



Immer ein Gewinn.

Information for our english speaking customers.

What is "Gewinnsparen"?

"Gewinnsparen" is a lottery, but of quite a different nature. While ordinary lotteries return about 50 % out of the paid in capital to the participants, "Gewinnsparen" always means both: **saving money and the chance to win a big price!**

Each customer pays only five Euro per ticket. Four Euro are earmarked for savings and one Euro is used as game capital. Drawings take place monthly on every 2nd Tuesday. Tickets bear a seven digit number and "Gewinnsparen" pays **more than 600.000 winnings** worth four Euro for the correct last digit and **up to 100.000 Euro** if the customer hits the jackpot with the correct number. Further winnings are **two motor-cars each worth more than 29.000 Euro** and winnings between ten Euro and 5.000 Euro. Altogether the winnings exceed 3.3 Million Euro each month or more than 55 % of the game capital.

25 % of the pool is donated to needy people or worthy causes in the business area of the cooperative banks participating in the lottery. So each of more than 1.000.000 customers playing the lottery has a share in reducing grinding poverty and hardships and supports community initiative. The total paid out amount of this social help is **about 18 Million Euro** a year.

It is very easy to participate: By authorising the bank for buying any number of tickets your bank account will be charged monthly. The winnings are transferred to the same bank. The accrued savings will be deposited to your savings bank book regularly every year in December – just in time so you

have a chance to fulfil any of your dreams. This order can be rescinded any day – there is no cancellation period and no penalties apply!

With our lottery you have an outstanding chance for a handsome profit: If you decide to buy 10 tickets with consecutive last digits in the ticket number **you have the guarantee for a win** of at least 4 Euro (which reduces the cost for participating to only 6 Euro per 10 tickets).

For ordering a sequence of 10 tickets your monthly payment will be 10 x 5 Euro and your savings are 40 Euro. **At the end of 12 months your savings account will be credited with 12 x 40 Euro plus 12 x 4 Euro guaranteed winnings.** An easy way to save a handsome amount of money, help your community and have the chance to win a jackpot of 100.000 Euro – all done automatically through a simple standing order.

To find out if your ticket number was the lucky one you can check the number via the internet (www.gsv.de / Ziehungen / Gewinnzahlen) or order a newsletter and get the recent results every month direct via eMail (www.gsv.de / Servicebereich / Newsletter).

Join the community of "Gewinnsparer" and just sign the standing order and start participating in the unique lottery with a guaranteed pay out every year!

Sincerely Yours
Volksbank Raiffeisenbank



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