

Malta Gaming Authority Charter: The Rights & Obligations of Players

This Charter was prepared by the Malta Gaming Authority (the 'Authority') in order to set out guidelines for both the Authority personnel as well as to consumers (players) relating to gambling and betting related services as well as for the standards of service the Authority aims to achieve.

The aim of the Charter is to develop standards, as form of best practice, in the light of consumer concerns. The Authority shall try its utmost in attaining the standards set by this Charter.

The Charter's provisions can also be the basis for consumer education within gambling and betting to highlight how different activities within this sector can affect consumer rights and spells out certain obligations which are required to be adhered to as a form of co-operation.

Introduction

The Malta Gaming Authority (the 'Authority') is a single, independent regulatory body responsible for the regulation of all forms of gaming in Malta (online and land based), including:

- Amusement Games;
- Casino Gaming;
- Commercial Bingo Games;
- Commercial Communication games;
- Sports Betting;
- The National lottery and other lotteries;
- Non-Profit Games.

Maltese gaming legislation is based on a three-tier framework as follows:

- the parent or enabling Act such as the Lotteries and Other Games Act¹ and the Gaming Act²;
- Regulations issued under enabling provisions contained in the relevant Parent Acts, such as the Remote Gaming Regulations of 2004 (LN176/04) issued under the Lotteries and other Games Act. These regulations impose stringent requirements covering a wide range of areas such as player protection, responsible advertising and fraud prevention;
- Policies, Codes of Conduct, Codes of Advertising and/or Directives containing: technical specifications, advertising / marketing guidelines which licensees are to adhere to, and other detailed requirements of the procedures, technical systems, and applications for every specific gaming operation.

¹ Cap 438 of the Laws of Malta

² Cap 400 of the Laws of Malts

Rights of Gamblers as Consumers

- To be informed about the rules of authorised games being offered on the market;
- To be informed about the Terms and Conditions and/or Codes of Conduct, relating to the gaming operation;
- To be provided with gaming services that are fair, free from fraud and compliant with the laws in force;
- To be provided with gaming services which are free from crime;
- To have access to the licensee's Customer Support function and to have access to the Authority's player support function;
- To forward relevant complaints to the Authority, when one feels aggrieved by a gaming service provider, so that due investigation is initiated, the necessary findings are gathered and for action to be taken in accordance

- with the law;
- To report any gaming activity which they suspect is being carried out illicitly;
- To personal data protection;
- To public information on gaming generally as well as education on responsible gaming;
- To be provided with warnings on the risks of gaming, as well as to information on problem gambling;
- To accurate payments for any winnings resulting from authorised games within a reasonable time frame established by law;
- To self-exclude oneself from entering into any physical gaming establishment hosting gaming and/or to exclude oneself from playing games online through licensed gaming service providers;
- To set limits on the amount of time, on losses or amounts wagered in any given session of an online game.

Obligations of Gamblers

- To play games which are authorised under any law in Malta, or under any law of a member state of the European Community or under any law of a member state of the European Economic Area;
- To respect the age limits established in the law in relation to specific authorised games on offer;
- To follow Responsible Gaming Rules, Policies and informative campaigns issued by the Authority and other Organisations;
- To play responsibly and set limits provided by law, particularly relating to time and money wagered during one session of game play;
- To perceive gaming as a form of entertainment;
- To exclude oneself on one's own admission when one exceeds the limits or is medically declared to being a pathological gambler;
- To register oneself whenever required and to provide true statements of fact in relation to questions posed, prior to playing any game;
- To furnish personal details and any proof required for registration prior to entering physical gaming establishments or playing online, in accordance with the law;
- To furnish all details requested by the Authority in relation to any complaint or investigation being conducted;
- To follow the rules of play, to act in an orderly manner and to avoid affecting the proper functioning of the operations of the gaming establishment;
- To follow rules of conduct relating to the gaming operation wherein he/she is playing;
- To read in detail and fully understand the Terms and Conditions, as well as the Rules of the Games being played. Furthermore, if a player feels that such terms and Conditions and/or rules are ambiguous or unclear, one is obliged to seek clarification prior to commencing any authorised gaming activity;
- To avoid any conduct that could lead to a reasonable suspicion of cheating or an attempt to cheat;
- To refrain from conducting directly or indirectly, and/or through the use of any device, any form of fraudulent or criminal behaviour;
- To address any written or verbal communication addressed to the Authority or to licensed operators with respect and with the avoidance of foul language;
- To refrain from obtaining credit in order to gamble;
- To ask for help when needed;
- To refrain from drinking excessively when playing.