



Regulatory Oversight: Supervisory Engagement Efforts 2025

Remote Gaming Sector

Malta Gaming Authority

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Table of Definitions

Unless otherwise stated, terms in this document shall have the same meaning as defined in the Gaming Definitions Regulations (S.L. 583.04 of the Laws of Malta):

Approved Audit Service Provider	Audit Service Provider authorised in line with the Approved Audit Service Provider Policy
Authority or Malta Gaming Authority	The Malta Gaming Authority as established by the Gaming Act (Chapter 583 of the Laws of Malta).
Compliance Audit Manual	A manual designed to assist Audit Service Providers in performing and documenting the major considerations when performing a compliance audit in terms of the Gaming Act (Cap. 583 of the Laws of Malta) and any other relevant subsidiary legislations on behalf of the Malta Gaming Authority.
Gaming	An activity consisting in participating in a game, offering a gaming service or making a gaming supply, and shall be construed accordingly depending on the context.
Licensee	An operator that has been licensed to carry out a gaming service or a critical gaming supply by the Malta Gaming Authority.
Player	An end customer who participates or takes preparatory steps to participate in a game.

1 Context

1.1 Scope of the Document

This document focuses exclusively on the supervisory engagement efforts across the **remote gaming sector** and does not extend to land-based gaming operations. More specifically, this publication zooms in on a refined supervisory approach adopted by the Malta Gaming Authority (hereinafter referred to as the 'MGA' or 'Authority') in relation to the following regulatory themes: compliance, player protection and sports betting integrity. These areas are central to the MGA's efforts to ensure a safe, fair, and transparent gaming environment. This focus is undertaken alongside other supervisory work conducted by the MGA in other areas including anti-money laundering and countering the financing of terrorism, ensuring the financial stability of its operators, as well as tax compliance. While not within the scope of this publication, the former supervisory themes collectively contribute to the MGA's overarching objective of maintaining a well-regulated and resilient gaming industry.

In this publication, the Authority details how it enhances its **risk-based regulatory oversight methodology** in the areas of compliance, player protection and sports betting integrity. This enhancement seeks to ensure that the supervisory efforts adopted by the MGA not only remain effective but are also flexible enough to adapt to the evolving needs of the gaming industry. While the core supervisory efforts remain in place, this document introduces measures to further strengthen the Authority's oversight capabilities. Through these efforts, the Authority seeks to strengthen trust, accountability, and resilience across the ecosystem, ultimately ensuring a safer and fairer environment for all stakeholders involved.

The focus areas for 2025 identified in this document originate from the MGA's ongoing and rigorous supervisory efforts, with data gathered serving as the driver for this year's supervisory engagement plan. This new methodology enables the Authority to prioritise its resources and focus on areas that present the highest potential risks to regulatory pillars relating to overarching compliance obligations, as well as those relating to player protection and sports betting integrity. By adopting this refined supervisory approach, the Authority aims to proactively address emerging risks, encourage greater collaboration with its licensees, and foster a more sustainable regulatory environment.

1.2 Alignment with the MGA Strategy

The new supervisory approach for 2025 aligns closely with the MGA's broader strategy to ensure a resilient and sustainable gaming industry and ecosystem. By focusing on the key risk areas and outcomes outlined, the MGA aims to strengthen its regulatory framework, promote long-term stability, and foster a reliable environment for all stakeholders. This approach supports the MGA's commitment to maintaining a robust and adaptive regulatory system that evolves with the industry while safeguarding player interests.

1.3 Structure of the Document

Following this introduction, Section 2 of this document provides an overview of the refined supervisory approach that starts being deployed this year. Section 3 details the supervisory methods that are available to the MGA for employment, some of which are used as part of its 2025 supervisory engagement. Section 4 outlines the supervisory focus areas for 2025 to provide licensees with a clear roadmap to align with the Authority's expectations, as explained under Section 5.

2 Supervisory Engagement: A refined approach

2.1 Enhancing the Authority's risk-based approach

By refining its risk-based supervision approach, the Authority becomes increasingly evidence-driven and outcomes-focused. This enhanced framework enables more proactive engagement with licensees, ensuring sustained compliance and safeguarding both player interests and the integrity of the broader industry. Through data-driven insights, the Authority gains a deeper understanding of licensees' operations, identifying key risk factors that require closer attention. Additionally, emerging trends and common findings help guide the Authority in setting clear objectives, while allowing for a more agile, responsive supervisory model that allocates resources efficiently and prioritises areas with the greatest potential impact.

Under this approach, supervisory activities will become increasingly proactive and targeted in scope. In this regard, the Authority utilises a diverse set of supervisory engagement methods, to enable it to assess compliance across critical operational and player protection dimensions.

The adoption of this evidence-based framework also signals an evolution in the relationship between the Authority and its licensees. Licensees are encouraged to take a more active role in demonstrating compliance and managing risks within their operations. This collaborative approach aims to foster a culture of transparency and continuous improvement, where the Authority and licensees work together to address challenges and uphold the integrity of the gaming industry. This refined supervisory approach ensures that the Authority remains agile and adaptive, capable of addressing the dynamics of a fast-evolving industry while maintaining its commitment to fair and effective regulation.

2.2 Increased outreach

The Authority is committed to continuing to provide clear and practical guidance to ensure that all licensees are supported in understanding their compliance obligations. As part of its regulatory oversight plan, the MGA aims to continue issuing publications and other resources that provide an overview of the key findings, offer explanations of its compliance expectations, along with best practices identified during its supervisory engagement efforts. Outreach efforts will help inform licensees that were not subject to the supervisory intervention, as well as the broader ecosystem, on the expectations of the Authority. This collaborative approach reflects the Authority's commitment to maintaining a transparent regulatory environment for its stakeholders.

2.3 Measuring effectiveness over time

To ensure that the objectives behind the refined supervisory approach are met, the MGA will track and measure the effectiveness of its interventions over time. Outcomes will be closely monitored to assess whether key objectives, such as enhanced compliance standards, improved player protection, and overall sector integrity, are being achieved. Risk levels will also continue to be regularly evaluated to continuously identify emerging issues and assess the effectiveness of the supervisory tools and methods being applied. This ongoing evaluation process will allow the MGA to make data-driven

adjustments to its supervisory strategy, ensuring that its regulatory approach remains responsive to changes within the industry and continues to meet its long-term goals.

3 Defining the MGA Supervisory Toolkit

The Authority requires a comprehensive supervisory toolkit to effectively oversee the dynamic remote gaming industry. 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 provides a solid foundation, but these are expected to continue enhancing and developing to meet emerging challenges and evolving industry needs.

3.1 The MGA Supervisory Toolkit

3.1.1 Supervisory Engagement Tools

The following supervisory engagement toolkit outlines the current tools employed by the MGA in its supervisory efforts, as well as the new tools being introduced to enhance and redefine its supervisory approach moving forward.

Supervisory Inspections

Supervisory Inspections are comprehensive assessments of licensees conducted by the MGA. These inspections involve detailed reviews of relevant documentation, interviews with Directors and Key Function holders, team discussions, process walkthroughs, and system evaluations. Following the inspection, the MGA issues a formal letter outlining key findings and recommendations, inviting feedback and facilitating corrective actions, where required. Inspections may be conducted on-site or remotely. Currently most supervisory inspections are conducted through external Compliance Auditors, in line with the MGA's Compliance Audit Manual.

Supervisory Inspections are classified into **three types**:

Full-Scope Inspections

A thorough review of an Authorised Person's compliance with regulatory requirements and licensing conditions. Typically conducted by external Approved Audit Service Providers or the MGA itself, these inspections involve extensive documentation reviews, system walkthroughs, and discussions with Directors and Key Function holders. They cover all aspects of the regulatory framework and usually extend over several business days.

Broad-Scope Inspections:

An assessment focusing on multiple operational areas of the Authorised Person. Similar to full-scope inspections, these include in-depth meetings, system walkthroughs, and document reviews.

Focused-Scope Inspections:

Targeted reviews delve deep into specific regulatory obligations or operational areas. These inspections require the submission of key information and documents, with participation from Directors and Key Function holders.

Supervisory Meetings

A Supervisory Meeting is a formal engagement between the Authority and a licensee, designed to facilitate a focused and structured discussion on key compliance and operational matters. These meetings are conducted based on a predefined agenda and typically involve Directors, Key Function holders, and their respective teams, as relevant. The purpose is to foster an open dialogue, address specific regulatory topics, and assess the effectiveness of governance and compliance frameworks within the organisation.

Supervisory Meetings can take place in various formats to accommodate operational needs and circumstances. They are commonly held on-site at the premises of the licensee, at the Authority's offices, or through remote channels. These meetings serve as a critical platform for mutual understanding, enabling the Authority to gather insights into the licensee's practices while offering guidance to support compliance with regulatory obligations.

Supervisory Reviews

A Supervisory Review is a desk-based supervisory activity conducted by the Authority to analyse and evaluate a licensee's compliance with the applicable regulatory framework. This process involves the use of various analytical techniques to assess the accuracy, completeness, and compliance of the information provided by licensees. Key components of a Supervisory Review include the examination of regulatory returns submitted periodically, alongside any additional documentation, information or data requested by the Authority on an ad hoc basis, depending on the specific need of the review.

By leveraging this method, the Authority ensures a comprehensive and efficient assessment of regulatory adherence without requiring direct engagements. Supervisory Reviews provide a critical means for the

Authority to identify potential areas of non-compliance, assess evidence levels, and determine the need for further follow-up actions or engagements. This approach supports the Authority's overarching objective of maintaining robust oversight while promoting a culture of compliance and accountability among its licensees.

Thematic Reviews

A Thematic Review is a focused supervisory activity conducted by the Authority to examine specific areas of compliance or operational practices across a representative sample or specific categories of licensees. The objective of this review is to identify common findings, trends, and practices within the sector, enabling the Authority to provide targeted guidance, drive industry-wide improvements, and assist licensees in avoiding common pitfalls.

Thematic Reviews can take different forms of supervisory engagements. The outcomes of these reviews are shared with the relevant licensees, offering tailored feedback on identified issues. Where appropriate, the Authority may also communicate the relevant findings and recommendations to the wider public through outreach initiatives. In instances where review findings highlight specific concerns in relation to a particular licensee, the Authority will directly address these with the licensee, initiating specific follow-ups or requiring remedial actions as necessary. These reviews serve as a proactive tool for promoting transparency and compliance within the industry.

Mystery Shopping

Mystery Shopping is a targeted supervisory tool employed by the Authority to evaluate compliance and best practices. By reproducing real-world scenarios, mystery shopping provides the Authority with an unfiltered view of how regulatory requirements are applied in practice. The insights gathered from these evaluations enable the Authority to monitor adherence to the regulatory framework effectively and identify areas for improvement. Findings from mystery shopping activities help the Authority to monitor and enforce regulatory requirements and guide licensees toward enhancing their practices. Ultimately, this method supports the Authority's commitment to fostering a safer and more transparent gambling environment, ensuring industry standards are upheld.

3.1.2 Supervisory Engagement Type

Planned Supervisory Engagements

Planned Supervisory Engagements are scheduled, systematic interactions between the MGA and licensees, conducted as part of an established schedule. These engagements include routine inspections or reviews. Their primary aim is to ensure ongoing compliance, enabling proactive oversight, consistent monitoring, and the identification of areas for improvement.

Ad Hoc Supervisory Engagement

Ad Hoc Supervisory Engagements are unscheduled interactions initiated as needed to address specific incidents, complaints, or unforeseen issues outside the planned schedule. These engagements enable the MGA to respond promptly to emerging concerns, address potential regulatory breaches, and ensure the protection of players and the integrity of licensees.

Follow-Up Supervisory Engagements

Follow-up Supervisory Engagements are conducted to verify the implementation of corrective actions and ensure ongoing compliance following a previous supervisory engagement. These engagements confirm that identified issues have been addressed and monitor continued adherence to regulatory requirements.

4 Regulatory Oversight Focus Areas for 2025

During 2025, the MGA focuses on utilising a combination of supervisory tools to address key risk areas outlined under this section, with an emphasis on full-scope supervisory inspections and thematic reviews using supervisory meetings and supervisory reviews. This approach ensures a balanced and effective oversight framework that addresses both broad compliance requirements and specific industry challenges.

4.1 External Compliance Audits

Full-scope compliance audits conducted by MGA-approved Audit Service Providers continue to be an integral part of the Authority’s supervisory process. These full-scope audits, which include all the checks outlined in the MGA’s Compliance Audit Manual, are carried out as per the established procedure. The audits encompass a comprehensive review of various operational and regulatory requirements, including financial integrity, player protection measures, anti-money laundering compliance, and information technology, among others. While the Authority enhances its current risk-based approach for ongoing supervision, the external compliance audits remain essential for ensuring that licensees meet the fundamental regulatory requirements needed to operate in the gaming industry. The benefits of these audits are two-fold: they provide an in-depth assessment of a licensee’s compliance with key regulatory requirements, and they help identify any potential issues that may pose risks to the licensees’ operations or the broader gaming environment. Through the use of compliance audits, the Authority ensures that licensees maintain high standards, reinforcing the integrity of the sector.

4.2 Supervisory Engagement Focus Areas

In 2024, the Authority undertook a comprehensive analysis of the findings and key trends in data collected from previous supervisory engagements to guide its future regulatory oversight methodology. Through this data-driven approach, the Authority identified key areas of concern that consistently emerged through common findings across multiple licensees. As outlined above, in conjunction with the deployment of Compliance Audits, the MGA targets critical outcomes to ensure continuous improvement in the areas of compliance, player protection, and sports betting integrity, as follows:

Focus Areas

Operational Resilience – Information Technology	Governance Assurance – Key Functions
Self-Exclusion Due to Problem Gambling	Player Protection Detection Systems
Local Football Betting Landscape	Sports Betting Integrity: Non-Reporting by Licensees

The targeted focus areas for 2025 and the relevant supervisory engagements efforts in this regard are explained below:

4.3 Focused and Targeted Scope Compliance Supervisory Engagement Efforts for 2025

As a result of a comprehensive analysis of common findings emanating from its previous supervisory efforts held over the past years, the Authority determines that in 2025 it will prioritise targeted supervisory engagements focusing on two key thematic areas: Operational Resilience and Governance Assurance.

4.3.1 Thematic Review: Operational Resilience – Information Technology

The Thematic Review on Operational Resilience focusing on Information Technology assesses the overall strength and preparedness of licensees' systems to manage risks related to data security and operational disruptions. This review aims to ensure that licensees have implemented comprehensive frameworks to protect critical systems and sensitive data from potential threats, while maintaining the ability to recover quickly in the event of any unforeseen incidents. Key areas of focus include evaluating how effectively licensees manage access to sensitive information, safeguard against security breaches, and respond to incidents in a timely and coordinated manner.

The review also examines how licensees manage changes to their systems and operations to ensure that any alterations do not compromise security or create new vulnerabilities. Furthermore, the Authority will assess the licensees' preparedness to maintain business continuity during disruptions, including the strength of their disaster recovery plans. Finally, the review evaluates the overall architecture of licensees' IT systems, applications, and networks to ensure they are structured in a way that supports secure and resilient operations. By conducting this thematic review, the Authority aims to ensure that the relevant licensees are well-equipped to manage risks, safeguard player data, and maintain the integrity of their operations.

4.3.2 Thematic Review: Governance Assurance – Key Functions

The Thematic Review on Governance Assurance focuses on the critical roles held by key personnel in ensuring compliance and fostering good governance within licensed gaming operations. Specifically, the review concentrates on the effectiveness of the Key Compliance Function, Internal Audit, and Key AML/CFT. These positions are central to maintaining a compliant, transparent, and sustainable business environment within the gaming sector. The Authority aims to verify that the relevant licensees subject to such thematic review have appointed individuals to these key roles and that such roles are occupied by qualified persons who are actively engaged in their supervisory duties. As part of the review, the Authority will assess whether these individuals possess the necessary knowledge, experience, and expertise to continue to effectively carry out their responsibilities, ensuring that relevant regulatory requirements are met. In addition, the Authority will evaluate whether the key persons are indeed performing supervisory roles, ensuring that they are involved in the decision-making processes of the licensee.

The review also examines the effectiveness of the Chief Executive Officer function in understanding the business model and risks pertaining to it, assess whether any discrepancies are present in the current organisational structure, and address gaps or issues to strengthen the overall governance framework.

Through this Thematic Review, the Authority aims to enhance the resilience of the licensees' governance structure, improve compliance, and ensure that licensees meet regulatory standards and best practices in governance.

4.4 Focused and Targeted Scope Player Protection Supervisory Engagement Efforts 2025

The identification of key risk areas in relation to self-exclusion due to problem gambling and player protection detection systems stems from a thorough, data-driven analysis conducted by the Authority as part of its evidence-based approach to regulatory oversight. In 2024, the Authority undertook a detailed review of various risk-based data points that emerged over the past years through trends identified in supervisory reviews and player complaints. By systematically analysing these data sets, the Authority identified the Player Protection areas that require targeted attention. Data collected from ongoing supervisory efforts indicated inconsistencies in how licensees implemented and enforced self-exclusion measures. As a result, self-exclusion, particularly in relation to problem gambling, was highlighted as a key risk area, given its direct role in preventing harm to vulnerable players. Similarly, player protection detection systems were flagged, as emerging patterns highlighted the importance of ensuring that all licensees have robust systems in place for identifying at-risk players using the proposed markers of harm in the Player Protection Directive (Directive 2 of 2018) or responding effectively to warning signs of problematic gambling.

4.4.1 Thematic Review: Self-Exclusion Due to Problem Gambling

The Thematic Review on Self-Exclusion Due to Problem Gambling is an extension of the existing supervisory efforts and focuses on evaluating the effectiveness and consistency of licensees' self-exclusion processes across all brands operated under the same licence. The review assesses how licensees enforce self-exclusion requests, ensuring that players who have self-excluded are effectively blocked from accessing gambling services across all affiliated brands, even if separate player registrations are required. This includes verifying that requests for self-exclusion are processed promptly and accurately, and that licensees' internal systems function as intended to prevent players from bypassing the exclusion.

As part of this thematic review, the Authority will conduct a series of checks to test the functionality of self-exclusion measures. The review examines how well responsible gambling tools, such as deposit and wagering limits, and reality checks, are integrated and enforced across different platforms and brands. The objective is to ensure that licensees maintain a cohesive and effective approach to player protection, reducing the risk of players continuing gambling activities after initiating a self-exclusion. This initiative plays a key role in strengthening player protection practices, providing further guidance and education to licensees on promoting the adoption of industry best practices, and ensuring compliance with regulatory standards across the gaming industry.

4.4.2 Thematic Review: Player Protection Detection Systems

The Thematic Review on Player Protection Detection Systems focuses on evaluating the effectiveness of licensees' systems in detecting at-risk players and identifying potential problem gambling behaviour. In this regard, such Thematic Review also focuses on ensuring that the relevant licensees have the required robust detection systems capable of spotting early warning signs of harmful gambling behaviour. The thematic review builds on the current supervisory efforts and further assesses how the relevant licensees' detection systems are designed and assess if such design promotes the identification of players exhibiting primary signs of problem gambling. The review will also focus on evaluating whether the automated tools and reviews handled by licensees for identifying problem gambling are consistent with the Player Protection Directive (Directive 2 of 2018) requirements and whether these tools and assessments effectively enable the early detection of at-risk players. This exercise aims to improve early detection systems and enhance the ability of licensees to identify and respond to problem gambling behaviour promptly. These initiatives underpin efforts to create a safer and more responsible gambling environment while addressing the broader impacts of problem gambling.

4.5 Focused and Targeted Scope Sports Betting Integrity Supervisory Engagement Efforts 2025

The identification of risk areas within sports betting integrity efforts is driven by a comprehensive evidence-based analysis conducted by the Authority. The Authority examines information gathered through the current supervisory efforts, and data from the Suspicious Betting Reporting Mechanism (SBRM), identifying licensees that have not submitted any suspicious betting reports in the past, with the aim of improving the effectiveness of the licensees' monitoring systems and their ability to detect and report suspicious betting activity as required by the regulatory framework. The MGA also leverages insights gathered during discussions with key stakeholders, including sport governing bodies (SGBs), licensees, regulatory bodies and integrity bodies. These insights highlight the growing importance of understanding betting patterns and potential integrity risks specific to the local football ecosystem. The combination of these findings underlines the need for targeted supervisory engagement to enhance monitoring, reporting, and overall sports betting integrity.

4.5.1 Thematic Review: Local Football Betting Landscape

The Thematic Review on the Local Football Betting Landscape aims to gain a comprehensive understanding of the betting activity surrounding local football, a sport identified as carrying the biggest volume of bets among local sporting events. This includes identifying the specific football competitions on which wagers are placed, the types of betting markets offered, and the distribution of bet types and amounts among Maltese account holders. The review seeks to analyse the volume of wagers, winnings generated, and gaming revenue within a definite period. Furthermore, the Thematic Review gathers insights into the demographic and regional distribution of account holders, including gender, age, and betting behaviour, such as high winnings or wagers by athletes on their own sport. The review also explores systems and tools in place for monitoring betting activity, ensuring compliance, and

safeguarding market integrity. This includes assessing licensees' systems for identifying suspicious betting activity, policies for monitoring athletes betting on their sport, and measures to mitigate risks. During the development of such Thematic Review, the Authority consulted with key stakeholders to identify additional risk factors pertinent to local football. This collaborative approach ensures the Thematic Review considers a broad spectrum of perspectives and expertise.

Thematic findings provide critical insights into the risks and growth potential of this market while setting the stage for stronger safeguards and guidance to support the integrity of football betting on Maltese-registered teams.

4.5.2 Thematic Review: Non-Reporting by Licensees

The Thematic Review on licensees not reporting suspicious betting activities seeks to address a critical area of sports integrity. This thematic supervisory engagement is designed to gain a deeper understanding of licensees' current practices, identify potential gaps in their reporting mechanisms, and promote more robust compliance with the Authority's requirements. A key component of the review is assessing the general knowledge and awareness regarding suspicious betting activities. The review evaluates the clarity of reporting structures within organisations and assesses the licensees' ability to identify and distinguish suspicious betting patterns.

Furthermore, the Thematic Review will examine the systems and platforms utilised by licensees to detect and report betting irregularities. This includes the use of third-party tools and access to player databases. A thorough assessment will ensure that these systems, as outlined in the licensees' policies and procedures, are properly implemented and functioning as intended. By focusing on this key risk areas, the Authority aims to strengthen the integrity of the sports betting sector, fostering a culture of transparency and accountability among licensees.

5 Expectations from Licensees

With its enhanced, evidence-driven, risk-based approach focused on achieving specific outcomes, the Authority places greater emphasis on the proactive involvement and accountability of licensees. This updated methodology requires licensees to demonstrate a comprehensive understanding of their regulatory obligations, maintain strong internal controls, and actively engage in the Authority's supervisory processes.

Licensees are expected to engage constructively with the Authority, ensuring timely and accurate submissions of requested documentation, including policies, procedures, and relevant information as requested by the Authority. Transparency and cooperation during supervisory engagements are critical for enabling the Authority to identify and mitigate risks effectively. Licensees shall also adhere to any guidance or action plans issued by the Authority as a result of these engagements, ensuring prompt and comprehensive implementation of remedial measures where necessary.

Moreover, licensees are encouraged to adopt a proactive approach to risk management, continuously reviewing and enhancing their internal systems to address potential vulnerabilities. This includes staying informed of regulatory updates, fostering a culture of compliance within their operations, and embedding the principles of all the relevant requirements into their daily practices. The Authority expects licensees to treat the MGA's supervisory efforts as opportunities to strengthen their regulatory compliance standards.

While the Authority is committed to offering support, guidance and resources to assist licensees with their compliance obligations through remedial measures and outreach activities, serious failings identified during the MGA's supervisory engagements may result in enforcement actions and any necessary measures as deemed relevant, to uphold the integrity and sustainability of the sector.

6 Conclusion

The evidence-led and outcome-focused supervisory engagement efforts represent an enhancement to the Authority's risk-based approach, focusing on addressing key risk areas more effectively. This methodology aims to strengthen the MGA's risk-based supervisory framework.

This document serves not only as an update on the Authority's supervisory efforts but also as guidance for licensees. It highlights key areas of focus and expectations, offering insights that can guide licensees to align their operations with the regulatory requirements and implement best practices. The Authority will continue to issue dedicated publications to provide additional clarity and support, ensuring that the best practices identified during such supervisory engagement methods are shared with the licensees accordingly.

Licensees are encouraged to discuss the contents of this document within their executive team and the three lines of defence, to ensure that operator-specific compliance efforts address the relevant key risk areas that have been identified in this document.

Lastly, licensees are encouraged to approach the Authority with any questions they may have in this regard on compliance.mga@mga.org.mt.

