports Wagering	1 year	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement

4.14 Forgotten/Found Authorized Products or Lottery Gift Cards

If a lottery ticket/product or Lottery Gift Card is found at your Location or if a customer leaves a lottery ticket/product or Lottery Gift Card at your Location, you must call OLG immediately at to obtain assistance and report the details. Retailers and their Staff must not sell, validate, electronically check, cancel or redeem forgotten or found lottery tickets/products or Lottery Gift Cards under any circumstances.

Failure to comply with this policy will result in Corrective Action 8.17.

Corrective Action 8.17

Policy	Confirmed Violation	Rolling History	All Violations
4.14	Found / Forgotten tickets	3 years	Penalties range depending on the outcome of an investigation Warning letter up to termination of Retailer Agreement

4.15 Cancellation of Online Lottery Tickets/Products

Online wagers must be cancelled if:

- (a) The lottery ticket/product was misprinted/damaged;
- (b) The lottery ticket/product was printed in error; or
- (c) The customer did not pay for the lottery ticket/product (see note).

While discouraged, online wagers may be cancelled at the request of a customer.

When cancellation of online lottery tickets/products is required, it must be done immediately. Retailers and their Staff may only cancel online lottery tickets/products prior to the applicable online ticket close time. Retailers and their Staff must cancel sports lottery tickets within 30 minutes of the time the ticket was printed and prior to the earliest event close time.

If a situation occurs where you are unable to cancel a lottery ticket or need to cancel an online lottery ticket with an instant win feature (e.g. Poker Lotto & Wheel of Fortune) you must call OLG at 1-800-387-0104 for direction.

Note: If customers do not or cannot pay for lottery tickets/products they have requested, Retailers must not purchase these lottery tickets/products or sell them to another customer. Found lottery tickets/products or lottery tickets/products unintentionally left behind by customers should never be cancelled; you must call OLG at 1-800-387-0104 for direction.

Retailers must tear cancelled tickets through the barcode and discard responsibly, immediately after cancellation.

Failure to comply with this policy will result in Corrective Action 8.25.

Corrective Action 8.25

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	Subsequent Violations
4.15	Cancellations	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation. \$50 fee, up to possible termination of Retailer Agreement

4.16 Removing from Sale – INSTANT Lottery Tickets/Products

When notified by OLG, Retailers and their Staff must follow OLG instructions with respect to removing from sale INSTANT lottery tickets/products and deactivating and returning INSTANT lottery tickets/products upon request.

INSTANT tickets deactivated in preparation for return to OLG must never be sold to a customer. We strongly suggest once tickets are deactivated, they should be kept in a secure location away from other INSTANT product.

All products to be returned are to be sealed in a product return bag, along with the INSTANT returns report.

Failure to comply with this policy will result in Corrective Action 8.24.

Corrective Action 8.24

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	Subsequent Violations
4.16	Removing from Sale	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation. \$50 fine up to possible termination of Retailer Agreement

4.17 Promotions

Retailers may develop their own promotional concepts that involve the sale of OLG authorized tickets/products. Retailers must contact OLG to obtain a “Guidelines and Approval Form for Retailer’s Customer Promotions”. They must submit the completed form and receive written approval from OLG before the promotion start date. The approval from OLG must be retained throughout the duration of the promotion and shown to any AGCO or OLG inspector who requests to see it. The requesting Retailer is required to make such concepts available for use by OLG and its other Retailers at no cost.

Retailers acknowledge that OLG has the right to limit any of its promotions to one or more Retailers, one or more groups or classes of Retailers, one or more geographic areas or on any other basis specified by OLG, any of which could exclude the Retailer. Retailers shall only have the right to participate in promotions as determined by OLG from time to time.

4.18 Adjustments for Authorized Products

Retailers and their Staff must retain all lottery tickets/products for which an adjustment was requested for 30 days from the last draw date printed on the ticket unless otherwise approved - in writing by OLG. If the Retailer receives an approved adjustment from OLG, the Retailer must have these tickets available for audit purposes or for return to OLG if requested. Not all lottery ticket/product adjustment requests will be approved by OLG.

Failure to comply with this policy will result in Corrective Action 8.18.

Corrective Action 8.18

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	4 th and Subsequent Violations
4.18	Adjusted Authorized Products	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fine up to possible termination of Retailer Agreement

4.19 Group Play

Retailers and their Staff must not collect and pool funds from customers to coordinate the purchase of OLG lottery tickets/products by a group of customers.

Failure to comply with this policy will result in the Corrective Action 8.20.

Corrective Action 8.20

Policy	Confirmed Violation	Rolling History	All Violations
4.19	Group Play	3 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement

4.20 This space intentionally left blank. This policy has been removed.

4.21 This space intentionally left blank. This policy has been removed.

4.22 This space intentionally left blank. This policy has been removed.

4.23 Sellers Restrictions

The AGCO Registrar's Standard for Gaming: Lottery Sector prohibits Retailers and their Staff from selling authorized lottery tickets/products to certain individuals. The individuals that a Retailer and their Staff must not knowingly sell authorized tickets/products to are:

- Persons under the age of 18 years
- Individuals who appear to be intoxicated
- Officers, directors, or partners of the seller
- Registered Gaming Assistants who are employed at the Location
- Trade union executives or on premises union staff who represent or negotiate for the employees at the Location
- Persons repairing the Retailer's lottery Equipment at the Location
- Members or employees of the AGCO

In addition to the seller's restrictions mentioned above, the Retailer and their Staff must not knowingly sell authorized tickets/products to members of OLG's Board of Directors or OLG employees.

Sec. 5.0 TICKET/PRODUCT VALIDATION POLICIES

5.1 Validation of Authorized Products

Retailers and their Staff must follow OLG's validation process and must only validate original lottery tickets/products when the customer is in the store. Retailers and their Staff must not validate photocopies of lottery tickets/products and must only validate lottery tickets/products produced on OLG approved paper.

All lottery tickets/products presented for validation must be signed by the customer prior to validation.

Exception:

If a customer indicates their desire to play their INSTANT TOP-UP free play immediately, a Retailer or their Staff may validate a customer's free play **without** requiring the customer to sign the free play ticket produced by the lottery terminal.

Retailers and their Staff must use the lottery terminal for the validation of all lottery tickets/products at the time the ticket(s) are presented, regardless of where in Ontario the ticket was purchased, and **must not pay a prize until the electronic validation is successful.**

Retailers and their Staff must tear through the barcode of each winning lottery ticket/product that is paid out up to the redemption limit. All winning and non-winning lottery tickets/products and the corresponding customer receipt must be returned to the customer.

Retailers and their Staff must follow the instructions on the lottery terminal, and only pay prizes for lottery tickets/products when the lottery terminal instructs to do so.

Retailers and their Staff must keep lottery clutter (lottery ticket paper) away from the lottery terminal or the printer; and ensure the customer display screen is readily visible to customers at all times.

Retailers and their Staff must adhere to the ID25 policy referred to in section 4.1.2.

Note: If a winning lottery ticket/product above your redemption limit is presented, follow the instructions on the terminal screen and return the winning ticket/product and customer receipt from the terminal to the customer. **Do not tear the barcode for these tickets and do not pay prizes that are over your redemption limit, per section 5.3.**

If for any reason the lottery terminal is not operating properly, including any difficulties validating lottery tickets/products, Retailers and their Staff must stop using the terminal and contact OLG immediately.

When handling an "already paid" lottery ticket, Retailers or their Staff must contact OLG for instructions.

The lottery terminal and printer area must remain free of clutter, and customer display screen always remain visible to customers.

OLG conducts random mystery shopping to assess Retailer compliance with the Retailer Policy Manual.

Failure to comply with this policy will result Corrective Action 8.9.

Corrective Action 8.9

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	4 th and Subsequent Violations
5.1	Incorrect Validation Process	3 years	Violation letter and training	Violation letter, an additional mystery shop, and assigned eLearning	Violation letter, an additional mystery shop, \$50* fee and assigned eLearning	Violation letter, \$75* fee up to possible termination of Retailer Agreement

****Fees are doubled when tickets are validated without the customer's signature on them. (This step does not apply to instantly generated free plays where the free play ticket is physically connected to the customer receipt, as described in section 5.1 of this Manual)***

5.2 This space intentionally left blank. This policy has been removed

5.3 Redemption Limit for Authorized Products

The redemption limit is \$999.90.

When lottery tickets/products are validated, retailers and their Staff:

- a) are required to pay prizes up to \$50.00 and,
- b) may, at the retailer's discretion, pay prizes up to \$999.90.

Retailers or their Staff paying prizes above their redemption limit will result in Corrective Action 8.10.

Corrective Action 8.10

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd and subsequent Violations
5.3	Paying over Redemption	1 year	Violation letter and pay Retailer amount of prize after ticket expiry	Violation letter and pay Retailer amount of prize after ticket expiry, up to possible termination of Retailer Agreement	Violation letter and prize not paid to Retailer, up to possible termination of Retailer Agreement

5.4 This space intentionally left blank. This policy has been removed.

5.5 This space intentionally left blank. This policy has been removed.

5.6 Payment of Prizes

Lottery prizing may be paid in cash or, at the Retailer's discretion, to a customer's credit or debit card.

- a) Without limiting the other terms of this Manual, the following terms apply if a Retailer elects to pay prizes to a customer's credit or debit card: Retailers are solely responsible for monitoring the balance of their bank account(s) when paying out prizes to customers. OLG shall not be responsible for any overdraft fees or penalties incurred by the Retailer due to prize payments causing or contributing to a Retailer's overdraft;
- b) Consistent with section 4.11 of this Manual, the customer must be physically present at the Location to process a payment of the prize. A Retailer shall not process any prize payouts to a customer over the telephone or otherwise;
- c) OLG shall not be responsible for any over payment or multiple payment of prizes caused by any errors, omissions, garbled data, or other technical failure, or of any failure of a Retailer or their Staff to properly operate their payment processing system. The Retailer remains solely responsible for ensuring the proper amounts are paid to a customer and shall have no recourse to OLG to recover any funds paid out in error;

- d) The Retailer shall not charge the customer any transaction fees for the redemption, and OLG is not responsible for reimbursing the Retailer for any third-party transaction fees incurred by the retailer; and
- e) A Retailer is responsible for ensuring their payment processing service and/or bank's terms and conditions allow for such payment to a customer's credit or debit card, and the Retailer remains solely responsible for ensuring their compliance with such terms and conditions. Any action taken by the Retailer's bank or payment processing service caused, in whole or in part, by the redemption of lottery prizes to credit or debit cards (e.g. a locking of the Retailer account by the bank's fraud and security division) shall not be the responsibility of OLG.

5.6.1 Purchase Discrepancies

A Retailer is responsible to ensure all purchased/paid OLG lottery tickets/product(s) are provided to the customer. A Retailer is also responsible to ensure the proper change is given to the customer for all cash transactions.

Retailers found at fault for a purchase discrepancy are subject to Corrective Action 8.26.

Corrective Action 8.26

Policy	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	Subsequent Violations
5.6.1	Purchase Discrepancy	1 year	Violation letter and training	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee, up to possible termination of Retailer Agreement

5.7 This space intentionally left blank. This policy has been removed.

Sec. 6.0 CREDIT AND CASH SETTLEMENT POLICIES

6.1 This space intentionally left blank. This policy has been removed.

6.2 This space intentionally left blank. This policy has been removed.

6.3 Invoicing and Non-Sufficient Funds (NSF)

OLG collects cash settlements by electronically withdrawing from Retailer bank accounts twice a week, on Tuesdays and Fridays, for invoiced amounts (sales, redemptions, adjustments, penalties and \$2.50 administration fee) unless otherwise communicated by OLG (e.g. statutory holidays). Retailers must ensure they have sufficient funds in the bank account specified on their "Pre-Authorized Debit (PAD) Payment Plan" for these cash settlements.

The principal contact person for each Location is contacted by an OLG representative when the bank returns a debit for any reason.

Failure to comply with this policy will result in Corrective Action 8.13.

Corrective Action 8.13

Policy	Confirmed Violation	Rolling History	1st Violation	2nd Violation	3rd Violation	Subsequent Violations
6.3	NSF	1 year	Violation letter	Violation letter, \$25 fee, and financial security required	Violation letter, \$50 fee	Violation letter and \$75 fee Outstanding invoice amount must be wired to OLG Possible termination of Retailer Agreement

6.4 This space intentionally left blank. This policy has been removed.

Sec. 7.0 GENERAL POLICIES

7.1 Electrical and Phone Line

Phone Requirements

Retailers and their Staff must have access to a functioning telephone within 3 meters of the lottery terminal to perform such diagnostic work as OLG may instruct and to report lottery terminal problems to OLG.

RPM: Effective Date: 27-Sept-2023

pg. 29

OLG CONFIDENTIAL

Lottery Terminal Electrical and Cable Requirements

- Retailers are required to meet the Electrical Guidelines and Specifications provided by OLG.
- The terminal must be powered continuously – 24 hours per day.
- If required, Retailers must install or make available a cable which complies with OLG specifications between the telecommunications vendor access point and the proposed location of the lottery terminal.

7.2 Device and Fixture Placement, Operation and Maintenance

Equipment may only be installed in areas approved by OLG. The Retailer must operate and care for the Equipment in accordance with instructions provided by OLG. Retailers and their Staff must not permit unauthorized advertising to be placed on any Equipment.

Retailers and their Staff must advise OLG or any other party specified by OLG if any components of the lottery terminal, including but not limited to, printer, customer display screen, scanner, barcode reader and ticket checker are not working properly. In these situations, Retailers and their Staff must not operate the device or process any further transactions on the device until OLG has authorized it. Retailers and their Staff must not power off any OLG device unless specifically instructed to do so by OLG as OLG often sends updates to the lottery terminal.

Retailers or their Staff must not move or tamper with any installed Equipment or communication equipment. Approval from OLG is required before moving any Equipment. Any damages as a result of movement or misuse of Equipment by the Retailer or their Staff will be at the Retailer's expense.

Retailers are expected to maintain the devices in accordance with the instructions in the Lottery Terminal Guide. Retailers or their Staff must notify OLG if any of their merchandising fixtures (including but not limited to, lottery playstands, backershields, jackpot signs, corporate identity signs, and silent sellers) are stolen, loose, damaged, or faulty in any way.

7.3 Insurance

1. Lottery Equipment Insurance

These replacement values are subject to change without notice.

- | | |
|--|------------------------------|
| (a) Terminal (includes printer, ticket checker, customer display, router/modem, wireless jackpot | - \$14,000.00 (Approximate); |
|--|------------------------------|

sign, scanner, and barcode reader)

- (b) In-lane jackpot transceiver - \$200.00 (Approximate);
- (c) Each In-lane jackpot sign - \$255.00 (Approximate);
- (d) Playstand - \$1,000.00 (Approximate);
- (e) Digital Menu Board (includes media player, screen, and wireless modem) - \$6,200.00 (Approximate);

2. Liability Insurance

Retailers must maintain comprehensive general liability insurance in an amount not less than one million dollars (\$1,000,000) for any one occurrence for bodily injury, property damage or death, including OLG as an additional insured.

7.4 This space intentionally left blank. This policy has been removed.

7.5 Retail Sales Tax Act

Retailers convicted of offences under the Retail Sales Tax Act (Ontario) will have their right to sell Authorized Products or provide Authorized Services suspended or revoked, as determined by OLG.

Offences include, but are not limited to:

7.5.1 Failing to remit retail sales tax collections, and

7.5.2 Making false statements in sales tax returns, destroying or falsifying records, or evading payment of tax.

The Registrar of the AGCO may also propose to suspend or revoke the registration of the Seller or Category 1 Gaming Assistant.

7.6 This space intentionally left blank. This policy has been removed.

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7.8 This space intentionally left blank. This policy has been removed.

7.9 Storage of the Retailer Policy Manual

All OLG bulletins and notifications to Retailers form part of this Retailer Policy Manual. Access to the Manual must be made available to Staff at all times. Retailers may keep updated copies at their Locations and/or make them available to Staff through the Retailer Hub on OLG.ca.

Sec. 8.27 Implementation of Other Sanctions

Without limiting the generality of section 9.3 of the Retailer Agreement and notwithstanding any other corrective action or remedy taken by or otherwise available to OLG pursuant to this Manual, OLG may, in OLG's sole discretion, take any of the following action(s):

1. Apply fees, penalties, service charges and other sanctions as it sees fit for Retailer Agreement or Manual violations not specifically captured in this Manual. OLG may apply more severe penalties and/or escalate immediately to AGCO depending on the severity of the violation.
2. Leave accounts in a suspended status while OLG Investigations, AGCO or the Ontario Provincial Police (OPP) bureau at AGCO continues with their independent investigations.
3. In any case where a Location is suspended for an extended period of time and as a result, the lottery terminal is de-installed from the Location, the Retailer will be charged a re-installation fee in addition to any other fees and penalties. OLG may choose not to reinstall the lottery terminal.
4. Take such other action as OLG deems appropriate.

AGCO will have access to all details of all infractions under this Manual and may choose to impose its own penalties.

Sec. 8.0 Corrective Action Matrix

The following corrective actions do not limit the application of section 9.3 of the Retailer Agreement, the implementation of other sanctions under section 8.27 of this Manual or other remedies available to OLG at law.

Corrective Action	Confirmed Violation	Rolling History	1 st Violation	2 nd Violation	3 rd Violation	Subsequent Violations
8.1	3.1 Charged with or Convicted of a Crime	5 years	All corrective actions depend on the outcome of an investigation. Violation letter up to termination of Retailer Agreement			
8.2	3.2 Retailer or Staff Dishonesty	5 years	All corrective actions depend on the outcome of an investigation. Violation letter up to termination of Retailer Agreement			
8.3	4.1.1 Sale, Distribution or Redemption to/for Minors	5 years	30-day suspension	60-day suspension	Termination of the Retailer Agreement	
8.4	4.1.2 ID25	3 years	Violation letter, training, and an additional mystery shop	Violation letter, an additional mystery shop, and assigned eLearning	Violation letter, an additional mystery shop, \$75 fee, and assigned eLearning	Violation letter, an additional mystery shop and 1-day suspension
8.5	4.4 Selling or Supplying Outside of Ontario	1 year	90-day suspension	Termination of Retailer Agreement		
8.6	4.7 Selling, Activating, Loading and Handling OLG Authorized INSTANT Tickets/	1 year	Violation letter	\$25 fee per incident		

	Products and Gift Cards					
8.7	4.11 Customer Must Be Present	5 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement			
8.8	4.13 Sports Wagering Limits	3 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement			
8.9	5.1 Validation of Authorized Products	3 years	Violation letter, an additional mystery shop and training	Violation letter, an additional mystery shop, and assigned eLearning	Violation letter, an additional mystery shop, \$50* fee and assigned eLearning	Violation letter, an additional mystery shop and \$75 fee* up to possible termination of Retailer Agreement <i>*Financial penalties or suspensions are doubled when tickets are validated without the customer's signature</i>
8.10	5.3 Paying Over Redemption	1 year	Violation letter and pay retailer amount of prize after ticket expiry	Violation letter and pay retailer amount of prize after ticket expiry, up to possible termination of Retailer Agreement	Violation letter and pay retailer amount of prize after ticket expiry, up to possible termination of Retailer Agreement	Violation letter and prize not paid to retailer, up to possible termination of Retailer Agreement
8.11	Intentionally Deleted	This space intentionally left blank. This penalty has been removed				
8.12	Intentionally Deleted	This space intentionally left blank. This penalty has been removed				
8.13	6.3 NSF	1 year	Violation letter, \$25 fee, and financial security required	Violation letter, \$50 fee, and financial security required	Violation letter, \$75 fee, outstanding invoice amount must be	

					wired to OLG, possible termination of Retailer Agreement	
8.14	2.3 No Play at Work	5 years	<u>Ticket void. prize claim will not be paid</u> Violation letter One-day suspension	<u>Ticket void. prize claim will not be paid</u> Violation letter Seven-day suspension	<u>Ticket void. prize claim will not be paid</u> Violation letter A minimum 30-day suspension Additional corrective action (including the termination of the Retailer Agreement) may be applied	
8.16	3.3 Suspended Retailers	5 years	All corrective actions depend on the outcome of an investigation Violation letter up to termination of Retailer Agreement			
8.17	4.14 Found / Forgotten Tickets	3 years	All corrective actions depend on the outcome of an investigation Warning letter up to termination of Retailer Agreement			
8.18	4.18 Adjusted Authorized Products	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee, up to possible termination of Retailer Agreement

8.19	Intentionally Deleted	This space intentionally left blank. This penalty has been removed				
8.20	4.19 Group Play	3 years	All corrective actions depend on the outcome of an investigation. Violation letter up to termination of Retailer Agreement			
8.21	2.2 Retailer Identification	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee, up to possible termination of Retailer Agreement
8.22	Intentionally Deleted	This space intentionally left blank. This penalty has been removed				
8.23	Intentionally Deleted	This space intentionally left blank. This penalty has been removed				
8.24	4.16 Removing from Sale	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee up to possible termination of Retailer Agreement
8.25	4.15 Cancellations	1 year	Violation letter	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee, up to possible termination of Retailer Agreement

8.26	5.6.1 Purchase Discrepancies	1 year	Violation letter and training	Violation letter and training	Violation letter and training	All corrective actions depend on the outcome of an investigation \$50 fee, up to possible termination of Retailer Agreement
8.27	Implementation of Other Sanctions	Without limiting the generality of section 9.3 of the Retailer Agreement and notwithstanding any other corrective action or remedy taken by or otherwise available to OLG pursuant to this Manual, OLG may, in OLG's sole discretion, take any of the following action(s): 1. Apply fees, penalties, service charges and other sanctions as it sees fit for Retailer Agreement or policy violations not specifically captured in this Manual. OLG may apply more severe penalties and/or escalate immediately to AGCO depending on the severity of the violation. 2. Leave accounts in a suspended status while OLG Investigations, AGCO or the Ontario Provincial Police (OPP) bureau at AGCO continues with their independent investigations. 3. In any case where a retail location is suspended for an extended period of time and as a result is de-installed from the location, the retailer will be charged a re-installation fee in addition to any other fees and penalties. OLG may choose not to reinstall the lottery terminal. 4. Take such other action as OLG deems appropriate. AGCO will have access to all details of all infractions under this Manual and may choose to impose its own penalties.				

Glossary of Defined Terms within the Retailer Policy Manual

“AGCO” has the meaning ascribed to it in the section titled “Role of the Alcohol and Gaming Commission of Ontario” under “Retailer Registration Policies.”

“FIPPA” has the meaning ascribed to it in the section titled “The Freedom of Information and Protection of Privacy Act (Ontario)” under “Overview.”

“Lottery Gift Card” means an OLG branded gift card which customers can purchase or load value on, and which the retailer has agreed to participate in, relating to the marketing and sale of Authorized Products. On its own, a Lottery Gift Card is not an authorized product, but it is a financial instrument which customers may use to purchase OLG Authorized Products.

“Manual” has the meaning ascribed to it in the section titled “Overview.”

“Registrant” has the meaning ascribed to it in section 2.1 of this Manual.

“Registrar” has the meaning ascribed to it in the section titled “Role of the Alcohol and Gaming Commission of Ontario” under “Retailer Registration Policies.”

“Restricted Location” has the meaning ascribed to it in section 2.3 of this Manual.

“Restricted Person” has the meaning ascribed to it in section 2.3 of this Manual.

“Retailer Agreement” has the meaning ascribed to it in the section titled “Overview.”

“Rolling History” means the period of time starting on the date the first policy violation occurred, as confirmed by OLG, and ends after the period of time indicated under the “Rolling Histories” heading from such start date the number of violations is tracked. Any policy violation that occurs after the end of a rolling history period will be deemed to be the first policy violation under a subsequent rolling history period.