

Gambling Act

By decision of Parliament, the following is enacted:

Chapter 1

General provisions

Section 1

Scope and purpose of the Act

This Act lays down provisions on gambling activities and their supervision.

The purpose of this Act is to ensure the legal protection of participants in gambling, to prevent irregularities and crime related to gambling, and to prevent and reduce the harms caused by gambling.

The Act applies to gambling activities carried out in or directed towards the national territory.

The Act does not apply to:

1) a vessel in the national territory if it involves innocent passage within the meaning of the United Nations Convention on the Law of the Sea (Treaty Series 49–50/1996);

2) a foreign aircraft flying over the national territory without landing at an airport in the national territory;

3) gambling of a private nature in social situations, where the stake placed for the gambling and the potential loss are reasonable and not disproportionate to the participant's ability to pay.

This Act does not apply to random benefits offered in marketing if the only requirement for receiving the benefit is the purchase of goods or making a purchase offer.

Provisions on the operation of non-money lotteries are laid down in the Lotteries Act (1047/2001).

Section 2

General provisions on gambling activities

Gambling may only be offered by a legal or natural person who has been granted an exclusive licence or gambling licence under this Act.

Gambling software used in the operation of gambling may only be offered by a legal or natural person who has been granted a gambling software licence under this Act.

A licence is not required for the receipt of payments or the transmission of winnings related to gambling offered by a holder of an exclusive licence holder or holder of gambling licence, or for providing facilities for making slot machines available for use or for the use of lottery draw equipment.

Section 3

Definitions of games of chance, forms of gambling services and gambling venues

For the purposes of this Act:

1) *games of chance* means games in which players are required to wager a stake of monetary value in order to participate and in which players may win a money prize based in full or in part on chance;

2) *gambling* means the overall act of purchasing and playing games of chance and claiming any cash prizes;

3) *money lotteries* means gambling in which money can be won by lottery, with the draw being conducted and the randomness of the draw being ensured after the sales period among the lottery tickets participating in the draw;

4) *instant win games* means money lotteries operated in game rooms, casinos or gambling locations, where the draw and verification of the randomness of the draw take place before the start of the sale, and where the draw involves a limited number of tickets and all tickets sold within the same sales period for the same lottery product, and where the player has no influence on the outcome of the game through his or her choices in the game;

5) *online instant win games* means money lotteries operated online, where the draw and verification of the randomness of the draw take place before the start of the sale, and where the draw involves a limited number of tickets and all tickets sold within the same sales period for the same lottery product, and where the player has no influence on the outcome of the game through his or her choices in the game;

6) *Fixed odds betting* means gambling in which players have the opportunity to participate in the distribution of winnings determined according to the product of the stake placed by the player and the odds indicating the probability of an outcome of the gambling event on the basis of a guess made about the events in or results of a sporting or other competition; in the case of fixed odds betting, players may claim all or part of the win, even if the event is not yet completed;

7) *parimutuel betting* means gambling other than those referred to in paragraph 6, in which players have the opportunity to participate in the distribution of winnings on the basis of a guess made about the events in or results of a sporting or other competition; in parimutuel betting, players may claim all or part of the win, even if the event is not yet completed;

8) *virtual betting* means gambling services where the player has the opportunity to participate in the distribution of cash prizes based on animated races;

9) *pools* means gambling services in which the player has the opportunity to participate in the distribution of winnings based on a draw of numbers, symbols or other markings;

10) *electronic money bingo* means gambling games in which participation takes place using an electronic game ticket containing numbers, symbols or other identifiers, or an equivalent electronic receipt, and in which the win is based on the arrangement of the drawn numbers, symbols or other identifiers on the player's receipt, and in which the prize is determined by achieving the arrangement of the identifiers in a predetermined order;

11) *casino game* means roulette, card and dice games and other comparable gambling services;

12) *slot machine* means a gaming machine or device permanently located in a specific location by means of fixed installation and which players can play to win money;

13) *online casino games* means online roulette, card, dice, wheel of fortune and other comparable gambling services;

14) *online slot machine game* means online gambling services where the payment for the game, the draw and the payout are a succession of elements in a single gambling transaction;

15) *combination games* means gambling services combining features of the forms of gambling services referred to in paragraphs 3–14;

16) *casino* means supervised premises where such slot machines and casino games may be made available for use by players where the potential loss may be manifestly disproportionate to the ability of at least some participants' ability to pay, as well as other gambling services;

17) *game room* means a space reserved exclusively or mainly for gambling;

18) *gambling location* means a gambling services point of sale other than a game room or casino.

Section 4

Other definitions

For the purposes of this Act:

1) *gambling activities* means the operation of gambling, the marketing of gambling and the manufacture, supply, installation or adaptation of gambling software;

2) *operation of gambling* means the sale, supply or provision of gambling products in a physical or online environment;

3) *operation of gambling in the national territory* means the sale, supply or provision of gambling products for gambling in a physical or online environment, in such a way that activities related to the operation and marketing of gambling are aimed at enabling and promoting participation in gambling, especially in the national territory;

4) *gambling operator* means any natural or legal person who operates gambling;

5) *licence holder* means a natural or legal person who has been granted a licence under this Act for the operation of gambling or for the manufacture, supply for installation or adaptation of gambling software for the operation of gambling;

6) *player account* means an account opened and managed for a player for the purpose of gambling by the holder of an exclusive licence or the holder of a gambling licence;

7) *marketing* means advertising, indirect advertising and other activities promoting sales; indirect advertising means promoting a product's sales in the context of another commodity so that the distinctive mark of the other product is used as such or modified so that it can be identified, or the seller's distinctive mark or other imposed image of a certain good or seller is otherwise conveyed;

8) *marketing targeted at the national territory* means marketing content in Finnish, content of interest to national consumers, marketing content targeted at or addressed to national consumers, marketing in the national territory and other marketing methods that can be considered to be targeted at consumers residing in the national territory in the aforementioned or other similar ways;

9) *sponsorship* means funding or other financial support provided by a gambling operator to an organisation, event, team or individual for the purpose of promoting the sale or popularity of services offered by the gambling operator;

10) *gambling-related harms* means the health, economic and social harms associated with gambling;

11) *agent* means a trader or entity which receives payments or transmits winnings related to gambling or provides facilities for making slot machines available for use or for the use of lottery draw equipment;

12) *gambling system* means an online information system used by or on behalf of the gambling operator for the operation of gambling;

13) *gambling software* means software used in the operation of gambling;

- 14) *gambling transaction* means the stake wagered by the player on the game, the outcome option chosen by the player, the choices made by the player which are relevant to the outcome of the game and the results of the markets and draws, as well as any winnings and losses recorded in the gambling system of the holder of an exclusive licence or gambling licence;
- 15) player account transaction means account entries.

Chapter 2

Exclusive licence, gambling licence and gambling software licence

Section 5

Exclusive licence

The following forms of gambling services may be granted a licence under the conditions laid down in this Act (*exclusive licence*):

- 1) cash lotteries and betting games;
- 2) slot machines and casino games.

No more than two exclusive licences may be granted, one for the forms of gambling services referred to in paragraph 1 and the other for the forms of gambling services referred to in paragraph 2.

The holder of an exclusive licence shall have the right to provide the forms of gambling services referred to in subsection 1 in the form of combination games, which combine characteristics of the forms of gambling services for which the operator holds a licence.

The holder of a gambling licence referred to in section 6 of this Act may not be granted an exclusive licence.

Section 6

Gambling licence

The following forms of gambling services may be granted a licence under the conditions laid down in this Act (*gambling licence*):

- 1) fixed-factor betting;
- 2) variable odds betting;
- 3) virtual betting;
- 4) online casino games;
- 5) electronic money bingo;
- 6) electronic cash machine games.

The holder of a gambling licence shall have the right to provide the forms of gambling services referred to in subsection 1 in the form of combination games, which combine characteristics of the forms of gambling services for which the operator has a licence.

The holder of an exclusive licence referred to in section 5 of this Act may not be granted a gambling licence.

Section 7

Gambling software licence

A gambling software licence may be granted for the manufacture, supply, installation or adaptation of gambling software used in the operation of licensed gambling referred to in this Act.

Section 8

General conditions for the grant and validity of an exclusive licence

An exclusive licence under this Act shall be granted to a limited liability company controlled by the Finnish State in accordance with chapter 1, section 5 of the Accounting Act (1336/1997), the activity of which is the operation of gambling and if it can be ascertained on the basis of information received that the applicant and its owners and management meet the requirements for reliability and suitability laid down in section 10 of this Act.

If a legal person belonging to the same group as the holder of an exclusive licence operates the forms of gambling services referred to in section 6 or carries on activities other than gambling, such activities shall be separated from the gambling activities carried out under the exclusive licence.

All financial links between the holder of an exclusive licence and companies belonging to the same group shall be organised according to the arm's length principle. The holder of an exclusive licence shall document the arm's length nature of the financial links and, on request, submit the documentation to the supervisory authority or another authority if the information is necessary for the performance of the task assigned to that authority.

Activities related to the operation of gambling under an exclusive licence and other business activities shall be separated and the gaming sites, customer registers and player accounts of the separated activities shall be kept separate.

Section 9

General conditions for the grant and validity of a gambling licence and a gambling software licence

A gambling licence and a gambling software licence shall be granted to a natural or legal person referred to in section 2, subsection 1 or section 3, subsections 1 or 2 of the Business Act (565/2023), if it can be ascertained on the basis of the information received that the applicant and its owners and management meet the requirements for reliability and suitability laid down in section 10 of this Act.

In addition, the grant of a licence to a natural person requires that the applicant has reached the age of majority, that his or her legal capacity has not been restricted under section 18 of the Guardianship Service Act (442/1999), and that a guardian has not been appointed to him or her under section 8, subsection 1 of the Act.

Section 10

Reliability and suitability of the applicant

The grant of an exclusive licence and a gambling licence requires that the applicant is reliable and suitable for the operation of the gambling. The grant of a gambling software licence is subject to the condition that the applicant is reliable and suitable to manufacture, supply, install or adapt the gambling operation used in the operation of gambling services.

An applicant cannot be considered reliable and suitable within the meaning of subsection 1 if:

1) the applicant has been sentenced to imprisonment or a corporate fine in the five years preceding the assessment, or to a fine in the three years preceding the assessment, for an offence that may be considered to indicate that they are manifestly unsuitable for the operation of gambling or for the manufacture, supply, installation or adaptation of gambling software used in the operation of gambling;

2) the applicant is bankrupt or, based on their assets, is unable to take care of their operations and meet their statutory obligations;

3) the applicant has debts that exceed their ability to pay to be recovered by enforcement proceedings or debts that have been returned from enforcement proceedings with certificates of lack of means;

4) the applicant has, or has had in the current year or in the preceding three calendar years, repeated or significant failures to fulfil their obligations relating to taxes or statutory payments;

5) the applicant has been subject to a disqualification or a temporary disqualification;

6) a licence under this Act has been revoked for the applicant during the preceding three years for reasons other than the applicant's own request;

7) a prohibition order or a penalty fee has been issued to the applicant during the three years preceding the assessment for the operation or marketing of gambling in violation of this Act without a licence required by this Act;

8) during the two years preceding the assessment, but nevertheless after 1 September 2024, the applicant has been issued with a prohibition order or a penalty fee for the operation or marketing of gambling in violation of the Lotteries Act;

9) the applicant has provided materially false or misleading statements when notifying the supervisory authority of the information referred to in this chapter, or has neglected to provide the required information;

10) the applicant is directly or indirectly subject to restrictive measures by virtue of ownership or control on the basis of sanctions regulation or national freezing orders.

If the applicant is a legal person, the requirement of reliability and suitability also applies to a member of the applicant's board of directors, a deputy member and a member of senior management, as well as to a person who directly or indirectly holds at least 25% of the shares in a limited liability company or of the voting rights conferred by the shares or, in the case of an entity other than a limited liability company, the corresponding ownership or control.

In the assessment of the reliability and suitability of the owner and management, the factors referred to in subsection 2 may be taken into account for registered companies and entities referred to in section 3 of the Business Information Act (244/2001) or similar entities registered outside Finland that are directly or indirectly connected to the applicant or the persons referred to in subsection 2.

Section 11

Licence application

Applications for an exclusive licence, gambling licence and gambling software licence shall be made in writing to the supervisory authority.

The application must be accompanied by following information about the applicant and their ownership, management and financial conditions, if these are not already available to the authorities:

- 1) the applicant's name, personal identity code and other identification data as well as the contact details of the applicant and the applicant's contact person;
- 2) legal form of the applicant;
- 3) details describing the ownership and management relationships of the organisation;
- 4) information on the applicant's financial conditions;
- 5) information on whether the applicant has been subject to a disqualification or a temporary disqualification;
- 6) the articles of association, rules or other description of the purpose of the activities of the applicant;
- 7) description of the applicant's activities;
- 8) information on the duration of the licence applied for;
- 9) extract from the fines register and the criminal record of the natural person acting as the applicant;
- 10) extract from the fines register and the criminal record of the applicant's significant owner and member of senior management.

The applicant for an exclusive licence and the applicant for a gambling licence shall also append to the application:

- 1) report on the types of gambling activities the applicant intends to organise;
- 2) information on the gambling software supplier from which the applicant will acquire the gambling software used in the operation of gambling services;
- 3) an explanation of where and how gambling is to be marketed;
- 4) information on the representative of applicants established outside the European Economic Area;
- 5) information on the agents used by the applicant;
- 6) an account of the applicant's procedures referred to in sections 48 and 49 and the number of trained staff for handling disputes, complaints and other issues concerning gambling, as well as other measures planned by the applicant to detect and prevent manipulation of competitions;
- 7) a report on compliance with the obligations concerning customer due diligence, know your customer and duty to notify, risk assessment and risk management methods in accordance with the regulations on anti-money laundering and countering the financing of terrorism.

At the request of the supervisory authority, the applicant shall, without delay, provide any additional information necessary to resolve the matter. The applicant shall inform the supervisory authority without delay or within the time limit set by the authority of any facts or changes affecting the accuracy of the information provided in the licence application.

The supervisory authority shall have the right to disregard a submitted report, reply or other document if the submitted document is clearly incomplete, submitted after the given deadline or does not correspond in substance to the information requested by the supervisory authority or to the matter under consideration.

The supervisory authority may issue further provisions on the content, form and annexes of the licence application.

Section 12

Representative of a gambling licence holder established in a third country

If the licence holder does not have a place of residence in a State belonging to the European Economic Area or is not established in a State belonging to the European Economic Area, it must have a representative domiciled in a State belonging to the European Economic Area. The representative shall meet the conditions laid down in section 10. In connection with the applicant's application for a licence, the applicant shall also provide the supervisory authority with the information on the representative referred to in section 11(2) above.

The licence holder shall authorise the representative to represent the licence holder in the Finnish authorities in all matters related to the activities covered by the licence, to act on behalf of the licence holder and to receive a summons against the licence holder and to exercise the right to speak themselves or through someone else.

Section 13

Content of the licence

The exclusive licence and the gambling licence shall specify:

- 1) the unique licence number of the holder of an exclusive licence or gambling licence;
- 2) permissible forms of gambling;
- 3) period of validity of licence.

The gambling software licence shall contain the information referred to in subsection 1, paragraphs 1 and 3.

Section 14

Licence duration

An exclusive licence are granted for ten years at a time.

A gambling licence and a gambling software licence are granted for a maximum of five years at a time.

A gambling licence and gaming software licence may be granted for a period shorter than five years if:

- 1) the applicant has applied for a licence for a shorter period;
- 2) the activity is of short duration.

Section 15

Commencement and continuation of operations

An activity subject to licence may commence immediately after the licence has been granted, subject to the validity of the licence.

If the licence holder applies for a new licence no later than six months before the expiry of the existing licence, the operations may continue until the matter concerning the new licence has been considered.

Section 16

Obligation to provide supplementary information

The holder of an exclusive licence and the holder of a gambling licence shall submit to the supervisory authority the licence holder's business identity code three months after the licence holder has commenced gambling activities.

Section 17

Prohibition of transfer and assignment of licence

The licence and the rights contained therein may not be sold or otherwise transferred, in full or in part, to another party.

Section 18

The licence holder's duty to notify changes and amendments to licence

The holder of an exclusive licence, the holder of a gambling licence and the holder of a gambling software licence shall notify the supervisory authority in writing of any material changes concerning the licence holder, its operations, ownership, management and financial conditions within two weeks of the change.

Where a licence has been granted to a legal person and control of that legal person by virtue of ownership, contract or other arrangement is transferred, the licence holder shall notify the supervisory authority thereof in writing within two weeks of the transfer of control.

Following the granting of an exclusive licence and a gambling licence, the supervisory authority may, on application by the holder of an exclusive licence or the holder of a gambling licence, amend the licence in respect of the permissible forms of gambling services referred to therein. The amendment to the licence requires that the conditions laid down in this Act for granting an exclusive licence or gambling licence continue to be met.

If the holder of an exclusive licence, the holder of a gambling licence or the holder of a gambling software licence decides to change the nature or extent of its activities in such a way that the licence granted no longer covers the changed activities, or the conditions for granting the licence are no longer met, the licence holder shall apply for the licence to be amended without delay before implementing the change. The change shall not be implemented until the supervisory authority has taken a decision to licence the licence.

Section 19

Compensation payable to the State by the holder of an exclusive licence

The holder of an exclusive licence shall pay compensation to the State for the exclusive licence. The compensation is licence-specific and payment thereof is a condition for the validity of an exclusive licence.

Compensation paid to the State by the holder of an exclusive licence shall consist of the following:

1) a base compensation confirmed by a decision of the Government, the amount of which corresponds to the estimated gross gaming revenue of the gambling games operated under the respective exclusive license for the entire duration of the license, minus a return from the gambling operations conducted under that license that is considered reasonable; when determining the reasonable return, an estimate of the annual compensations to be paid under paragraph 2 must also be taken into account;

2) annual compensation, the amount of which shall be determined by a decision of the Government for each calendar year and shall correspond to a proportional share decided by the Government of the realised gross gaming revenue for the preceding calendar year from gambling services provided on the basis of an exclusive licence.

The schedule for the payment of the basic allowance referred to in subsection 2, paragraph 1 above shall be confirmed by Government decision. The annual compensation referred to in paragraph 2 shall be paid by the holder of an exclusive licence to the State for the first time in the calendar year immediately following the entry into force of the licence and for the last time in the calendar year immediately following the expiry of the licence.

If, during the licence period, the annual compensation determined in accordance with subsection 2, paragraph 2 does not enable the holder of an exclusive licence to cover the operating and capital costs required for gambling activities carried out under the licence for the period of validity of the licence and a reasonable return on gambling activities, the Government may, on application by the holder of the exclusive licence, deviate from the proportional share referred by the Government referred to in that point when determining the annual compensation for the following year, provided that the proportional share cannot be lower than zero. If the profit level of the licence holder of an exclusive licence exceeds a level deemed reasonable during the licence period, the Government may, after consulting the holder of the exclusive licence, in determining the proportional compensation for the following year increase the compensation from that which would otherwise be determined in accordance with subsection 2, paragraph 2.

Any appeal concerning a decision made by the Government under subsection 2 must be handled as a matter of urgency. The Government's decision must be complied with regardless of any appeals, unless the appellate authority orders otherwise. In other respects, appeals are governed by the provisions of the Act on Administrative Judicial Procedure (808/2019). An appeal against a government decision shall not affect the validity of the licence referred to in section 5 of this Act.

Further provisions on the determination of the compensations referred to in subsection 2 and on the assessment of capital employed in gambling activities, a reasonable rate of return, and the income and costs of the activities related to the determination of the compensations may be issued by government decree.

Chapter 3

Operation of gambling

Section 20

Player registration and identity verification

The holder of an exclusive licence and the holder of a gambling licence shall register the players.

The person to be registered must be a natural person over the age of 18.

When registering a player, the holder of an exclusive licence and the holder of a gambling licence must verify the identity of the player.

Further provisions on the verification of a player's identity may be issued by government decree.

Provisions on customer due diligence related to the prevention of money laundering and terrorist financing are laid down in the Act on Preventing Money Laundering and Terrorist Financing (444/2017).

Section 21

Residence requirement

The holder of an exclusive licence and the holder of a gambling licence may, for the purposes of online gambling, register only natural persons who are permanently resident in the national territory.

In the operation of online gambling, the holder of an exclusive licence and the holder of a gambling licence shall verify the player's place of residence on a regular basis during the customer relationship.

The holder of an exclusive licence and the holder of a gambling licence shall prevent the playing of online games if the player resides permanently outside the national territory.

Further provisions on the verification of the player's place of residence may be issued by decree of the Ministry of the Interior.

Section 22

Player account

The holder of an exclusive licence and the holder of a gambling licence shall in their provision of gambling services open a personal player account for a registered player.

However, the provisions of subsection 1 on the opening of a player account shall not apply to the operation of gambling in a casino.

The holder of an exclusive licence and the holder of a gambling licence shall enable the player to view the funds in the player's account, the transactions in the player's account, and the restrictions on gambling for at least the past year. In addition, the holder of an exclusive licence and the holder of a gambling licence shall provide the player with a function that enables the player to assess his or her own gambling behaviour on a monthly and annual basis.

The holder of an exclusive licence and the holder of a gambling licence shall keep the player's funds in the player account separate from the licence holder's own funds. The holder of an exclusive licence and the holder of a gambling licence shall, at the latest when opening a player account, inform the player how the funds in the player account will be protected if the holder of an exclusive licence or the holder of a gambling licence becomes insolvent.

Further provisions on player accounts may be issued by decree of the Ministry of the Interior.

Section 23

Closure of a player account

When a player account is closed, the holder of an exclusive licence and the holder of a gambling licence shall without delay pay the funds in the player account to the player.

The holder of an exclusive licence and the holder of a gambling licence shall not charge a fee for the closure of a player account.

Section 24

Age limit for gambling

The holder of an exclusive licence and the holder of a gambling licence, or a trader or an entity which acts as an agent for participation entries or participation fees related to gambling, or provides facilities for making slot machine available for uses, shall not allow a person under the age of 18 to gamble.

Section 25

Prohibition on credit, free games and discounts

The holder of an exclusive licence and the holder of a gambling licence may not operate gambling in such a way that players can participate in gambling on credit or against security.

The holder of an exclusive licence and the holder of a gambling licence may not transfer money based on credit to gambling.

The holder of an exclusive licence and the holder of a gambling licence may not offer gambling free of charge, at a reduced price, through combined offers or by offering money for gambling other than in the form of the customer's gambling bonus money referred to in section 26.

Section 26

Offering other goods and gambling bonus money to customers

Offering other goods at a reduced price or free of charge is allowed during the customer relationship in order to maintain it. The customer benefit offered shall not be contrary to good practice, shall be of moderate value and the amount of gambling or lack thereof shall not affect the basis on which the customer benefit is offered or the value of the customer benefit.

It is permitted to issue a moderate amount of gambling bonus money during an established customer relationship on equal terms between the customers of the exclusive licence holder and the gambling licence holder. Receiving gambling bonus money must not be based on the time spent gambling or be proportional to the amount of money spent on gambling.

Before issuing gambling bonus money, the holder of an exclusive licence and the holder of a gambling licence shall ensure that it does not jeopardise the obligation of the holder of an exclusive licence and the holder of a gambling licence referred to in section 34 to protect players from excessive gambling.

The terms and conditions related to the receipt and use of gambling bonus money must be transparent, available to the customers of the holder of the exclusive licence or gambling licence and easy to understand.

Gambling bonus money cannot be exchanged directly for cash. The holder of an exclusive licence and the holder of a gambling licence may set a maximum wagering requirement of five times for gambling bonus money.

Section 27

Restrictions on the operation of betting

The holder of a gambling licence shall not offer betting:

- 1) on an event or result of games of chance offered under an exclusive licence;
- 2) on an event or result of a competition in which the majority of participants are under 18 years of age;
- 3) on an event or result in a competition that is offensive or inappropriate from a general point of view;
- 4) on a competition, the outcome of which may involve a significant risk of abuse;
- 5) the market of which is the breach or penalty for a breach of the rules of a competition, tournament or sport;
- 6) the market of which is elections referred to in section 1(1) of the Election Act (714/1998);
- 7) the market of which is financial markets.

Section 28

Identity verification for gambling

The holder of an exclusive licence and the holder of a gambling licence shall ensure that a player can only gamble if they have verified their identity as a registered player of the holder of an exclusive licence or the holder of a gambling licence.

Further provisions on the procedure for ensuring identity verification for gambling may be issued by decree of the Ministry of the Interior.

Section 29

Gambling blocking measures

A player may, by notification to the supervisory authority, self-exclude from all gambling that requires registration.

The holder of an exclusive licence and the holder of a gambling licence shall enable the player to self-exclude from gambling offered by the holder of an exclusive licence and the holder of a gambling licence on a game-by-game basis or by form of gambling service.

The holder of an exclusive licence and the holder of a gambling licence shall not allow a player who has self-excluded to play the games of chance they have blocked.

The player may choose to self-exclude for an indefinite period of time or for a fixed period of time. Self-exclusion for an indefinite period of time shall be in force for at least one year. The player may request the removal of the self-exclusion set for an indefinite period of time after a minimum self-exclusion period has elapsed. The lifting of a self-exclusion imposed for an indefinite period of time shall take effect three months after the request to lift it.

The holder of an exclusive operating license and the holder of a gambling license must enable a player to block the playing of the gambling games offered by the exclusive operating license holder and the gambling license holder in such a way that the block takes effect immediately. The block will remain in effect until the end of the day following its imposition.

Section 30

Licence holder-specific money transfer limit

The holder of an exclusive licence and the holder of a gambling licence shall ensure that gambling via a player account have in place a licence holder-specific money transfer limit.

The holder of an exclusive licence and the holder of a gambling licence shall ensure that, when registering as a player or at the latest before the first transfer of money, the player is required to set a limit on the maximum total amount of money that players can transfer from their bank account to their player account per day and per month (*daily and monthly money transfer limit*).

The player can change the money transfer limits they have set. Upward changes to the money transfer limits shall take effect on the day following the setting of the daily money transfer limit and from the beginning of the month following the setting of the monthly money transfer limit. Any downward change in the transfer limits will take effect immediately.

Section 31

Operation of gambling by holders of an exclusive licence

The holder of an exclusive licence shall provide gambling services in a way that guarantees the legal protection of players, prevents abuse and crime related to gambling and keeps gambling-related harms to a minimum.

The following shall be laid down by government decree:

- 1) the proportion of the gambling fees accrued in the operation of gambling that is to be paid to players in the form of winnings;
- 2) how winnings are to be rounded;
- 3) the maximum number of slot machines and casino games in gambling locations, game rooms and casinos;
- 4) the maximum number of game room;
- 5) the number of casinos, locations and opening hours.

Provisions on how unclaimed winnings, funds accrued from rounding of winnings and funds accruing from gambling fees in situations where, due to the randomness of the draw results, players have exceptionally been paid less in winnings than must be paid in winnings shall be laid down by government decree.

Provisions on the times when gambling services may be sold shall be issued by government decree.

Provisions on maximum loss limits per day, month and year may be issued by government decree for gambling by players involving slot machine gambling, online instant win scratchcards and fast-paced online pools.

The rules of play of the gambling offered by the holder of an exclusive licence shall be issued by decree of the Ministry of the Interior. The rules of play shall include:

- 1) provisions on the distribution of winnings and the return of stakes;
- 2) provisions on maximum permitted stakes and winnings from slot machines and casino games;
- 3) provisions concerning the draws of games of chance.

To prevent and reduce gambling-related harms, the rules of play may also include:

- 1) provisions on the pace and other characteristics of games specific to a form of gambling or game;

2) provisions on quantitative and temporal restrictions by form of gambling service, game or player.

holder of an exclusive licence shall, if necessary, set quantitative and temporal restrictions on gambling by form of gambling service, game or player, and shall offer players the opportunity to set the aforementioned limits themselves.

Section 32

Operation of gambling by holders of a gambling licence

The holder of a gambling exclusive licence shall provide gambling services in a way that guarantees the legal protection of players, prevents abuse and crime related to gambling and keeps gambling-related harms to a minimum.

Provisions on maximum daily, monthly and annual loss limits per licence holder may be laid down by government decree for gambling by players involving online slot machines, online bingo, virtual betting and online casino games, with the exception of online poker games.

The following may be laid down by decree of the Ministry of the Interior:

- 1) the maximum permitted stakes and winnings;
- 2) the provisions on the pace and other characteristics of games of chance by form of gambling service or game;
- 3) the quantitative and temporal limitations of the form of execution, game and player.

If necessary, the holder of the gambling licence shall set quantitative and temporal restrictions on gambling by form of gambling service, game and player, and offer players the opportunity to set the aforementioned restrictions themselves.

Section 33

Gambling software used by exclusive licence holders and gambling licence holders

The holder of an exclusive licence and the holder of a gambling licence shall not use gambling software manufactured, supplied, installed or adapted by parties other than the holder of a gambling software licence in the provision of gambling services referred to in the licence granted to them.

The gambling software licence holder may not manufacture, supply, install or adapt gambling software for a party who operates gambling in the national territory or directs gambling offers to the national territory and who does not have the licence required by this Act for the operation of gambling.

Section 34

Duty of care

The holder of an exclusive licence and the holder of a gambling licence shall ensure that gambling complies with social and health considerations in order to protect players from excessive gambling and to help them reduce their gambling where appropriate. The duty of care includes preventing excessive gambling through continuous monitoring and evaluation of gambling behaviour.

The holder of an exclusive licence and the holder of a gambling licence shall assess the risk of gambling-related harms caused to the player by means of the automated processing of personal data referred to in section 36, subsection 1, paragraphs 3 to 7 and, if necessary, take measures to prevent and reduce the risks identified on the basis of the assessment. However, a decision preventing or restricting a player's gambling must not be based solely on the automatic processing of personal data.

The holder of an exclusive licence and the holder of a gambling licence shall define the procedures for communicating with players in situations where the licence holder identifies or suspects that the player's gambling constitutes harmful gambling.

The holder of an exclusive licence and the holder of a gambling licence shall document all contacts with players referred to in subsection 3.

Section 35

Self-monitoring plan

The holder of an exclusive licence and the holder of a gambling licence and their agents shall draw up a written self-monitoring plan in order to ensure compliance with the law, adhere to it and keep records of its implementation. The plan shall be kept up to date and the exclusive licence holder and the gambling licence holder shall ensure that the personnel involved in self-monitoring are aware of their obligations laid down in this Act and in the plan. The holder of an exclusive licence and the holder of a gambling licence shall include in the self-monitoring plan a report on adherence to the duty of care.

Agents shall submit the self-monitoring plan to the supervisory authority upon request. Provisions on submitting the self-monitoring plan to the supervisory authority are laid down in section 68.

Provisions on self-monitoring of slot machines are laid down in section 38.

Section 36

Right of the holder of an exclusive licence and the holder of a gambling licence to process personal data

Holders of an exclusive licence and holders of a gambling licence may process the following personal data concerning their customers and their gambling, if this is necessary to ensure the legal protection of participants in gambling, to prevent abuse and crime, to investigate abuse or to prevent and reduce gambling-related harms:

- 1) the nationality of customers and the information contained in documents verifying the identity of foreign customers;
- 2) the image of the customer of a casino and game room and the data collected as part of the IT monitoring of the casino and game room referred to in section 42;
- 3) information on the customer's disruptive behaviour in the casino, game room or otherwise in connection with gambling;
- 4) information on suspected or detected gambling fraud;
- 5) information on self-exclusion, prohibition and restriction of gambling;
- 6) information on suspected harmful gambling;
- 7) customer identification data, data concerning gambling transactions and other data related to the customer relationship of the holder of an exclusive licence and the holder of a gambling licence, excluding data belonging to special categories of personal data.

The holder of an exclusive licence and the holder of a gambling licence may process the personal data referred to in subsection 1 for the processing purposes referred to in subsection 1 for a period of five years from the date of storage of the data or the end of the gambling ban or marketing ban.

Section 37

Information to be provided in connection with the operation of gambling

Holders of an exclusive licence and holders of a gambling licence shall make available to players:

- 1) the rules and instructions for gambling services;
- 2) information on the price of gambling services;
- 3) information on the probability of winning in respect of gambling services;
- 4) information on the rate of draws for gambling services;
- 5) an assessment of the risk of harm of gambling services;
- 6) any relevant information on the gambling activity other than that referred to in paragraphs (1) to (5).

The notification provided free of charge with a lottery ticket or in connection with the sale of the ticket shall contain information on the operation of the money lottery, the operator and the number, value and type of prizes.

The holder of an exclusive licence and the holder of a gambling licence shall also provide information on the licence granted and the supervisory authority as well as information on the age limit for gambling and on where to find information on gambling management tools and service providers providing support for gambling problems and on the possibility of self-exclusion referred to in section 29.

The information referred to in subsections 1–3 above shall be in Finnish and Swedish.

Section 38

Regulations concerning slot machines and their self-monitoring

Slot machines should be located in such a way that gambling can be supervised without hindrance. They shall not be placed in such a way that their use may endanger safety or cause a public disturbance.

The principles governing the location of slot machines and making them available for use at gambling locations must be designed in such a way that the economic, social and health harms caused by gambling are minimised. In particular, the location and making available for use shall take into consideration the harms of gambling to minors and vulnerable persons.

The holder of an exclusive licence shall draw up a written self-monitoring plan for the general implementation of the monitoring and planning referred to in subsections 1 and 2 and keep a record of the location of gambling machines and the general and special instructions it has issued concerning their monitoring.

The owner of a gambling location in which a slot machine is located shall draw up a written self-monitoring plan to ensure the legality of its operations and compliance with the plan referred to in subsection 3, comply with it and keep a record of its implementation. The self-monitoring plan shall be kept up to date and the owner of the gambling location shall ensure that the staff involved in monitoring are aware of their obligations as laid down in this Act and specified in the plan.

The self-monitoring plan referred to in subsections 3 and 4 shall describe the obligations laid down in the Act, the risks associated with their practical implementation, how compliance with the obligations will be monitored and how any deficiencies identified will be corrected.

The holder of an exclusive licence shall, on request, present to the supervisory authority the self-monitoring plan referred to in subsection 3, the entries concerning the location of slot machines and the instructions issued.

Upon request, the holder of a gambling location shall present to the supervisory authority the It's a self-monitoring plan referred to in subsection 4 and the records concerning the implementation of the plan.

The holder of an exclusive licence shall display a notice indicating the holder of the exclusive licence and their contact details and business identity code in a prominent position on the slot machines.

Section 39

Slot machine payment monitoring

The holder of an exclusive licence shall reliably store information on the fees and winnings accrued from the use of slot machines. If cash can be used to play a slot machine, the slot machine must have a functionality that verifies the correctness of the money.

Section 40

Prohibition of self-service terminals

In gambling services and slot machines offered other than in a casino and in horse racing betting at racetracks, it is not permissible to allow players to place their own bets using technical or online gambling equipment provided by the exclusive licence holder, the gambling licence holder or their agent.

Section 41

Restrictions on gambling in casinos and game rooms

The holder of an exclusive licence shall not permit a person to enter a casino and shall remove from a casino a person who is under the age of 18 years or who is clearly under the influence of alcohol or other intoxicating or narcotic substances.

The holder of an exclusive licence and its staff shall refuse a person entry to a casino or remove them from the casino or restrict their gambling if the person so requests or if the person has a valid self-exclusion on all gambling or gambling at a casino.

The holder of an exclusive licence shall remove from a game room a person who is under 18 years of age or who is clearly under the influence of alcohol or other intoxicating or narcotic substances.

The holder of an exclusive licence and its staff shall have the right to deny a person access to a casino or game room, to remove a person or to restrict their gambling if:

- 1) the person is suspected of gambling fraud or he or she is guilty of gambling fraud;
- 2) the person's behaviour causes or there is reason to suspect it will disturb the peace and good order of a casino or game room;
- 3) gambling causes or will apparently cause the person economic, social or health harm.

The ban or restriction may be imposed for a limited period of time or until further notice. A fixed-term ban or restriction shall be in effect for at least one month and not more than one year.

A person may request the lifting of an indefinitely imposed ban or restriction not earlier than one year after the ban or restriction has been imposed. The ban or restriction until further notice imposed pursuant to subsection 4, above shall be lifted unless there are weighty reasons for extending the ban. Any prohibition or restriction of indefinite duration imposed at the player's request pursuant to subsection 2 above shall be lifted three months after the request for removal.

Section 42

Technical surveillance of a casino and game room

The holder of an exclusive licence has the right, after giving prior notice, to monitor gambling operations by viewing and filming using technical equipment in the entrance and customer areas of the casino and game room, as well as in the workspaces of the casino staff. The right to technical surveillance does not apply to staff break areas or changing rooms.

Provisions on employee camera surveillance are laid down in sections 16 and 17 of the Act on the Protection of Privacy in Working Life (759/2004).

Section 43

International collaboration

The operation of gambling may include the provision of gambling services together with a natural or legal person offering gambling services outside the national territory. Such collaboration requires that the cooperation partner of the holder of an exclusive licence or the holder of a gambling licence has a licence for the operation of similar gambling services and the right to collaborate internationally, and that the cooperation partner does not operate or market gambling to the national territory without a licence in accordance with this Act.

The holder of an exclusive licence and the holder of a gambling licence shall ensure that, in gambling services offered in international collaboration, the legal protection of the player is guaranteed and that irregularities and crime related to gambling can be prevented.

The supervisory authority may, on application, grant permission to an exclusive licence holder or a gambling licence holder for international collaboration.

Further provisions on the preconditions for international collaboration and the reliability of the systems, equipment and draw methods used in it may be issued by decree of the Ministry of the Interior.

Section 44

Gambling systems, draw equipment and draw procedures of the exclusive licence holder and gambling licence holder

The holder of an exclusive licence and the holder of a gambling licence shall ensure that the gambling systems, draw equipment and draw procedures used in the operation of gambling are reliable and the draw results are random.

Prior to the commencement of the operation of gambling, the holder of an exclusive licence and the holder of a gambling licence shall submit to the supervisory authority a report and

approval of the inspection body on the gambling systems, draw equipment and draw procedures used by the holder of an exclusive licence and the holder of a gambling licence in order to ensure their reliability and the randomness of the draws.

The inspection body must be approved by the supervisory authority. The inspection body must be accredited in accordance with Regulation (EC) No 765/2008 on accreditation and market surveillance of the European Parliament and the Council of the European Union, which sets out the requirements for accreditation and repeals Council Regulation (EEC) No 339/93.

The holder of an exclusive licence and the holder of a gambling licence shall be responsible for the costs arising from the examination and approval carried out by the inspection body.

At any time during the period of validity of the licence, the supervisory authority may require the holder of an exclusive licence and the holder of a gambling licence to present an account of the operation and technical characteristics of the gambling systems, draw equipment and draw procedures used in its operations. The supervisory authority may require the inspection body to carry out inspection and approval of gambling systems, draw equipment and draw procedures at the expense of the holder of an exclusive licence or gambling licence.

The supervisory authority may issue further regulations on the reliability of the gambling systems, draw equipment and draw procedures used in the operation of gambling and on the technical requirements for ensuring the randomness of draw results, on the more detailed form and content of the inspection body's investigation and approval, and on the conditions that the inspection body must meet in order to be approved by the supervisory authority.

Section 45

IT monitoring of gambling transactions and player account transactions

The holder of an exclusive licence and the holder of a gambling licence shall keep records of gambling transactions and player account transactions in the gambling services they provide for at least five years. The holder of an exclusive licence and the holder of a gambling licence shall ensure that the data on gambling transactions and the data on player account transactions remain unchanged and shall use a certificate specified by the authority.

The holder of an exclusive licence and the holder of a gambling licence shall transmit to the supervisory authority, in a format determined by the supervisory authority, the gambling transactions and player account transactions of the gambling services provided by the licence holder. The information must be provided within a reasonable period of time after the end of the gambling.

The holder of an exclusive licence and the holder of a gambling licence shall ensure that it can make the information referred to in subsection 1 available to the supervisory authority by using the interface of the supervisory authority's supervision system.

The supervisory authority may issue further regulations on the certificate to be used to ensure that gambling transactions and player account transactions remain unchanged, the technical format for the transmission of gambling transactions and player account transactions, and the technical requirements for connecting to the interface of the supervisory authority's supervision system.

Section 46

Location of gambling systems and draw equipment

The gambling systems and draw equipment of the holder of an exclusive licence and the holder of a gambling licence shall be located in Finland.

The gambling system and lottery equipment may be located outside Finland if:

1) the holder of an exclusive licence or the holder of a gambling licence has a licence in another state where the authority supervises the operation of its gambling activities and that authority has concluded an agreement with the supervisory authority on the supervision of gambling activities carried out by the licence holder in Finland or

2) the holder of an exclusive licence or a gambling licence offers the supervisory authority the possibility to verify the reliability of the gambling system and the draw equipment by means of a remote connection or other similar means.

Section 47

Specific provisions for the employees of exclusive licence holders and gambling licence holders

The holder of an exclusive licence and the holder of a gambling licence shall have rules on which employees are not allowed to participate in gambling operated by the licence holder. The holder of an exclusive licence and the holder of a gambling licence shall ensure that the employees do not participate in the gambling services in question. The holder of an exclusive licence and the holder of a gambling licence shall, on request, present the rules to the supervisory authority.

An employee of the casino is not allowed to participate in gambling services provided in the casino.

The holder of an exclusive licence and the holder of a gambling licence shall ensure that their staff are aware of their obligations as laid down in this Act. The holder of an exclusive licence and the holder of a gambling licence shall keep records of the training and competence of the persons working at the site and, on request, present the information to the supervisory authority.

Section 48

Procedures for detecting and preventing irregularities and duty to notify

The holder of an exclusive licence and the holder of a gambling licence shall have procedures in place to detect and prevent infringements of the provisions on the operation of gambling, the terms and conditions of the contract concluded between the licence holder and the player and the gambling instructions, and to detect and prevent manipulation of competitions.

In addition, the holder of an exclusive licence and the holder of a gambling licence shall have procedures that enable players to report the matters referred to in subsection 1 to the licence holder immediately.

The holder of an exclusive licence and the holder of a gambling licence shall, on request, present the procedures referred to in subsections 1 and 2 to the supervisory authority.

The holder of a gambling licence shall immediately suspend betting and inform the supervisory authority if it detects irregular or suspicious betting. The holder of an exclusive licence and the holder of a gambling licence shall also notify the supervisory authority if it detects other irregularities referred to in this section.

Section 49

Handling contacts with players

The holder of an exclusive licence and the holder of a gambling licence shall have procedures and the necessary number of trained personnel to deal with disputes, complaints and other issues relating to the gambling services they provide. The holder of an exclusive licence and the holder of a gambling licence shall, on request, present the procedures to the supervisory authority.

The holder of an exclusive licence and the holder of a gambling licence shall respond to contacts from a player within a reasonable period of time and provide a written response at the player's request. The holder of an exclusive licence and the holder of a gambling licence shall process and give their views on contacts from players that concerns a claim for payment of winnings. The opinion shall include the grounds for the payment of winnings or, alternatively, the grounds for refusing the payment of winnings.

Section 50

Claiming winnings

Winnings from money lotteries must be claimed within one year of the result of the draw, the end of the sales period stated on the lottery ticket or the date of purchase of the ticket.

Winnings from pools services must be claimed within one year of the game reaching the final result in accordance with the rules of play.

Winnings from fixed odds betting, parimutuel betting and virtual betting services must be claimed within three months of the outcome of the game.

Winnings from slot machines and casino games, online slot machines and casino games and online bingo services must be claimed within three months of the time of purchase of the game or the achievement of a result entitling to winnings.

The winnings from combination games must be claimed within one year of the outcome of the game being achieved, the time of purchase of the game or the achievement of a result entitling to winnings.

The start of the period for the claiming of winnings from the gambling services referred to in subsections 1, 4 and 5 shall be provided for by decree of the Ministry of the Interior.

Chapter 4

Marketing of gambling

Section 51

Regulation of marketing

The holder of an exclusive licence and the holder of a gambling licence may market the gambling services operated under the licence and the licence holder under the conditions laid down in this Act.

Marketing of gambling services and marketing of the holders of an exclusive licence and the holders of a gambling licence is allowed if the marketing is moderate in volume, scope, visibility and repetition. Such marketing cannot be considered to include marketing by the

license holder or of the gambling games it operates where an individual marketing measure, or the marketing measures as a whole, are particularly attention-grabbing or prominent, or are repeated with particularly high frequency in one or more marketing channels.

Marketing of gambling services and marketing of the exclusive licence holder and the gambling licence holder that provide those gambling services is allowed as follows:

- 1) on the licence holder's own website and social media accounts in such a way that marketing is not interactive with the consumer;
- 2) in television and radio broadcasting in accordance with the Act on Electronic Communications Services (917/2014);
- 3) at sports events and other public events;
- 4) in printed media and in electronic publications corresponding to printed media;
- 5) in gambling locations, in respect of gambling services available at that gambling location;
- 6) in online search engines, when the search term used consists of words that are directly related to the license holder or to the gambling game it operates.

The holder of an exclusive licence and the betting, money lotteries, instant win scratchcards, online instant win games and combination games it offers, and a holder of a gambling licence may be marketed by means of outdoor advertising. The outdoor advertising of a gambling licence holder may not be placed in the vicinity of a place where early childhood education and care is provided, a place where pre-primary or basic education is provided, an upper secondary school, a pharmacy, a health care institution or a substance abuse care unit.

Slot machines and casino games shall not be marketed as such in game rooms and casinos in which those gambling services are located. The gambling venues where such gambling services are provided may not be marketed. Information about such gambling venues may be provided, however.

Direct marketing of gambling is permitted under the conditions laid down in section 54.

The marketing of gambling services other than those referred to in subsections 1 to 6 is prohibited.

Section 52

Prohibited marketing methods and practices

The marketing of gambling services and combining it with the marketing of other products or services is prohibited:

- 1) if it portrays gambling as desirable or exaggeratedly positive, or incites or pressures people to gamble;
- 2) portrays frequent, long-term, or high-stake gambling in a positive manner, or portrays not gambling or moderate gambling in a negative manner;
- 3) normalizes gambling by depicting it as part of everyday life or equating it with a person's daily routines, the purchase of food, clothing or other consumer goods, or other everyday or ordinary consumption behaviour, or by portraying gambling as a necessary, useful or harmless pastime;
- 4) portrays gambling as a solution to a person's financial problems, as a means of improving a person's financial situation, as a solution to challenges in managing one's life, or as an alternative or means of earning a livelihood;
- 5) or portrays gambling as a way to promote a person's social relationships or social status, success or acceptance;
- 6) by providing a misleading or unrealistic view of the chances of winning at gambling, by overemphasising the potential for large wins or by describing gambling as being harmless or risk free in terms of economic, social or health impacts;

7) by exploiting a person's lack of knowledge, inexperience, or credulity related to gambling in order to influence the person's judgment to participate in gambling;

8) offering gambling free of charge, at a reduced price, through combined offers or by offering gambling money in forms other than the customer's bonus gambling money referred to in section 26;

9) by offering, at the time of purchase or selection of a gambling game or other commodity, or in connection with collection of a win, another gambling game for purchase or selection;

10) by providing, at the time of purchase of a gambling game, a benefit based on chance other than the possibility of a win inherent in gambling;

11) by including in marketing the marketing of loans or other similar financial instruments;

12) by encouraging the funding of non-profit activities or government expenditure through gambling;

13) by offering other goods free of charge or at a reduced price in connection with the marketing of gambling services, other than as referred to in section 26.

Section 53

Prohibition on targeting marketing at minors and vulnerable persons

Marketing shall not be targeted at minors or other vulnerable persons.

Marketing shall not feature minors.

Gambling services may not be marketed in television and radio broadcasting, in public performances of audiovisual programmes in cinemas and in publications directed at minors, or in media services directed at minors.

Gambling services may not be marketed at sports events or other public events aimed at minors.

Section 54

Prohibition of direct marketing

Direct marketing may only be targeted at a natural person who has given their explicit consent.

Direct marketing by telephone is prohibited.

Marketing may not be targeted at a person who has self-excluded from all gambling or who has not played using the gambling services provided by an exclusive licence holder or gambling licence holder during the preceding two years.

If a player has self-excluded from a specific gambling service, only marketing of the kind of gambling service that the player has not blocked may be directed at the player.

Section 55

Information to be provided in the context of marketing

Marketing must always include information on the legal age limit for gambling, as well as details of where to obtain information on tools to manage gambling and on service providers offering support for gambling problems.

In addition, marketing must always include information on the licence granted and the supervisory authority. However, radio advertising does not need to include information about the licence and supervisory authority.

Section 56

Sponsorship

The holder of an exclusive licence and the holder of a gambling licence shall ensure that sponsorship does not highlight the gambling activities of the licence holder.

Sponsorship agreements may not be made with persons under the age of 18 or for events, competitions, series or similar events involving persons under the age of 18.

When concluding sponsorship agreements, the holder of an exclusive licence and the holder of a gambling licence shall, in addition ensure that the name or logo of the licence holder does not appear on products or services specifically intended for use by persons under the age of 18.

Sponsorship agreements may not be made with persons who produce content directed at persons under the age of 18 or in relation to events directed at persons under the age of 18.

Sponsorship may not be directed at products or services specifically intended for use by persons under the age of 18.

Chapter 5

Monitoring

Section 57

Supervisory authority

The supervisory authority is the Licensing and Supervisory Authority. The supervisory authority shall grant the authorisations referred to in sections 5–7.

In order to ensure the legal protection of participants in gambling, to prevent irregularities and crime related to gambling, and to prevent and reduce gambling-related harms, the supervisory authority shall monitor that the operation and marketing of gambling comply with this Act and the provisions and regulations issued under it.

The supervisory authority shall ensure that the holder of an exclusive licence, the holder of a gambling licence and the agent comply with the relevant provisions and regulations on the prevention of money laundering and terrorist financing.

The task of the supervisory authority is to monitor and report annually on developments in the gambling market.

Section 58

Licensing and supervision register

The supervisory authority is the data controller for the licence and supervision register. In order to carry out the licensing and supervisory tasks provided for in this Act, the supervisory authority shall keep a register of applications for an exclusive licence, a gambling licence and a gambling software licence, the processing of licences, revocations of licences, licence applicants and recipients, notifications, notifying parties, the operation and marketing of gambling, players, self-exclusion, money transfer limits and loss limits, agents, inspection

measures and measures related to prohibitions, removal orders, penalty payments, penalty fees and administrative fines.

The supervisory authority may process personal data in the licence and supervision register if this is necessary for the performance of its duties under this Act and the provisions and regulations issued under it.

Section 59

List of licence holders

The supervisory authority shall keep a machine-readable list of exclusive licence holders, gambling licence holders and gambling software licence holders available in the public information network. The supervisory authority shall keep a list of the identification details referred to in section 11(2)(1) and section 16, as reported by licence holders.

Section 60

Notice to prosecute

The supervisory authority shall report an act or omission referred to in chapter 17, section 16a and section 16b, paragraphs 7 and 8 of the Criminal Code (39/1889) to the police for the purpose of a criminal investigation. However, the supervisory authority could refrain from notifying if the act must be considered minor in the light of the circumstances and the public interest must not be considered to require prosecution or if the supervisory authority has initiated proceedings for the imposition of a fine in the matter.

Section 61

Prohibition of participation in gambling by employees of the supervisory authority

Public officials of the supervisory authority shall not participate in gambling the supervision of which they are responsible for, if they are able to obtain, in the course of their official duties, information on gambling events which they may use for the purposes of their own gambling. The decision to restrict gambling is made by the supervisory authority.

An official supervising the operation of gambling in a casino may not participate in the gambling services offered in the casino.

Section 62

Duty of the supervisory authority's staff to investigate

A person appointed to a post at the supervisory authority whose duties include the licensing or supervisory duties referred to in this Act shall, before being appointed to the post, submit a report on:

- 1) their ownership in companies engaged in gambling activities;
- 2) the balance on the player accounts of gambling companies;
- 3) winnings paid out by gambling companies and transactions in gambling companies' player accounts during the last 12 months;
- 4) their secondary activities related to gambling activities;

5) any affiliations other than those referred to in points 1–4 that may be relevant in assessing their capacity to carry out the duties of the office.

The provisions of subsection 1 shall also apply to public officials who have access to confidential information of an applicant for or holder of an exclusive licence, an applicant for or holder of a gambling licence, or their agents concerning sanction matters under this Act, as well as to such public officials who have access to the IT monitoring systems for the supervision of gambling.

The obligation to provide information referred to in subsection 1 above also applies to a person who is appointed to a public-service relationship to carry out duties falling within the scope of a post referred to in subsection 1 or 2.

The persons referred to in subsections 1–3 above shall report any material changes in the information referred to in subsection 1 to a supervisory authority and correct any deficiencies in the information.

The public officials referred to in subsection 1 above may not acquire shares in, or derivatives related to, an exclusive licence holder, a gambling licence holder or other operators providing gambling services. The acquisition ban also applies to collective investment undertakings whose main purpose (more than 50% of the fund's assets) is to invest in the shares of gambling companies.

Section 63

The supervisory authority's right of access to information from licence applicants and licence holders

Notwithstanding secrecy provisions, the supervisory authority has the right to obtain the following information from the licence applicant and the licence holder free of charge in order to carry out its licensing and supervisory duties laid down in this Act and to monitor and report on the gambling market:

- 1) the information necessary for granting the licence;
- 2) the information necessary for determining the supervisory fee;
- 3) the transfer and loss limits set by the player;
- 4) player self-exclusion;
- 5) gambling transactions;
- 6) player account transactions from gambling;
- 7) information on the marketing of gambling and the operation of gambling;
- 8) registered player's identifying information;
- 9) information on gambling consumption at product level, regionally, per channel and per point of sale;
- 10) information on the location of points of sale and slot machines.

Section 64

The supervisory authority's right of access to information from authorities and other entities undertaking public administrative duties

Notwithstanding secrecy provisions, the supervisory authority shall have the right to obtain, free of charge, from authorities and from other entities undertaking public administrative duties, information that is necessary for:

- 1) the assessment of the conditions for granting a licence referred to in sections 8–10;
- 2) supervision of adherence to this act and provisions and regulations issued by virtue of it.

Section 65

The right of the supervisory authority to disclose information to other authorities

Notwithstanding secrecy provisions, the supervisory authority has the right, on request and on its own initiative, to disclose to another authority information obtained in the performance of its licensing and supervisory tasks if providing information is necessary for the performance of the supervisory authority's licensing and supervisory tasks.

Notwithstanding secrecy provisions, the supervisory authority has the right, on request and on its own initiative, to disclose information obtained in the performance of its licensing and supervisory tasks to another authority if the information is necessary for the performance of the task laid down for that authority.

Section 66

Right to information on fines and criminal records

The supervisory authority has the right to obtain from the register of fines referred to in section 46 of the Act on the Enforcement of a Fine (672/2002) the information necessary to determine the reliability and suitability of the licence applicant, the owners and management of the licence applicant and the representative of the licence applicant.

Provisions on the right of the supervisory authority to obtain information from the criminal record are laid down in the Criminal Records Act (770/1993).

Section 67

Right of inspection

For the purpose of supervising this Act and the provisions and regulations issued under it, the supervisory authority shall have the right to inspect the premises, information systems and operations of the licence holder and the agent if the inspection is necessary for the performance of the supervisory task.

Control measures shall not be implemented in premises covered by the principle of the inviolability of the home.

Section 68

Reporting obligation of the holder of an exclusive licence and the holder of a gambling licence

The holder of an exclusive licence and the holder of a gambling licence shall annually submit to the supervisory authority:

- 1) an action plan for the following year;
- 2) the budget for the following year;
- 3) financial statements for the previous year;
- 4) report on the marketing of gambling games in the previous year;
- 5) report on the trend in gambling operations in the previous year;

6) a self-monitoring plan in accordance with section 35 and an account of the measures taken by the holder of an exclusive licence and the holder of a gambling licence to prevent and reduce gambling-related harms in the previous year;

7) an account of irregular or suspicious betting on the licence holder's betting sites, suspected and confirmed cases of manipulation of competitions and measures to combat manipulation of competitions.

The supervisory authority may issue further regulations on the deadlines for submitting the reports referred to in subsection 1 and on the content of the reports.

The documents referred to in subsection 1 above shall also be submitted to the Ministry of the Interior and the Ministry of Social Affairs and Health.

The supervisory authority may impose a penalty payment to enforce the reporting obligation. Provisions on the imposition of fines are laid down in the Act on Conditional Fines (1113/1990).

Section 69

Auditor's duty to notify

The licence holder's auditor shall without delay notify the supervisory authority of any fact or decision concerning the licence holder of which they have become aware in the performance of their duties and which may be considered to:

1) materially violate the conditions for granting a licence or the provisions concerning the pursuit of gambling activities or the regulations issued under them;

2) endanger the continuation of the operations of the holder of an exclusive licence or gambling licence or

3) lead in the auditor's report to a statement other than the standard statement referred to in the Auditing Act (1141/2015) or a remark referred to in chapter 3, section 5, subsection 5 of the Auditing Act.

The auditor shall also be obliged to notify the supervisory authority of any fact or decision referred to in subsection 1 that they become aware of while performing their duties in an entity belonging to the same group or group as the licence holder or in an entity that has significant links to the licence holder.

Chapter 6

Supervisory fee

Section 70

Supervisory fee

The licence holder is obliged to pay the supervisory fee determined by the supervisory authority. The supervisory fee shall be set as a fixed fee in euro for each calendar year.

In the case of an exclusive licence, the supervisory fee shall be set as follows:

1) EUR 1 900 000 for the licence referred to in section 5, subsection 1, paragraph 1;

2) EUR 2 800 000 for the licence referred to in section 5, subsection 1, paragraph 2.

In the case of a gambling licence, the supervisory fee is determined as follows:

1) EUR 4 000 if the gross gaming revenue is less than EUR 100 000;

- 2) EUR 12 400, if the gross gaming revenue is at least EUR 100 000 but less than EUR 1 million;
- 3) EUR 22 400 if the gross gaming revenue is at least EUR 1 million but less than EUR 2 million;
- 4) EUR 45 300 if the gross gaming revenue is at least EUR 2 million but less than EUR 5 million;
- 5) EUR 80 700, if the gross gaming revenue is at least EUR 5 million but less than EUR 10 million;
- 6) EUR 152 000 if the gross gaming revenue is at least EUR 10 million but less than EUR 20 million;
- 7) EUR 248 000, if the gross gaming revenue is at least EUR 20 million but less than EUR 50 million;
- 8) EUR 434 000 if the net profit is at least EUR 50 million.

Gross gaming revenue refers to the difference between the total amount of stakes wagered for gambling services offered under a gambling licence and the winnings paid to players.

If the holder of a gambling licence has not had a gambling licence in the year preceding the setting of the supervisory fee, the holder of the gambling licence shall pay the supervisory fee for the first year of operation (*basic fee*) EUR 10 000. The supervisory authority shall determine the final supervisory fee for the first year of operation on the basis of the actual amount of gross gaming revenue shown in the approved financial statements of the holder of the gambling licence. The supervisory authority shall collect or refund the difference between the final supervisory fee and the basic fee for the first year of operation. The difference between the final supervisory fee and the basic fee for the first year of operation can be taken into account in the amount of the supervisory fee for the following year.

The supervision fee for a gambling software licence is EUR 1 500.

Where a licence holder holds more than one licence, a separate supervisory fee shall be imposed for each licence.

Section 71

Imposition of the supervisory fee

The amount of the supervision fee is determined and imposed by the supervisory authority. The supervisory fee shall be paid to the supervisory authority. The supervisory fee is due on a date to be determined by the supervisory authority, but no earlier than the last day of June of the year. The supervisory authority shall send the payment decision to the party liable for the payment no later than 30 days before the first due date.

If the obligation to pay begins in the middle of a calendar year, the supervisory fee shall be determined by multiplying one twelfth of the fee for the whole calendar year by the number of calendar months included, in full or in part, between the beginning of the obligation to pay and the end of the calendar year.

If the payment obligation of the holder of an exclusive licence or gambling licence ends in the middle of a calendar year, the holder of an exclusive licence and the holder of a gambling licence shall, upon application, be refunded as many twelfths of the control fee as there are full calendar months between the end of the payment obligation and the end of the calendar year.

For the purpose of setting the supervisory fee, the holders a gambling licence shall submit to the supervisory authority the gross gaming revenue data of the previous calendar year for the period of validity of the licence. Gross gaming revenue data must be submitted to the supervisory authority no later than the last day of February.

The supervisory authority may impose a periodic penalty payment to enforce the duty to provide information referred to in subsection 4. Provisions on the imposition and sentencing of a periodic penalty payment are laid down in the Act on Conditional Fines.

The supervisory authority may issue further regulations on the payment procedure, the payment of the supervisory fee in more than one instalment and the manner in which the information necessary for the setting of the supervisory fee is to be provided.

Section 72

Setting the supervisory fee by means of an assessment

The supervisory fee shall be determined on the basis of an assessment where the information required to set the fee has not been provided or is manifestly incorrect or incomplete for the purpose of setting the supervisory fee.

The assessment shall take into account the size and market position of the holder of an exclusive licence and the holder of a gambling licence, the data reported by the holder of an exclusive licence and the holder of a gambling licence in previous years, comparative data on other licence holders engaged in similar activities and other comparable factors affecting the basis for determining the licence holder's fee.

Before taking the action, the supervisory authority shall prompt the holder of an exclusive licence and the holder of a gambling licence to provide the information necessary for the setting of the supervisory fee within a reasonable time limit set by the supervisory authority, failing which the gross gaming revenue will be assessed. The request must include information on the amount of the estimated supervisory fee.

The supervisory authority may rectify the assessed payment within one year from the beginning of the calendar year following the assessed payment on its own initiative if new evidence has emerged that could have influenced the outcome of the case.

Section 73

Reduction of the supervisory fee

The Authority will levy an amount in the form of supervisory fees and other revenue to cover the costs of supervision gambling activities as set out in the Authority's budget.

In addition to what is stated in subsection 1, the supervisory authority may collect, in the form of supervisory fees and other income, up to an amount corresponding to 5% of the costs set out in the supervisory authority's budget (*surplus*). The surplus shall be charged to cover possible situations where the amount collected in the form of supervisory fees and other income is less than the amount of costs provided for in subsection 1 (*deficit*).

The supervisory authority shall impose a reduced supervisory fee on the holder of an exclusive licence and on the holder of a gambling licence if it is probable that the surplus would exceed 5% of the costs set out in the budget of the supervisory authority. The supervisory authority shall reduce the supervisory fee for each party liable for payment of the fee by the same proportional amount. When calculating the reduction of the supervisory fee, account shall be taken of any surplus generated in previous calendar years from increased proceeds and of any deficit incurred as a result of a decrease in proceeds over previous calendar years.

Section 74

Late payment interest and enforcement of the supervisory fee

In the event of late payment of the supervisory fee, interest for late payment shall be charged in accordance with section 4, subsection 1 of the Interest Act (633/1982).

The supervisory fee imposed on the basis of this Act, together with interest, is directly enforceable. Provisions on the collection of the supervisory fee are laid down in the Act on the Enforcement of Taxes and Public Payments (706/2007).

Chapter 7

Prohibition of gambling activities and marketing

Section 75

Prohibitions on gambling activities

The operation of gambling in a manner other than that referred to in section 3, paragraphs 3–15 is prohibited.

It is prohibited to:

- 1) the operation of gambling without a licence required by this Act;
- 2) the sale or supply of gambling services offered without a licence required by this Act;
- 3) marketing directed at the national territory of gambling services offered without a licence required under this Act;
- 4) the sale, supply or marketing of gambling services abroad, unless this is permitted under the legislation of the country or region in which the gambling services are sold, supplied or marketed;
- 5) the sale, supply, receiving of stakes or distribution of winnings of gambling operated by the holder of an exclusive licence and the holder of a gambling licence without the licence holder's permission;
- 6) the provision of facilities for the making available for use of slot machines and casino games without a licence laid down in this Act.

The provisions on gambling set out in this section also apply to games in which participation is possible with crypto assets or from which crypto assets can be won.

Gambling services provided abroad the operation of which the holder of an exclusive licence or the holder of a gambling licence participates in, are not considered to be gambling.

Section 76

Prohibition of the operation and marketing of gambling

The supervisory authority may prohibit the operation and marketing of gambling if:

- 1) the prohibition laid down in section 75 is violated in the operation or marketing of gambling;
- 2) the provisions of sections 51–56 are violated in the marketing of gambling;
- 3) The provisions in sections 20 to 30, 33 or 34, section 35(1), or sections 37 to 49 are violated in the operation of gambling;
- 4) the provisions of sections 31 or 32 and the provision issued under them are violated in the operation of gambling;

5) the operation or marketing of gambling otherwise violates this Act or the provisions issued under this Act.

The prohibition may be imposed on:

- 1) the holder of an exclusive licence or the holder of a gambling licence;
- 2) the gambling operator;
- 3) a trader or an entity that acts as an agent for participation entries or participation fees related to gambling, provides facilities for the making available for use of slot machines or markets gambling;
- 4) a natural person who for financial or other gain markets gambling or otherwise promotes participation in gambling.

The prohibition shall be in effect for a maximum period of 12 months. The supervisory authority may extend the ban for a maximum of 12 months at a time if the conduct in the operation or marketing of gambling has not been rectified.

The National Police Board may temporarily prohibit the provision of gambling services if the legal protection of players or the supervision of the provision of gambling services is jeopardised and the possibility of irregularities increases or the reliability of the draw is otherwise compromised. In exceptional circumstances, a prohibition decision may be issued without a hearing. The ban may remain in effect for a maximum of 30 days at a time. The supervisory authority shall withdraw the prohibition if there are no longer grounds for its validity.

The supervisory authority may impose a penalty payment to enforce the prohibition referred to in this section. The supervisory authority orders the payment of a penalty imposed in order to enforce the prohibition on operation. The Market Court orders the penalty payment imposed to enforce the prohibition on marketing to be paid on application by the supervisory authority. If the prohibition concerns the operation and marketing of gambling, the Market Court will order the penalty payment to be paid. Provisions on the imposition and sentencing of a periodic penalty payment are laid down in the Act on Conditional Fines.

Section 77

Imposition of penalty payment in the event of a change of gambling operator

A penalty payment imposed to enforce the prohibition referred to in section 76 above may be imposed on a party other than the operator mentioned in the prohibition, if the gambling operator changes after the prohibition has been imposed. Instead of the operator mentioned in the prohibition, a periodic penalty payment may be imposed on:

- 1) a party the activities of which are the subject of the penalty;
- 2) a party comparable to an operator of a gambling establishment;
- 3) a party to whom the activity that violated the prohibition referred to in section 76 and was prohibited by the supervisory authority has been transferred, if the transferee knew or should have known of the prohibition imposed by the supervisory authority when receiving the activity.

When assessing the equivalence referred to in subsection 1, paragraph 2 above, the control exercised by the party and the economic relations with the operator of the gambling referred to in the prohibition shall be taken into account.

Section 78

Removal order

The supervisory authority may, if it is necessary for the cessation of activities contrary to this Act:

- 1) order the service provider to remove online content related to the operation or marketing of gambling;
- 2) order the domain name registrar or administrator to remove the domain name from the domain name registry.

The supervisory authority may also issue a decision under subsection 1, paragraph 1 on an interim basis, in which case it shall remain in force until the matter has been finally resolved.

Before issuing a decision under subsection 1 or 2, the supervisory authority shall give the recipient of the decision and the natural or legal person who has violated the provisions an opportunity to be heard, unless the hearing cannot be conducted as quickly as the urgency of the matter necessarily requires.

The supervisory authority may impose a penalty payment on the service provider or domain name registrar in order to enforce compliance with its decisions under subsections 1 and 2. Provisions on the imposition and sentencing of a periodic penalty payment are laid down in the Act on Conditional Fines.

The decision of the supervisory authority referred to in subsection 1 may not be appealed. The person to whom the decision referred to in this section is addressed and the natural or legal person who has violated the provisions may, other than in respect of an interim decision, bring a case before the Market Court by means of application within 30 days of being served. Otherwise the decision is final. The decision shall be complied with unless otherwise ordered by the Market Court.

Provisions on consideration of a case in the Market Court are laid down in the Market Court Proceedings Act (100/2013).

Chapter 8

Punishment

Section 79

Revocation of licence

The supervisory authority shall revoke the licence as follows:

- 1) at the request of the licence holder;
- 2) the licence holder no longer meets the conditions laid down in sections 8–10 for the licence holder;
- 3) the holder of an exclusive licence fails to pay the compensation referred to in section 19 within the payment schedule Government.

The supervisory authority may revoke the licence if:

- 1) the licence holder has repeatedly or seriously violated this Act provisions or the provisions and regulations issued under it;
- 2) the licence holder has provided the supervisory authority with false or misleading information on a matter that has been likely to have a material effect on the granting of the licence or has concealed such a matter;
- 3) the licence holder fails to pay the supervisory fee referred to in section 70;
- 4) the licence holder has repeatedly or seriously violated the provisions on anti-money laundering and prevention of terrorist financing during the period of validity of the licence,

and an administrative penalty has been imposed on the licence holder for the violation or the licence holder has been sentenced to a fine or imprisonment for the violation.

In the situations referred to in subsection 2(1) and (3), the licence may be revoked only if the licence holder continues conduct intentionally after the conduct imposition of a fine or a prohibition order. In the situation referred to in paragraph 4 of the mentioned subsection, the license may be revoked only if the license holder deliberately continues the conduct after an administrative sanction or a fine or custodial sentence.

Before the decision to revoke the licence is taken, the licence holder shall be given a reasonable period of time to remedy any deficiencies in the activities, unless the revocation of the licence is necessary immediately to ensure the legal protection of participants in gambling and to reduce gambling-related harms.

Section 80

Administrative fine

The supervisory authority shall impose an administrative fine on a licence holder or a trader who intentionally or negligently:

1) fails to comply with or violates the obligation to provide supplementary information concerning the corporate identity code laid down in section 16;

2) fails to comply with or violates the obligation laid down in section 18, subsections 1, 2 or 4 to notify the supervisory authority of material changes and changes in the ownership, agreement or other arrangement of a legal person, the obligation to apply for a change in the licence before implementing the change, or a prohibition to implement the change referred to in section 18 before the supervisory authority's decision to amend the licence;

3) fails to comply with or violates the obligation laid down in section 35, subsection 2 for agents to submit a self-monitoring plan to the supervisory authority;

4) fails to comply with or violates the obligation laid down in section 38, subsection 6 to submit to the supervisory authority the plan referred to in section 38, subsection 3, the entries concerning the location of slot machines and the regulations issued;

5) fails to comply with or violates the obligation laid down in section 38, subsection 7 to submit to the supervisory authority the plan referred to in section 38, subsection 4 and the records concerning the implementation of the plan;

6) fails to comply with or violates the obligation laid down in section 38, subsection 8 to display in a prominent position on slot machines an indication of the holder of an exclusive licence and their details and business identity code;

7) fails to comply with or violates the obligation laid down in section 47, subsection 1 or 3, upon request, to present to the supervisory authority rules on which employees may not participate in gambling organised by an exclusive licence holder or a gambling licence holder, or information on the training and skills of the persons working at the site;

8) fails to comply with or violates the obligation laid down in section 48, subsection 3 on request to present to the supervisory authority the procedures for detecting and preventing violations of the provisions on the operation of gambling, the terms and conditions of the agreement concluded between the licence holder and the player and the rules of play and manipulation of competitions;

9) fails to comply with or violates the obligation laid down in section 48, subsection 3 on request to present to the supervisory authority procedures that allow players to immediately notify the holder of an exclusive licence and the holder of a gambling licence of the matters referred to in section 48, subsection 1;

10) fails to comply with or violates the obligation laid down in section 48, subsection 4 to immediately suspend betting and notify the supervisory authority if it detects irregular or suspicious betting or the obligation to report other irregularities referred to in section 48;

11) fails to comply with or violates the obligation laid down in section 49, subsection 1 when requested to present to the supervisory authority the procedures for handling disputes, complaints and other issues concerning the gambling services it provides;

12) fails to comply with or violates the obligation laid down in section 49, subsection 2 to respond to contacts from a player in the manner referred to in section 49, subsection 2;

13) fails to comply with or violates the reporting obligation laid down in section 68;

14) fails to comply with or violates the obligation laid down in section 71, subsection 4 to provide the supervisory authority with gross gaming revenue of the previous calendar year for the purpose of setting the supervisory fee;

15) delivers the information referred to in section 16, section 18, subsections 1 or 2, section 38, subsections 6–8, section 47, subsection 1 or 3, section 48, subsection 3 or 4, section 49, subsection 1 or 2, section 68, section 71, subsection 4 in a clearly incomplete manner, after a given deadline or in a form that does not correspond in substance to the information requested by the supervisory authority or to the matter being processed.

The supervisory authority may impose an administrative fine on the licence holder's auditor who intentionally or negligently fails to comply with or violates the duty to notify laid down in section 69.

The amount of the administrative fine is based on an overall assessment. It would depend on the nature, extent, and duration of such misconduct. The penalty payment would be no less than EUR 1 000 and no more than EUR 100 000.

Section 81

Waiving-imposition of an administrative fine

The supervisory authority may waive the imposition of an administrative fine if:

1) the licence holder has taken, on its own initiative, sufficient measures to rectify the error immediately after the detection of the error and has notified the supervisory authority of the error without delay, and the error or omission is not serious or repeated;

2) the wrongful conduct shall be regarded as minor;

3) the imposition of an administrative fine shall otherwise be considered manifestly unreasonable.

Section 82

Limitation of the right to impose an administrative fine

The supervisory authority shall not impose an administrative fine if it has not been imposed within five years from the date on which the infringement or omission occurred or, in the case of a continuous infringement or omission, within five years from the date on which the infringement or omission ceased.

Section 83

Enforcement of the administrative fine

Provisions on the enforcement of a administrative fine fee imposed under this Act are laid down in the Act on the Enforcement of a Fine.

Section 84

Penalty fee

A penalty fee may be imposed on the licence holder, trader or natural person who intentionally or negligently violates or fails to comply with:

- 1) the provisions of section 20, subsections 1 to 4 on the registration and verification of identity of players;
- 2) the provisions of section 21 on the player's residence requirement;
- 3) the provisions of section 22 on player account;
- 4) the provisions of section 23 on the closure of a player account;
- 5) the provisions of section 25 on the prohibition on the offer of credit, free games and discounts;
- 6) the provisions of section 26 on offering other goods and gambling bonus money;
- 7) the provisions of section 27 on restrictions on the operation of betting;
- 8) the provisions of section 28 on identity verification for gambling;
- 9) the provisions of section 29, subsections 1 to 4 on gambling blocking measures;
- 10) the provisions of section 30 on licence holder-specific money transfer limit;
- 11) the provisions of sections 31 or 32 and the provision issued under them;
- 12) the provisions of section 33 on gambling software used by the holder of an exclusive licence and the holder of a gambling licence;
- 13) the provisions of section 34 on the duty of care;
- 14) the provisions of section 35 on the preparation, compliance with and documentation of the implementation of the self-monitoring plan;
- 15) the provisions of section 37 on information to be provided in connection with the operation of gambling;
- 16) the provisions of section 38, subsection 1 on the location of slot machines;
- 17) the provisions of section 39 on slot machine payment monitoring;
- 18) the provision of section 40 on the prohibition of self-service terminals;
- 19) the provisions of section 41, subsection 1 and 3 on the removal of a person under the age of 18 from a casino and game room;
- 20) the provisions of section 41, subsection 1 on the prevention of entry and removal from a casino of a person who is clearly under the influence of alcohol or other intoxicating or intoxicating substances;
- 21) the provisions of section 41, subsection 2 and subsections 4 to 6 on restrictions on gambling in casinos and gambling venues;
- 22) the provisions of section 42, subsection 1 on the technical surveillance of casinos and game rooms;
- 23) the provisions of section 43 on international cooperation;
- 24) the provisions of section 44 on the gambling systems, draw equipment and draw procedures of holders of an exclusive licence or a gambling licence;
- 25) the provisions of section 45, subsection 1 or 2 on IT monitoring of gambling transactions and player account transactions;
- 26) the provisions of section 46 on the location of gambling systems and draw equipment;
- 27) the provisions of section 47, subsection 1 on the licence the holder of an exclusive licence or the holder of a gambling licence obligation to have rules on the right of employees to participate in the gambling services offered by the licence holder;

28) the provision in section 47, section 2 on the participation in gambling services offered by a casino by a person employed by the casino;

29) the provisions of section 47, subsection 3 on the exclusive licence or gambling licence holder's obligation to ensure that its employees are aware of their obligations under this Act and to keep records of the training and competence of the persons working at the site;

30) the provisions of section 48, subsection 1 on the obligation to have procedures for detecting and preventing infringements of the provisions on the operation of gambling, the terms and conditions of the contract between the licence holder and the player, the game instructions, and manipulation of competitions;

31) the provisions of section 48, subsection 2 on the obligation to have procedures enabling players to immediately notify the licence holder of the matters referred to in section 48, subsection 1;

32) the provisions of section 49, subsection 1 on the obligation to have procedures and the necessary number of trained personnel for the handling of disputes, complaints and other issues concerning the gambling services offered;

33) section 51, subsection 7 in relation to subsection 3–5;

34) the provisions of section 54 on the prohibition of direct marketing;

35) the provisions of section 55 on information to be provided in the context of marketing;

36) the provisions of section 71 on payment of the supervisory fee;

37) the prohibitions in section 75, subsection 2, paragraph 1 or 3 on the prohibition of the operation of gambling without the licence required by this Act or on the marketing of such gambling to the national territory.

A penalty fee may be imposed on the service provider or domain name registrar who intentionally or negligently infringes or neglects the provisions of section 78, subsection 1 on the removal of online content concerning the operation or marketing of gambling or the removal of a domain name from the domain name register.

Section 85

Amount of the financial penalty

The amount of the financial penalty shall be based on an overall assessment and shall be determined taking into account:

1) the nature, extent, reprehensibility and duration of the infringement;

2) the benefit achieved through the infringement, where this information is available;

3) the actions taken by the subject of the penalty fee to mitigate or repair the damage;

4) any previous infringements of the provisions of this Act by the subject of the penalty fee.

The sanction payable by a legal person may be up to four percent of the turnover referred to in chapter 4, section 1 of the Accounting Act for the year preceding the termination of the violation, or of an equivalent turnover, but in any case not exceeding EUR five million. However, the financial penalty shall not be less than EUR 10,000. If the financial statements have not yet been completed at the time of the imposition of the financial penalty, if the business has only just started and no financial statements are available, or if the financial statements are not available for other reasons, turnover may be estimated on the basis of other available information.

The fine imposed on a natural person shall not exceed 4% of their income according to tax records in the year preceding the end of the infringement, but shall not exceed EUR 40 000. However, the financial penalty shall not be less than EUR 3,000. If the income cannot be reliably established, it can be estimated on the basis of other available information.

Section 86

Relationship between the penalty fee and criminal law

A financial penalty shall not be imposed on a person suspected of the same act in a pre-trial investigation in respect of which a prosecution of the same offence is pending or who is the defendant before a court in a criminal case relating to the same act. Nor shall a penalty be imposed on a person who has been convicted of the same act in a criminal case.

If a case for the imposition of a penalty is pending for the same act or has been resolved, criminal charges shall not be brought nor judgement given in a criminal case.

Section 87

Imposition of a financial penalty

The penalty fee is imposed by the Market Court on a proposal from the supervisory authority. A financial penalty may not be imposed if the National Police Board has not submitted a proposal to impose it to the Market Court within five years of the end of the infringement.

The provisions of the Market Court Proceedings Act shall apply to the handling of a case in the Market Court.

Section 88

Non-imposition of a financial penalty

The imposition of a financial penalty shall not be proposed or a financial penalty imposed if:

- 1) the breach or omission is minor; or
- 2) the imposition of a penalty fee must be regarded as manifestly unreasonable.

A financial penalty shall not be proposed or imposed if the gambling operator, trader or natural person has taken sufficient steps to remedy the infringement immediately after its detection and the infringement is not serious or repeated.

Section 89

Adjournment of proceedings

A court may adjourn proceedings in a financial penalty case if legal proceedings concerning the same activity are pending in another case, which may have an impact on the decision in the case of a financial penalty.

Section 90

Enforcement of penalties

Provisions on the enforcement of a penalty fee imposed under this Act are laid down in the Act on the Enforcement of a Fine.

Section 91

Imposition of an administrative penalty in the event of corporate restructuring

An administrative fine or penalty fee may also be imposed on a trader to whom the business activity in which the negligence or infringement has occurred has been transferred as a result of an acquisition or other corporate reorganisation.

Section 92

Publication of an administrative penalty and other decisions

The supervisory authority shall publish the decision on imposing an administrative fine and penalty fee, the decision on revocation of a licence, and the decision prohibiting the operation or marketing of gambling referred to in section 76. The decision shall be made public without delay after the natural or legal person to whom it relates has been informed. The publication shall indicate whether the decision imposing the penalty is a final decision, the nature and type of the infringement and the identity of the person responsible for the infringement. If the appeal authority annuls the decision in full or in part, the supervisory authority shall publish the decision of the appeal authority in the same manner as the publication of the imposition of the sanction. The information on the sanction shall be kept on the website of the supervisory authority for a period of five years.

Where the publication of the name of the natural or legal person subject to the sanction would be disproportionate, or where the publication of the sanction would jeopardise an ongoing investigation by the authorities, the competent supervisory authority may:

- 1) postpone the publication of the decision on the sanction until the reasons for not publishing the decision no longer exist;
- 2) publish the decision on the sanction without the name of the person subject to the sanction.

Where a supervisory authority publishes a decision on a sanction without the name of the person sanctioned, the supervisory authority may at the same time decide to publish the name at a later date after a reasonable period if the reasons for non-disclosure cease within that period.

Section 93

Reference to the Criminal Code

Provisions on the punishment for organising an illegal game of chance, gambling offences and lottery offences are laid down in chapter 17, sections 16, 16 a and 16b of the Criminal Code.

Chapter 9

Discretionary government grants for the prevention and reduction of gambling-related harms

Section 94

Grant-financed activities

Discretionary government grants may be granted within the limits of an appropriation entered in the state budget for activities aimed at preventing and reducing gambling-related harms.

Discretionary government grants for the prevention and reduction of gambling-related harms may be granted for the following types of assistance:

- 1) the operation of online, anonymous services for gambling-related harms that supplement statutory services;
- 2) the development of regional work that reduces gambling-related harms;
- 3) scientific research supporting the prevention and reduction of gambling-related harms.

A subsidy awarded under the funding program referred to in subsection 2, paragraph 3 may also be provided as a scholarship. The grant period may not exceed one year at a time.

Subsidy awarded under the funding packages referred to in subsection 2, paragraphs 1 and 3 may cover the full amount of the total costs arising from the activities to be supported.

Further provisions on the support activities and the amount of government grant may be laid down by government decree.

Section 95

Government grant authority

The government grant authority is the Finnish Institute for Health and Welfare.

Section 96

Plan for the use of appropriations

By the end of May each year, the Ministry of Social Affairs and Health provides the Finnish Institute for Health and Welfare with guidelines for the preparation of the plan for the use of appropriations and a preliminary appropriations framework for the following year.

Further provisions on the approval of the plan for the use of appropriation may be laid down by government decree.

Section 97

Application of the Act on Discretionary Government Grants

Provisions on discretionary grants are also laid down in the Act on Discretionary Government Grants (688/2001).

Chapter 10

Tasks of the administrative branch of the Ministry of Social Affairs and Health in the prevention and reduction of gambling-related harms

Section 98

Monitoring, research and assessment of gambling-related harms and development of prevention and treatment

The Ministry of Social Affairs and Health is responsible for the monitoring, research and assessment of gambling-related harms and for developing prevention and treatment of gambling-related harms. The Finnish Institute for Health and Welfare carries out the task in accordance with the mandate of the Ministry of Social Affairs and Health.

Section 99

Register of gambling-related harms

The Finnish Institute for Health and Welfare is the data controller of the register of gambling-related harms. In order to carry out the tasks laid down in section 98 above, the Finnish Institute for Health and Welfare shall keep a register of applications for an exclusive licence, a gambling licence and a gambling software licence, the processing of licences, revocations of licences, licence applicants and recipients, notifications, notifying parties, the operation and marketing of gambling, players, self-exclusion, money transfer limits and loss limits, agents, inspection measures and measures related to prohibitions, removal orders, penalty fees and administrative fines.

The Finnish Institute for Health and Welfare may process personal data in the register of gambling-related harms if this is necessary for the performance of its duties under this Act and the provisions and regulations issued under it.

Section 100

Right of access to data of the Finnish Institute for Health and Welfare

Notwithstanding secrecy provisions and free of charge, the Finnish Institute for Health and Welfare has the right to receive the following information from the licence applicant and the licence holder for the monitoring, research and assessment of gambling-related harms, as well as for the development of prevention and treatment of harms:

- 1) information submitted for the grant of a licence, excluding information on fines and criminal records;
- 2) information submitted for the purpose of setting the supervisory fee;
- 3) the transfer and loss limits set by the player;
- 4) player self-exclusion;
- 5) gambling transactions;
- 6) player account transactions from gambling;
- 7) information on the marketing of gambling and the operation of gambling;
- 8) registered player's identifying information;

9) information on gambling consumption at product level, regionally, per channel and per point of sale;

10) information on the location of points of sale and slot machines;

11) information on the number of visitors to gambling venues and the supervision of minors;

12) information related to the business planning and strategy of the holder of an exclusive licence and the holder of a gambling licence, as well as information on gambling and the gambling market obtained through international collaboration;

13) care measures taken by the holder of an exclusive licence and the holder of a gambling licence in respect of their customers.

Notwithstanding secrecy provisions and free of charge, the Finnish Institute for Health and Welfare has the right to obtain from the supervisory authority the information, referred to in subsection 1, paragraphs 1–10 necessary for the granting of a licence for the monitoring, research and assessment of the harmfulness of gambling, as well as for the development of prevention and treatment of harms, excluding information on fines and criminal records.

The Finnish Institute for Health and Welfare shall have the right to combine the personal data referred to in subsection 1 with data obtained by virtue of its rights of access to data laid down elsewhere or otherwise in the performance of its statutory tasks, if this is necessary for the purpose of processing.

The Finnish Institute for Health and Welfare shall pseudonymise personal data before transferring them for analysis, if pseudonymisation can be carried out without compromising the fulfilment of statutory tasks. The Act on Secondary Use of Health and Social Data (552/2019) shall not apply to the processing of personal data referred to in this section.

Section 101

Right of access to data of the Ministry of Social Affairs and Health

Notwithstanding secrecy provisions and free of charge, the Ministry of Social Affairs and Health shall have the right to receive the following information from the Finnish Institute for Health and Welfare for the monitoring, research and assessment of the harmfulness of gambling and the development of prevention and treatment of harms:

1) information necessary for the grant of a licence, excluding information on fines and criminal records;

2) information submitted for the purpose of setting the supervisory fee;

3) the transfer and loss limits set by the player;

4) player self-exclusion;

5) gambling transactions;

6) player account transactions from gambling;

7) information on the marketing of gambling and the operation of gambling;

8) registered player's identifying information;

9) information on gambling consumption at product level, regionally, per channel and per point of sale;

10) information on the location of points of sale and slot machines;

11) information on the number of visitors to gambling venues and the supervision of minors;

12) information related to the business planning and strategy of the holder of an exclusive licence and the holder of a gambling licence, as well as information on gambling and the gambling market obtained through international collaboration;

13) care measures taken by the holder of an exclusive licence and the holder of a gambling licence in respect of their customers.

The Finnish Institute for Health and Welfare shall pseudonymise the personal data referred to in this section before their disclosure. Personal data may only be processed for the purpose for which they have been disclosed and for statistical purposes. The Act on Secondary Use of Social and Health Data shall not apply to the processing of personal data referred to in this section.

Chapter 11

Appeals

Section 102

Request for a review of the supervisory fee

A review of the supervisory authority's decision on setting the supervisory fee referred to in section 70 may be requested. The Administrative Procedure Act (434/2003) provides for requests of administrative review.

Section 103

Appeals to the Administrative Court

Appeals to an administrative court are governed by the Administrative Judicial Procedure Act.

The decision prohibiting the operation of gambling referred to in section 76 above and the decision on revocation of a licence referred to in section 79 shall be complied with regardless of appeal, unless the appellate authority orders otherwise.

Section 104

Bringing a prohibition on marketing before a Market Court

No appeal may be lodged against a prohibition on the marketing of gambling, a prohibition on marketing and operation referred to in section 76 or a penalty payment imposed to enforce such a prohibition.

A person on whom the supervisory authority has issued a prohibition referred to in subsection 1 or imposed a penalty payment to enforce such a prohibition may, by application, bring the matter before the Market Court within 30 days of receiving notification of the order or decision. The prohibition shall be complied with unless otherwise ordered by the Market Court.

Provisions on the handling of the matter in the Market Court and the appeal against the decision of the Market Court are laid down in the Market Court Proceedings Act.

Section 105

Appeal against a decision of the Market Court on a penalty fee

A Market Court decision on a financial penalty may be appealed by submitting an appeal for reconsideration to the Supreme Administrative Court without permission to appeal.

The decision of the Market Court may be challenged by the party on whom the penalty fee has been imposed.

The supervisory authority may appeal a decision of the Market Court by which the Market Court has rejected the authority's proposal in whole or in part.

‘Chapter 12

Entry into force

Section 106

Entry into force

This law shall enter into force on 1 July 2027.

Chapters 2 and 9 of the Act, subsection 3 of section 43, and sections 44, 57, 63, and 64 shall, however, enter into force on 1 March 2026.

The Finnish Police Board shall act as the competent authority referred to in section 57 until 30 June 2027.

The provisions of sections 7, 9–11, 13–15, 17, and 18 of the Act shall apply to gambling software licenses only from 1 July 2027. The provisions of subsection 2 of section 2 and section 33 of the Act shall apply to gambling software licenses only from 1 July 2028.

Agreements and commitments made, as well as the rights and obligations arising from them, necessary for performing the tasks transferred from the Police Board to the Licence and Supervision Authority shall transfer to the Licence and Supervision Authority upon the entry into force of this Act.

Archives, registers, and data collections formed in the Police Board before the entry into force of this Act, which are necessary for the performance of the tasks assigned to the Licence and Supervision Authority under this Act, shall also transfer to the Licence and Supervision Authority, unless liabilities and obligations concerning them are otherwise specifically provided for under this or another Act, or otherwise agreed.

Prior to the entry into force of this Act, the Licensing and Supervisory Authority and the Ministry of Finance have the right, without being restricted by confidentiality provisions and free of charge, to obtain from the Police Board and operators acting on its behalf the information necessary for initiating licensing and supervisory activities and for preparing administration. Such information includes documents required for implementing and preparing the reform, information concerning the information systems of gambling supervision, contracts, information on gambling supervision personnel who will transfer to the service of the Licensing and Supervisory Authority, as well as other information necessary for the implementation of the reform.

Helsinki, 16 January 2026

President of the Republic

Alexander Stubb

Minister of the Interior Mari Rantanen