



OFFICIAL PALMETTO CASH 5SM GAME RULES

EFFECTIVE MARCH 3rd, 2024

The Official “Palmetto Cash 5” Game Rules are comprised of: (1) [Act 59 of 2001](#), as and if amended; (2) [S.C. Code Regs. 44-10 et seq.](#) (as amended); (3) any other matters adopted by the South Carolina Lottery Board of Commissioners; (4) the Software Functional Specifications (“game specifications”); (5) the materials presented in this document; and (6) any policies, practices or procedures utilized by the South Carolina Education Lottery (SCEL), whether written or unwritten. The items cited herein are incorporated into the Official Game Rules by reference and are binding as if printed below. Each numbered item cited above shall have equal weight unless there is an inconsistency between or among the documents, in which case the document listed first shall be controlling.

Amendments to these rules may be made at any time, but must be made in writing and signed by the Executive Director of the SC Education Lottery, and shall only apply prospectively to games or draws made after the effective date of the change.

The Executive Director reserves the right to suspend sales at any time without amendment to these rules.

I. Palmetto Cash 5 Drawings

1. Unless SCEL directs otherwise, a drawing for the Palmetto Cash 5 numbers shall be conducted daily between 6:59 p.m. and 7:00 p.m. The drawings will be conducted in a manner prescribed by and under the supervision of SCEL Security personnel.

2. The winning numbers resulting from a given draw are the numbers the independent auditor authorized for entry into the central gaming system and are controlling as to validation of a ticket by SCEL or by an SCEL retailer. If an error occurs prior to the completion of the number entry process, SCEL may correct the error and authorize validations accordingly. To ensure the integrity of the central gaming system, once the number entry process is completed and validations are authorized, no correction or alteration to the central gaming system may occur.

3. Unless otherwise specified by the Executive Director, all Palmetto Cash 5 transactions will be

suspended before each draw day at 6:45 p.m. and will resume as soon as practicable after the draw. Claim validation should begin within thirty (30) minutes of each Palmetto Cash 5 draw break but may be earlier or later as determined by the SCEL Director of Security, or a designee, in consultation with the SCEL Director of Information Technology, or a designee.

II. Playing Palmetto Cash 5

1. A player pays two dollars (\$2.00) per play for Palmetto Cash 5. A player may: (a) present a completed play slip as noted in paragraph 3 of this section; (b) choose to have a set(s) of numbers selected randomly by the central gaming system by marking the “Quick Pick” box on the play slip; (c) ask the retailer to manually enter a “Quick Pick” or manually enter a player’s specific selections into the gaming terminal; (d) ask the retailer to “Play It Again” using the player’s last selections with new multipliers; or (e) use the SCEL mobile app to create a digital play slip. The player will receive a printed ticket(s) with the selection(s) chosen by the player. **The player is solely responsible for verifying the accuracy of the numbers and draw date(s) printed on the ticket whether the information was entered into the central gaming system by using a play slip, digital play slip, or manually entered by the retailer.** The play slip and/or the digital play slip is neither a valid receipt nor proof of purchase. The printed ticket is the only valid receipt for claiming a prize.

2. The central gaming system will automatically generate a multiplier for each play including 2, 3, 5, or 10. The multipliers are used to increase the prize amount by the value of the multiplier. If using a “Play It Again” option, the central gaming system will generate new multipliers for each play. The Executive Director, without amending these rules may, from time to time, authorize a special promotion.

3. A player may choose to play one to five panels on a single play slip by marking the necessary information on each panel. The player must select, or use “Quick Pick” to select, five (5) numbers from 1 to 42 in each panel played. One completed panel represents a play. (See Paragraph 4 of this section for multi-draw option.)

A player should make a heavy vertical mark in the appropriate boxes on each panel. Only blue or black ink or pencil should be used on the play slip. Red will NOT be accepted. If a player makes an error in number selection, the VOID box at the top of that panel should be marked or the player should use another play slip. A player should not erase any item selected on the play slip because the area erased may be read by the scanner. The risk of loss for any erasure or other errors rests solely with the player.

4. The selection of the multi-draw option should only be selected if the player intends to select the next draw and consecutive draw dates beyond the current draw cycle. The multi-draw option does not allow a player to skip a future draw. All future draws will include same multiplier for all panels.

The initiation of sales of Palmetto Cash 5 after the conclusion of a draw break for Palmetto Cash 5 is designated as the beginning of a new draw cycle. The multi-draw option on the play slip may be selected for consecutive draws up to forty (40), inclusive of the current draw cycle. The Executive Director may, without amendment to the rules, change the number of multi-draws available for play.

5. The sales terminal will not acknowledge or process any transaction relating to Palmetto Cash 5 while sales for Palmetto Cash 5 are suspended during the draw break.

6. If the player receives a damaged, mutilated or illegible ticket or if the sales terminal fails to produce a ticket, the retailer shall provide the player with a new ticket reflecting the player’s original selection(s) or another play in the same amount of the original ticket as directed by the player.

III. Prize Structure & Odds

1. The prize structure and rounded odds for Palmetto Cash 5 are:

MATCHING NUMBERS	ODDS	BASE PRIZES
All 5 of 5 numbers	1 in 850,668	\$100,000 (JACKPOT)
Any 4 of 5 numbers	1 in 4,598	\$300
Any 3 of 5 numbers	1 in 128	\$5
Any 2 of 5 numbers	1 in 11	\$1
Overall Odds	1 in 10	

Matching numbers can be in any order. Base prizes are for reference only. Actual prizes will be increased by x2, x3, x5, or x10 times, depending on the multiplier awarded. JACKPOT prizes will **not** be multiplied. The JACKPOT prize is awarded to a player who matches 5 of 5 numbers. The JACKPOT will begin at \$100,000 and increase daily by a minimum of \$10,000 or by the previous day’s sales.

2. If the play is a winner, the Palmetto Cash 5 prize will be increased in the following manner:

Multiplier	x2	x3	x5	x10
	Prize won:	Prize won:	Prize won:	Prize won:
Match all 5 numbers	JACKPOT	JACKPOT	JACKPOT	JACKPOT
Match 4	\$600	\$900	\$1,500	\$3,000
Match 3	\$10	\$15	\$25	\$50
Match 2	\$2	\$3	\$5	\$10

3. The rounded odds for the selection of a specific multiplier are:

Multiplier	Odds
10	1 in 6.33
5	1 in 3.80
3	1 in 3.80
2	1 in 3.17

IV. Claims

1. A game ticket is a bearer instrument and, as such, the player should treat the ticket as cash. SCLE is not responsible for lost or stolen game tickets. Players should fill in the claim information in the space

provided on the reverse side of the ticket and sign the ticket immediately after the purchase. The individual presenting a ticket for validation is presumed to be the owner of the ticket and SCEL assumes no liability for claims made by third parties.

2. The risk of loss for any ticket and/or claim form mailed or sent by other means to SCEL remains with the player. Payment of a prize is subject to SCEL security, validation and eligibility requirements.

3. A Palmetto Cash 5 ticket must be presented for validation within one hundred eighty (180) days after the date of the drawing for the Palmetto Cash 5 game in which the prize was won. The central gaming system will not validate a ticket after one hundred eighty (180) days from the date of the draw for a Palmetto Cash 5 game ticket and no prize will be paid for any such ticket.

4. Taxes and other withholdings will be deducted from a winner's proceeds as required by law and the winner is solely responsible for his or her tax liability. A winner's actual tax liability will depend exclusively on the winner's other income and deductions; withholdings may or may not cover sums ultimately due.

V. Aggregate Payout Liability Limits

The Palmetto Cash 5 JACKPOT is a pari-mutuel prize. In the event there are more than one winner of the JACKPOT (all five numbers are matched), each winning JACKPOT play, as recorded by the central gaming system, shall yield a prize equal to the proportionate share irrespective of whether all winning plays are presented within the time period allowed for presentment of a claim. Unpaid prizes remaining after the claim period will be transferred to be used for educational purposes as provided by law.

VI. General Provisions Applicable to Retailers

The Executive Director, as authorized by the Board of Commissioners, may implement a sales incentive program for licensed lottery retailers. These incentives may be changed, eliminated or withheld at any time without amendment to these rules.

_____/s/_____
Dolly J. Garfield
Executive Director

February 07, 2024
Date