



ESTONIA GAMING LICENCE

—

Legislation, Licence Types &
Administrative Licence Fees

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LEGISLATION

Key legal framework

ESTONIA HAS ESTABLISHED ITSELF AS A TRUSTED AND REPUTABLE JURISDICTION WITHIN THE EU, OFFERING A TRANSPARENT REGULATORY FRAMEWORK AND A STRAIGHT-FORWARD LICENSING PROCESS FOR ONLINE GAMING OPERATORS.

Estonia, a member of the European Union, is located in Northern Europe along the Baltic Sea. Its journey into regulated gambling began with the Gambling Act of 1995, which laid the groundwork for a controlled land-based gambling industry.

In 2008, the Estonian government introduced significant reforms to gambling laws with the Gambling Act of 2008. This new framework specifically catered to the growing demand for online gambling services and set regulations for both land-based and online gambling operations. The legislation provided clear rules around player protection, anti-money laundering (AML) practices and responsible gaming.

Estonia's Tax and Customs Board is responsible for issuing and overseeing gambling licences and ensuring compliance with the Gambling Act and its amendments. Estonia also has stringent regulations around the taxation of gaming operations, making it a highly transparent jurisdiction for operators.



Operators with an Estonian licence can offer gambling services to players worldwide, with the exception of markets that require local licences or where online gambling is prohibited.

LICENCE TYPES

Separate B2B and B2C licences

Estonia

TOTAL AREA
45,335km²

CAPITAL CITY
Tallinn

OFFICIAL LANGUAGES
Estonian

CURRENCY
€ (EUR)



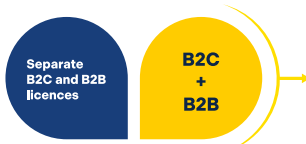
REGULATOR



REPUBLIC OF ESTONIA
ESTONIAN TAX AND CUSTOMS BOARD

IDEAL FOR:
Operators looking for low-cost entry to the EU market.

LICENCE TYPE



GAMES OF CHANCE
PARI-MUTUEL BETS (SPORTS BETTING)
LOTTERIES
GAMES OF SKILL.

APPLICATION COST

B2C
€47,940

B2B
€3,200

PROCESSING TIME
APPROX.
4-6 Mos.

BENEFITS

- Access to the EU market
- Business-friendly
- Favourable Taxation
- Advanced Infrastructure
- Digital innovation

- ✓ SHARE CAPITAL REQUIREMENTS €1M FOR B2C, €25,000 FOR B2B
- ✗ NOT REQUIRED LOCAL HIRES
- ✓ REQUIRED PHYSICAL OFFICE

CORPORATE TAX

- 0% On reinvested profits
- 20% On distributed profits
- 5% GAMING TAX On GGR (for online games)

ESTONIA OFFERS SEPARATE LICENCES FOR ORGANISING GAMBLING AND FOR OPERATING GAMING SOFTWARE, MAKING IT A VERSATILE JURISDICTION FOR BOTH OPERATORS AND SERVICE PROVIDERS.

Estonia's licensing regime consists of two main types of licences:

Operating Licence

After obtaining an activity licence, operators must also secure an operating licence, which is valid for five years. The operating licence authorises the company to offer specific gambling services, such as online casino games, sports betting, or lotteries.

Activity Licence

An activity licence is required to organise gambling in Estonia. This licence is specific to the type of gambling being offered, whether it's casino games, betting, or lotteries. The licence is issued for an unlimited period unless otherwise stipulated by the Tax and Customs Board.

Software Licence (B2B)

This licence is required for businesses that develop or provide software for gaming operators. It ensures that software suppliers meet Estonia's strict standards for fairness, security and regulatory compliance.

ADMINISTRATIVE & LICENCE FEES

Breakdown of administrative & licence costs

Administrative and licence fees

Estonia's licensing fees are structured to accommodate different types of gaming businesses. Below is an overview of the fees:

LICENCE TYPE	APPLICATION FEE	ANNUAL FEE
Activity Licence for Casino Games	€47,940	N/A
Operating Licence for Casino Games	€3,200	€4,800
Operating Licence for Betting	€3,200	€4,800
Software Supplier Licence (B2B)	€3,200	€4,800

Gaming duties

Estonia applies gaming taxes based on the type of gambling activity. The following tax rates are applied to gross gaming revenue (GGR):

TYPE OF GAMBLING	TAX RATE
Online Casino Games	5% of GGR
Sports Betting	5% of GGR
Lotteries	18% of GGR

Estonia does not impose VAT on gambling services, further enhancing the jurisdiction's appeal to operators.

COMPLIANCE REQUIREMENTS

Compliance with global standards

Estonia requires licensed companies, particularly in iGaming and financial services, to meet rigorous compliance standards. Below are the main licensing compliance requirements for companies in Estonia:

Annual licence renewal

Licensed entities must renew their licences annually through the Estonian Tax and Customs Board (ETCB), which includes the submission of updated documentation and payment of renewal fees.

AML and KYC compliance

Estonia enforces strict Anti-Money Laundering (AML) and Know Your Customer (KYC) obligations. Licensed companies must perform thorough customer due diligence, monitor transactions and report suspicious activities to the ETCB.

Financial and operational reporting

Licensed entities are required to submit regular reports to the ETCB, including financial data, player activity and compliance with Estonian regulatory standards.

Technical standards for iGaming

iGaming operators must comply with Estonia's technical standards, which require data security, fair play and game integrity. Regular system audits and tests are required to ensure compliance.

GDPR and Data Privacy compliance

Companies must follow General Data Protection Regulation (GDPR) guidelines, ensuring customer data privacy, security and conducting regular data management assessments.

Responsible gambling measures

Estonia mandates that iGaming operators implement responsible gambling tools, including player self-exclusion, spending limits and resources for promoting safe gaming practices.

ADVERTISING RESTRICTIONS

Guidelines & limitations on advertising practices

Estonia has clear guidelines on the advertising of gambling services, restricting how and where advertisements can be displayed to ensure responsible marketing practices. Failure to adhere to these guidelines may result in fines or licence suspension.

OUR SERVICES

All-encompassing services for iGaming licensing



Company formation

Establishing and structuring your legal entity in multiple jurisdictions.



Licence application

Comprehensive support for the licensing process.



Compliance & regulatory support

Ensuring your operation meets local AML/CFT, KYC and responsible gaming requirements.



Ongoing management

Handling post-licensing requirements such as renewals, reporting and compliance.

CONTACT US FOR PRICING

Get in touch for a custom quote

With extensive experience across the gaming sector—covering roles in gaming companies, technical solution providers and strategic consultancy at both operational and regulatory levels—we are uniquely positioned to guide you through the industry’s challenges. Operating from Malta, Curaçao and Cyprus, we are fully prepared to meet your needs and help you navigate this exciting, dynamic landscape.



KEITH SEISUN
HEAD OF LICENSING

“My priority is to simplify the licensing process for our clients, ensuring they meet regulatory requirements while focusing on growing their business.”

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*Focus on growth,
leave the red tape to us.*

IGAGROUP.COM



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