



Fact Sheets



“To regulate competently the various sectors of the gaming industry that fall under the Authority by ensuring gaming is fair and transparent, preventing crime, and protecting minor and vulnerable players.”

Content

Why an MGA licence?	4
New Gaming Tax Rates	8
Highly Skilled Individual (HSI) Scheme	9
Gaming Licence Application Process	10
The Application Process	11
Certificates	17
Administrative Fees & Taxation	19
Administrative Fees	20
Licence and Compliance Dues	20
Compliance Contribution	21
Post-Authorisation Obligations & Reporting	24
Reporting Obligations	25
Supervisory Engagements	27
Prevention of Money Laundering and Funding of Terrorism	29
Sports Betting Integrity	32
Player Protection	34
AI Gaming Charter	35

Why an MGA licence?



Malta was the first EU member state to specifically regulate the online gaming sector.

Having witnessed the growth and evolution of the online gaming industry over the past two decades, the MGA has worked to incorporate the institutional experience and expertise garnered over the years into our everyday tasks and processes.

This ensures that our regulatory framework is a robust, comprehensive, and efficient one, addressing the various aspects inherent to gaming operations, predominantly prioritising the player's welfare.





Striking the right balance

The Malta Gaming Authority (MGA) has worked towards striking the right balance between robust regulation, which is important in curbing the risks associating with gaming and, concurrently, allowing the industry to grow sustainably.

The Maltese licence provides players with the peace of mind that their funds are secure and that they are participating in a gaming environment which prioritises their welfare and actively employs robust safeguards against potential risks.

Nevertheless, our licensing regime is also structured in a way that creates a level playing field for gaming operators of good will to thrive.

Adopting an open and collaborative approach

We place great importance on our collaborative partnerships to achieve a thriving, safe and sustainable gaming ecosystem.

This is evidenced by the number of MGA Meets outreach sessions that the MGA holds with our licensees and industry stakeholders, our presence at numerous conferences, and the fact that the MGA rigorously consults about regulatory developments.

Different stakeholders bring real-world experiences and expertise, and also provide valuable insights and diverse perspectives, helping us make more informed and evidenced-based decisions.

Embracing innovation

The MGA has consistently embraced innovation and made sure to stay ahead in the field of gaming regulation.

As a result, the MGA has been among the pioneers on a global scale in our efforts to regulate the use of cryptocurrencies as means of payment, as well as the use of innovative technology arrangements (ITAs), including blockchain and smart contracts, within gaming operations.

This is evidenced by our Policy on the Use of Distributed Ledger Technology (DLT), which presented our final position with regard to the acceptance of virtual financial assets (VFAs), virtual tokens and the use of ITAs.

Prior to this, the MGA had a sandbox framework in place, which served as a learning experience for us and our licensees alike.

The MGA also embraces innovation in regulation in other ways, such as by being the first gaming regulator worldwide to be looking holistically into the sustainability of the industry through a voluntary ESG Code of Good Practice for the remote gambling sector.

The Code provides a voluntary framework for operators to assess and report on their environmental, social and governance practices, offering practical guidance through a flexible reporting structure that supports continuous improvement and transparency.



Safeguarding the industry

The MGA is committed to protecting the gaming industry from being exploited for money laundering, financial crime, and other illicit activities.

Our role as a regulator of the gaming sector is to ensure that the industry is adhering to the set regulations and policies and has adequate and reliable safeguards in place to protect minors and vulnerable persons.

As a member of the European Union, Malta has implemented all EU Directives on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing.

Malta continues to monitor and prepare for developments within the evolving European AML/CFT framework, including the establishment of the Anti-Money Laundering Authority (AMLA) and related EU AML reforms.



The MGA, in cooperation with the FIAU and the Sanctions Monitoring Board (SMB), plays an important role in the supervision of gaming operators to support compliance with AML/CFT and sanctions obligations, and to safeguard the gaming sector from financial crime and other illicit activity.

The Authority applies a risk-based approach to AML/CFT and sanctions supervision, ensuring that its supervisory activities remain proportionate, effective and responsive to emerging risks.

A key aspect of any regulator's role is to educate stakeholders about the regulations and policies they must comply with. In expecting compliance from our licensees, we acknowledge that it is our responsibility to be clear as to what those expectations mean in practice.

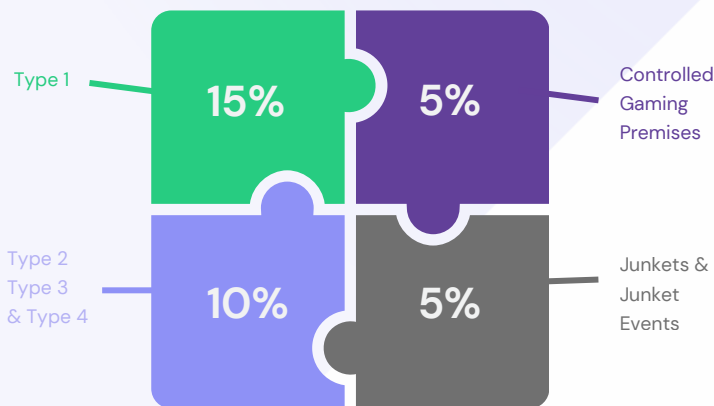
This approach is crucial because the day-to-day implementation of regulatory requirements can sometimes pose challenges for licensees, and we therefore aim to strike a balance between helping a licensee understand how to be compliant while being pragmatic in running their business.

New Gaming Tax Rates

Malta has introduced targeted enhancements to its VAT and gaming tax frameworks, designed to provide gaming operators with greater clarity, predictability and efficiency. Developed following extensive industry consultation, the reforms further strengthen Malta's position as a stable and competitive base for gaming businesses.

The enhancements provide greater clarity on the VAT treatment of gaming services and a more streamlined gaming tax structure for qualifying activities offered to players in Malta. Together, they reinforce Malta's commitment to a sustainable, business-friendly gaming ecosystem, underpinned by regulatory certainty and a framework that continues to evolve alongside the sector.

Introduction of differentiated gaming tax rates from **1 October 2026**:



Highly Skilled Individual (HSI) Scheme

With the objective of attracting foreign highly skilled individuals to this dynamic industry, the MGA processes applications relating to the gaming industry under the tax treatment applicable to highly skilled individuals, on behalf of and in collaboration with the Malta Tax and Customs Authority. To qualify, an applicant must be employed by an MGA-licensed company, or by a sister or parent company holding more than 90% of the shareholding in the licensee. The applicant must also occupy an eligible office, meet the relevant income threshold as indicated by the MGA, and satisfy the other requirements listed on our website.

Once approved, individuals must inform the Authority each year that they are opting for the 15% personal tax option by submitting the RA17 form. Following endorsement by the MGA, the form must be submitted by the applicant to the Inland Revenue, together with the tax return, by the end of June each year. HSI status must be renewed every five years through an application form, and each approved individual must immediately inform the Authority of any changes to their employment conditions.



Gaming Licence Application Process

Applicants wishing to obtain a gaming licence from the MGA are advised to refer to the System Documentation Checklist and the applicable enclosure lists. Before submitting the gaming licence application, applicants must ensure that all the required information, documents and procedures are available to be used and submitted with the application.

Should the applicant still have any queries related to the gaming licence application, it is advisable to get in touch with us on info.mga@mga.org.mt to clarify and/or obtain further information prior to submission, as missing information will result in the application being reverted to 'Incomplete', slowing down the application review process.

Applicants are reminded that 'Draft' applications in the Licensee Portal are automatically rejected by the system after 90 days of inactivity.



The Application Process

The same application review process is undertaken for the several B2B and B2C licence processes, although different documents and procedures are required depending on the type of licence being applied for. The Authority advises that the System Documentation Checklist is consulted prior to initiating a new Gaming Licence Application since this includes a list of all the documents required for the different licence types.

Any company incorporated in the EU/EEA is eligible to apply for a gaming licence; however, the entity applying for the licence needs to ensure that it meets the minimum share capital requirements and the financial statements reporting requirements to be able to proceed.



1 The Gaming Licence Application Process

1.1 Application Accepted/Application Incomplete

Applications need to be complete, and all the required information needs to be uploaded through the Licensee Portal before an application is deemed to be submitted. Once an application is received, it is reviewed and any incomplete applications will be set to a one-time 'Incomplete' mode for sixty

days. If the application is not resubmitted in full, whereby any missing sections and/or documents are filled in and/or uploaded successfully within this period, the application will be rejected and will be closed off.

As part of the application, any Ultimate Beneficial Owners, Directors, and Key Persons need to personally submit a Personal Declaration Form ('PDF').



1.2 Application Review

At the application stage, the MGA assesses whether an applicant:

- I. is fit and proper to conduct gaming business;
- II. has a viable business strategy;
- III. satisfies statutory requirements and has the operational capacity needed to meet the obligations prescribed by law and policy; and,
- IV. has correctly implemented what has been applied for on a technical environment before going live

1.3 Fit & Proper Review

As part of this process, the MGA conducts a fitness and propriety test on the applicant by assessing all information related to its shareholders, Ultimate Beneficial Owners (UBOs), relevant key persons, as well as the operation's business viability. The MGA also conducts probity investigations with other national and international regulatory bodies.

1.4 Funding Review

The Authority assesses the source of funds of the applicant and the source and extent of the wealth of its UBOs.

- Source of Wealth is the economic activity or activities that generate the UBO's wealth. This may be comprised of, for instance, income through employment or business, or inheritance.
- Source of Funds is the activity, event, business, occupation, or employment generating the funds used for the gaming operations of the applying entity.

Assessing the Source of Wealth & Funds includes:

- I. confirming that UBOs are fiscally stable to sustain the licence during its life cycle; and
- II. verifying that the sources are legitimate.

1.5 Business Plan & Operating Policies & Procedures Review

The MGA conducts a detailed analysis of the proposed business operations,

their viability, funding, and an in-depth financial analysis of the applicant's forecast financials. The applicant's business plan is expected to have a detailed forecast of the operation, inclusive of marketing and distribution strategies and growth targets.

Furthermore, this process includes examining incorporation documents and the operating policies and procedures, as per the **System Documentation Checklist**.

1.6 Technical Set-Up Review & System Audit

This process includes the review of the technical documentation of the gaming and control system. Once the review is successfully completed, the MGA will inform the applicant to implement the systems onto a technical environment in preparation to going live. The applicant will be allowed 60 days to complete this operation. At any point within those 60 days, the applicant may trigger a request for an external System Audit (performed by an independent third party from the pre-approved list of Service Providers). The System Audit will review the staged environment against the submitted policies and procedures.

The **System Audit Checklist** provides a list of what will be audited during the system audit.

1.7 Licence Approved or Rejected

Once the application review is successfully completed, the applicant will be issued a Gaming Licence which is valid for 10 years.

2 Share Capital Requirements

A licensee is subject to minimum issued and paid-up share capital requirements. The minimum share capital requirement depends on the licence being applied for. In the case of a 'B2C' gaming service licence, the share capital requirements depend on the game type, as indicated below:

- Type 1 – Minimum €100,000
- Type 2 – Minimum €100,000
- Type 3 – Minimum €40,000
- Type 4 – Minimum €40,000

In the case of a 'B2B' licence, the share capital requirements is €40,000.





Applicants may apply for either a Gaming Service Licence or a Critical Gaming Supply Licence:

A gaming service licence is a business-to-consumer licence (B2C) to offer or carry out a gaming service. A critical gaming supply licence is a business-to-business (B2B) licence to provide or carry out a critical gaming supply.

The following services shall each constitute a gaming service:

- a. offering, provision or operation of a gaming service;
- b. hosting by a person in his premises accessible to the public, the operation or making available for use a gaming device or gaming system.

The following services shall each constitute a critical gaming supply:

- a. supply and management of material elements of a game;
- b. supply and management of software, to generate, capture, control or process essential regulatory record and/or supply and management of the control system itself on which the software resides.

The following are the game verticals split by type for compliance contribution purposes. For regulatory purposes, reference should always be made to the verticals in the Gaming Authorisations and Compliance Directive.

Type 1

- Casino
- Live casino
- Lotteries
- Secondary lotteries

Type 2

- Fixed odds betting, including live betting

Type 3

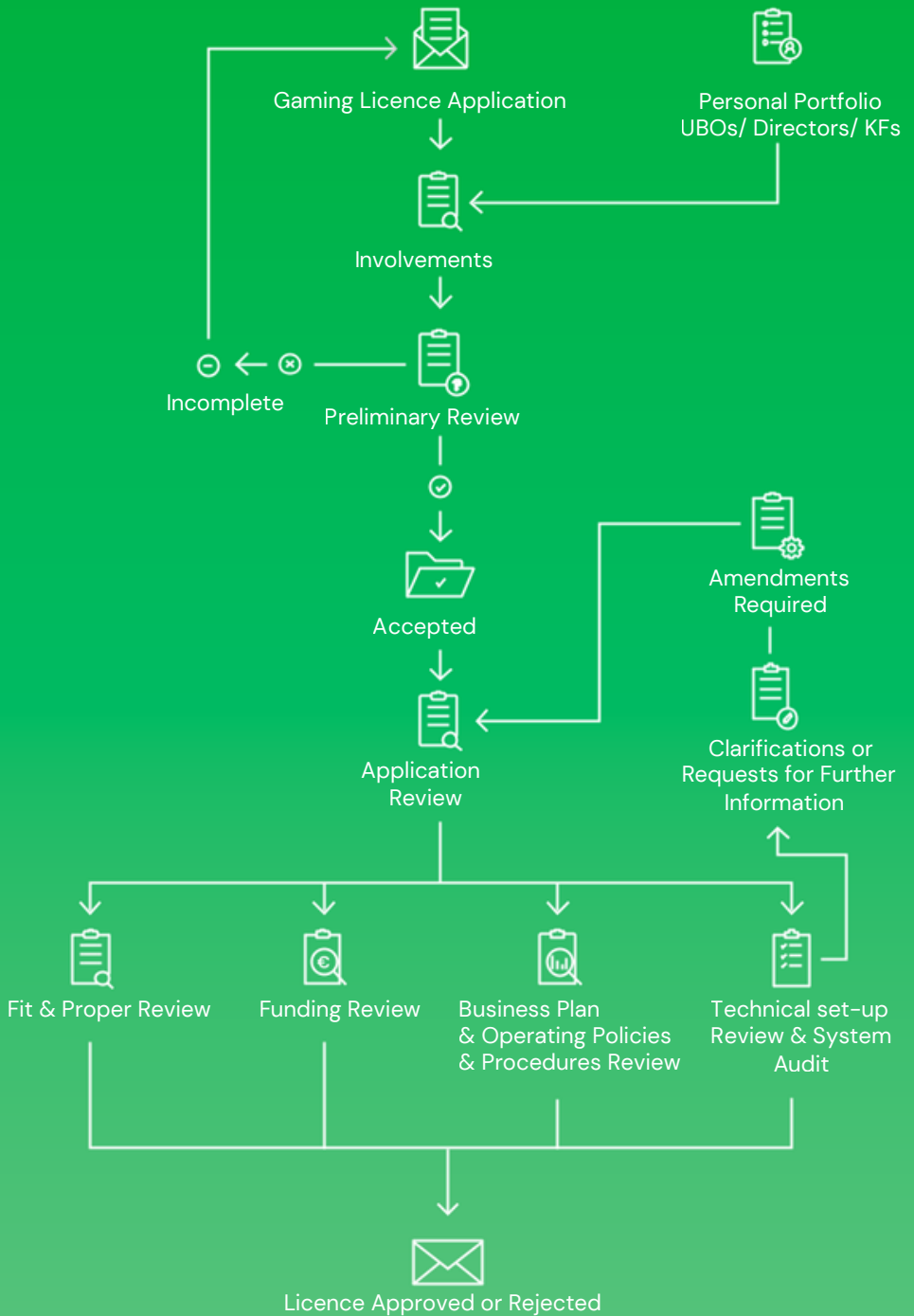
- Pool betting, including betting exchange
- Peer-to-peer poker
- Peer-to-peer bingo
- Other peer-to-peer games lottery messenger services

Type 4

- Controlled skill games

Any company that shall be providing or carrying out a gaming service, or that shall be providing a critical gaming supply from Malta or to any person in Malta, or through a Maltese legal entity, requires the relevant authorisation. Furthermore, any company offering a licensable game – whether as part of a gaming service, critical gaming supply or otherwise – also requires the relevant authorisation.





Certificates

Recognition Notice

A Recognition Notice is a certificate issued by the Authority to any company or entity offering licensable games in or from Malta without a Maltese licence, but having an authorisation issued by another member state of the EU or the EEA, or a State which is deemed by the Authority to offer safeguards largely equivalent to those offered by Maltese law.

Such companies can apply for a recognition notice certificate, which shall have the same effect as an authorisation issued by the Authority for the purpose of providing a gaming service or gaming supply in or from Malta.

The Authority may revoke any such recognition notice, and the recognition notice applicant shall be subject to administrative fees as per the fees schedule.

Key Function

Authorised Persons are required to designate the persons responsible for carrying out the Key Functions. Such persons, are referred to as Key Functions holders, meaning that they hold an important function, role or task that is carried out by a person in connection with a gaming service or a gaming supply. These persons need to apply for a Key Function certificate, through a personal declaration form and are, in turn, required to undergo scrutiny where the Authority assesses their fitness and propriety on an ongoing basis.

Key persons are required to have full knowledge, understanding and access to the authorised person's operations, as maybe necessary for them to carry out their respective key function/s and need to have the necessary experience and or knowledge to carry out their duties as requested by the Authority. Key functions may only be provided by natural persons. A fee of €50 per role applies.

Persons who provide a key function/ key functions to a licensee shall be required to hold a certificate of approval issued by the Authority and shall notify the Authority, of any changes in role and involvements.



A number of roles are considered to be incompatible with one another by their very nature and, as such, a given individual will not be authorised to fulfil such conflicting roles simultaneously. The below is a table outlining role combinations that are incompatible, indicating which functions must not be performed by the same individual to maintain integrity and compliance.

Role Combination Restrictions for Compliance:

	CEO	Gaming Operations	Legal Affairs	Data Protection	Compliance	Technology	AML & CFT	Internal Audit
CEO		✓	✓			✓		
Gaming Operations	✓		✓	✓	✓	✓	✓	
Legal Affairs	✓	✓		✓	✓	✓	✓	
Data Protection		✓	✓		✓	✓		
Compliance		✓	✓	✓		✓	✓	
Technology	✓	✓	✓	✓	✓		✓	
AML & CFT		✓	✓		✓	✓		
Internal Audit								

Administrative Fees & Taxation



Administrative Fees

Fee	€	
1. Application Fee for New Licence	5,000	Paid upon application for a Gaming Licence
2. Application Fee for Renewal of Licence	5,000	Paid upon application for renewal of Licence
3. Key Function Certificate	50	Applicable per role. Paid upon application for a Key Function Certificate or changes thereto
4. Transfer of a Qualifying Interest in a Licensee	1,500	Paid upon the request for the transfer
5. Conversion to a Corporate Licence or changes to any of the Corporate Entities	1,500	Paid upon application for such changes
6. Annual Fee for Recognition Notice certificates	5,000	Paid yearly in advance

Other administrative fees apply.

Licence and Compliance Dues

Any person in possession of a licence issued by the MGA shall pay the Authority the appropriate non-refundable fixed annual licence fee. Licensees shall also pay the compliance contribution depending on the type of approval issued by the Authority.

Fixed Annual Licence Fee (B2C Only)

Fee	Fixed Annual Licence Fee
Non-refundable Fixed Annual Licence Fee	€25,000
Non-refundable Fixed Annual Licence Fee for operators providing solely Type 4 gaming services	€10,000

Compliance Contribution

Gaming Service Licence – B2C

B2C – Type 1 Gaming Services

(Minimum* €15,000; Maximum €375,000)

Compliance Contribution for the Financial Year**	Rate
For every euro of the first €3,000,000	1.25%
For every euro of the next €4,500,000	1.00%
For every euro of the next €5,000,000	0.85%
For every euro of the next €7,500,000	0.70%
For every euro of the next €10,000,000	0.55%
For every euro of the remainder	0.40%

B2C – Type 2 Gaming Services

(Minimum* €25,000; Maximum €600,000)

Compliance Contribution for the Financial Year**	Rate
For every euro of the first €3,000,000	4.00%
For every euro of the next €4,500,000	3.00%
For every euro of the next €5,000,000	2.00%
For every euro of the next €7,500,000	1.00%
For every euro of the next €10,000,000	0.80%
For every euro of the next €10,000,000	0.60%
For every euro of the remainder	0.40%

B2C – Type 3 Gaming Services
(Minimum* €25,000; Maximum €500,000)

Compliance Contribution for the Financial Year**	Rate
For every euro of the first €2,000,000	4.00%
For every euro of the next €3,000,000	3.00%
For every euro of the next €5,000,000	2.00%
For every euro of the next €5,000,000	1.00%
For every euro of the next €5,000,000	0.80%
For every euro of the next €10,000,000	0.60%
For every euro of the remainder	0.40%

B2C – Type 4 Gaming Services
(Minimum* €5,000; Maximum €500,000)

Compliance Contribution for the Financial Year**	Rate
For every euro of the first €2,000,000	0.50%
For every euro of the next €3,000,000	0.75%
For every euro of the next €5,000,000	1.00%
For every euro of the next €5,000,000	1.25%
For every euro of the next €5,000,000	1.50%
For every euro of the next €10,000,000	1.75%
For every euro of the remainder	2.00%

Critical Gaming Supply Licence – B2B

B2B – Critical Gaming Supply | Annual Licences fees (supply & manage material elements of the game)

Licence Fees on Annual Revenue	Fee
Where annual revenue does not exceed €5,000,000	€25,000
Where annual revenue exceeds €5,000,000 but does not exceed €10,000,000	€30,000
Where annual revenue exceeds €10,000,000	€35,000
Licence Fee for Providers supplying solely Type 4 gaming supplies	€10,000

5% Gaming Tax

5% Gaming Tax is applied on Gaming Revenue generated from Malta based players. Determination of taxability is whether the player is established, has his permanent address and/or usually resides in Malta.

B2B – Critical Gaming Supply | Annual Licences fees (supply & management of software)

Licence Fees on Annual Revenue	Fee
Where annual revenue does not exceed €1,000,000	€3,000
Where annual revenue in excess of €1,000,000	€5,000

* Minimum compliance contribution for new operators shall not be due to the Authority until a full licence period elapses.

** Start-Ups who qualify under the Directive on Start-Up Undertakings will benefit from a moratorium period of 12 months during which they are exempt from paying compliance contribution.

Post–Authorisation Obligations & Reporting

On successful completion of a gaming licence application process, the applicant, now a licensee, is granted a ten-year licence.

New licensees are required to go live with their operations within 90 days from the original licence date, by submitting a Go-Live Declaration form on the Portal.

The Regulatory Oversight, Financial Compliance and Anti-Money Laundering Departments are responsible for ensuring that licensees operate in accordance with the Gaming Act, its subsidiary Regulations, and applicable Directives. Through supervisory activities, due diligence assessments, and the ongoing monitoring of licensees and their involved persons, the Authority seeks to identify and address issues that may impact a licensee's continued compliance throughout the duration of the licence.



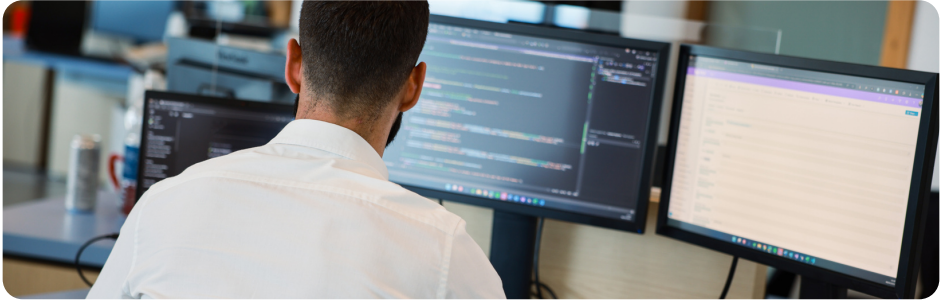
Reporting Obligations

This timeline outlines key reports required by the Authority to monitor the overall gaming activity of MGA licencees.



N.B. The non-refundable fixed annual licence fee is payable in advance for the 12 running months following the issue of the licence and every anniversary thereof, throughout the duration of the licence.

*These are the monthly submissions to be carried out by not later than the 20th day of the following month.



Yearly Reports

An audited set of financial statements, inclusive of a Directors' Report, prepared in accordance with the International Financial Reporting Standards and audited in accordance with International Standards on Auditing are to be submitted within 6 months from the end of the company's financial year. An auditor's management letter prepared by the company's statutory auditors following the completion of the audited financial statements as well as agreed-upon procedure reports on player funds and gaming revenue shall be submitted within 9 months from the end of its financial year. These shall all be prepared by financial audit service providers approved by the MGA. Additionally, an Annual Financial Report which requires the provision of select key financial figures extracted from a company's financial statements shall be submitted within 2 months from the end of its financial year.

1. Half-Yearly Reports

Interim Financial Reports containing select key financial figures covering the first 6 months of a company's financial year are to be submitted within 2 months from the end of the first 6 months of a company's financial year. Industry performance returns, with the aim of collecting industry performance data are to be submitted to the MGA for the period January to June and July to December each year.

2. Monthly Reports

A B2C licensee is required to report the following on a monthly basis:

1. Player Funds Report
2. Gaming Tax Report
3. Alternative Dispute Resolution Report

A B2B licensee is required to report the following on a monthly basis:

1. B2B Compliance Report
2. Player Funds Report (only if the licensee offers pooled jackpots)

Supervisory Engagements

Once licensed, a licensee may be subject to a Compliance Audit of its operations performed by an approved Service Provider appointed by the licensee. Such audits need to be completed by the Service Provider within 90 days from the MGA's notice. Failing a compliance audit could lead to the suspension or termination of a licence.

In addition to Compliance Audits, the Authority also conducts ongoing monitoring of licensees through the application of its supervisory toolkit. Different methods of engagement are essential to address the varying levels of risk and operational complexities among licensees. By employing a range of supervisory tools, the MGA tailors its interventions depending on the risk being addressed and the outcome it wishes to achieve. This adaptive approach supports proportionate responses to risks.

The current suite of supervisory tools available to the MGA include:

- Supervisory Inspections, including Live Studio Audits;
- Supervisory Reviews;
- Supervisory Meetings;
- Thematic Reviews; and
- Mystery Shopping

While providing the MGA with a solid foundation to oversee its licensees, these tools are expected to continue enhancing and developing to meet emerging challenges and evolving industry needs.





Prevention of Money Laundering and Funding of Terrorism

Malta has established itself as a trusted and forward-looking jurisdiction in the global fight against money laundering and terrorist financing. Its commitment goes beyond national borders, with active participation in international initiatives such as MONEYVAL, the Financial Action Task Force, the OECD, and the Council of Europe. This international engagement ensures that Malta not only meets but also helps shape evolving global standards in AML/CFT.

Since 1989, Maltese casinos have been implementing anti-money laundering procedures. Furthermore, throughout the years, there has been a continued evolution on the prevention of money laundering, particularly in view of the continuous advancements to the Maltese AML framework with the transposition of the Directives of the European Union.

In Malta, the main laws that deal with money laundering as a criminal offence and its prevention are the Prevention of Money Laundering Act (Cap. 373 of the Laws of Malta) and the Criminal Code (Cap. 9 of the Laws of Malta). The former act is further supplemented by the Prevention of Money Laundering and Funding of Terrorism Regulations, (S.L. 373.01 of the Laws of Malta) (PMLFTR).

Furthermore, subject persons are also required to comply with the Implementing Procedures Part I, applicable to all subject persons and Part II, specifically addressing the land-based and online gaming sector, published by the FIAU in conjunction with the MGA.



As a Supervisory Authority under the Prevention of Money Laundering and Funding of Terrorism Regulations, the MGA is bound to monitor the operations of all its licensees and to report to the FIAU any knowledge or suspicion of money laundering or terrorist funding activities. Furthermore, under the Authorisations Regulations (S.L. 583.05), the MGA is entrusted with the responsibility of ascertaining that all persons involved in an applicant company for a Maltese gaming licence or for its renewal are fit and proper.

Throughout this process, the MGA further assesses how the applicant establishes policies and controls to safeguard its business against exploitation for money laundering or terrorist financing.

Consequently, the applicant is required to provide the MGA with the necessary due diligence documents in respect of its relevant key functions, directors and shareholders. The due diligence exercise ensures the suitability of all persons involved in the conduct of gaming operations in and from Malta. An applicant for the key AML/CFT function, also appointed by the company to hold the money laundering reporting officer (MLRO) role, would also need to undergo an appraisal by the MGA which is aimed at assessing the applicant's competence and knowledge to occupy such a role.

Gaming licensees are considered subject persons under the Prevention of Money Laundering and Funding of Terrorism Regulations. Hence, they are obliged to ensure abidance with the provision of the PMLA and any Regulations issued there under, as well as with the AML/CFT requirements stemming from the aforementioned implementing procedures.

In particular, gaming licensees shall:

- conduct an AML/CFT Business Risk Assessment;
- draw up a Customer Acceptance Policy;
- have AML/CFT Policies and Procedures in place;
- carry out customer due diligence procedures on a risk- sensitive basis once the relative threshold is reached;
- develop a risk profile on the basis of a customer risk assessment;
- report suspicious transactions to the FIAU via STRs;
- provide AML/CFT training to employees on an ongoing basis;
- retain all the relevant documentation for record keeping purposes.

Sports Betting Integrity

The threats of match-fixing and suspicious betting continue to be a challenge for sports and the regulated betting sector alike. To this end, the MGA is committed to taking a proactive approach in managing sports betting integrity.

The MGA works closely with international partners and other stakeholders in the betting and sports industries, and with local and foreign supervisory/law enforcement authorities, allowing the identification of vulnerabilities, encourages precautionary measures, and strengthens the deterrents to corruption in betting and sports in general.

This collaborative approach enables the early detection of emerging threats, strengthens integrity monitoring, and supports the development of effective policies and regulatory measures aimed at protecting both sport and the betting ecosystem.

The MGA enacted the provisions at law relating to the Suspicious Betting Reporting Requirements, as set out in Article 43 of the Gaming Authorisations and Compliance Directive (Directive 3 of 2018). With the intention of facilitating suspicious betting reporting to the MGA, a reporting instrument, the Suspicious Betting Reporting Mechanism, is available to all MGA licensees that offer a gaming service and/or a critical gaming supply relating to betting on sports events, accessible via the Licensee Portal. As a result, the MGA receives reports of suspicious activity from its licensees which allows the Authority to better monitor the industry. Furthermore, Type 2 licence applicants are required to submit policies and procedures relating to their sports betting integrity framework, outlining the processes

and measures implemented to ensure compliance with the Suspicious Betting Reporting Requirements.

The MGA regularly receives information requests from enforcement agencies, sports governing bodies, integrity units, and other regulatory authorities worldwide. Some of these requests ask the MGA to verify whether it holds data related to specific sporting events under investigation. Others require the MGA to liaise with the betting industry to identify operators that recorded betting activity relevant to events flagged by the requesting entity.

Such requests are handled in accordance with its regulatory virtue set out in article 7(2)(d) of the Gaming Act (Cap. 583 of the Laws of Malta). These requests are corresponded with the industry securely via the Request for Information and Alerting System accessible on the licensee portal.

In accordance with article 8(2) of the Gaming Act, the MGA may share any relevant information, including personal data, with local and foreign bodies entrusted with the governance, supervision, or regulation of a particular sector.



Player Protection

Self-Exclusion Practices

The Authority continued to strengthen its player protection framework through a Thematic Review examining self-exclusion practices across the remote gaming sector. This review was initiated in response to an increase in complaints and supervisory concerns relating to the implementation of self-exclusion measures. The Thematic assessed how effectively licensees implement and enforce self-exclusion measures for players experiencing gambling-related harm, with particular focus on the timely activation of self-exclusion requests, the effectiveness of responsible gambling controls, and the consistency of protective measures across multiple brands operated under the same licence.

The Review assessed how effectively licensees implement and enforce self-exclusion measures for players experiencing gambling-related harm, with particular focus on the timely activation of self-exclusion requests, the effectiveness of responsible gambling

controls, the consistency of protections across multiple brands operated under the same licence, and compliance with the self-exclusion obligations established under the Player Protection Directive.

The exercise enabled the Authority to identify common operational challenges and areas for improvement within the sector, while promoting greater consistency in the application of player protection obligations. The Review's findings informed regulatory guidance issued by the Authority, setting out practical expectations and recommended best practices to strengthen self-exclusion measures and reduce the risk of vulnerable players circumventing protective controls.

The Authority also published the key findings and recommendations arising from the Review, supporting greater transparency and consistency in the application of player protection standards across the industry.

AI Gaming Charter





As artificial intelligence continues to transform the gaming sector, the Malta Gaming Authority (MGA) remains committed to ensuring that innovation develops in a responsible, transparent and sustainable manner.

Developed in collaboration with the Malta Digital Innovation Authority (MDIA), the AI Gaming Charter is a sector-specific framework that promotes the ethical and responsible use of artificial intelligence across gaming operations. It reflects the MGA's proactive approach to emerging technologies and its commitment to supporting the industry in navigating a rapidly evolving regulatory and technological landscape.

The Charter was developed following extensive engagement with the industry, including sector-wide surveys, targeted discussions with licensees and a sector-targeted consultation process. Through this engagement, the MGA sought to ensure that the Charter reflects both regulatory expectations and the operational realities of the gaming sector.

While the EU Artificial Intelligence Act establishes a horizontal framework applicable across sectors, the AI Gaming Charter translates key concepts into a gaming-specific context, providing practical guidance on how AI can be governed, deployed and monitored within gaming operations. In doing so, it helps bridge the gap between broad regulatory requirements and real-world sectoral implementation.

The Charter promotes a risk-based and proportionate approach to AI governance and covers key areas including:

- transparency, accountability and explainability;
- fairness and non-discrimination;
- data protection, security and governance;
- human oversight and responsibility;
- reliability, safety and robustness;
- compliance, monitoring and AI governance; and
- environmental sustainability considerations.

As a voluntary framework, the Charter is intended to complement existing legal and regulatory requirements rather than create new obligations. It supports Gaming Licensees in developing robust governance practices while promoting innovation, player protection and trust in the use of AI technologies.

The initiative also forms part of the MGA's broader commitment to fostering regulatory innovation and supporting the long-term resilience and competitiveness of Malta's gaming ecosystem. Through ongoing engagement, guidance and capacity-building initiatives, the MGA seeks to help the sector prepare for emerging technological developments and maintain high standards of governance and operational excellence.



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