

BETTING LAW 2019

(REGULATIONS FOR THE PROTECTION OF PLAYERS, MINORS AND PATHOLOGICAL PLAYERS)

PART I – INTRODUCTORY PROVISIONS

1. Short title
2. Interpretation

PART II - PLAYER PROTECTION

Information to the Player

3. Terms and conditions of licensed bookmaker
4. Amendments of terms and conditions
5. Class A betting slips
6. Class B player account
7. Licensed bookmaker's website
8. Customer service
9. Specialised bookmaker's webpage regarding responsible gambling

Player's Account charges

10. Currency
11. Inactive player account
12. Closure of player account
13. Specialised bookmaker's webpage regarding account charges

Protection of Personal Data

14. Protection of Personal Data
15. Reference in the bookmakers' terms and conditions
16. Data security and reliability of the player account
17. Specialised bookmaker's webpage regarding personal data protection

Player Complaints and Dispute Resolution

18. Player Support Services
19. Player has access to complaint submission and investigation processes
20. Duty to inform regarding the complaint submission and investigation process
21. Complaint management process
22. Duty to inform the Authority
23. Archive of unresolved complaints

Other Provisions

24. Copies of important data
25. Protection from attacks and malicious actions
26. Contracted third parties with the bookmaker

PART III – PLAYER SELF-PROTECTION MEASURES

General Provisions

27. Self-protection measures
28. Information regarding self-protection measures
29. Direct access to self-protection measures
30. Additional self-protection measures
31. Informing the Authority

Player information tools

32. Player activity
33. Player transaction archive
34. Total net balance

Player's Limits and Self-exclusion

35. Player Limits
36. Temporary time-out
37. Self-exclusion
38. Implementation of measures
39. Universal self-exclusion

PART IV – PROTECTION OF MINORS

Land-based Betting

40. Policies and procedures that aim at preventing minors from participating in betting activities in licensed premises
41. Personnel training
42. Unobstructed view of the premises interior
43. Age verification for people who look under 25 years old
44. Identification document requirements

Online Betting

45. Policies and procedures that aim at preventing minors from participating in online betting
46. Information regarding prohibiting minors from participating in betting
47. Alternative deposit methods

48. Identification of a minor

PART V – BOOKMAKER’S STAFF

49. Communication between bookmaker’s staff and players
50. Protection of bookmaker’s staff
51. Deceitful or suspicious betting activity
52. Personnel training

DRAFT

BETTING LAW

Regulations pursuant to Article 15

- Preamble 72(I) of 2003 174(I) of 2004 These Regulations constitute a technical regulation based on the Procedure for the Provision of Information in relation to certain Technical Regulations Laws of 2003 and 2004, which introduce the European Community act titled “Directive 98/34/EC of the European Parliament and Council of the 22nd of June 1998 for the implementation of a procedure for the provision of information in the field of technical standards and regulations regarding services of the society and of information” to Cyprus Law, as it was repealed and replaced by the Directive (EU) 2015/1535 of the European Parliament and Council of the 9th of September 2015. Therefore, these Regulations refer to the aforementioned Laws as provided in article 9 of them and in the aforementioned Directive (EU) 2015/1535 as provided in Article 9.
- 37(I) of 2019 The National Betting Authority exercising the competencies arising from Article 15(q) of the Betting Law of 2019, hereby issues the following Regulations.

PART I – INTRODUCTORY PROVISIONS

- Short title 1. These Regulations shall be cited as the Betting (Protection of Players, Minors and Pathological players) Regulations of 2020.
- Interpretation 2.-(1) Unless provided otherwise from the context, in these Regulations –
- “alternative deposit method” means an account credit method which does not include a card issued by a banking institution;
 - “dispute resolution” means the resolution of a dispute between a licensed bookmaker and a player according to article 21 of these Regulations, which occurs following an unsuccessful resolution of a complaint submitted to the bookmaker;
 - “dormant player account” means the player account that there has been no transaction for a period of twenty-four months;
 - “inactive player account” means the player account that there has been no transaction for a period of more that twelve months;
 - “website” means a set of related webpages located under a single domain name on the World Wide Web;
 - “self-protection measures” means the tools that the licensed bookmaker provides and the player uses in order to participate in responsible and safe betting activities;
 - “Law” means the Betting Law of 2019, as amended or replaced from time to time;
 - “player” means a person who participates in betting activities;
 - “complaint” means a complaint submitted by a player regarding any aspect of the bookmaker’s services;

85(I) of 2017 “player profile” means the personal webpage of a registered player to a Class B licensed website, where his personal settings are located;

“promotional scheme” means any program or reward system, offered by the licensed bookmaker to the player, following prior approval by the Authority, which contains or claims to contain any kind of special offer or profit for the player;

“alternative dispute resolution body” means any body that offers dispute resolution services through an alternative dispute resolution process, in accordance with the provisions of the Alternative Dispute Resolution for Consumer Disputes Law of 2017, as amended or replaced.

(2) Any other term arising in these Regulations, if not interpreted otherwise, has the meaning attributed to it by the Law.

PART II – PLAYER’S PROTECTION

Chapter A – Information to the Player

Terms and conditions of licensed bookmaker 3.-(1) Licensed bookmakers ensure that the terms and conditions under which they offer the licensed services:

- a) Are easily accessible to players,
- b) Are phrased in simple language, in a clear and comprehensive way,
- c) Provide explanatory examples of various success stories, conditions and any limitations in simple and comprehensive language, and
- d) Are not unfair, according to the Unfair Terms in Consumer Contracts Law of 1996, as this is amended or replaced.

93(I)/1996 (2) In the case that any provision of the terms and conditions is ambiguous or there is reasonable doubt with regards to its meaning, the interpretation which is most favorable to the player prevails.

69(I)/1999
95(I)/2007
136(I)/2014
49(I)/2016 (3) Holders of a premises license should keep all the versions of terms and conditions, current and previous ones, of the licensed bookmaker, accessible to be reviewed by the public.

(4) Licensed bookmakers should have all the versions of terms and conditions, current and previous ones, available to be reviewed by the public on their website.

(5) Licensed bookmakers should present the terms and conditions in all the languages in which they provide their services, as provided for in the Law.

(6) The terms and conditions contain-

- (a) the number and date of their issue, and
- (b) tradename and details of the bookmaker’s license,

(7) The Authority issues Directives for the regulation of the above, as well as for the definition of further measures that ensure player protection.

Amendments of terms and conditions 4.-(1) In the case that a licensed bookmaker substantially amends the terms and conditions:

- a) They are responsible for the clear and comprehensive communication of the amendments;
- b) The player needs to resubmit an acknowledgement of the new terms and conditions, in order for him to be able to participate in betting:

It is provided that, if for any reason, the player does not wish to submit an acknowledgement that he is informed about the new terms and conditions, he is entitled to request his betting winnings, based on the previous terms and conditions which he has accepted.

(2) Any substantial amendment of the terms and conditions of a licensed bookmaker should be approved by the Authority in advance.

(3) The Authority has the right to issue Directives for a more effective implementation of the current regulation.

Class A betting slips 5.-(1) The Authority issues a Directive that defines the minimum information and data that needs to be included in a Class A licensed bookmaker's betting slip.

(2) Licensed Class A bookmakers provide the authorized representatives or premises managers with betting slips that have been approved by the Authority, the back side of which indicates the following –

- a) Logo and website of the Responsible Gaming,
- b) A message that encourages responsible betting, which has been approved or decided by the Authority,
- c) Contact number of the bookmaker's customer service,
- d) Contact number of the Authority,
- e) Any other information is requested by the Authority.

(3) The Authority may request that all the above information is presented in an explicit way.

Class B player account 6.-(1) Licensed Class B bookmakers should offer proper procedures with regards to –

- a) Inactive and dormant accounts,
- b) Account freezing, and
- c) Closure of player account.

(2) The policies and processes of the current Regulation should be clearly stated in the terms and conditions of the services of each licensed bookmaker.

(3) For the purposes of this regulation, the Class B licensed bookmaker should comply with the processes provided in Article (1) of the current regulation and, in compliance with the provisions of regulations 11 and 12, shall apply measures as defined by the Authority through Directives.

Licensed bookmaker's website 7.-(1) The licensed bookmaker is obliged to maintain a website that is only accessible through web addresses ending with «com.cy».

(2) The licensed bookmaker's website should provide at any time and from any of its webpages, information-

(a) that its betting services are licensed by the Authority, and

(b) that participation of minors in betting is prohibited.

(3) The homepage of the website contains cumulative-

(a) the registered office, the license number and any other information regarding the licensed bookmaker, that are defined by the Authority,

(b) A message that encourages responsible betting, which has been approved or decided by the Authority.

(4) In each webpage, the footer contains sensitive web links which provide direct access to -

(a) the current and previous terms and conditions, under which the licensed services and the promotions of the licensed bookmaker are offered,

(b) the dedicated webpages of the Regulations 9, 13, 17 and 20,

(c) the contact details of the licensed bookmaker,

(d) the Responsible Gaming website, www.responsiblegaming.gov.cy, and

(e) any other information that is defined by the Authority.

It is provided that, for the purposes of this Regulation, “direct access” means the player has access to the desired webpage or information with just one click.

(5) Licensed bookmakers provide the possibility of language selection.

(6) Class A licensed bookmaker provides information regarding all of the licensed premises that uses for the provision of betting services.

(7) For the purposes of this regulation, the word “website” also refers to relevant applications of electronic devices.

Customer service 8.-(1) Licensed bookmakers should provide remote customer service which shall be available –

a) Throughout the whole day and night (24 hours),

b) With no additional charges,

c) In Greek and English language.

(2) If the service is used by a player in order to submit a complaint regarding any aspect of betting services provided by the bookmaker, then the bookmaker –

- a) Documents the content of the communication together with all other relevant player details, for a period of five years, and may not destroy them after the five-year period without the prior approval of the Authority,
- b) Sends a copy of the communication to the player within 24 hours, in the case of written complaint submission.

Specialised bookmaker's webpage regarding responsible gambling 9.-(1) Licensed bookmakers should provide a webpage within their website which is specialized in responsible gambling.

(2) The specialized webpage should include:

- a) A brief statement by the licensed bookmaker which underlines their commitment to responsible gambling,
- b) A warning that participating in gambling activities involves risks and may be harmful,
- c) Links to websites and contact numbers of organizations that are approved by the Authority and specialize in providing help and support to people who are addicted to gambling:

It is provided that, the organizations have obtained a license to operate from the National Addictions Authority of Cyprus, in accordance with the provisions of the Prevention of the Use and Dissemination of Drugs and other Addictive Substances (National Addictions Authority Cyprus) Law of 2017 (164(I)/2017).

- d) A simple and accepted self-evaluation process aiming at estimating the potential gambling addiction risk,
- e) A list of self-protection measures which are available on the bookmaker's website, and specifically details regarding their implementation, clear examples and useful advice,
- f) Website links to free applications and software that block or filter gambling websites,
- g) Anything else decided by the Authority through Directives.

(3) Licensed bookmakers that provide self-protection measures according to Part III are obliged to provide to the player direct access to these measures, through the specialized webpage:

It is provided that, for the purposes of this regulation, “direct access” means the player has access to the self-protection measures webpage with just one click.

(4) The specialized webpage should not contain any advertisement or promotional scheme.

164(I)/2017

Chapter B – Player’s Account Charges

Currency	10. Licensed bookmakers ensure that all amounts that refer to betting services or other charges are presented in a way that makes it clear that the currency is euro.
Inactive player account	<p>11.-(1) Licensed Class B bookmakers may charge a monthly fee for only the maintenance of inactive player accounts.</p> <p>(2) In the case that a player account has a negative balance or the account balance is not sufficient for the purposes of section (1), then the licensed bookmakers does not proceed to any account charge and, depending on the terms and conditions, may close the account according to regulation 12.</p> <p>(3) Licensed bookmakers make reasonable efforts to communicate with the player in order to inform them of the impending charge –</p> <ul style="list-style-type: none">a) one month before the account is considered inactive andb) before any maintenance charge for the inactive account. <p>(4) The Authority may set a maximum charge per month:</p> <p>Provided that the amount that the licensed bookmakers may charge as account maintenance fee is universal for all the players and does not vary according to the player’s betting activity.</p>
Closure of player account	<p>12.-(1) Licensed Class B bookmakers shall close a player account either-</p> <ul style="list-style-type: none">a) When the account is considered dormant, orb) When the provisions of regulation 11(2) are fulfilled. <p>(2) If a player account is credited with a positive balance at the time the account becomes dormant, then the licensed bookmaker shall make reasonable efforts to track and communicate with the player, in order to transfer the account balance to a bank account designated by the player.</p> <p>(3) In the event that the player cannot be located, the amount shall be deposited to the Authority’s designated account in support of mechanisms and programs destined to protect young people and pathological players.</p>
Specialised bookmaker’s webpage regarding account charges	13. Licensed bookmakers are obliged to have a webpage within their website which provides information to the player of all possible charges that may be applied on a credited player account.

Chapter C – Protection of Personal Data

Protection of personal data 125(I)/2018	<p>14.-(1) Licensed bookmakers should protect all players' personal data effectively.</p> <p>(2) The processes and measures that are applied by the licensed bookmakers for the purposes of section (1) of this regulation should comply with the Authority's Directives, as well as with the provisions of the Protection of Natural Persons with regard to the Processing of Personal Data and for the Free Movement of such Data Law.</p>
Reference in the bookmakers' terms and conditions	<p>15. Licensed bookmakers should ensure that there is a separate part or chapter in their terms and conditions, which provides adequate and specific information to the player regarding the personal data protection policy which is applied.</p>
Data security and reliability of player account 125(I)/2018.	<p>16.-(1) Licensed Class B bookmakers take all reasonable measures in order to ensure that the player account details are updated.</p> <p>(2) The players have constant access to their personal account details.</p> <p>(3) Licensed bookmakers ensure that their staff who have access to players' details is bound by relevant confidentiality clause, so as to prevent unauthorized or unwanted disclosure of data or information, according to the provisions of the Protection of Natural Persons with regard to the Processing of Personal Data and for the Free Movement of such Data Law and the General Regulation for Data Protection.</p>
Specialized bookmaker's webpage regarding personal data protection	<p>17.-(1) Licensed bookmakers are obliged to have a webpage within their website which provides information to the player regarding the personal data protection policy which is applied.</p> <p>(2) The specialized webpage should include:</p> <ol style="list-style-type: none">a) A statement on the purpose of data collection,b) Information regarding the minimum information or data of the player that needs to be collected by the bookmaker,c) Information to the player regarding the circumstances under which certain personal data may be published,d) Information regarding the control systems that the bookmaker applies in order to prevent unauthorized or unwanted data or information disclosure,e) Any other information defined by the Authority.

Chapter D – Player Complaints and Dispute Resolution

Player Support Services	<p>18.-(1) The Authority may establish the Player Support Service, either as part of the Authority or as an independent body, which shall be responsible for complaint investigation and dispute resolution between a player and the bookmaker.</p> <p>(2) The Authority shall issue a Directive that defines all the regulations and procedures for the operation of the Player Support Service.</p>
Player has access to complaint submission and investigation processes	<p>19.-(1) Licensed bookmakers are obliged to have a specific procedure of managing player complaints and resolving such disputes.</p> <p>(2) Complaint submission and investigation processes should be provided to players free of charge without any unfair or restrictive terms.</p> <p>(3) Any terms or conditions that restrict the player's right to sue the licensed bookmaker in a court of law are prohibited, unless –</p> <ul style="list-style-type: none">a) the amount is up to five thousand euro, andb) there is an agreement by both parties that any alternative dispute resolution decision shall be final: <p>Provided that, any such agreement requires adequate information and explicit acceptance from the player.</p>
Duty to inform regarding the complaint submission and investigation process	<p>20.-(1) Licensed bookmakers ensure that –</p> <ul style="list-style-type: none">a) The information regarding the complaint submission and dispute resolution is clearly described –<ul style="list-style-type: none">(i) In the bookmaker's terms and conditions and(ii) In a specialized webpage for complaints submission on the bookmaker's websiteb) This information is easily accessible within the bookmaker's premises,c) This information contains details about the complaint submission procedure to the bookmaker, as well as contact details of the bookmaker, andd) The player receives a copy of all the documents relating to their complaint submission process.
Complaint management process	<p>21.-(1) The licensed bookmaker processes the complaint and inform the player about their decision within ten days from the day the complaint was received.</p> <p>(2) If the given complaint requires longer period to be resolved, the licensed bookmaker may extend the process period for ten more days:</p> <p>Provided that the licensed bookmaker informs the player before the initial ten-day deadline, providing adequate reasoning for the extension.</p> <p>(3) If a complaint is not resolved, it is forwarded to the Authority's Player Support Service or any other approved Alternative Dispute Resolution Body, according to</p>

85(I)/2017

the provisions of the Alternative Dispute Resolution for Consumer Disputes Law of 2017:

It is provided that, the player has the right of choice between the Authority's Player Support Service and the approved ADR body of the bookmaker's choice, only if the Player Support Service fulfills the requirements of an alternative dispute resolution body, in accordance with the provisions of the Alternative Dispute Resolution for Consumer Disputes Law.

(4) The bookmaker informs the player adequately and clearly regarding the dispute resolution process, his legal rights and options.

Duty to inform the Authority 22.-(1) Licensed bookmakers shall inform the Authority on a monthly basis regarding all the submitted complaints, in a manner defined by the Authority through a Directive.

(2) Licensed bookmakers ensure that the Authority is informed of all dispute resolution decisions and is provided with copies of these decisions, either from the bookmaker or by the ADR body, in a manner defined by the Authority through a Directive.

Archive of unresolved complaints 23. Licensed bookmakers should keep an archive with all the unresolved complaints.

Chapter E – Other Provisions

Copies of important data 24. Licensed bookmakers are obliged to keep copies of files, transactions, accounts, and any other document may affect the bookmakers' services and operation in the event of data damage or data loss, in a secure environment.

Protection from attacks and malicious actions 25. Licensed bookmakers is obliged to maintain, evaluate and update their systems in order to ensure the highest level of protection against attacks and malicious actions.

Contracted third parties with the bookmaker 26. Licensed bookmakers and any other person contracted with them for the provision of services that are related to the licensed services are obliged to ensure that their contract consists of terms under which –

125(I)/2018

- a) Require that the contracting parties fully comply with these regulations, the Law, the Directives and the terms and conditions of the bookmaker's license,
- b) Require that the contracting parties fully comply with the provisions of the Protection of Natural Persons with regard to the Processing of Personal Data and for the Free Movement of such Data Law, and
- c) Require that the contracting parties inform the Authority, if it reasonably required regarding compliance issues with these regulations.

PART III – PLAYER SELF-PROTECTION MEASURES

Chapter A – General Provisions

Self-protection measures 27.-(1) Licensed bookmakers must provide the players with direct access at any time to-

- a) tools that keep track and update the player’s activity,
- b) player self-protection measures, and
- c) the possibility of self-exclusion from betting.

(2) Only a Class A licensed bookmaker that provides betting services to identified players shall offer self-protection tools, as provided for in this regulation:

Provided that, in the case that a Class A licensed bookmaker offers self-protection measures, they shall ensure that any self-exclusion setting is available remotely, without the player having to visit the premises.

(3) For the purposes of section 2, the Authority may issue a Directive defining all necessary conditions, details, restrictions and requirements related to the application of the self-protection measures.

Information regarding self-protection measures 28.-(1) Before the player completes the application for a self-protection measure, the licensed bookmaker should provide adequate information about the consequences of the measure.

(2) The licensed bookmaker, upon the player’s selection of a self-protection measure, -

- a) Encourages the player to consider the possibility of extending their selection of self-protection measure to other licensed bookmakers.
- b) Is responsible for communicating information:
 - (i) regarding gambling addiction,
 - (ii) about links to websites and contact numbers of organizations that are approved by the Authority and which specialize in providing help and support to persons who are pathologically addicted to gambling
 - (iii) that refers to the availability of free software which block access to gambling service providers, as well as to their websites
 - (iv) Any other information defined by the Authority through Directives.

Direct access to self-protection measures 29.-(1) Licensed bookmakers that provide self-protection measures, in accordance with this Part, are obliged to maintain a dedicated webpage within their website, through which the player can directly and at any time adjust all available self-protection measures.

(2) Access to the dedicated webpage is possible –

- a) with two clicks from any webpage of the bookmaker’s website, and
- b) via a web address ending in “com.cy/measures”.

Additional self-protection measures 30. In addition to the self-protection measures defined in this Part, licensed bookmakers, upon approval by the Authority, may provide the players with additional tools or measures in order to enhance a responsible and safe participation in betting activity.

Informing the Authority 31.-(1) Licensed bookmakers should submit to the Authority, on a monthly basis, detailed reports regarding their available self-protection measures.

(2) For the purposes of section (1), bookmakers should submit reports containing data as defined by the Authority through a Directive.

Chapter B – Player Information Tools

Player activity 32.-(1) Licensed bookmakers provide the player with tools that can monitor their activity in real time.

(2) During the whole time a player is browsing the website of the licensed bookmaker, the following should be prominently visible on the screen –

- a) A counter that displays the remaining balance of the player’s account in real time,
- b) A clock which displays the time in the player’s country of residence in real time, and
- c) Any other information defined by the Authority through Directives.

(3) Class A licensed bookmakers are obliged to provide a counter showing the user’s login time per session, via the terminal that the user is connected.

Player transaction archive 33.-(1) Licensed bookmakers provide the players the opportunity to review their betting activity history instantly at any time.

(2) Licensed bookmakers ensure that a player may –

- a) Save their activity in an editable form,
- b) For each time period, the player should be able to review –
 - (i) their transactions,
 - (ii) their deposits and withdrawals

- (iii) any promotion or offer they participated in,
- (iv) the total net amount of winnings or losses,
- (v) Any other information decided by the Authority through Directives.

(3) For the purposes of this regulation, the Authority may define a minimum review period since the last transaction.

(4) The player's betting activity history should be, in no way, more than two clicks away from the licensed bookmaker's homepage.

(5) It is provided that licensed Class A bookmakers are also required to comply with this regulation, only if-

- a) they provide their services to identifies players, or
- b) offer players a reward scheme, which records the player's activity.

Total net balance 34.-(1) A player profile contains the player's total net balance, on a prominent place and with bold fonts, from the registration date to the last settled bet:

Provided that, in the case of a mobile application, the net balance is presented in bold font, before any other information or option.

(2) The total net player balance is available immediately and at any time and is by no means more than a click away from the licensed bookmaker's homepage.

(3) Licensed bookmakers may offer the player the option of displaying the net balance of various time periods alongside that of the total balance.

Chapter C – Player's limits and Self-exclusion

Player limits 35.-(1) Licensed bookmakers should ensure that the players may set any amount as a limit of:

- a) Deposit,
- b) Betting, and
- c) Loss.

(2) For the purposes of section (1), bookmakers should ensure that

- a) the amounts can be set on a daily, weekly or monthly basis, and
- b) the player is automatically notified via electronic notice when his betting activity exceeds 50%, 75% and 90% of the limit set by in subsection (1).

(3) During a new player's registration, the bookmaker sets automatic deposit limits, unless the player changes the settings.

(4) For the purposes of this regulation, licensed bookmakers may offer players a consulting service, which will provide consultation to the player regarding his recommended deposit limit based on his monthly income and expenses.

- Temporary time-out 36.-(1) Licensed bookmakers provide players with the option
- a) of temporary time-out from access to their services for the following time periods –
 - i. 24 hours,
 - ii. 48 hours,
 - iii. One week, or
 - iv. One month.
 - b) to determine a specific time-out period, either daily or on a specific day or days, in order to exclude his access during the time when the player works or intends to rest.
 - c) of temporary time-out of their access to specific products (e.g. Cyprus league, football, tennis).
- (2) For the purposes of section (1), licensed bookmakers should undertake necessary measures in order to make it clear for the player that this time-out does not consist a general self-exclusion.
- (4) During the time-out period, a player may not make a deposit in their account.
- Self-exclusion 37.-(1) Licensed bookmakers are obliged to have self-exclusion processes and take all necessary and reasonable measures in order to avoid offering betting services to a self-excluded person.
- (2) A player may request self-exclusion:
- a) for a definite time period that is more than six months, or
 - b) for an indefinite period of time.
- (3) A player may designate a person as a contact person for communication purposes in case the player requests the self-exclusion to be lifted.
- (4) Licensed Class B bookmakers transfer any remaining amount from the player's account to the player, within five days.
- Implementation of limits 38.-(1) A player's request for setting a limit, temporary time-out or self-exclusion is implemented immediately.
- (2) Withdrawal of a limit or any modification to it which results in reduced player protection may only be carried out seven days after the bookmaker receives the player's electronic request.
- (3) Temporary time-out or self-exclusion, in accordance with regulations 36 and 37, is automatically lifted at the end of the time-out period and no specific action is required by the player, unless the request for self-exclusion was submitted by a relative according to regulation 39(2).
- It is provided that, in case of a request for self-exclusion by a relative, the licensed bookmaker follows the procedure of provision 39(3).

(4) During the temporary time-out or the self-exclusion period, in accordance with the provision of regulations 36(1) and 37, a player may not make any deposit in their account.

(5) For the purposes of regulation 35, the Authority shall issue a directive specifying the amount of automatic and/or mandatory player deposit limits per day, week, or month, as well as the conditions for the implementation of these limits.

(6) The process of limit implementation, reduction or withdrawal should be as simple and user friendly as possible.

Universal self-exclusion 39.-(1) The Authority is entitled to establish a universal self-exclusion platform that allows a player to apply for exclusion from participating in betting from all licensed Class A and B bookmakers.

(2) An application for the universal self-exclusion platform may be submitted to the Authority by the player or a relative up to second degree who has the player's written consent.

(3) In the case that the application is submitted by a relative, the exclusion may be lifted only –

- a) If the player informs the Authority about their request to have the exclusion lifted,
- b) When the relative who has submitted the self-exclusion application is informed about the player's request, and
- c) Seven days after the relative has been informed.

(4) Any self-exclusion request by a player will automatically be considered a request for universal self-exclusion, for the purposes of section (2).

(5) Only Licensed Class A bookmakers who fulfill regulation 27 are included in the universal self-exclusion platform.

(6) For the purposes of this regulation, the Authority issues a Directive which defines the relevant processes and technical requirements.

PART IV – PROTECTION OF MINORS

Chapter A – Land-based Betting

Policies and processes that aim at preventing minors from participating in betting activities in licensed premises

40.-(1) Licensed Class A bookmakers must have policies and processes which aim at preventing minors from participating in betting and must assess the effectiveness of such policies and processes.

(2) The processes should include:

- a) A warning that any person who invites, encourages or allows a minor to participate in betting activities or to enter a licensed betting shop is guilty of a criminal offence,
- b) Age verification of persons who look underage,
- c) The removal from the premises of any person who looks underage and does not hold a document that may verify their age,
- d) Actions that prevent minors from entering the premises,
- e) Incidents and response actions records, in which
 - (i) A minor attempts to participate in betting repeatedly,
 - (ii) An adult allows a minor to participate in betting.
- f) Anything else decided by the Authority through Directives.

(3) Licensed Class A bookmakers should ensure that the premises, as well as the way the betting services are offered, do not attract minors.

(4) Minors are not allowed in the premises even if they are accompanied by adults, regardless of the adult's age or relation to the minor.

(5) Licensed Class A bookmakers should inform the Authority regarding the way they monitor and implement the policies and processes in their premises, as well as their assessment methods.

(6) Licensed Class A bookmakers should inform the Authority regarding all their actions towards the implementation of the policies and processes which aim at preventing minors from participating in betting activities, including –

- a) Oral warnings,
- b) Incidents reporting to the Authority or the Police,
- c) Provision of informative/educational material regarding the prohibition of betting to minors and the encouragement of parents and legal guardians towards responsible betting.

Personnel training

41.-(1) Licensed Class A bookmakers take all reasonable measures so as to ensure that all the authorized representatives and premises personnel realize their responsibility towards preventing minors from participating in betting. These may include training on matters of compliance related to the current Chapter, as well as the bookmaker's policies and processes.

(2) For the purposes of section (1), the policies that are related to the training of authorized representatives and premises personnel should provide for at least some basic introductory training and re-training.

Unobstructed view of the premises interior 42.-(1) Licensed Class A bookmakers shall ensure that all premises used for the purposes of providing betting services are organized in such a way that the activity and persons within the premises are easily noticeable from the surrounding area.

(2) Holder of premises license may post announcements or advertisements if such acts do not substantially interfere with the provisions of section (1).

Age verification for people who look under 25 years old 43.-(1) Licensed Class A bookmakers require from their authorized representatives or premises personnel to verify the age of any player who may be under 25 years old according to their judgment.

(2) If a person refuses to present or does not hold an identification document for the purposes of section (1), he will automatically be considered a minor and will be asked to leave the premises.

(3) The premises licensee should display an announcement in the premises entrance, as well as at a visible place within the premises, which will inform the players about a possible age verification to people who may look under 25 years old.

(4) For the purposes of section (3), the Authority issues a Directive which defines the type, content and format of the announcement.

Identification document requirements 44.-(1) The authorized representative or the premises personnel, for the purposes of age verification, may accept an identification document which –

- a) Displays the person's photo,
- b) Displays their date of birth,
- c) Is valid,
- d) Is intelligible and has no obvious signs of alteration or tampering.

(2) For the purposes of section (1), the Authority may define a list of acceptable identification documents through a Directive.

Chapter B – Online Betting

Policies and processes that aim at preventing minors from participating in online betting 45.-(1) Licensed Class B Bookmakers should apply policies and processes which aim at preventing minors from participating in betting and should assess the effectiveness of such policies and processes.

(2) The policies and processes which aim at preventing minors from participating in betting should include:

- a) A warning that any person who invites, encourages or allows a minor to participate in betting activities is guilty of a criminal offence,

- b) Affirmation by the player that they are over eighteen years old,
- c) Regular revision of the players' age verification systems and installment of upgraded software that corresponds to updated technological development and data analysis,
- d) Adequate training to the staff on efficient use of age verification processes,
- e) Update of bookmaker's website, allowing the software to run in order to prevent access to minors,
- f) Identification and verification of player's details when using a card which is not issued by a bank.

Information regarding prohibiting minors from participating in betting

46.-(1) Information that the use of betting services that are offered by Licensed Class B bookmakers by minors is strictly forbidden by the current Law, is provided –

- a) During the player's registration,
- b) While the player browses the website – a link should be displayed with a clear message regarding betting for minors as defined by the Authority,
- c) Terms and conditions of the Licensed Bookmaker,
- d) At any case as defined by the Authority through a Directive.

(2) For the purposes of this regulation, the information should be provided by the licensed bookmaker, in a way and format that is defined by the Authority through a Directive.

Alternative deposit methods

47. If a person who has submitted his registration as a player adds credit to his account only through alternative deposit methods, while his identification or details verification is pending, the bookmaker –

- a) Takes the following measures for the player's age verification:
 - (i) Cross-check and verification of submitted details through adults' details databases,
 - (ii) Further age verification based on the bookmaker's policies that are approved by the Authority,
 - (iii) Non-payment of any amount from a player's account to the player before the player's identification and details verification
- b) Informs the player regarding the provision of section (c) during the first deposit, before and after the account's credit, and
- c) In any case, if the player's age verification is not completed within 72 hours from the first deposit –
 - (i) The player's account is frozen, and

- (ii) Their participation in betting is not allowed until their age is verified.

Identification of a minor 48. If the player's details verification process concludes that the player is a minor, the bookmaker –

- a) Closes their account,
- b) Informs the Authority, and
- c) Deposits the player's account remaining amount to the Authority's account:

Provided that, the bookmaker should also fully disclose the details which have led them to the conclusion that the player has been identified as a minor.

DRAFT

PART V – BOOKMAKER’S STAFF

- Communication between bookmaker’s staff and players 49.-(1) Licensed bookmakers implement processes that aim at managing the communication between their staff and players.
- (2) This regulation aims at:
- a) Establishing the principle that no member of the staff, during their professional duties, shall at any way encourage a player to disobey the Law, the current regulations and the Authority’s Directives,
 - b) Providing clear and adequate information regarding Responsible Betting and all self-protection measures that are offered by the bookmaker to the player,
 - c) Offering services of the highest level.
- Protection of bookmaker’s staff 50. Licensed bookmakers take all reasonable measures in order to ensure that their employees –
- a) Are fully informed about details and advice regarding responsible betting, and
 - b) Do not participate in any gambling activities.
- Deceitful or suspicious betting activity 51. Licensed bookmakers should implement employment policies which –
- a) Provide that the employees report any deceitful or suspicious betting activity to the bookmaker immediately,
 - b) Forbid the employees from using any deceitful information or suspicious betting activity to participate in personal betting activity, either with their employer or with other bookmakers.
- Personnel training 52. Licensed bookmakers must have policies and procedures aimed at adequate and systematic training of their staff on Responsible Gambling practices.