



# UNITED KINGDOM GAMING LICENCE

Legislation, Licence Types & Administrative Licence Fees

IGAGROUP.COM

# LEGISLATION

# Key legal framework

THE UK IS THE LARGEST GAMBLING MARKET IN EUROPE, AND REMAINS ONE OF THE MOST REGULATED, WELL-DEVELOPED MARKETS IN THE WORLD. FOR OPERATORS TO OFFER REMOTE BETTING, CASINO GAMES, OR LOTTERIES TO UK PLAYERS, A REMOTE GAMBLING LICENCE FROM THE UK GAMBLING COMMISSION (UKGC) IS ESSENTIAL.

The United Kingdom is composed of England, Scotland, Wales and Northern Ireland.

Its regulatory landscape has evolved through various legislative measures aimed at modernising the gambling industry, ensuring consumer protection and preventing crime.

> THE UNITED KINGDOM LEADING THE WAY IN TRANSPARENCY AND FAIRNESS



Key legislation in the UK includes:

## **Betting and Gaming Act (1960)**

This act laid the foundation for legalising betting shops and bingo halls, introducing the first formal gambling framework in the UK.

# The National Lottery Acts of 1993 and 1998

These acts addressed the regulation of the National Lottery and established the National Lottery Commission, which later merged into the UK Gambling Commission.

## The Gambling Act (2005)

This was the most significant reform in the UK's gambling regulation. It created the UK Gambling Commission (UKGC), an independent regulatory body responsible for overseeing gambling operators, including online services, to ensure fair and responsible gambling.

# The Gambling (Licensing and Advertising) Act (2014)

This act introduced the requirement for overseas operators serving UK customers to obtain a remote licence from the UKGC and comply with British gambling regulations. It also introduced the Point of Consumption Tax (POCT), ensuring operators are taxed where the customer resides.

# Money Laundering Regulations (2007 and 2017)

These acts ensure that gambling operators follow stringent AML (Anti-Money Laundering) regulations, preventing money laundering and terrorist financing within the gambling sector.

## **Remote Technical Standards (RTS)**

These are technical guidelines issued by the UKGC to ensure online gambling systems are secure, reliable and fair. All licensed operators must comply with RTS.

The UK Gambling Commission (UKGC) is the main regulatory authority responsible for issuing licences, enforcing compliance and investigating regulatory breaches. Its focus is on protecting consumers, keeping gambling free from criminal activity and ensuring that gambling is conducted fairly.

# **LICENCE TYPES**

# Distinct licensing by gaming activity



A TYPICAL REMOTE GAMBLING BUSINESS IN THE UK NEEDS MULTIPLE LICENCES, IN-CLUDING AN OPERATING LICENCE, SOFT-WARE LICENCE, AND PERSONAL LICENCES FOR KEY PERSONNEL TO LEGALLY OFFER REMOTE GAMBLING TO UK RESIDENTS. Any company that operates within the UK, offers services to UK players, or advertises gambling services to consumers in the UK must obtain a licence from the UK Gambling Commission.



The UKGC offers the following types of licences:

## **Operating Licence**

Any company offering services to UK consumers is required to obtain an operating licence, even if their operations are based outside the UK. Licences can be categorised as remote, non-remote, or ancillary, depending on how services are delivered.

## Remote General Betting Standard Licence

This licence allows operators to offer betting services, including real events (e.g., sports betting) and virtual events (e.g., virtual races) to UK players. The operator must hold a remote licence if their services are offered via digital platforms.

## **Remote Casino Licence**

Required for operators offering online casino games, such as poker, roulette, blackjack and slot machines. Operators contracting directly with players must hold this licence.

## **Remote Bingo Licence**

Required for operators offering remote bingo games to UK players through digital platforms, including mobile devices and websites.

### **Remote Lottery Licence**

This licence is necessary for operators managing lotteries online for charitable or non-commercial purposes.

## **Gambling Software Licence**

This licence is required for companies that manufacture, supply, or adapt gambling software used by UK players, even if the company does not directly offer gambling services. Operators providing software to other operators must obtain this licence.

## **Personal Management Licence (PML)**

Key individuals responsible for gambling operations, such as compliance, financial planning, or IT, must obtain a Personal Management Licence (PML). This applies to executives overseeing strategy, regulatory compliance and day-to-day operations.

## **Personal Functional Licence (PFL)**

Individuals directly involved in gambling services, such as dealers, croupiers, or cashiers, are required to hold a Personal Functional Licence (PFL).

# **ADMINISTRATIVE & LICENCE FEES**

# Breakdown of administrative & licence costs

In the UK, operators are required to pay non-refundable application fees as well as annual licence fees, which are determined by the type of licence and the Gross Gambling Yield (GGY).

# **Application and annual fees**

| LICENCE TYPE                                  | APPLICATION FEE  | ANNUAL FEE          |
|---|------------------|---------------------|
| Remote General Betting Standard (Real Events) | £4,693 - £41,243 | £5,282 - £1,077,027 |
| Remote General Betting Standard (Virtual)     | £4,224 - £91,686 | £4,199 - £793,792   |
| Remote Casino Licence                         | £4,224 - £91,686 | £4,199 - £793,792   |
| Remote Bingo Licence                          | £4,224 - £91,686 | £4,199 - £793,792   |
| Remote Lottery Licence                        | £1,406 - £13,230 | £7,780 - £78,850    |
| Remote Gambling Software Licence              | £9,138 - £23,435 | £5,809 - £76,289    |

| LICENCE TYPE                      | APPLICATION FEE | ANNUAL FEE |
|-----------------------------------|-----------------|------------|
| Personal Management Licence (PML) | £370            | N/A        |
| Personal Functional Licence (PFL) | £185            | N/A        |





## **Tax & duties**

In addition to licence fees, operators are subject to several forms of gambling duty, calculated based on Gross Gambling Yield (GGY):

#### Remote Gaming Duty (RGD):

Operators must pay 21% of GGR derived from UK players. The Point of Consumption Tax ensures that taxes are levied based on the customer's location rather than the operator's headquarters.

#### **General Betting Duty (GBD):**

Paid on profits from fixed-odds and pool betting, ranging from 3% to 15% depending on the type of bet.

#### **Pool Betting Duty (PBD):**

Paid on profits from pool betting, with a 15% rate.

#### **National Lottery Duty:**

A 12% duty on ticket sales from the National Lottery.

Operators must also comply with strict AML and KYC regulations, ensuring that all transactions are monitored for money laundering risks and that customer identities are properly verified.

# **ADVERTISING RESTRICTIONS**

# Guidelines & limitations on advertising practices

Malta offers a relatively flexible environment for advertising online gambling services. However, operators must adhere to the Player Protection Directive (2018), which sets out guidelines for responsible advertising. Ads must not target vulnerable individuals, minors, or misleadingly promote gambling.



# **COMPLIANCE REQUIREMENTS**

# Compliance with global standards

The United Kingdom enforces comprehensive compliance standards for licensed entities, particularly those operating within financial services and gaming sectors. Below are the key licensing compliance requirements:

## **Annual licence renewal and fees**

All licensed operators must renew their licences annually through the UK Gambling Commission (UKGC) or relevant authority, with updated documentation and renewal fees required to ensure continued compliance.

## **AML & KYC obligations**

The UK requires strict Anti-Money Laundering (AML) and Know Your Customer (KYC) compliance. Operators must perform customer due diligence, monitor high-risk transactions and submit Suspicious Activity Reports (SARs) where necessary.

# Quarterly and annual compliance reporting

Licence holders must file regular reports to the UKGC covering operational data, player activity, financial performance and adherence to gaming or industry regulations.

## **Technical standards compliance**

iGaming operators must meet the Remote Gambling and Software Technical Standards set by the UKGC, including regular testing for data security, fair play, game integrity and compliance with responsible gaming standards.

## **Data protection & GDPR**

Companies handling customer data must comply with General Data Protection Regulation (GDPR) requirements, ensuring data privacy and security as well as conducting periodic assessments.

## **Responsible gambling policies**

All licensed operators are required to implement robust responsible gambling measures, including self-exclusion tools, player protection options and educational resources on safe gaming.



# **OUR SERVICES**

# All-encompassing services for iGaming licensing



# **Company formation**

Establishing and structuring your legal entity in multiple jurisdictions.

**Compliance & regulatory support** 

and responsible gaming requirements.

Ensuring your operation meets local AML/CFT, KYC



## **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

(f) igamingadvisors

(@) igagroupinternational