



GERMANY GAMING LICENCE



Legislation, Licence Types &
Administrative Licence Fees

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LEGISLATION

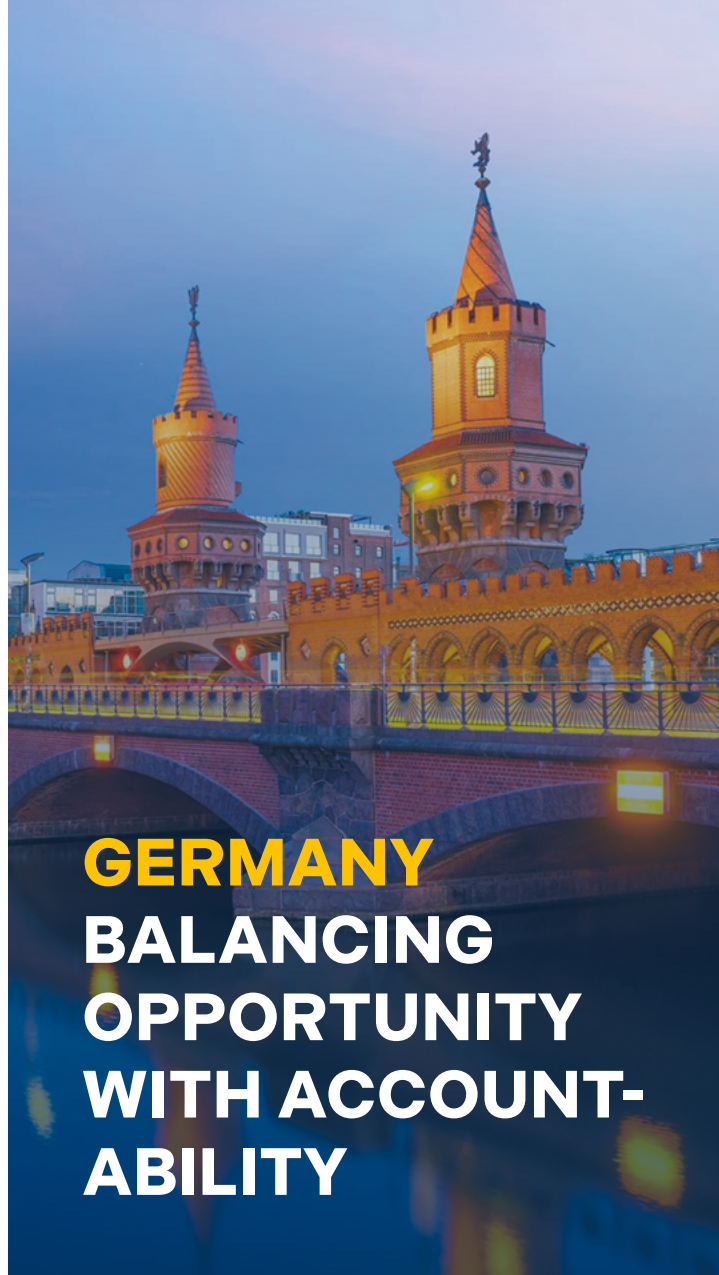
Key legal framework

GERMANY'S GAMBLING LEGISLATION HAS UNDERGONE COMPREHENSIVE REFORM THROUGH THE 2021 INTERSTATE TREATY ON GAMBLING (GLÜSTV), CREATING A UNIFIED BUT FEDERATED SYSTEM FOR ONLINE AND LAND-BASED GAMBLING REGULATION ACROSS ALL 16 STATES.

As Europe's largest economy, Germany presents both significant opportunities and complex regulatory challenges for operators. The market's federal structure means licensing authority is divided between the national Joint Gambling Authority (GGL) for online verticals and individual state governments (Länder) for physical venues and online table games.

The current framework replaces previous iterations of the State Treaty on Gambling, including the 2008 version that prohibited most online gambling and the 2012 revision that attempted limited sports betting regulation. After nearly a decade of legal challenges and temporary measures, the 2021 Treaty established permanent rules taking full effect on 1 July 2021 following a six-month transition period.

This legislation authorizes the GGL to license and supervise online slots (with €1 maximum stakes), poker and sports betting (excluding in-play wagering) at the federal level. Crucially, it maintains the prohibition on most online casino games, leaving decisions about roulette, blackjack and similar bank-based games to



GERMANY BALANCING OPPORTUNITY WITH ACCOUNT- ABILITY

individual states - with only Schleswig-Holstein currently permitting private operators.

The treaty introduced groundbreaking player protections including mandatory real-time monitoring systems, a €1,000 monthly deposit limit enforced across all licensed operators, and a nationwide self-exclusion registry (OASIS). These innovations aim to balance market access with responsible gambling standards while combating unlicensed operators through payment blocking and ISP restriction powers granted to the GGL.

LICENCE TYPES

No supplier licensing in Germany

Germany

TOTAL AREA **357,569km²** CAPITAL CITY **Berlin** OFFICIAL LANGUAGES **German** CURRENCY **€ (EUR)**

REGULATOR



Gemeinsame Glücksspielbehörde der Länder
Königplatz 100 • 10117 Berlin

IDEAL FOR:
Established operators wanting access to Europe's largest economy.

LICENCE TYPE

Only B2Cs are licensed and in direct contact with GGKL.

B2C

SPORTS
CASINO
POKER
LOTTERIES
BINGO
CRYPTO

BENEFITS

- Lucrative Market
- Strong Consumer Protection
- High Regulatory Standards
- SHARE CAPITAL REQUIREMENTS
- MUST BE BASED IN THE EU/EEA
- CERTAIN ROLES REQUIRE PROVEN GERMAN LANGUAGE SKILLS AND KNOWLEDGE OF GERMAN LAWS



APPLICATION COST

APPLICATION FEE
0.2-0.06%
OF STAKES

SECURITY DEPOSIT
€5M-50M

PROCESSING TIME

12-18 mos.

15.8%

CORPORATE TAX
Including Solidarity Surcharge

5.3%

GAMING TAX
On Player Stakes
(online slots, poker & sports betting)



THE GERMAN GAMBLING MARKET OFFERS SEVERAL DISTINCT LICENSE TYPES THROUGH THE INTERSTATE TREATY ON GAMBLING 2021.

Online Sports Betting License

The GGL-issued licence permits fixed-odds wagering on pre-match events only with in-play betting strictly prohibited. Operators must use approved markets and pay 5.3% tax on stakes. The five-year initial term (renewable for seven) requires €5 million security deposits and real-time LUGAS monitoring integration. All betting systems must undergo annual technical certification.

Virtual Slot Machine Licence

This authorises digital slots with a €1 maximum stake per spin and mandatory five-second intervals between plays. Each game variant needs individual testing certification and must incorporate addiction prevention algorithms. Progressive jackpots above €10,000 require special GGL approval while monthly performance metrics must be submitted by the 15th of each month.

Online Poker Licence

Covering Texas Hold'em and Omaha variants this licence enforces a €1000 monthly cross-operator deposit limit through LUGAS. Tournament guarantees exceeding €10,000 need 30-day advance approval and player funds must be held in segregated accounts. The licence prohibits staking arrangements and mandates geolocation checks.

Online Casino Licence

Currently exclusive to Schleswig-Holstein this permits roulette and blackjack with physical servers required within the state. Operators must maintain €10 million liability coverage and ensure 90% minimum return-to-player rates. Other states maintain monopoly positions through their lottery administrations.

Land-Based Casino Licence

Issued by individual states these require €50 million minimum investments and 60% locally-hired staff. Gaming floors must dedicate 15% to responsible gambling measures while 80% of tables must offer traditional German games. Slot machines must maintain 85% minimum payout percentages.

Lottery Brokerage Licence

This allows private distribution of state lottery products with all stakes remitted within 24 hours. No modifications to game rules or prize structures are permitted and state branding must dominate all marketing materials. Cross-promotion with other gambling products is prohibited.

ADMINISTRATIVE & LICENCE FEES

Breakdown of costs under GlüStV 2021

Germany's fee structure for online gambling licences varies depending on the type of licence and state-specific requirements:

Application, annual licence fees & security deposit

| FEE TYPE | COST STRUCTURE | MINIMUM |
|------------------|----------------------------------|------------|
| Application Fee | 0.2% of protected stakes (<€40M) | €100 |
| | 0.16% (€40M-€65M) | €80,000 |
| | 0.1% (€65M-€130M) | €120,000 |
| | 0.06% (>€130M) | €185,000 |
| Annual Fee | Scaled supervision costs | €50,000* |
| Security Deposit | One-time payment | €5,000,000 |

*Estimated based on GGL's published fee schedules. Exact annual supervision fees vary by operator size and compliance history.

Annual fees cover:

LUGAS/OASIS system maintenance

Compliance audits

Ongoing monitoring by GGL

Additional costs:

Independent testing (~€15,000-€30,000/year)

Responsible gambling tools (~€50,000 setup)

No "renewal fees" - licences run for 5+7 years with continuous supervision costs.

Gaming taxes



Taxation

5.3% on stakes (all verticals), payable monthly to state tax authorities. Additionally, the tax on sports betting is 5% on the amount wagered.

COMPLIANCE REQUIREMENTS

Compliance with global standards

GERMANY MAINTAINS STRINGENT COMPLIANCE OBLIGATIONS FOR LICENSED GAMBLING OPERATORS THROUGH THE JOINT GAMBLING AUTHORITY (GGL). THE GLÜSTV 2021 ESTABLISHES FIXED FIVE-YEAR LICENCE TERMS FOR NEW OPERATORS, RENEWABLE FOR SEVEN-YEAR PERIODS THEREAFTER.

01 AML & KYC compliance

Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols require operators to appoint qualified MLROs conducting enhanced due diligence. Full identity verification is mandatory before first deposit, with ongoing transaction monitoring and immediate suspicious activity reporting to Germany's FIU. Payments are restricted to player-owned bank accounts, prohibiting cryptocurrencies entirely.

02 Regular financial & operational reporting

Financial and operational reporting includes daily player activity submissions to LUGAS, quarterly financial disclosures to GGL and tax authorities, plus annual independent audits. Operators must immediately report system outages exceeding thirty minutes, data breaches within seventy-two hours, and suspicious transactions within twenty-four hours.

03 Technical standards for iGaming

Technical standards mandate ISO 27001 certification, independent game testing, and EU/EEA-based servers. Online slots require €1 max stakes, five-second spin intervals, and disabled autoplay functionality, enforced through unannounced GGL audits.

04 GDPR and Data Privacy compliance

GDPR and Data Privacy compliance extends beyond standard requirements with five-year maximum data retention post-account closure, segregated storage for RG/AML records, and explicit opt-in consent for marketing communications. Breach notifications must be filed within seventy-two hours of discovery.

05 Responsible gambling requirements

Player protection centers on OASIS integration for real-time self-exclusion checks across all platforms. The system enables instant account blocking and provides a "panic button" for 24-hour cooling-off periods. Licensees must deploy automated monitoring with scientifically validated risk algorithms triggering mandatory play breaks.

ADVERTISING RESTRICTIONS

Guidelines & limitations on advertising practices

German gambling law imposes strict limitations on marketing activities across all media channels.

Television and radio advertising for online slots, poker and casino games is completely prohibited between the hours of 06:00 and 21:00. All advertisements must dedicate at least twenty percent of their display space to responsible gambling warnings and include direct access to the OASIS self-exclusion registry.

Sponsorship agreements with sports organizations are permitted only for umbrella branding, with no promotion of specific gambling products.

The use of athletes, celebrities or social media influencers in marketing materials is expressly forbidden.

Affiliate marketers may not receive variable compensation based on player losses or deposits, with commissions capped at thirty percent of revenue.

Terms such as “free bets” or “guaranteed wins” are prohibited in all advertising and promotional materials.

OUR SERVICES

All-encompassing services for iGaming licensing



Company formation

Establishing and structuring your legal entity in multiple jurisdictions.



Compliance & regulatory support

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



Licence application

Comprehensive support for the licensing process.



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.”

“

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

IGAGROUP.COM



Our offices

Malta

112, IGA HUB, Level 3, Salvu Psaila Str.
B'Kara BKR 9076

Curaçao

Zuikertuintjeweg z/n Willemstad

Cyprus

81, Griva Digeni Av., Marinos Court, P.O.
Box 42656 Larnaca

Italy

Viale Virgilio 101/A 74122, Taranto

Contact us

+356 27050699

+356 99441881

contact@igagroup.com

company/igamingadvisors

igamingadvisors

igagroupinternational