



The Winning Experience

Regularly played by around 70% of the adult population, The National Lottery[®] is the nation's chance to dream.

Everyone likes to imagine what they would do if they won the lottery, but what actually happens to those fortunate players who hit the jackpot and start turning those dreams into reality?

With around four million winners every week on its range of draw-based games and Scratchcards, over 2,000 millionaires or multi-millionaires created and more than £29 billion paid out in prize money to date, National Lottery operator Camelot's player services division has certainly been kept busy ever since the first draw took place in November 1994.

As well as being a time of extreme excitement and happiness, suddenly winning a substantial sum of money can be an overwhelming and emotional rollercoaster ride for many people. The UK National Lottery offers a unique level of professional support to help and advise its new winners throughout this life-changing experience and beyond.

Here's what happens when those lucky numbers come up:

- winners of smaller amounts can claim from the network of over 26,000 lottery retailers across the UK
- winners can also claim by post by sending their winning ticket or Scratchcard to Camelot's prize payout department, or in person from one The National Lottery's regional centres
- players who use The National Lottery's interactive channels (national-lottery.co.uk, Sky Active or the Play by Text service on mobile phones) or who have an online subscription automatically receive smaller prize amounts – either paid directly into their online account, into their bank account or by cheque depending on the size of their win
- all major winners of over £50,000 need to claim in person from a National Lottery regional centre
- the first step for all major prizewinners is to follow the instructions on the back of their winning ticket and call the National Lottery Line.



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Claiming prizes at retail

- Players can claim cash prizes of up to £75 at their local National Lottery retailer
- some retailers can, at their discretion, pay prizes of up to £200 – while others are authorised to pay up to £500
- most main Post Offices can pay out prizes above £75 and up to £50,000 by cheque
- for prizes over £500 and up to and including £50,000, winners will need to complete a Prize Claim Form (available from the National Lottery Line or Post Offices) and present proof of identity when claiming their winnings.

Prize payout

- This department looks after Camelot's prize money payment procedures
- it provides a postal service for claiming smaller prizes and receives over 45,000 postal claims each year
- 99% of normal claims are paid within five working days
- of the claims requiring further investigation, 96% are resolved within 20 working days.

The National Lottery Line (0845 910 0000)

- The National Lottery Line receives over four million customer calls a year
- operators are available from 9am to 11pm on Wednesday, Friday and Saturday, and 9am to 5.30pm on all other days – except for Sunday, when opening hours are 9am to 3pm
- in addition, there is a 24-hour information service
- all calls are charged at local rate
- following their initial contact with the National Lottery Line, for major winners of over £50,000, a representative from Camelot's winner services department will make a follow-up call to explain how the claim procedure works and arrange for them to visit their nearest National Lottery regional centre

Regional Centres

- There are five National Lottery prize payout centres – located in Watford, Liverpool, Belfast, Cardiff and Glasgow
- they can pay out any level of prize but tend to pay out £50,000 and above
- all winners must bring in photographic ID and their lucky ticket when they make their claim



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- prize payments are only made by cheque, as the regional centres do not hold any cash on the premises
- tickets are validated and undergo rigorous checks at the regional centre before any prize money is paid out
- to put them at their ease while the ticket validation process takes place, winners are seated in a cosy, relaxing lounge and given a glass of champagne to celebrate (or cup of tea if they prefer)
- it is here that they receive their cheque – this is often a very emotional moment for people as it is usually when the fact they have won really sinks in
- a private banking representative will be on hand to talk major winners through the additional services they can offer customers with their level of new-found wealth
- if winners would like to start celebrating straight away, it is possible to arrange for a cash advance with the bank
- all major winners are presented with a copy of 'The Little Book of Dreams' – a comprehensive guide to the options now available to them after their win, which has proved so successful that the format has now been copied by many other lotteries worldwide
- they also receive a unique souvenir booklet in which to keep any special mementos from their win.

Sharing the good news

- One of the most important decisions for new winners to make is whether to opt to go public or remain anonymous
- after careful consideration, around 25% of winners choose to take publicity
- good news travels fast, especially if the winner has already told a lot of people about their change in circumstances. By taking publicity the pressure is taken off them as Camelot's PR team will organise a press conference and cheque presentation, and manage all media interest on their behalf
- if they have requested to remain anonymous, Camelot takes its duty of care to protect winners' privacy very seriously – unless a winner agrees to take full publicity and signs an agreement to that effect, no information about them can be released into the public domain.

Winner support

- A skilled adviser looks after all major jackpot winners, steering them through the winning experience and ticket validation process
- an adviser is sent out in secrecy to visit most major jackpot winners at home to offer them guidance and talk them through what happens next. They will then bring them into the regional centre in person to make their claim



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- these dedicated advisers remain a source of support for as long as the winner needs it – in fact, many of them are still in regular touch years after hitting the jackpot
- an independent financial or legal specialist is offered to winners of over £250,000 – for larger wins of £500,000 or more, Camelot arranges a meeting with an independent advisory panel of financial and legal experts; this typically takes place within four weeks of winning.

Quotes – Dot Renshaw, Head of Player Services

Dot Renshaw is the person everyone would like to come knocking on their door. A former call centre manager in the finance sector and mother of two, it is her job to provide emotional, financial and legal support to anyone who has won over £50,000 on The National Lottery. She and her team can be called to go anywhere in the UK or Isle of Man at a moment's notice if someone's lucky numbers come up. Dot herself often appears at the door, having made sure nobody has followed her to discover the winner's identity.

Adjusting to a major win:

“Winning the lottery sounds fantastic, but it isn't easy coming to terms with such a life-changing stroke of luck. It's our job to take the worry out of it. Some of the most common questions are around investment plans, trust funds and how inheritance tax works, but I have also been asked where to go to buy the most expensive pair of shoes in Liverpool!”

On taking publicity:

“Obviously we do like people to share the news of their win and opt for publicity – it really does show that the lottery dream comes true – but I would suggest it's in winners' interests as well. It gives them freedom to enjoy their good fortune and after the initial publicity, they can settle down openly to enjoy their new life.

“Almost without exception, everyone thinks that they can remain anonymous, but at that point they don't realise what will happen. We point out that if they've just won £10 million, for example, the press will do their utmost to discover their identity. It may well be obvious that it's you – people want to know and word gets around. If the winner chooses to take publicity, we can manage the media, arranging for a press conference to share the good news and take the pressure off them. But if they choose not to, we will naturally protect their identity.”



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On winner anonymity:

“Our priority is to make sure the winner has a genuine choice – if they want to remain anonymous we will do everything in our power to ensure that happens. Almost the first thing we do when they call in is to find out how many people they’ve told – if they’ve got young children, it’s going to be very hard to keep it a playground secret.”

Unclaimed prizes

- With all National Lottery draws, players have up to 5.30pm on the 180th day after the date of the relevant draw to claim their prize if they have the winning ticket
- if no-one comes forward with the winning ticket before the 180-day prize claim deadline expires, then the prize money, plus all the interest it has generated, will go to the Good Causes
- prizes will not normally be paid out unless the winning ticket is produced
- if a winning ticket has been lost, stolen or destroyed, the person claiming to own it needs to notify Camelot within 30 days of the relevant draw. Subject to National Lottery games rules and procedures, the lottery operator may then, at its discretion, consider the validity of the claim and pay the prize within a reasonable time following the 180-day deadline after the relevant draw date
- if a major prize of £50,000 or more remains unclaimed, under the terms of its licence, Camelot is able to release more specific information about the geographical area in which the ticket was purchased no later than the twenty-fifth day after the relevant draw date
- once the location has been disclosed, an appeal is launched through the regional (or national) media to try to reunite the missing ticket-holder with their prize – lottery players are urged to check and double-check their old tickets in the hope that someone will come forward to claim before the 180-day deadline expires
- anyone concerned about lost or unchecked tickets may like to consider setting up a National Lottery Subscription, playing online at national-lottery.co.uk, on their mobile phone, or by using the Sky Active service on digital TV. Numbers can be entered in advance and lucky winners are notified online if their numbers come up
- information about all the major unclaimed prizes currently outstanding can also be found at national-lottery.co.uk
- anyone who believes they have the winning ticket for any of the National Lottery draws within the 180-day deadline should call the National Lottery Line on 0845 910 0000.



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Late claims

The publicity campaigns for unclaimed prizes are often successful in finding the winners in time:

- patience proved to be a virtue for Barking couple, Lynn and Terry Patience, who came forward to claim £2,561,750 after their daughter heard about the outstanding Lotto jackpot on the local radio
- time was called on the search for a £772,906 Lotto jackpot winner in Hull when a pub syndicate was able to claim after reading about it in the evening paper
- Thunderball winner Chris Jackson from Southend took home £250,000 with just days to spare thanks to a last-minute appeal before the jackpot prize expired

The lottery lifestyle¹

- One in every 23,500 adults in the UK is now a millionaire jackpot winner²
- since their win, 96% of lottery millionaires report that they are as happy or happier – and 77% say that the removal of money worries is one of the best things about winning
- new cars are the first purchase for a third of all winners (34%) – few stop at just the one set of wheels though, as the average number of motors bought by lottery millionaires is over six
- BMW is the lottery millionaires' favourite make of car, with Mercedes and Land Rover/Range Rover coming in second and third place respectively
- the lottery millionaires' favourite purchase after their win remains their home, with 80% choosing to upgrade from a terraced or semi-detached two- to three-bedroom house, to a detached four- or five-bedroom house
- they do not move far though, as 88% stay within 20 miles of their old home – proving friends and family are hard to leave behind
- property purchases do not stop at this side of the English Channel, as 15% of winners have bought a property abroad – most are in Spain and the USA, but France, Cyprus, Greece and Canada also feature
- most millionaires (64%) take between two to four holidays a year, with the USA and Spain once again topping their list of favourite destinations
- proving that they are a generous bunch, 99% of winners have given money to family and 76% to friends – in fact, 76% say giving money to others has given them greater pleasure than spending on themselves
- it is not just little gifts which winners make to friends and family – 15% have created at least one other millionaire with their generous gifts and 2% having created five or more



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- winners are also keen philanthropists, with 91% reporting they have made a charitable donation
 - of those working before their win, a third (34%) choose to carry on working with around half (53%) of those even remaining full time. Many choose to go back to work but for themselves as lottery entrepreneurs – 35% have started, helped to start or invested in a business
 - finally, 77% of winners report that they are now as well off, or better off, than when they first picked up their cheque.
1. Research conducted by Ipsos MORI among 100 National Lottery publicity winners, who have won around £1 million or more. The winners were interviewed by telephone between 12 July and 24 August 2006.
 2. Based on share of the total adult (16+ player) population of the UK of 47 million – Source: Census Day 2001 (29 April).

National Lottery Games Rules and Procedures Apply. Players must be aged 16 or over.

**For further information, please contact
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