

Translation from Finnish

Legally binding only in Finnish and Swedish

Ministry of the Interior, Finland

Gambling Act

(10/2026)

By decision of Parliament, the following is enacted:

Chapter 1

General provisions

Section 1

Objectives and scope of the Act

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

The objectives of this Act are to ensure the legal protection of players, prevent misuse and crime relating to gambling, and prevent and reduce gambling-related harm.

The Act applies to gambling services provided in or directed at mainland Finland.

This Act does not apply to:

- 1) ships in the territory of mainland Finland in the event of the innocent passage referred to in the United Nations Convention on the Law of the Sea (Finnish Treaty Series 49–50/1996);
- 2) foreign aircraft flying over mainland Finland without operating at an airport there;
- 3) gambling activities of a private nature taking place in social settings where the payment made into the game and any eventual losses are reasonable and not disproportionate to the player's ability to pay.

This Act does not apply to random incentives offered in marketing where the only requirement for receiving the incentive is the purchase of products or making a purchase offer.

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

Section 2

General provisions on gambling services

Gambling may be operated only by legal or natural persons who have been granted an exclusive licence or gambling licence under this Act.

The gambling software used in operating gambling may only be provided by legal or natural persons who have been granted a gambling software licence under this Act.

A licence is not required for receiving payments or remitting winnings related to gambling operated by an exclusive or gambling licence holder or for providing space for making slot machines available for use or for using lottery draw equipment.

Section 3

Definitions of gambling, forms of operating gambling, and gambling sites

In this Act:

- 1) *gambling* means games in which players take part against cash consideration and in which players may win money based wholly or partly on chance;
- 2) *gambling activities* means the whole process of purchasing and playing gambling items and claiming any monetary winnings;
- 3) *money lottery* means gambling in which money can be won in a draw in such a way that the draw takes place and its randomness is ensured after the end of the sales period among the tickets entered into the draw;
- 4) *instant money lottery* means money lotteries operated at gambling venues, casinos or gambling retailers where the instant win lottery tickets are drawn and their randomness ensured prior to the commencement of sales and in which the draw concerns a limited number of tickets and jointly all tickets of the same lottery product sold over the same sales period, and where choices made by the player in the game cannot influence the result of the game;
- 5) *online instant money lottery* means money lotteries operated online where the tickets are drawn and their randomness ensured prior to the commencement of sales or at the moment of purchase and in which the draw concerns a limited number of tickets and jointly all tickets of the same lottery product sold over the same sales period, and where choices made by the player in the game cannot influence the result of the game;
- 6) *fixed-odds betting* means gambling in which players have the opportunity to receive a share of the winnings determined according to the product of the stake placed by the player and the odds

indicating the probability of a result on the basis of a guess made about the events in or results of a sporting event or other competition; in the case of fixed-odds betting, the player can claim all or part of the winnings, even if the subject of the betting does not yet have a result;

7) *variable-odds betting* means gambling other than that referred to in paragraph 6 in which players have the opportunity to receive a share of the winnings on the basis of a guess made about the events in or results of a sporting event or other competition; in the case of variable-odds betting, the player can claim all or part of the winnings, even if the subject of the betting does not yet have a result;

8) *virtual betting* means gambling in which players have the opportunity to receive a share of monetary winnings on the basis of draws illustrated with the use of animation;

9) *draw games* means gambling in which players have the opportunity to receive a share of the winnings determined on the basis of a draw of numbers, symbols or other markings;

10) *online money bingo* means gambling played with online bingo cards containing numbers, symbols or other markings or with comparable online tickets in which winning is based on the arrangement of the drawn numbers, symbols or other markings on the player's card or ticket and in which the winnings are determined by achieving the arrangement of the numbers, symbols or other markings in a pre-determined order;

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

12) *slot machine* means a game machine or game equipment intended for gambling activities and placed in a fixed location which persons can play to win money;

13) *online casino game* means roulette, card and dice games and other comparable gambling that is operated online;

14) *online slot machine game* means gambling operated online where the participation fee, the draw and the payment of winnings form a consecutive and integrated game event;

15) *combination game* means gambling in which features of forms of operating gambling referred to in paragraphs 3–14 are combined;

16) *casino* means supervised premises where slot machines and casino games are kept and made available for use by players; in such machines and games the potential loss may be manifestly disproportionate to at least some players' ability to pay; casino games also means other gambling;

17) *gambling venue* means a space reserved solely or mainly for gambling;

18) *gambling retailer* means a gambling sales site other than a gambling venue or casino.

Section 4

Other definitions

In this Act:

1) *gambling services* means operating and marketing gambling, and producing, supplying, installing or adapting gambling software;

2) *operating gambling* means selling, reselling or making available gambling products to be played in a physical or online environment;

3) *operating gambling in mainland Finland* means selling, reselling or making available gambling products in a physical or online environment in such a way that measures relating to the operation and marketing of gambling seek to enable and promote gambling in mainland Finland in particular;

4) *gambling operator* means a natural or legal person that operates gambling;

5) *licence holder* means a natural or legal person to whom a licence specified in this Act has been granted for operating gambling or for producing, supplying, installing or adapting gambling software for the purpose of operating gambling;

6) *player account* means an account opened for a player for gambling that is maintained by the holder of an exclusive licence or gambling licence;

7) *marketing* means advertising, indirect advertising, and other sales promotion activities; indirect advertising in particular is the promotion of a product in combination with the advertising for another product, where the distinctive mark of another product or its seller is used as such or recognisably adapted to the product, or where the advertising of another product conveys an image of a certain product or its seller;

8) *directing marketing at mainland Finland* means marketing content in Finnish, marketing content directed or targeted at consumers in mainland Finland, marketing taking place in mainland Finland, and other marketing measures that may be considered to target consumers in mainland Finland in the said or other equivalent manners;

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

10) *gambling-related harm* means economic, social and health-related harm resulting from gambling activities;

11) *agent* means a trader or corporate entity that receives payments relating to gambling or remits winnings or provides space for making slot machines available for use or for using draw equipment;

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

13) *gambling software* means software used in operating gambling;

14) *game event* means the stake placed in the game by the player, the result option chosen by the player, the choices made by the player that are relevant to the result of the game, and game subject and draw results, as well as any winnings and losses that are recorded in the gambling system of an exclusive licence holder or gambling licence holder;

15) *player account transaction* means entries in the player account.

Chapter 2

Exclusive licence, gambling licence and gambling software licence

Section 5

Exclusive licence

Subject to the conditions laid down in this Act, a licence may be granted for the following forms of operating gambling (*exclusive licence*):

1) money lotteries and draw games;

2) slot machines and casino games.

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

An exclusive licence holder has the right to operate the forms of gambling referred to in subsection 1 as combination games combining features from the forms for which it is licensed.

A gambling licence holder referred to in section 6 of this Act cannot be granted an exclusive licence.

Section 6

Gambling licence

Subject to the conditions laid down in this Act, a licence may be granted for the following forms of operating gambling (*gambling licence*):

- 1) fixed-odds betting;
- 2) variable-odds betting;
- 3) virtual betting;
- 4) online casino games;
- 5) online money bingo;
- 6) online slot machines.

A gambling licence holder has the right to operate the forms of gambling referred to in subsection 1 as combination games combining features from the forms for which it is licensed.

An exclusive licence holder referred to in section 5 of this Act cannot be granted a gambling licence.

Section 7

Gambling software licence

A gambling software licence may be granted for producing, supplying, installing or adapting the gambling software used in operating gambling subject to licence referred to in this Act.

Section 8

General conditions for grant and validity of exclusive licence

An exclusive licence specified in this Act shall be granted to a limited liability company which is controlled by the State of Finland in accordance with chapter 1, section 5 of the Accounting Act (1336/1997) and whose line of business is the operation of gambling, provided that based on the evidence obtained, it can be ensured that the applicant and its owners and management meet the fitness and propriety requirements laid down in section 10 of this Act.

Where a legal person belonging to the same group as the exclusive licence holder operates gambling of the forms referred to in section 6 or engages in activity other than gambling services, such activity shall be separated from the gambling services under the exclusive licence.

All financial relations between the exclusive licence holder and companies within the same group shall be organised on market terms. The exclusive licence holder shall document that its financial relations are organised on market terms and, upon request, submit the documentation to the supervisory authority or another authority where the information is necessary for the performance of the said authority's statutory duty.

The functions relating to gambling operated pursuant to the exclusive licence and the functions relating to other business shall be separated, and the gambling websites, customer registers and player accounts of the separated functions shall be kept separate.

Section 9

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

A gambling licence and a gambling software licence shall be granted to a natural or legal person referred to in section 2, subsection 1 or section 3, subsection 1 or 2 of the Enterprise Act (565/2023), provided that based on the evidence obtained, it can be ensured that the applicant and its owners and management meet the fitness and propriety requirements laid down in section 10 of this Act.

The granting of a licence to a natural person is subject to the additional conditions that the applicant shall have reached the age of 18 and not be subject to restriction of legal capacity pursuant to section 18 of the Guardianship Service Act (442/1999) and that no guardian has been appointed for the person pursuant to section 8, subsection 1 of the said Act.

Section 10

Fitness and propriety of applicants

The granting of an exclusive licence and a gambling licence is subject to the condition that the applicant is fit and proper to operate gambling. The granting of a gambling software licence is subject to the condition that the applicant is fit and proper to produce, supply, install or adapt the gambling software used in operating gambling.

An applicant cannot be considered to be fit and proper within the meaning of subsection 1 if:

- 1) the applicant has been sentenced to imprisonment or a corporate fine in the five years preceding the evaluation or to a fine in the three years preceding the evaluation for a criminal offence that demonstrates the applicant to be manifestly unsuitable to operating gambling or producing, supplying, installing or adapting gambling software;

- 2) the applicant is bankrupt or lacks the assets required to attend to its operations and the fulfilment of its statutory obligations;
- 3) the applicant has outstanding debts subject to enforcement proceedings that are more than minimal in relation to the applicant's ability to pay, or debts that have been returned from enforcement proceedings with a certificate of impediment due to lack of means;
- 4) the applicant has in the current year or has had in the three years preceding it recurrent or significant failures to fulfil its obligations relating to taxes or statutory payments;
- 5) the applicant is subject to a permanent or temporary prohibition on pursuing a business;
- 6) within the three years preceding, the applicant's licence under this Act has been revoked for a reason other than the applicant's request;
- 7) within the three years preceding the evaluation, the applicant has been issued an injunction or ordered to pay a penalty payment for the operation or marketing of gambling without a licence in violation of this Act;
- 8) within the two years preceding the evaluation but nonetheless after 1 September 2024, the applicant has been issued an injunction or ordered to pay a penalty payment for the operation or marketing of gambling in violation of the Lotteries Act;
- 9) the applicant has provided materially false information when reporting the information referred to in this chapter to the supervisory authority or failed to provide the required information;
- 10) the applicant is directly or indirectly, through ownership or control, subject to sanctions on the basis of sanctions legislation or national freezing orders.

Where the applicant is a legal person, the fitness and propriety requirement also applies to the members and deputy members of the applicant's board of directors as well as to persons in the executive management of the applicant and persons who directly or indirectly hold at least 25 per cent of the limited liability company's shares or the voting rights conferred by the shares or, in the case of an entity other than a limited liability company, hold the equivalent ownership or control.

For assessing the fitness and propriety of the owners and members of management, factors referred to in subsection 2 may be taken into account for the registered businesses and corporate entities referred to in section 3 of the Business Information Act (244/2001) or equivalent entities registered elsewhere than in Finland that are directly or indirectly linked to the applicant or persons referred to in subsection 2 of this section.

Section 11

Applications for licences

Applications for exclusive licences, gambling licences and gambling software licences shall be submitted to the supervisory authority in writing.

The following information or descriptions on the applicant, ownership and management and the applicant's financial circumstances shall accompany the application unless these are already available to the authority:

- 1) name, personal identity code and other identification data of the applicant and contact details for the applicant and the applicant's contact person;
- 2) the legal form of the applicant;
- 3) information on ownership and control of the organisation;
- 4) information on the financial circumstances of the applicant;
- 5) information as to whether the applicant is subject to a permanent or temporary prohibition on pursuing a business;
- 6) the articles of association or by-laws of the applicant, or other description of the purpose of the applicant's activities;
- 7) description of the applicant's activities;
- 8) information on the duration sought for the licence;
- 9) extract from the register of fines and the criminal records when the applicant is a natural person;
- 10) extract from the register of fines and the criminal records for the applicant's major shareholders and the members of the applicant's executive management.

The following shall further accompany applications for exclusive licences and gambling licences:

- 1) a description of the forms of operating gambling envisioned by the applicant;
- 2) information on the gambling software supplier from which the applicant will acquire the software it will use in operating gambling;
- 3) a description of where and how gambling is to be marketed;

- 4) information on the representative of an applicant that is established outside the European Economic Area;
- 5) information on the agents used by the applicant;
- 6) a description of the applicant's procedures and number of trained personnel referred to in sections 48 and 49 for addressing disputes, complaints and other issues concerning gambling as well as on any other measures planned by the applicant to detect and prevent the manipulation of competitions;
- 7) a description of compliance with the obligations of customer due diligence, obligation to obtain information and reporting obligation, risk assessment and risk management methods under the provisions on the prevention of money laundering and terrorist financing.

At the request of the supervisory authority, the applicant shall without delay supply any additional information necessary for deciding the matter. Applicants shall, without delay or within a time limit set by the supervisory authority, notify the supervisory authority of any circumstances or changes impacting on the accuracy of the information supplied in the licence application.

The supervisory authority has the right to ignore any description, response or other document supplied if the document is clearly incomplete, it was submitted after the expiry of the time limit set or it does not, in terms of substance, correspond to the information requested by the supervisory authority or the matter under consideration.

The supervisory authority may issue further regulations on the content and form of the licence application and on its accompanying documents.

Section 12

Representative of gambling licence holder established in a third country

Where the gambling licence holder is not domiciled or established in a state belonging to the European Economic Area, it shall have a representative that is domiciled in an EEA state. The representative shall meet the requirements laid down in section 10. The applicant shall include the information laid down in section 11, subsection 2 also on the representative in its licence application.

The gambling licence holder shall authorise the representative to represent the gambling licence holder before the Finnish authorities in all matters relating to the licensed activities, to act and accept summons on behalf of the gambling licence holder, and to exercise the right to speak either personally or through another.

Section 13

Licence content

Exclusive licences and gambling licences shall specify:

- 1) the licence number which identifies the holder of the exclusive licence or gambling licence;
- 2) the permitted forms of operating gambling;
- 3) the period of validity of the licence.

Gambling software licences shall specify the information referred to in subsection 1, paragraphs 1 and 3.

Section 14

Licence validity

The exclusive licence is granted for ten years at a time.

Gambling licences and gambling software licences are granted for no more than five years at a time.

A gambling licence and a gambling software licence may be granted for a period of less than five years where:

- 1) the applicant has applied for a licence of shorter validity;
- 2) the activities are of short-term nature.

Section 15

Commencement and continuation of activities

Subject to the validity of the licence, the licensed activities may commence immediately following the granting of the licence.

Where a licence holder applies for a new licence no later than six months prior to the expiry of its existing licence, the activities may be continued until such time that a decision has been issued on the new licence.

Section 16

Obligation to supplement information

Holders of exclusive and gambling licences shall inform the supervisory authority of the licence holder's business identity code within three months of the licence holder commencing its gambling services.

Section 17

Prohibition of transfer and assignment of licence

Licences and the rights included in them shall not be sold or otherwise assigned to another party either in part or in full.

Section 18

Amendment of licence and licence holder's obligation to notify changes

Holders of exclusive licences, gambling licences and gambling software licences shall notify the supervisory authority in writing of any material changes in the licence holder, its activities, ownership, management or financial circumstances within two weeks of such change.

Where the licence has been granted to a legal person and control based on ownership, agreement or some other arrangement of the legal person is transferred, the licence holder shall notify the supervisory authority of this within two weeks of the transfer of control.

Subsequent to the granting of an exclusive licence or gambling licence, the supervisory authority may, on the application of the licence holder, amend the licence with regard to the permitted forms of operating gambling specified in the licence. Amendment of the licence is subject to the requirement that the conditions for granting the exclusive or gambling licence laid down in this Act continue to be fulfilled.

Where the holder of an exclusive licence, gambling licence or gambling software licence decides to change the nature or scope of its activities materially in such a way that the licence granted no longer covers the changed activities or the conditions for granting the licence are no longer fulfilled, the licence holder shall without delay apply for amendment of the licence before implementing the change. The change shall not be implemented until the supervisory authority has issued its decision on amending the licence.

Section 19

Exclusive licence fee

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

The exclusive licence fee paid to the State consists of the following components:

- 1) a basic fee adopted by a decision of the Government, the amount of which shall be equal to the estimated gross gaming revenue from gambling operated pursuant to the licence over the entire period of validity of the licence, less a reasonable return on the gambling services provided pursuant to the said licence; when determining the reasonable return, an estimate of the annual fees payable under paragraph 2 shall also be taken into account;
- 2) an annual fee adopted for each calendar year by a decision of the Government, the amount of which shall be equal to the relative share decided by the Government of the actual gross gaming revenues of gambling operated pursuant to the exclusive licence in the calendar year preceding.

The payment schedule for the basic fee referred to in subsection 2, paragraph 1 shall be adopted by a decision of the Government. The exclusive licence holder shall pay the annual fee referred to in paragraph 2 to the State for the first time in the calendar year first following the licence taking effect and for the final time in the calendar year first following the expiry of the licence.

Where the annual fee determined in accordance with subsection 2, paragraph 2 does not enable the exclusive licence holder to cover the operating and capital costs required for the gambling services provided pursuant to the licence for the period of validity of the licence and to generate a reasonable return on the gambling services, the Government may, on the application of the exclusive licence holder, derogate from the relative share referred to in the said paragraph that was decided by the Government when determining the annual fee for the following year; however, the relative share may not be less than zero. Where the level of return to the exclusive licence holder during the term of the licence exceeds a level that is to be considered reasonable, after hearing the exclusive licence holder the Government may, in determining the relative fee for the following year, increase the relative fee from how it would otherwise be determined under subsection 2, paragraph 2.

Any request for judicial review of a decision issued by the Government pursuant to subsection 2 shall be considered as a matter of urgency. The decision of the Government shall be complied with regardless of any request for review, unless otherwise ordered by the appellate authority. In other respects, requests for review are governed by the provisions laid down in the Administrative

Judicial Procedure Act (808/2019). Request for review of a decision of the Government does not affect the validity of the licence under section 5 of this Act.

Further provisions may be issued by government decree on determination of the fees referred to in subsection 2 and on the evaluation of the capital tied up in the gambling services, the reasonable level of return and the proceeds and costs of the activities in connection with the determination of the fees.

Chapter 3

Operation of gambling

Section 20

Registration of players and identity verification

Holders of exclusive and gambling licences shall register their players.

The persons registered shall be natural persons aged 18 or older.

When registering players, holders of exclusive and gambling licences shall verify the player's identity.

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

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

Section 21

Residence requirement

Holders of exclusive and gambling licences may register, for the purpose of online gambling, only natural persons who are permanently resident in mainland Finland.

When operating online gambling, holders of exclusive and gambling licences shall verify the player's residence on a regular basis during the customer relationship.

Holders of exclusive and gambling licences shall prevent the playing of games operated online for players who are permanently resident outside mainland Finland.

Further provisions on the verification of the residence of players may be issued by decree of the Ministry of the Interior.

Section 22

Player account

When operating gambling, holders of exclusive and gambling licences shall open a personal player account for registered players.

However, the provisions laid down in subsection 1 on the opening of player accounts do not apply to the operation of gambling at a casino.

Holders of exclusive and gambling licences shall allow players to view the funds and transactions in their player account and any restrictions on gambling over the past year at least. In addition, holders of exclusive and gambling licences shall make available to players a function that allows players to assess their gambling behaviour on a monthly and yearly basis.

Holders of exclusive and gambling licences shall keep the player's funds in the player account separate from the licence holder's own funds. No later than in the context of opening the player account, holders of exclusive and gambling licences shall inform the player of the manner in which the funds in the player account are protected in the event of the insolvency of the exclusive licence holder or gambling licence holder.

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

Section 23

Closing a player account

When closing a player account, holders of exclusive and gambling licences shall pay the funds in the account to the player without delay.

Holders of exclusive and gambling licences shall not charge a fee for closing a player account.

Section 24

Age limit for gambling activities

Holders of exclusive and gambling licences, or traders or corporate entities that resell participation tickets or forward participation fees related to gambling or provide space for making slot machines available for use, shall not allow persons under the age of 18 to gamble.

Section 25

Prohibition on gambling on credit and on offering free games and discounts

Holders of exclusive and gambling licences shall not operate gambling in such a way that players can participate in it on credit or against security.

Holders of exclusive and gambling licences shall not act as intermediaries in providing debt financing for the purpose of gambling activities.

Holders of exclusive and gambling licences shall not provide gambling free of charge, at a reduced price, as combined offers or by providing play money other than in the form of customer bonus play money referred to in section 26.

Section 26

Provision of other products and bonus play money given to customers

Other products may be offered to customers at a reduced price or for free during the customer relationship for the purpose of maintaining the customer relationship. The customer reward offered shall not be contrary to good practice, it shall be of moderate value, and the criteria for offering the customer reward or the value of the customer reward shall not depend on the amount of gambling or lack of gambling.

Giving bonus play money of a moderate amount during an established customer relationship on equal terms among the customers of an exclusive licence holder and gambling licence holder is permitted. Receiving bonus play money shall not be based on the time spent gambling or be proportionate to the money spent on gambling.

Before giving any bonus play money, holders of exclusive and gambling licences shall ensure that it does not compromise the obligation of holders of exclusive and gambling licences to protect players from excessive gambling referred to in section 34.

The terms and conditions applicable to receiving and using bonus play money shall be transparent, readily available to the customers of holders of exclusive and gambling licences and easy to understand.

Bonus play money may not be directly exchanged for money. Holders of exclusive and gambling licences may impose a maximum wagering requirement of five times in respect of bonus play money.

Section 27

Restrictions on the operation of betting

Gambling licence holders shall not operate betting on:

- 1) a game event or result in respect of gambling operated pursuant to an exclusive licence;
- 2) an event or result in a competition where the majority of the participants are under the age of 18;
- 3) an event or result in a competition that is generally offensive or inappropriate;
- 4) a competition, the final result of which may be associated with a significant risk of misuse;
- 5) a breach of the rules of a competition, tournament or sport, or the penalty for such breach;
- 6) the elections referred to in section 1, subsection 1 of the Election Act (714/1998);
- 7) the financial markets.

Section 28

Player identification while gambling

Holders of exclusive and gambling licences shall ensure that players cannot gamble unless they have been identified as registered players of the exclusive licence holder or gambling licence holder.

Further provisions on the procedure to ensure player identification while gambling may be issued by decree of the Ministry of the Interior.

Section 29

Exclusion from gambling

Players may self-exclude from any gambling that requires registration by submitting a notice to the supervisory authority.

Holders of exclusive and gambling licences shall enable players to self-exclude from gambling offered by the licence holders by game or form of operation.

Holders of exclusive and gambling licences shall not allow self-excluded players to play games from which they have excluded themselves.

Players may self-exclude for a fixed or indefinite period. A self-exclusion set for an indefinite period remains in effect for at least one year. After the end of the minimum period, a player may request the lifting of the self-exclusion set for an indefinite period. The lifting of an indefinite self-exclusion takes effect three months after the request to lift it.

Holders of exclusive and gambling licences shall enable players to self-exclude from gambling offered by the licence holders in such a manner that the self-exclusion takes immediate effect. Such self-exclusion remains in effect until the end of the following day.

Section 30

Licence holder-specific money transfer limit

Holders of exclusive and gambling licences shall ensure that a licence holder-specific money transfer limit is in place for gambling via the player account.

Holders of exclusive and gambling licences shall ensure that when registering as players or no later than prior to their first money transfer, players set a limit on the maximum amount of money which they can transfer from their bank account into their player account daily and monthly (*daily and monthly money transfer limit*).

Players may change the money transfer limits they have set. Upward changes in the money transfer limit take effect on the day following the change in respect of daily money transfer limits and at the beginning of the month following the change in respect of monthly money transfer limits. Downward changes in the money transfer limit take immediate effect.

Section 31

Operation of gambling by exclusive licence holders

Exclusive licence holders shall operate gambling in a way that guarantees the players' legal protection, makes it possible to prevent misuse and crimes relating to gambling and minimises any gambling-related harm.

Provisions on the following are issued by government decree:

- 1) the proportion of the participation fees that have been accumulated when operating gambling that shall be paid to the players as winnings;
- 2) the manner in which the winnings shall be rounded off;
- 3) the maximum numbers of slot machines and casino games at gambling retailers, gambling venues and casinos;

- 4) the maximum numbers of gambling venues;
- 5) the number, locations and opening hours of casinos.

Provisions are issued by government decree on the distribution of unclaimed winnings, funds accruing from the rounding off of winnings and funds accruing from participation fees in situations where, owing to the randomness of gambling draw results, players have exceptionally been paid less in winnings from participation fees than is payable as winnings.

Provisions on the permitted sales periods of gambling may be issued by government decree.

Provisions on the daily, monthly and yearly maximum loss limits on a player's gambling on slot machines, online instant money lotteries and fast-paced online draw games may be issued by government decree.

Provisions on the rules of play for gambling offered by an exclusive licence holder are issued by decree of the Ministry of the Interior. The rules shall include provisions on:

- 1) the distribution of winnings and the return of stakes;
- 2) the maximum permitted stakes and winnings for slot machines and casino games;
- 3) the draw of games.

For the purpose of preventing and reducing gambling-related harm, the rules of play may also include provisions on:

- 1) the pace and other features of the game by game or form of operation;
- 2) quantitative and temporal restrictions by form of operation, game and player.

Where necessary, the exclusive licence holder shall impose quantitative and temporal restrictions on gambling by form of operation, game and player, and provide players with the opportunity to self-impose such restrictions.

Section 32

Operation of gambling by gambling licence holders

Gambling licence holders shall operate gambling in such a way as to guarantee the players' legal protection, to make it possible to prevent misuse and crimes relating to gambling, and to minimise any gambling-related harm.

Provisions on the daily, monthly and yearly maximum loss limits, determined separately for each licence holder, on a player's gambling on online slot machines, online money bingo, virtual betting and online casino games with the exception of online poker may be issued by government decree.

Provisions on the following may be issued by decree of the Ministry of the Interior:

- 1) the maximum permitted stakes and winnings;
- 2) provisions on the pace and other features of the game by game or form of operation;
- 3) provisions on quantitative and temporal restrictions by form of operation, game and player.

Where necessary, gambling licence holders shall impose quantitative and temporal restrictions on gambling by form of operation, game and player, and provide players with the opportunity to self-impose such restrictions.

Section 33

Gambling software used by holders of exclusive and gambling licences

In the operation of gambling specified in the licence granted to them, holders of exclusive and gambling licences shall only make use of gambling software produced, supplied, installed or adapted by a gambling software licence holder.

Gambling software licence holders shall not produce, supply, install or adapt gambling software for anyone that operates gambling in mainland Finland or directs gambling at mainland Finland without holding a licence to operate gambling required under this Act.

Section 34

Duty of care

Holders of exclusive and gambling licences shall ensure that gambling complies with social and health-related aspects in order to protect players from excessive gambling and to help them reduce their gambling whenever this is warranted. This duty of care includes preventing excessive gambling by means of ongoing monitoring and assessment of gambling behaviour.

Holders of exclusive and gambling licences shall assess players' risk of gambling-related harm by means of the automated processing of personal data referred to in section 36, subsection 1, paragraphs 3–7 and shall, where necessary, take measures to prevent and reduce the risks identified on the basis of this assessment. However, a decision preventing or restricting a player's gambling shall not be based solely on the automated processing of personal data.

Holders of exclusive and gambling licences shall determine procedures for communicating with players for those situations where the licence holder identifies or suspects that the player engages in harmful gambling activities.

Holders of exclusive and gambling licences shall document all contacts made with players referred to in subsection 3.

Section 35

Self-supervision plan

Holders of exclusive and gambling licences and their agents shall prepare a written self-supervision plan in order to ensure the lawfulness of their operations, comply with the plan and keep a record of the plan's implementation. The plan shall be kept up to date and holders of exclusive and gambling licences shall ensure that the staff taking part in self-supervision are aware of their obligations laid down in this Act and determined in the plan. Holders of exclusive and gambling licences shall report on the fulfilment of the duty of care in their self-supervision plan.

Agents shall submit their self-supervision plan to the supervisory authority upon request.

Provisions on the submission of the self-supervision plan to the supervisory authority are laid down in section 68.

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

Section 36

Right of holders of exclusive and gambling licences to process personal data

Holders of exclusive and gambling licences may process the following personal data on their customers and their gambling where this is essential in order to ensure the legal protection of those taking part in gambling, to prevent misuse and crimes, to investigate cases of misuse or to prevent and reduce gambling-related harm:

- 1) citizenship of customers and data in any document indicating the citizenship of a foreign customer;
- 2) images of customers of casinos and gambling venues, and the information collected in the technical surveillance, as referred to in section 42, of casinos and gambling venues;
- 3) information on a customer's disruptive behaviour at a casino or gambling venue or otherwise in connection with gambling activities;
- 4) information on suspected or established gambling fraud;

- 5) information on gambling self-exclusions, prohibitions and restrictions;
- 6) information on suspected harmful gambling activities;
- 7) customers' identification data, information on game events and other data relating to customer relationships with holders of exclusive and gambling licences; however, not special categories of personal data.

Holders of exclusive and gambling licences may process the personal data referred to in subsection 1 for the purposes of processing under subsection 1 for a period of five years from the storage of the data or the end of a gambling prohibition or marketing prohibition.

Section 37

Information to be provided when operating gambling

Holders of exclusive and gambling licences shall keep the following available to players:

- 1) game rules and instructions;
- 2) information on the price of the game;
- 3) information on the probability of winning at the game;
- 4) information on the speed at which the draw in the game takes place;
- 5) assessment of the risk of gambling-related harm;
- 6) relevant information on the game other than the information referred to in paragraphs 1–5.

Lottery tickets or notices provided free of charge in connection with the sale of the lottery tickets shall indicate information on the operation of the money lottery, the money lottery's operator, and the number, value and type of winnings.

Holders of exclusive and gambling licences shall also provide information on the granted licence and the supervisory authority, the age limit for gambling activities, where to find information on gambling management tools and service providers offering assistance for gambling problems, and the possibility of self-exclusion referred to in section 29.

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

Section 38

Provisions concerning slot machines and their self-supervision

Slot machines shall be placed in such a way that their use can be monitored unhindered. They shall not be placed in such a way that their use could endanger safety or cause a public disturbance.

The principles of placing slot machines and making them available for use at gambling retailers shall be designed in such a way as to minimise the economic, social and health-related harm resulting from gambling activities. Placement of slot machines and making them available for use at gambling retailers shall take particular account of the harm gambling activities cause for minors and vulnerable persons.

Exclusive licence holders shall prepare a written self-supervision plan on the overall implementation of the supervision and planning referred to in subsections 1 and 2 and keep a record of the locations of slot machines as well as the general and specific orders it has issued regarding their supervision.

Holders of gambling retailers where slot machines have been placed shall prepare a written self-supervision plan in order to ensure the legality of their operations and compliance with the plan referred to in subsection 3, comply with the plan and keep a record of the implementation of such plan. The self-supervision plan shall be kept up to date and the holder of the gambling retailer shall ensure that the staff taking part in the supervision are aware of their obligations laid down in this Act and determined in the plan.

The self-supervision plans referred to in subsections 3 and 4 shall describe the obligations laid down in law, the risks associated with their practical implementation, the manner of monitoring of compliance with the obligations and the manner in which detected shortcomings are remedied.

Upon request, exclusive licence holders shall present to the supervisory authority the self-supervision plan referred to in subsection 3, the record entries concerning slot machine locations, and the orders issued.

Upon request, holders of gambling retailers shall present to the supervisory authority the self-supervision plan referred to in subsection 4 and the record entries concerning the implementation of the plan.

Exclusive licence holders shall visibly display on slot machines information on the exclusive licence holder as well as its contact details and business identity code.

Section 39

Monitoring of payments in respect of slot machines

Exclusive licence holders shall reliably record information on the payments and winnings accruing from slot machine use. Where cash can be used in slot machines, the slot machine shall have a functionality that verifies the authenticity of the monies.

Section 40

Prohibition of self-service terminals

Players shall not personally place their stake in gambling and slot machines operated outside casinos or in horserace betting organised at racetracks using technical or electronic devices provided by exclusive licence holders, gambling licence holders or their agents for the purpose of gambling activities.

Section 41

Restrictions concerning gambling at casinos and gambling venues

Exclusive licence holders shall not allow persons under the age of 18 or evidently under the influence of alcohol or other intoxicating or narcotic substances to enter casinos and shall remove such persons from the casino.

Exclusive licence holders and their staff shall deny a person entry to a casino, remove the person from the casino or restrict the person's gambling at the casino if the person so requests or if the person has a valid self-exclusion covering all gambling or gambling at a casino.

Exclusive licence holders shall remove from a gambling venue any person who is under the age of 18 or evidently under the influence of alcohol or other intoxicating or narcotic substances.

Exclusive licence holders and their staff have the right to refuse a person entry to a casino or a gambling venue, remove the person or restrict their gambling if:

- 1) the person is suspected of or has committed gambling fraud;
- 2) the person's conduct causes or may be suspected to cause disturbance to public order at the casino or gambling venue;
- 3) gambling is causing or is likely to cause the person economic, social or health-related harm.

A prohibition or restriction may be imposed for a fixed or indefinite period. A fixed-term prohibition or restriction shall be in effect for at least one month and no more than one year.

A person may request the lifting of an indefinite prohibition or restriction no earlier than one year after the prohibition or restriction has been imposed. An indefinite prohibition or restriction imposed under subsection 4 shall be lifted unless there are serious reasons for extending it. An indefinite prohibition of entry or restriction imposed under subsection 2 at the player's request is lifted three months after the request for its removal.

Section 42

Technical surveillance of casinos and gambling venues

After giving advance notice, exclusive licence holders have the right to supervise gambling services by observing and recording by means of technical equipment in the entrance and customer areas of casinos and gambling venues and in the working areas of casino staff. The right to technical surveillance does not apply to staff recreation or social facilities.

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

Section 43

International cooperation

The operation of gambling may include the provision of games together with a natural or legal person outside mainland Finland that operates gambling. Cooperation of this kind is subject to the requirements that the partner of the exclusive licence holder or gambling licence holder is permitted to operate equivalent gambling and has the right to engage in international cooperation and that the partner does not operate or market gambling directed at mainland Finland without a licence as provided in this Act.

Holders of exclusive and gambling licences shall ensure that, in gambling operated in international cooperation, the players' legal protection is guaranteed and any misuse and crimes relating to gambling can be prevented.

Upon application, the supervisory authority may grant an authorisation to an exclusive licence holder or gambling licence holder for engaging in international cooperation.

Further provisions on the preconditions for international cooperation and the reliability of the systems, devices and draw procedures used in such cooperation may be issued by decree of the Ministry of the Interior.

Section 44

Gambling systems, draw equipment and draw procedures

Holders of exclusive and gambling licences shall ensure that their gambling systems, draw equipment and draw procedures used in the operation of gambling are reliable and that the results of the draws are random.

Before starting to operate gambling, holders of exclusive and gambling licences shall submit to the supervisory authority the report and approval of an inspection body in respect of the gambling systems, draw equipment and draw procedures used by the exclusive licence holder and gambling licence holder in order to ensure the reliability of these and the randomness of draws.

The inspection body shall be approved by the supervisory authority. The inspection body shall be accredited in the manner referred to in Regulation (EC) No 765/2008 of the European Parliament and of the Council setting out the requirements for accreditation and market surveillance relating to the marketing of products and repealing Regulation (EEC) No 339/93.

The costs arising from the inspection body's report and approval are borne by the exclusive licence holder or gambling licence holder.

At any time during the validity of the licence, the supervisory authority may require holders of exclusive and gambling licences to submit a report on the functioning and technical properties of the gambling systems, draw equipment and draw procedures used by them in operating gambling. The supervisory authority may require a report and approval by an inspection body concerning gambling systems, draw equipment and draw procedures at the expense of the exclusive licence holder or gambling licence holder.

The supervisory authority may issue further regulations on the reliability of the gambling systems, draw equipment and draw procedures used in operating gambling, the technical requirements for ensuring the randomness of draw results, the specific form and content of the report and approval of an inspection body, and the requirements an inspection body shall meet in order to be approved by the authority.

Section 45

Technical surveillance of game events and player account transactions

Holders of exclusive and gambling licences shall retain the information on the game events and player account transactions in the games operated by them for at least five years. Holders of exclusive and gambling licences shall ensure that the information on game events and player

account transactions remains unaltered and they shall use a certificate determined by the authority.

Holders of exclusive and gambling licences shall submit the information on the game events and player account transactions in the games operated by them to the supervisory authority in the format determined by the authority. The information shall be submitted within a reasonable period of time after the end of the game.

Holders of exclusive and gambling licences shall ensure that they are able to make the information referred to in subsection 1 available to the supervisory authority for its use by means of the supervisory authority's surveillance system interface.

The supervisory authority may issue further regulations on the certificate used to ensure that game events and player account transactions remain unchanged, on the technical format for submitting game events and player account transactions, and on the technical requirements for accessing the supervisory authority's surveillance system interface.

Section 46

Location of gambling systems and draw equipment

The gambling systems and draw equipment of holders of exclusive and gambling licences shall be located in Finland.

A gambling system and draw equipment may be located outside Finland if:

- 1) the exclusive licence holder or gambling licence holder holds a licence in another state where its operation of gambling is supervised by an authority that has concluded an agreement with the supervisory authority on the supervision in Finland of gambling operated by the licence holder; or
- 2) the exclusive licence holder or gambling licence holder allows the supervisory authority to verify the reliability of the gambling system and draw equipment by means of remote connection or other equivalent means.

Section 47

Specific provisions concerning staff of holders of exclusive and gambling licences

Holders of exclusive and gambling licences shall have in place rules to determine which employees shall not participate in gambling operated by the licence holder. Holders of exclusive and gambling licences shall ensure that these employees do not participate in the said gambling. Holders of exclusive and gambling licences shall present the rules to the supervisory authority upon request.

Persons employed by a casino shall not participate in gambling operated at the casino.

Holders of exclusive and gambling licences shall ensure that their staff are aware of their obligations laid down in this Act. Holders of exclusive and gambling licences shall keep records of the training and competences of persons working at their locations and present this information to the supervisory authority upon request.

Section 48

Procedures for detecting and preventing misuse and duty to report

Holders of exclusive and gambling licences shall have in place procedures to detect and prevent violation of the provisions concerning the operation of gambling, violation of the terms and conditions of contracts made between the licence holder and player, and violation of game rules, and to detect and prevent the manipulation of competitions.

Holders of exclusive and gambling licences shall also have in place procedures allowing players to immediately report to the licence holder any of the circumstances referred to in subsection 1.

Holders of exclusive and gambling licences shall present the procedures referred to in subsections 1 and 2 to the supervisory authority upon request.

A gambling licence holder shall suspend betting without delay if it detects any irregular or suspicious betting and shall report this to the supervisory authority. Holders of exclusive and gambling licences shall also report to the supervisory authority any other misuse referred to in this section that they detect.

Section 49

Handling contacts with players

Holders of exclusive and gambling licences shall have in place procedures and an adequate number of trained staff to deal with disputes, complaints and other issues concerning gambling that they operate. Holders of exclusive and gambling licences shall present the procedures to the supervisory authority upon request.

Holders of exclusive and gambling licences shall respond to contact from a player within a reasonable period of time and provide a written response at the player's request. Holders of exclusive and gambling licences shall process and give their opinion on any contact from a player that concerns a claim for payment of winnings. The opinion shall contain the grounds for payment of winnings or, alternatively, the grounds for refusal to pay winnings.

Section 50

Claiming of winnings

Winnings from a money lottery shall be claimed within one year of the achievement of the result of the draw, the end of the sales period entered on the lottery ticket, or the purchase of the lottery ticket.

Winnings from draw games shall be claimed within one year of the achievement of the result under the game's game rules.

Winnings from fixed-odds and variable-odds betting and from virtual betting shall be claimed within three months of the achievement of the result of the game.

Winnings from slot machines and casino games, online slot machines and casino games, and online money bingo shall be claimed within three months of the purchase of the game or the achievement of a result that entitles the player to receive winnings from the game.

Winnings from combination games shall be claimed within one year of the achievement of the result of the game, the purchase of the game, or achievement of a result that entitles the player to receive winnings from the game.

Provisions on the start of the time limit for claiming winnings from the games referred to in subsections 1, 4 and 5 are issued by decree of the Ministry of the Interior.

Chapter 4

Marketing of gambling

Section 51

Regulation of marketing

Holders of exclusive and gambling licences may market gambling that they operate pursuant to their licence as well as themselves subject to the conditions laid down in this Act.

Gambling as well as holders of exclusive and gambling licences may be marketed, provided that such marketing is moderate in volume, scope, visibility and rate of repetition. Such marketing does not include the marketing of a licence holder or gambling that it operates where an individual marketing measure or the marketing measures as a whole are particularly striking or visible, or if they are repeated with exceptional frequency in one or more marketing channels.

Gambling and the holders of exclusive and gambling licences operating such gambling may be marketed:

- 1) on the licence holders' own websites and social media accounts in such a way that the marketing is not interactive with consumers;
- 2) in the television and radio broadcasting under the Act on Electronic Communications Services (917/2014);
- 3) at sports events and other public events;
- 4) in print media and online publications equivalent to print media;
- 5) at gambling retailers in respect of gambling available at the retailer concerned;
- 6) in online search engines when words directly associated with the licence holder or gambling operated by it are used as keywords.

The outdoor marketing of exclusive licence holders and their draw games, lotteries and instant lotteries, online instant lotteries and combination games as well the outdoor marketing of gambling licence holders is permitted. The outdoor marketing of gambling licence holders shall not be placed in the vicinity of any place where early childhood education and care, pre-primary, primary or lower secondary education is organised or in the vicinity of an upper secondary education institution, pharmacy, healthcare unit or substance abuse care unit.

The marketing of slot machines and casino games is only permitted in the gambling venues and casinos in which the said games have been placed. The sites where these games can be played shall not be marketed. However, information on the gambling sites may be provided.

The direct marketing of gambling is permitted subject to the conditions laid down in section 54.

Any other marketing of gambling except that referred to in subsections 1–6 is prohibited.

Section 52

Prohibited marketing means and practices

The marketing of gambling and linking it to the marketing of another product or service by the following means is prohibited:

- 1) describing gambling activities as desirable or in an overly positive light, or encouraging or pressuring a person to gambling activities;
- 2) describing repeated, long-term or high-stakes gambling activities positively, or non-playing or moderate gambling activities negatively;

- 3) trivialising gambling activities by portraying gambling activities as an everyday activity or equating gambling activities with a person's everyday routines, the purchase of foodstuffs, clothing or other consumer goods or a person's other daily or ordinary consumption, or by portraying gambling activities as a necessary, useful or harmless pastime;
- 4) portraying gambling activities as a solution to a person's financial problems, a means to improve a person's financial position, a solution to a person's life management challenges, or as an alternative or a means to earn a living;
- 5) portraying gambling activities as a way to promote a person's social contacts or social standing, success or acceptance;
- 6) providing a misleading or unrealistic picture of the chances of winning at gambling, overemphasising the potential for high winnings, or characterising gambling activities as an activity with no economic, social or health-related harm or risks;
- 7) exploiting ignorance, inexperience or credulity associated with gambling activities in an attempt to influence a person's judgment about gambling activities;
- 8) offering gambling for free, at a reduced price, as combined offers or by offering play money other than in the form of customer bonus play money referred to in section 26;
- 9) offering other games to be purchased or selected in connection with the purchase of a game or other product, or in connection with the selection of a game, or in connection with the collection of winnings;
- 10) offering a random advantage other than the possibility of winning in connection with a gambling purchase;
- 11) linking the marketing of credit or other equivalent financial instruments with the marketing of gambling;
- 12) encouraging gambling activities in order to finance non-profit activities or government expenditure;
- 13) offering other products for free or at a reduced price in connection with the marketing of gambling in a manner other than that referred to in section 26.

Section 53

Prohibition of targeting minors and vulnerable persons in marketing

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

Minors shall not appear in marketing.

Gambling shall not be marketed in television or radio broadcasting, in the public showing of a visual programme in a cinema, or in publishing when these are aimed at minors, nor in media services that are aimed at minors.

Gambling shall not be marketed at sports events or other public events that are aimed at minors.

Section 54

Prohibition of direct marketing

Direct marketing may be directed only at persons who have given their express consent to direct marketing.

Telemarketing is prohibited.

Marketing shall not be directed at persons who have self-excluded from all gambling or who have not played the games of the exclusive licence holder or gambling licence holder in the past two years.

Where a person has set a game-specific self-exclusion, marketing may be directed at that person only in respect of gambling from which the person has not self-excluded.

Section 55

Information to be provided in connection with marketing

The marketing shall always indicate the permitted age limit for gambling activities and provide information on where to find information on gambling management tools and service providers offering assistance for gambling problems.

The marketing shall also always provide information on the licence granted and on the supervisory authority. However, the requirement to provide information on the licence and the supervisory authority does not apply to radio marketing.

Section 56

Sponsorships

Holders of exclusive and gambling licences shall ensure that gambling that is offered by the licence holders is not featured in a sponsorship.

Sponsorship deals shall not be concluded with persons under the age of 18 or with regard to events, competitions, series or other comparable activities for persons under the age of 18.

When concluding sponsorship deals, holders of exclusive and gambling licences shall ensure that their name or logo does not appear in products or services specifically intended for persons under the age of 18.

Sponsorship deals shall not be concluded with persons who provide content aimed at persons under the age of 18 or with reference to events aimed at persons under the age of 18.

Sponsorships shall not be directed at products or services specifically intended for persons under the age of 18.

Chapter 5

Supervision

Section 57

Supervisory authority

The supervisory authority is the Finnish Supervisory Agency. The supervisory authority grants the licences referred to in sections 5–7.

In order to guarantee the legal protection of players, to prevent misuse and crimes relating to gambling and to prevent and reduce gambling-related harm, the supervisory authority monitors compliance with this Act and the provisions and regulations issued under it in the operation and marketing of gambling.

The supervisory authority monitors the compliance by exclusive licence holders, gambling licence holders and agents with the provisions and regulations applicable to them concerning the prevention of money laundering and terrorist financing.

The supervisory authority shall monitor developments in the gambling market and report on it annually.

Section 58

Register of licences and supervision

The supervisory authority is the controller of the register of licences and supervision. For the purpose of fulfilling the licensing and supervisory duties laid down in this Act, the supervisory authority maintains a register of applications for an exclusive licence, gambling licence or gambling software licence, the processing and revocation of licences, licence applicants and licensees, notices and those submitting notices, the operation and marketing of games, players, self-exclusions, limits on money transfers and losses, agents, inspection measures and measures

relating to prohibitions, removal orders, conditional fine procedures, penalty payments and administrative fines.

The supervisory authority may process personal data in the register of licences and supervision where this is essential in order to fulfil the duties of the supervisory authority under this Act and the provisions and regulations issued under it.

Section 59

List of licence holders

The supervisory authority shall keep available in a public information network a machine-readable list of the holders of exclusive licences, gambling licences and gambling software licences. The supervisory authority maintains in the list the identification data referred to in section 11, subsection 2, paragraph 1 and section 16 that has been reported by the licence holders.

Section 60

Filing of reports to bring charges

The supervisory authority shall report to the police for criminal investigation any acts or omissions referred to in chapter 17, sections 16a and 16b, paragraphs 7 and 8 of the Criminal Code (39/1889). However, a report need not be made if, considering the circumstances, the act is to be regarded as minor and the public interest is not considered to require the bringing of charges, or if the supervisory authority has initiated proceedings for the imposition of a penalty payment in the matter.

Section 61

Gambling prohibition for supervisory authority staff

The supervisory authority's public officials shall not participate in gambling which they supervise if, in the course of their official duties, they gain access to game event data that they may exploit in their gambling. The decision to restrict gambling is made by the supervisory authority.

Public officials who supervise gambling that is operated at a casino shall not participate in gambling operated at the casino.

Section 62

Supervisory authority staff's duty to disclose

Before their appointment, persons who are appointed to a public office in the supervisory authority to carry out the licensing or supervisory duties referred to in this Act shall disclose the following:

- 1) their holdings in enterprises that engage in gambling services;
- 2) the balance in their player accounts with gambling companies;
- 3) the winnings paid by gambling companies and the transactions in the gambling companies' player accounts over the past 12 months;
- 4) their secondary employment relating to gambling services;
- 5) any interests other than those referred to in paragraphs 1–4 that may be of relevance when assessing their capabilities to carry out the duties pertaining to the public office.

The provisions of subsection 1 also apply to public officials who have access to non-disclosable information on exclusive licence applicants or holders or gambling licence applicants or holders, or their agents, that concerns sanctions under this Act, and to public officials who have access to the IT monitoring systems of gambling supervision.

The duty to disclose referred to in subsection 1 also applies to persons who are appointed to a public-service employment relationship to carry out the duties pertaining to the public office referred to in subsection 1 or 2.

The persons referred to in subsections 1–3 shall disclose any material changes in the information referred to in subsection 1 and remedy any shortcomings in the information.

The public officials referred to in subsection 1 shall not acquire shares in exclusive licence holders, gambling licence holders or other companies that operate gambling, or related derivatives. The acquisition prohibition also applies to undertakings for collective investment in transferable securities (UCITS) intending to invest more than 50 per cent of the undertaking's funds in the shares of gambling companies.

Section 63

Right of the supervisory authority to obtain information from licence applicants and licence holders

The supervisory authority has the right, notwithstanding non-disclosure provisions, to obtain, free of charge, the following information from licence applicants and licence holders for its performance of the licensing and supervisory duties laid down in this Act and for monitoring and reporting on the gambling market:

- 1) the information required to grant a licence;
- 2) the information required to impose the supervision fee;

- 3) the money transfer and loss limits set by players;
- 4) the self-exclusions of players;
- 5) the game events;
- 6) the player account transactions;
- 7) information on the marketing and operation of gambling;
- 8) identification data for registered players;
- 9) information on gambling consumption by product, region, channel and sales location;
- 10) information on where sales locations and slot machines are situated.

Section 64

Right of the supervisory authority to obtain information from other authorities and other entities performing public administrative duties

The supervisory authority has the right, notwithstanding non-disclosure provisions, to obtain, free of charge, information from authorities and other entities performing a public administrative duty that is essential when:

- 1) assessing the conditions for granting a licence referred to in sections 8–10;
- 2) supervising compliance with this Act and the provisions and regulations issued under it.

Section 65

Right of the supervisory authority to disclose information to other authorities

The supervisory authority has the right, notwithstanding non-disclosure provisions, to disclose to another authority, upon request and on its own initiative, information obtained in the performance of licensing and supervisory duties where such disclosure is essential for the performance of the supervisory authority's licensing and supervisory duties.

The supervisory authority has the right to disclose to another authority, notwithstanding non-disclosure provisions, upon request and on its own initiative, information obtained in the performance of licensing and supervisory duties where such disclosure is essential for the performance of a statutory duty of that authority.

Section 66

Right to obtain information from the register of fines and from criminal records

The supervisory authority has the right to obtain from the register of fines referred to in section 46 of the Act on the Enforcement of a Fine (672/2002) information that is necessary to determining the fitness and propriety of licence applicants and their owners, management and representatives.

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

Section 67

Right to inspect

For the purpose of supervising this Act and the provisions and regulations issued under it, the supervisory authority has the right to inspect the premises, information systems and operations of licence holders and agents where such inspection is essential for the performance of supervision.

Inspections shall not extend into premises covered by the right to domestic privacy.

Section 68

Reporting obligation of holders of exclusive and gambling licences

Holders of exclusive and gambling licences shall annually submit to the supervisory authority:

- 1) their action plan for the coming year;
- 2) their budget for the coming year;
- 3) their financial statements for the previous year;
- 4) a report on the marketing of gambling in the previous year;
- 5) a report on the development of gambling services in the previous year;
- 6) the self-supervision plan under section 35 and a report on the measures taken by the exclusive licence holder and gambling licence holder in the previous year in order to prevent and reduce gambling-related harm;
- 7) a report on any irregular or suspicious betting on the licence holder's betting objects, suspected and detected instances of manipulation of competitions and measures taken to prevent these.

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

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

The supervisory authority may impose a conditional fine to reinforce the reporting obligation. Provisions on the imposition of conditional fines and the ordering of their payment are laid down in the Act on Conditional Fines (1113/1990).

Section 69

Auditor's reporting obligation

The auditor of a licence holder shall without delay report to the supervisory authority any circumstance or decision concerning the licence holder which the auditor has become aware of in the performance of their duty and which may be deemed to:

- 1) materially breach the conditions for granting a licence, the provisions on providing gambling services or regulations issued under these provisions;
- 2) jeopardise the continued operations of an exclusive licence holder or gambling licence holder;
- 3) lead to the auditor's report containing an entry other than the unqualified opinion referred to in the Auditing Act (1141/2015) or the remark referred to in chapter 3, section 5, subsection 5 of the Auditing Act.

The auditor is also obliged to report to the supervisory authority any circumstance or decision referred to in subsection 1 that the auditor becomes aware of in the performance of their duties in an entity belonging to the same consortium or group as the licence holder or in an entity having a significant link with the licence holder.

Chapter 6

Supervision fee

Section 70

Supervision fee

Licence holders are obliged to pay a supervision fee imposed by the supervisory authority. The supervision fee is imposed as a fixed amount in euro for each calendar year.

In respect of an exclusive licence, the supervision fee is determined as follows:

- 1) EUR 1,900,000 for the licence referred to in section 5, subsection 1, paragraph 1;
- 2) EUR 2,800,000 for the licence referred to in section 5, subsection 1, paragraph 2.

In respect of a gambling licence, the supervision fee is determined as follows:

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

Gross gaming revenue means the difference between the total combined stakes paid into gambling operated pursuant to the gambling licence and the winnings paid out to players.

Where a gambling licence holder did not hold a gambling licence in the year preceding the imposition of the supervision fee, the gambling licence holder shall pay the sum of EUR 10,000 as the supervision fee for the first year of operations (*basic fee*). The supervisory authority determines the final supervision fee for the first year of operations on the basis of the amount of actual gross gaming revenue indicated in the adopted financial statements of the gambling licence holder. The supervisory authority shall debit or return the difference between the final supervision fee for the first year of operations and the basic fee. The difference between the final supervision fee for the first year of operations and the basic fee may be taken into account in the amount of the following year's supervision fee.

The supervision fee in respect of gambling software licences is EUR 1,500.

Where a licence holder holds more than one licence, a separate supervision fee is imposed for each licence.

Section 71

Imposition of the supervision fee

The supervision fee is imposed and debited by the supervisory authority. The supervision fee is paid to the supervisory authority. The supervision fee falls due for payment at the time indicated by the supervisory authority; however, not earlier than the last day of June. The supervisory

authority shall send the decision on the fee to the party obliged to pay no later than 30 days prior to the first due date.

Where the obligation to pay starts mid-calendar year, the supervision fee is imposed by multiplying one twelfth of the fee for the entire calendar year by the number of calendar months that are included in whole or in part in the period of time between the beginning of the obligation to pay and the end of the calendar year.

Where the obligation of an exclusive licence holder or gambling licence holder to pay ends mid-calendar year, the exclusive licence holder or gambling licence holder is refunded, upon application, as many twelfths of the supervision fee as there are full calendar months in the period of time between the end of the obligation to pay and the end of the calendar year.

For the purpose of imposing the supervision fee, gambling licence holders shall submit to the supervisory authority information on their gross gaming revenue in the past calendar year during the period of validity of the gambling licence. Gross gaming revenue information shall be submitted to the supervisory authority no later than on the last day of February.

The supervisory authority may impose a conditional fine to reinforce the obligation to supply the information referred to in subsection 4. Provisions on the imposition of conditional fines and the ordering of their payment are laid down in the Act on Conditional Fines.

The supervisory authority may issue further regulations on the payment procedure, on the payment of the supervision fee in more than one instalment, and on the manner of submission of the information required for imposing the supervision fee.

Section 72

Imposition of the supervision fee by estimation

The supervision fee shall be imposed by estimation if the information required to impose the fee has not been submitted or if the information is manifestly incorrect or incomplete for the purpose of imposing the supervision fee.

In this estimation, account shall be taken of the exclusive licence holder's or gambling licence holder's size and market position, the information submitted by them in previous years, comparison data on other licence holders engaging in equivalent operations, and other comparable factors impacting on the grounds for imposing the fee on the licence holder.

Before carrying out the estimation, the supervisory authority shall request the exclusive licence holder or gambling licence holder, on pain of gross gaming revenue estimation, to submit, within a reasonable time limit set by the supervisory authority, the information necessary for imposing the

supervision fee. The request shall include information on the amount of the estimated supervision fee.

The supervisory authority may, on its own initiative, rectify the estimated debiting within one year from the beginning of the calendar year following the estimated debiting if new evidence has emerged that could have affected the decision in the matter.

Section 73

Reduction of the supervision fee

The supervisory authority collects, in supervision fees and other income, an amount that covers the costs incurred from the supervision of gambling services as adopted in the supervisory authority's budget.

In addition to that mentioned in subsection 1, the supervisory authority may charge as supervision fees and other income an amount that is no more than five per cent of the costs adopted in the supervisory authority's budget (*surplus*). Surplus is collected to cover possible situations where the amount collected as supervision fees and other income is less than the costs laid down in subsection 1 (*deficit*).

The supervisory authority shall impose a reduced supervision fee on holders of exclusive and gambling licences where it is probable that the surplus arising would exceed five per cent of the costs adopted in the supervisory authority's budget. The supervisory authority shall apply the same proportionate reduction to the supervision fees of all parties obliged to pay. When calculating the reduction of the supervision fee, any surplus arising in previous calendar years shall be taken into account as an increase in income and any deficit arising in previous calendar years shall be taken into account as a decrease in income.

Section 74

Interest for late payment of the supervision fee and collection of the supervision fee through enforcement

When payment of the supervision fee is delayed, it is subject to interest for late payment as provided in section 4, subsection 1 of the Interest Act (633/1982).

Supervision fees imposed under this Act, inclusive of interest, are directly enforceable. Provisions on the collection of the supervision fee are laid down in the Act on the Enforcement of Taxes and Public Payments (706/2007).

Chapter 7

Prohibiting gambling services and marketing

Section 75

Prohibitions concerning gambling services

The operation of gambling by methods other than those referred to in section 3, subsections 3–15 is prohibited.

It is prohibited to:

- 1) operate gambling without a licence required under this Act;
- 2) sell or resell gambling items operated without a licence required under this Act;
- 3) market gambling operated without a licence required under this Act when the marketing is directed at mainland Finland;
- 4) sell, resell or market gambling items abroad unless this is permitted under the legislation of the state or region to which the items are sold, resold or marketed;
- 5) sell or resell a gambling item operated by an exclusive licence holder or gambling licence holder and receive stakes and distribute winnings in such gambling without the permission of the licence holder;
- 6) provide space for making slot machines and casino games available for use without a licence provided in this Act.

The provisions of this section concerning gambling also apply to games that may be played with crypto-assets or in which crypto-assets may be won.

Where an exclusive licence holder or gambling licence holder takes part in the operation of gambling, such gambling is not considered to be operated abroad.

Section 76

Prohibiting the operation and marketing of gambling

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

- 1) such operation or marketing is in violation of the prohibition laid down in section 75;
- 2) the marketing of gambling is in violation of the provisions of sections 51–56;

3) the operation of gambling is in violation of the provisions of sections 20–30, 33 or 34, section 35, subsection 1, or sections 37–49;

4) the operation of gambling is in violation of the provisions of section 31 or 32 or provisions issued under these;

5) the operation or marketing of gambling is otherwise in violation of this Act or the provisions issued under it.

The prohibition may be imposed on:

1) the exclusive licence holder or gambling licence holder;

2) the gambling operator;

3) a trader or corporate entity that resells participation tickets or forwards participation fees related to gambling, provides space for making slot machines available for use or markets gambling;

4) a natural person who, for economic or other gain, markets gambling or otherwise promotes participation in gambling.

The prohibition shall be in force for no more than 12 months. The supervisory authority may extend the prohibition by no more than 12 months at a time if the conduct in the operation or marketing of gambling has not been corrected.

The supervisory authority may temporarily prohibit the operation of gambling if the legal protection of players or the supervision of the operation of gambling is jeopardised and the potential for misuse increases or the reliability of the draw is otherwise compromised. In exceptional situations, the injunction may be issued without a hearing. The prohibition may remain in force for no more than 30 days at a time. The supervisory authority shall withdraw the prohibition if there are no longer grounds for it to remain in force.

The supervisory authority may impose a conditional fine to reinforce the prohibition referred to in this section. Payment of a conditional fine imposed to reinforce a prohibition on operating gambling is ordered by the supervisory authority. Payment of a conditional fine imposed to reinforce a prohibition on marketing is ordered by the Market Court upon application of the supervisory authority. Where the prohibition concerns the operation and marketing of gambling, payment of the conditional fine is ordered by the Market Court. Provisions on the imposition of conditional fines and the ordering of their payment are laid down in the Act on Conditional Fines.

Section 77

Ordering payment of a conditional fine where the gambling operator changes

The conditional fine imposed to reinforce a prohibition referred to in section 76 may be ordered payable by a party other than the operator mentioned in the prohibition where the gambling operator changes after the imposition of the prohibition. Instead of the operator mentioned in the prohibition, the conditional fine may be ordered payable by:

- 1) the party whose activities are the reason for ordering payment of the conditional fine;
- 2) a party that may be equated with the gambling operator;
- 3) the party to which the operations in violation of a prohibition referred to in section 76 and prohibited by the supervisory authority have been transferred if the transferee, when acquiring the operations, knew or should have known about the prohibition imposed by the supervisory authority.

In assessing the equating referred to in subsection 1, paragraph 2, account shall be taken of the party's control over and financial relations with the gambling operator mentioned in the prohibition.

Section 78

Removal order

Where it is essential to end operations in violation of this Act, the supervisory authority may:

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

The supervisory authority may also issue a temporary decision pursuant to subsection 1, paragraph 1, which will remain in force until a final decision is reached in the matter.

Prior to issuing a decision under subsection 1 or 2, the supervisory authority shall give the addressee of the decision and the natural or legal person who has violated the provisions an opportunity to be heard, except where the hearing cannot be organised as quickly as required by the urgency of the matter.

The supervisory authority may impose on a service provider or domain name registrar a conditional fine for the purpose of enforcing compliance with its decisions under subsections 1 and

2. Provisions on the imposition of conditional fines and the ordering of their payment are laid down in the Act on Conditional Fines.

A decision of the supervisory authority referred to in subsection 1 are ineligible for judicial review by appeal. The addressee of a decision referred to in this section and the natural or legal person who has violated the provisions may refer a decision other than a temporary decision to the Market Court for consideration by submitting an application to this effect within 30 days of the service of the decision. Otherwise, the decision remains in force. The decision shall be complied with unless otherwise ordered by the Market Court.

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

Chapter 8

Sanctions

Section 79

Revocation of licence

The supervisory authority shall revoke a licence where:

- 1) this is requested by the licence holder;
- 2) the licence holder no longer meets the requirements laid down in sections 8–10 for holding a licence;
- 3) an exclusive licence holder fails to pay the fee referred to in section 19 according to the timetable decided by the Government.

The supervisory authority may revoke a licence where:

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

administrative sanction has been imposed on the licence holder due to such violation or the licence holder has been sentenced to a fine or imprisonment for the violation.

A licence may be revoked in the situations referred to in subsection 2, paragraphs 1 and 3, only if the licence holder intentionally continues to engage in the conduct after the penalty payment is imposed or the injunction is issued. A licence may be revoked in the situation referred to in paragraph 4 of the said subsection only if the licence holder intentionally continues to engage in the conduct after the administrative sanction is imposed or the licence holder is sentenced to a fine or imprisonment.

Before making the decision to revoke a licence, the licence holder shall be afforded a reasonable time limit to remedy the shortcomings detected in its operations, unless revocation of the licence with immediate effect is essential in order to guarantee the legal protection of those engaged in gambling and to reduce gambling-related harm.

Section 80

Administrative fine

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

- 1) fails to comply with or violates the obligation to supplement information concerning business identity code laid down in section 16;
- 2) fails to comply with or violates the obligation laid down in section 18, subsection 1, 2 or 4 to notify the supervisory authority of any material changes and of any change relating to a legal person based on ownership, an agreement or other arrangement, the obligation to apply for amendment of a licence before implementing the change, or the prohibition on implementing a change referred to in section 18 before the supervisory authority's decision on amending the licence;
- 3) fails to comply with or violates the obligation on agents laid down in section 35, subsection 2 to submit a self-supervision plan to the supervisory authority;
- 4) fails to comply with or violates the obligation laid down in section 38, subsection 6 to submit to the supervisory authority the plan referred to in subsection 3 of the said section, the record entries of slot machine locations and the orders issued;
- 5) fails to comply with or violates the obligation laid down in section 38, subsection 7 to submit to the supervisory authority the plan referred to in subsection 4 of the said section and the record entries concerning the implementation of the plan;

- 6) fails to comply with or violates the obligation laid down in section 38, subsection 8 to visibly display on slot machines information on the exclusive licence holder as well as its contact details and business identity code;
- 7) fails to comply with or violates the obligation laid down in section 47, subsection 1 or 3 to present to the supervisory authority, upon request, the rules stating which employees shall not participate in gambling that is operated by the exclusive licence holder or gambling licence holder, or information on the training and competences of the persons working at the location concerned;
- 8) fails to comply with or violates the obligation laid down in section 48, subsection 3 to present to the supervisory authority, upon request, the procedures to detect and prevent violation of the provisions concerning the operation of gambling, of the terms of contracts made between the licence holder and player, and of game rules, and to detect and prevent the manipulation of competitions;
- 9) fails to comply with or violates the obligation laid down in section 48, subsection 3 to present to the supervisory authority, upon request, the procedures by which players can immediately report circumstances referred to in subsection 1 of the said section to the exclusive licence holder or gambling licence holder;
- 10) fails to comply with or violates the obligation laid down in section 48, subsection 4 to suspend betting without delay and report to the supervisory authority any detected irregular or suspicious betting, or the obligation to report any other detected misuse referred to in the said section;
- 11) fails to comply with or violates the obligation laid down in section 49, subsection 1 to present to the supervisory authority, upon request, the procedures to address disputes, complaints and other issues concerning gambling that it operates;
- 12) fails to comply with or violates the obligation laid down in section 49, subsection 2 to respond to contact from a player in the manner referred to in the said subsection;
- 13) fails to comply with or violates the reporting obligation laid down in section 68;
- 14) fails to comply with or violates the obligation laid down in section 71, subsection 4 to submit to the supervisory authority the information on gross gaming revenue in the previous calendar year for the purpose of imposing the supervision fee;
- 15) submits the information referred to in section 16; section 18, subsection 1 or 2; section 38, subsections 6–8; section 47, subsection 1 or 3; section 48, subsection 3 or 4; section 49, subsection 1 or 2; section 68; or section 71, subsection 4 as clearly incomplete, after the time limit

set or in a such a form that in terms of substance, the information is not equivalent to the information requested by the supervisory authority or the matter under consideration.

The supervisory authority may impose an administrative fine on the auditor of a licence holder who intentionally or negligently fails to comply with or violates the reporting obligation laid down in section 69.

The amount of the administrative fine is based on an overall assessment. When assessing the amount of the administrative fine, account shall be taken of the nature, extent and duration of the conduct. The administrative fine imposed shall be at least EUR 1,000 and no more than EUR 100,000.

Section 81

Waiving administrative fines

The supervisory authority may waive the administrative fine if:

- 1) the licence holder has undertaken adequate action on its own initiative to remedy the error immediately upon detecting the error and has reported the error to the supervisory authority without delay, and the error or failure to act is not serious or recurrent;
- 2) the erroneous conduct is to be considered minor;
- 3) imposition of the administrative fine would be considered manifestly unreasonable in other respects.

Section 82

Limitation of the right to impose administrative fines

The supervisory authority shall not impose an administrative fine if this is not done within five years of the date on which the violation or failure to act occurred or, in the case of continued violation or failure to act, within five years of the date on which the violation or failure to act ended.

Section 83

Enforcement of administrative fines

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

Section 84

Penalty payment

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

- 1) the provisions of section 20, subsections 1–4 on player registration and identity verification;
- 2) the provisions of section 21 on the residence requirement for players;
- 3) the provisions of section 22 on player accounts;
- 4) the provisions of section 23 on closing a player account;
- 5) the provisions of section 25 on the prohibition of gambling on credit and offering free games or discounts;
- 6) the provisions of section 26 on offering other products and bonus play money;
- 7) the provisions of section 27 on the restrictions on the operation of betting;
- 8) the provisions of section 28 on player identification while gambling;
- 9) the provisions of section 29, subsections 1–4 on self-exclusion from gambling;
- 10) the provisions of section 30 on licence holder-specific money transfer limit;
- 11) section 31 or 32 or provisions issued under them;
- 12) the provisions of section 33 on the gambling software used by holders of exclusive and gambling licences;
- 13) the provisions of section 34 on the duty of care;
- 14) the provisions of section 35 on preparing and complying with the self-supervision plan and recording its implementation;
- 15) the provisions of section 37 on the information to be provided in connection with the operation of gambling;
- 16) the provisions of section 38, subsection 1 on the placement of slot machines;
- 17) the provisions of section 39 on monitoring of payments in respect of slot machines;
- 18) the provisions of section 40 on the prohibition of self-service devices;

- 19) the provisions of section 41, subsections 1 and 3 on removing persons under the age of 18 from a casino or gambling venue;
- 20) the provisions of section 41, subsection 1 on refusing a person who appears to be under the influence of alcohol or other intoxicating or narcotic substances entry to a casino and on removing such a person from a casino;
- 21) the provisions of section 41, subsection 2 or subsections 4–6 on restrictions on gambling at casinos and gambling sites;
- 22) the provisions of section 42, subsection 1 on the technical surveillance of casinos and gambling venues;
- 23) the provisions of section 43 on international cooperation;
- 24) the provisions of section 44 on the gambling systems, draw equipment and draw procedures of holders of exclusive and gambling licences;
- 25) the provisions of section 45, subsection 1 or 2 on the technical surveillance of game events and player account transactions;
- 26) the provisions of section 46 on the location of gambling systems and draw equipment;
- 27) the provisions of section 47, subsection 1 on the obligation of holders of exclusive and gambling licences to maintain rules on the right of employees to participate in gambling offered by the licence holders;
- 28) the provisions of section 47, subsection 2 on the participation of casino staff members in gambling that is operated at the casino;
- 29) the provisions of section 47, subsection 3 on the obligation of holders of exclusive and gambling licences to ensure that their staff are aware of their obligations laid down in this Act, and to keep records of the training and competences of the persons working at the location concerned;
- 30) the provisions of section 48, subsection 1 on the obligation to have in place procedures to detect and prevent violation of the provisions concerning the operation of gambling, of the terms of contracts made between the licence holder and player, and of game rules, and to detect and prevent the manipulation of competitions;
- 31) the provisions of section 48, subsection 2 on the obligation to have in place procedures by which players can immediately report circumstances referred to in subsection 1 of the said section to the licence holder;

- 32) the provisions of section 49, subsection 1 on the obligation to have in place procedures and an adequate number of trained staff to deal with disputes, complaints and other issues concerning the gambling it operates;
- 33) the provision of section 51, subsection 7 in respect of subsections 3–5 of that section;
- 34) the provisions of section 54 on the prohibition of direct marketing;
- 35) the provisions of section 55 on the information to be provided in connection with marketing;
- 36) the provisions of section 71 on payment of the supervision fee;
- 37) the prohibitions under section 75, subsection 2, paragraph 1 or 3 to operate gambling without a licence required under this Act or to direct the marketing of such gambling at mainland Finland.

A penalty payment may be imposed on a service provider or domain name registrar that intentionally or negligently violates or fails to comply the provisions of section 78, subsection 1 on removing online content concerning the operation or marketing of gambling or removing a domain name from the domain name registry.

Section 85

Amount of penalty payment

The amount of penalty payment is based on an overall assessment. In determining it, the following shall be taken into account:

- 1) the nature, extent, reprehensibility and duration of the violation;
- 2) the benefit obtained with the violation, where such information is available;
- 3) the actions on the part of the party on which the penalty payment is imposed to mitigate or remedy the harm;
- 4) any previous violations related to the provisions of this Act on the part of the party on which the penalty payment is imposed.

The penalty payment imposed on a legal person shall not exceed four per cent of the turnover referred to in chapter 4, section 1 of the Accounting Act in the year preceding the end of the violation concerned or turnover corresponding to it; however, the penalty payment shall not exceed EUR 5 million. The penalty payment shall nonetheless be at least EUR 10,000. Where the financial statements are yet to be prepared when the penalty payment is imposed, where the business has only recently been started and no financial statements are available, or where

financial statements are not available for some other reason, turnover may be estimated on the basis of other available evidence.

The penalty payment imposed on a natural person shall not exceed four per cent of the person's taxed income in the year preceding the end of the violation; however, the penalty payment shall not exceed EUR 40,000. The penalty payment shall nonetheless be at least EUR 3,000. If income cannot be reliably established, it may be estimated on the basis of other available evidence.

Section 86

Relationship between the penalty payment and criminal law

No penalty payment shall be imposed on a person who is suspected of the same act in a criminal investigation, in respect of whom consideration of charges for the same act is pending, or who is a defendant in a criminal matter concerning the same act. Neither shall a penalty payment be imposed on anyone who has been issued a final judgment for the same act in a criminal matter.

If a matter concerning the imposition of a penalty payment for the same act is pending or has been decided, no charges shall be brought and no judgment issued in a criminal matter.

Section 87

Imposition of penalty payments

A penalty payment is imposed by the Market Court on the proposal of the supervisory authority. No penalty payment shall be imposed where the supervisory authority has not submitted a proposal for the imposition of a penalty payment to the Market Court within five years of the end of the violation.

Provisions on the consideration of cases in the Market Court are laid down in the Market Court Proceedings Act.

Section 88

Waiving penalty payments

No penalty payment shall be proposed or imposed where:

- 1) the violation or failure to act is only minor; or
- 2) imposition of the penalty payment would be considered manifestly unreasonable.

A proposal to impose a penalty payment shall not be made and the penalty payment not imposed if the gambling operator, trader or natural person has taken adequate measures to remedy the violation immediately after its detection and the violation is not serious or repeated.

Section 89

Postponement of consideration

The court may postpone the consideration of a matter concerning a penalty payment if another matter concerning the same activity is pending in other proceedings which may have an effect on the decision to be given in the penalty payment matter.

Section 90

Enforcement of penalty payments

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

Section 91

Imposition of an administrative sanction in case of business reorganisation

An administrative fine or penalty payment may also be imposed on a trader who has, via a corporate acquisition or other reorganisation of the business, transferred the business in which the failure to act or violation occurred.

Section 92

Publication of administrative sanctions and other decisions

The supervisory authority shall publish decisions concerning the imposition of an administrative fine or penalty payment, decisions concerning revocation of licence and decisions referred to in section 76 concerning the prohibition of the operation or marketing of gambling. Decisions shall be published without delay after they have been notified to the natural or legal person whom the decision concerns. The publication shall indicate whether the decision on imposing a sanction is final, as well as the nature and type of violation and the identity of the party responsible for the violation. Where the reviewing authority repeals a decision in whole or in part, the supervisory authority shall publish information on the reviewing authority's decision in the same manner as the imposition of the sanction was published. The information concerning sanctions shall be kept on the supervisory authority's website for a period of five years.

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

- 1) postpone the publication of the sanction decision until the grounds for doing so no longer exist;
- 2) publish the sanction decision without the name of the person subject to the sanction.

Where the supervisory authority publishes a sanction decision without the name of the person subject to the sanction, the supervisory authority may at the same time decide that it will publish the name at a later date, after a reasonable period, if the grounds for non-publication cease to exist within that time.

Section 93

Reference to the Criminal Code

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

Chapter 9

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

Section 94

Activities for which discretionary government grants may be awarded

A discretionary government grant may be awarded, within the confines of the appropriation included in the Budget, for activities intended to prevent and reduce gambling-related harm.

Discretionary government grants for the prevention and reduction of gambling-related harm may be awarded for the following grant areas:

- 1) operation of online anonymous gambling-related harm services that complement statutory services;
- 2) development of regional efforts to reduce gambling-related harm;
- 3) scientific research in support of preventing and reducing gambling-related harm.

A grant awarded for a grant area referred to in subsection 2, paragraph 3 may also be awarded in the form of a grant to a natural person. The grant duration may not exceed one year at a time.

A grant awarded for a grant area referred to in subsection 2, paragraphs 1 and 3 may equal the full amount of total costs arising from the activities for which the grant is awarded.

Further provisions on activities for which grants are awarded and the amount of discretionary government grants may be issued by government decree.

Section 95

Government grant authority

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

Section 96

Budget allocation table for appropriations

The Ministry of Social Affairs and Health provides to the Finnish Institute for Health and Welfare annually, by the end of May, the guidelines for preparing the budget allocation table for appropriations as well as a preliminary spending limit for the following year.

Provisions on adopting the budget allocation table for appropriations may be issued by government decree.

Section 97

Application of the Act on Discretionary Government Grants

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

Chapter 10

Duties of the branch of government of the Ministry of Social Affairs and Health in preventing and reducing gambling-related harm

Section 98

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

The Ministry of Social Affairs and Health is responsible for the monitoring, research and assessment of gambling-related harm and for developing the prevention and treatment of gambling-related harm. The Finnish Institute for Health and Welfare carries out this duty based on the mandate from the Ministry of Social Affairs and Health.

Section 99

Register of gambling-related harm

The Finnish Institute for Health and Welfare is the controller of the register of gambling-related harm. For the purpose of fulfilling the duties laid down in section 98, the Finnish Institute for Health and Welfare maintains a register of applications for an exclusive licence, gambling licence and gambling software licence, the processing and revocation of licences, licence applicants and licensees, notices and those submitting notices, the operation and marketing of games, players, self-exclusions, limits on money transfers and losses, agents, inspection measures and measures relating to prohibitions, removal orders, conditional fine procedures, penalty payments and administrative fines.

The Finnish Institute for Health and Welfare may process personal data in the register of gambling-related harm where this is essential in order to fulfil its duties under this Act and the provisions and regulations issued under it.

Section 100

Right of the Finnish Institute for Health and Welfare to obtain information

The Finnish Institute for Health and Welfare has the right, notwithstanding non-disclosure provisions and free of charge, to obtain from licence applicants and licence holders the following information for the purpose of monitoring and research into gambling-related harm, assessing the harmfulness of gambling, and developing harm prevention and treatment:

- 1) the information provided for the granting of the licence, excluding, however, information from the register of fines and criminal records;
- 2) the information provided for imposing the supervision fee;
- 3) the money transfer and loss limits set by players;
- 4) the self-exclusions of players;
- 5) the game events;
- 6) the player account transactions;
- 7) information on the marketing and operation of gambling;
- 8) identification data for registered players;

- 9) information on gambling consumption at the level of product, region, channel and sales location;
- 10) information on where sales locations and slot machines are situated.
- 11) information on visitor figures at gambling sites and supervision of minors;
- 12) information relating to the business planning and strategy of holders of exclusive and gambling licences and information on gambling and the gambling market obtainable through international cooperation;
- 13) the customer care measures taken by holders of exclusive and gambling licences.

The Finnish Institute for Health and Welfare has the right to obtain, notwithstanding non-disclosure provisions and free of charge, from the supervisory authority for the purpose of monitoring and research into gambling-related harm, assessing the harmfulness of gambling, and developing harm prevention and treatment, the information referred to in subsection 1, paragraphs 1–10 and the information required for granting a licence; excluding, however, information from the register of fines and from criminal records.

The Finnish Institute for Health and Welfare has the right to combine the personal data referred to in subsection 1 with information obtained by virtue of its right to obtain information laid down elsewhere or otherwise obtained in the performance of its statutory duties where such combination is essential with regard to the purpose of the processing.

The Finnish Institute for Health and Welfare shall pseudonymise the personal data before transferring it for analysis, provided that pseudonymisation can be accomplished without jeopardising the performance of statutory duties. The Act on the Secondary Use of Health and Social Data (552/2019) shall not apply to the processing of the personal data referred to in this section.

Section 101

Right of the Ministry of Social Affairs and Health to obtain information

The Ministry of Social Affairs and Health has the right to obtain, notwithstanding non-disclosure provisions and free of charge, from the Finnish Institute for Health and Welfare, the following information for the purpose of monitoring and research into gambling-related harm, assessing the harmfulness of gambling, and developing harm prevention and treatment:

- 1) the information required to grant a licence, excluding, however, information from the register of fines and from criminal records;

- 2) the information provided for imposing the supervision fee;
- 3) the money transfer and loss limits set by players;
- 4) the self-exclusions of players;
- 5) the game events;
- 6) the player account transactions;
- 7) information on the marketing and operation of gambling;
- 8) identification data for registered players;
- 9) information on gambling consumption at the level of product, region, channel and sales location;
- 10) information on where sales locations and slot machines are situated.
- 11) information on visitor figures at gambling sites and supervision of minors;
- 12) information relating to the business planning and strategy of holders of exclusive and gambling licences and information on gambling and the gambling market obtainable through international cooperation;
- 13) the customer care measures taken by holders of exclusive and gambling licences.

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

Chapter 11

Request for review

Section 102

Request for administrative review concerning the supervision fee

An administrative review may be requested of a decision of the supervisory authority to impose the supervision fee referred to in section 70. Provisions on requesting an administrative review are laid down in the Administrative Procedure Act (434/2003).

Section 103

Request for a judicial review by an administrative court

Provisions on requesting a judicial review by an administrative court are laid down in the Administrative Judicial Procedure Act.

A decision on prohibiting the operation of gambling referred to in section 76 and a decision to revoke a licence referred to in section 79 shall be complied with regardless of a request for review, unless otherwise ordered by the appellate authority.

Section 104

Referral of a marketing prohibition to the Market Court for consideration

A prohibition on the marketing of gambling and the marketing and implementation prohibition referred to in section 76 issued by the supervisory authority as well as any conditional fine issued to reinforce such a prohibition is not eligible for review by appeal.

Any party to which the supervisory authority has issued a prohibition referred to in subsection 1 or on which the supervisory authority has imposed a conditional fine to reinforce such a prohibition may refer the matter to the Market Court for its consideration within 30 days of being served with the order or decision. The prohibition shall be complied with unless otherwise ordered by the Market Court.

Provisions on the consideration of cases in the Market Court and on appeals against Market Court decisions are laid down in the Market Court Proceedings Act.

Section 105

Requests for judicial review of a Market Court decision on a penalty payment

A judicial review of a decision of the Market Court concerning a penalty payment may be requested by appeal to the Supreme Administrative Court without leave to appeal.

A decision of the Market Court may be appealed by the party on which the Market Court has imposed a penalty payment.

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

Chapter 12

Entry into force

Section 106

Entry into force

This Act enters into force on 1 July 2027.

However, the Act's chapters 2 and 9, section 43, subsection 3, and sections 44, 57, 63 and 64 enter into force already on 1 March 2026.

The National Police Board acts as the competent authority referred to in section 57 until 30 June 2027.

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

The contracts and commitments made that are required for the performance of the duties transferring from the National Police Board to the Finnish Supervisory Agency as well as all ensuing rights and obligations transfer to the Finnish Supervisory Agency at the time of this Act's entry into force.

Unless otherwise separately provided under this or another act or otherwise agreed, the archives, registers and data sets formed in the National Police Board by the time of this Act's entry into force that are essential for the performance of the duties laid down in this Act transfer to the Finnish Supervisory Agency.

Before this Act's entry into force, the Finnish Supervisory Agency and the Ministry of Finance have the right, notwithstanding non-disclosure provisions, to obtain, free of charge, from the National Police Board and any parties acting on its account the information necessary for initiating preparation of licensing and supervision operations and administration. Such information includes any documents required for the implementation of the reform and its preparation, information concerning the information systems used in gambling supervision, contracts, information on gambling supervision personnel transferring into the employment of the Finnish Supervisory Agency, and any other information necessary for implementing the reform.