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Singapore Gambling Law

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This country-specific Q&A provides an overview of gambling laws and regulations applicable in Singapore.

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Singapore: Gambling Law

1. What is the legal definition of gambling?

"Gambling" is defined as "betting, engaging in gaming activity, or participating in a lottery". "Gaming activity" includes "playing a game of chance for a prize". "Remote gambling" is defined as "gambling by the use of remote communication, even if the gambling is done only partly by means of remote communication".

2. What legislation applies to gambling? Please provide a summary of the legal/regulatory framework.

The Gambling Control Act 2022 ("GCA") regulates gambling activities outside of the licensed casinos, which are governed by the Casino Control Act 2006 ("CCA"). The CCA regulates the conduct of casinos and their patrons.

The GCA repeals the Betting Act 1960, the Common Gaming Houses Act 1961, the Private Lotteries Act 2011, and the Remote Gambling Act 2014, to regulate non-casino gambling under a single legislation. The GCA places a general prohibition on gambling and establishes a licensing regime, including class licences, to permit regulated gambling. The GCA provisions are generally technologically neutral although there are certain provisions that specifically apply to remote gambling.

3. Which body/ies regulate gambling?

The Gambling Regulatory Authority ("GRA").

4. Are licences available? If so: a) What is the duration of a licence? b) What types of licences are available? c) Are there different types of licences for B2C and B2B operators? d) Do software suppliers need to be licensed?

a. What is the duration of a licence?

There are various licences available under the GCA regime.

Duration of licence is as granted by the GRA.

b. What types of licences are available?

Class licences are available for specific activities: trade and promotional games, fundraisers, remote games of chance, incidental gaming activities available to minors. For these activities to fall within a class licence, regulatory requirements must be met. Once met, no application for a licence is necessary.

Specific licences that may be applied for include for betting and lottery activities (including totalising), community organisations conducting gambling for social bonding and recreation (known as the "CGS" licence), gaming machine room, private establishments offering tombola. Licences are subject to specific conditions. Approvals for gambling to be conducted from specified venues, and rules applicable to betting games and lotteries, must also be obtained if applicable.

There are only 2 casino licences permitted to be granted under the CCA. At present, Resorts World at Sentosa Pte Ltd and Marina Bay Sands Pte Ltd have been granted casino licences.

c. Are there different types of licences for B2C and B2B operators?

Manufacturers and suppliers of gaming machines, gaming machine games, and peripheral equipment for gaming machines must obtain approval for the GRA. Such approval may be subject to certain conditions such as compliance with technical standards or the display of unique identification marks.

d. Do software suppliers need to be licensed?

To the extent that a gaming machine game is supplied separately to be installed in the gaming machine, suppliers would need GRA approval for the gaming machine game.

5. Are any types of gambling products prohibited?

All gambling products are prohibited unless licensed or approved.

6. What is the headline application procedure? Please include any eligibility and other

application requirements, including approximate application costs and any need to establish a local presence.

Persons who wish to make applications should contact the GRA. There are application fees, licence fees, and approval fees that vary depending on the licence or approval applied for under the GCA.

In making an application for a licence under the GCA, the applicant must provide a Singapore address at which notices, and other documents may be served. An applicant may be assessed to be unsuitable for a licence if the applicant has been convicted of a gambling offence or other serious crimes, is involved in any criminal activity, has been subject to regulatory action under a licence or class licence, or has been placed in receivership or gone into liquidation.

Class licences do not need to be applied for. Persons who wish to avail of a class licence should ensure that the class licence requirements and conditions are all fulfilled.

Under the CCA, a casino licence fee is S\$33.6 million per annum if there are 2 casinos in operation, and S\$40.4 million per annum if there is only 1 casino in operation. Application fee for a casino licence is S\$1,100.

7. Do individuals within the business need to be personally licensed or authorised? If so, please provide headline requirements.

Key officers of a licence applicant under the GCA may be assessed for suitability before the GRA grants a licence. The GRA may also direct that licensees prohibit any person from acting as a key officer if that person is no longer suitable to be involved in providing a licensed gambling service. If a key officer is no longer a suitable person to provide a licensed gambling service, the GRA may revoke, suspend, or impose conditions on the licence. A key officer may be assessed to no longer be suitable if convicted of a gambling offence or other serious crimes, is involved in any criminal activity, has been subject to regulatory action under a licence or class licence or is adjudged a bankrupt.

Under the CCA, an individual exercises managerial or supervisory functions, conducts of gaming, moves money or chips, works in security and surveillance of the casino, or handles of gaming equipment, must be licensed by the GRA as a special employee.

8. Is advertising of gambling permitted and, if permitted, how is it regulated?

Advertising of unlawful gambling is an offence.

In general, advertising of gambling activities under a class licence must not contain or make reference to gambling articles defined as impermissible, such as dominoes, playing card, or mahjong tiles. Advertising requirements are set out in relation to each class license.

Advertising of licensed gambling services under a GRA licence should be approved by the GRA.

Advertising of casinos is governed by the Casino Control (Advertising) Regulations 2010.

9. Are marketing affiliates permitted? If so, are they licensed or regulated?

Under the GCA, displaying a name in connection with an event or a product by way of sponsorship, brand-sharing or otherwise constitutes advertising unlawful gambling if such a display brings any unlawful gambling service to the attention of others. There are certain defences to the offence of advertising unlawful gambling, including that the advertisement was published at the direction of a licensee or class licensee or that the person who published it is an intermediary with no control over the content or data transmitted to be published.

Under the CCA, a person must not organise or conduct any casino marketing arrangement which involved the participation of a Singapore citizen of permanent resident. International market agents and representatives require a licence from GRA.

10. What are the penalties for offering, facilitating or marketing unlawful gambling, and can the gambler be penalised for participating in unlawful gambling?

The penalty for unlawful conduct of gambling services, including illegal casinos, is a fine of up to S\$500,000 and imprisonment of up to 7 years. If a person is a repeat offender, the fine shall be up to S\$700,000 and prison term shall be up to 10 years.

Yes, the gambler can be penalised. Unlawful gambling is an arrestable offence punishable by fine up to S\$10,000 or to imprisonment of up to 6 months, or both. Proxy gambling from outside a casino is also an offence punishable by a fine up to S\$10,000 or to imprisonment

of up to 12 months, or both.

The penalty for advertising unlawful gambling is a fine of up to S\$20,000 and the GRA may order that advertising is removed immediately, failing which, a fine of up to S\$50,000 or imprisonment of up to 2 years, or both, may be imposed.

Where a corporation commits an offence under the GCA or the CCA, an officer of the corporation or an individual in the position to influence the conduct of the corporation, and who knew or ought reasonably to have known of the offence, shall be guilty of the same offence.

11. Briefly detail key requirements for licensees.

In general, the GRA considers if an applicant for a GCA licence is a holder of another licence, the demand for the gambling service in the application, the applicant's financial capacity, suitability of the applicant and its key officers, whether the applicant as gambling service agents, whether the application is contrary to public interest or national security. These considerations are not exhaustive and the GRA may take into account any other matters that may be relevant to its assessment.

Depending on the licence applied for, there may be specific eligibility criteria, for example a CGS licence may only be applied for by a community organisation as defined by legislation as (a) an incorporated body other than a corporation that returns profits to its members, or (b) a club, a co-operative society, a mutual benefit organisation, a trade union, or an unincorporated association. CGS licence applications must be accompanied by the community organisation's constitutional documents, Singapore unique entity numbers, and the location of its central management in Singapore.

With regards to gambling venue approvals, surveillance as required by legislation must be installed and maintained.

Game approvals may be subject to conditions such as the manner, time, and frequency that the licensee intends to make the betting game or lottery available to people. An applicant for licence to conduct betting must provide information to the GRA such as the name of the game on which bets are staked or the activity and rules of betting, the means by which bets are to be placed, and the proposed period of licence. An applicant for licence to conduct a game of chance or a lottery must provide information to the GRA such as the name and rules of the game, and how the game outcome will be determined.

Under the CCA, applicants will be assessed based on reputation, financial soundness, and business ability to sustain a successful casino, among other considerations. Additionally, a casino licensee should be in the position to develop, maintain, and promote an integrated resort as a compelling tourist destination. Games played in a casino must be approved by the GRA.

12. Briefly detail key anti-money laundering requirements.

There is a duty on casino operators under the CCA to conduct customer due diligence measures to detect or prevent money laundering. There is no equivalent under the GCA. However, in general, anti-money laundering is dealt with under the Corruption, Drug Trafficking and other Serious Crimes (Confiscation of Benefits) Act 1992, under which it is an offence to enter into an arrangement with a person knowing or having reasonable grounds to believe that such an arrangement would assist that person to retain the benefit of criminal conduct. Where such an arrangement is entered into rashly or negligently, an offence is also constituted.

13. Briefly detail key responsible gambling (or safer gambling) requirements.

Underaged gambling is prohibited. It is an offence to engage in gambling with a minor, to gamble on behalf of a minor, to induce a minor to gamble or to employ a minor to conduct gambling services. Minors may not enter casinos or gambling venues.

Advertising of unlawful gambling is an offence. In general, advertising of gambling activities under a class licence must not contain or make reference to gambling articles defined as impermissible, such as dominoes, playing card, or mahjong tiles. Advertising requirements are set out in relation to each class license. Advertising of licensed gambling services under a GRA licence, and of the casinos under the CCA, must be approved by the GRA. Under the CCA, there are the Casino Control (Advertising) Regulations 2010.

Social gambling permitted under the GCA is confined to non-remote gambling conducted by an individual at a residential home where participants are family members or personal friends and is not conducted for private gain or in the course of any business.

The GCA provides that the Commissioner of Police may issue entry bans against individuals to prohibit entry into gaming machine rooms and/or engagement in general

remote gambling. The CCA provides that the Commissioner of Police and the GRA may exclude individuals from the casinos.

There is a National Council on Problem Gambling ("NCPG") to help individuals with gambling addictions. The NCPG may issue exclusion orders from gaming machine rooms or online betting under the GCA, or exclusion orders from the casinos. Individuals may also apply for voluntary exclusion or visit limits. The NCPG is established under the CCA.

Locals are subject to a casino entry levy as a social safeguard.

Automatic teller machines are prohibited from being provided within a casino premise.

Under the CCA, a casino operator must establish and implement a responsible gambling programme approved by the GRA in compliance with the Casino Control (Responsible Gambling) Regulations 2013.

14. Briefly detail shareholder reporting and approval threshold(s).

The main shareholder of a casino operator must obtain approval from the Minister before transferring or disposing its stake to the extent that after that transfer or disposal, the main shareholder's stake would be less than 20% of voting shares or equal or less than the percentage of voting shares held by any other shareholder. Conversely, the Minister's approval must be obtained if any person wishes to acquire 20% or more of the voting shares in a casino operator, or a percentage equal to or more than the percentage of voting shares held by any other shareholder. The main shareholder of a casino operator is not permitted to hold a stake or have any interest in the other casino operator.

Approval from the GRA is required before any person becomes a substantial shareholder (with voting rights not less than 5%) of a casino operator. Approval must also be obtained where any person wishes to enter into an agreement or arrangement to act together with any other person with respect to the acquisition, holding, disposal of, or exercise of rights in relation to, an aggregate of 5% or more votes in the casino operator. A person must not become a 12% controller, a 20% controller, or an indirect controller, of a casino operator, without GRA's approval.

In granting any licence under the GCA, the GRA may impose conditions concerning the management of the gambling service provided, including records that must

be maintained and reporting requirements.

15. Briefly detail the regulator's enforcement powers, including sanctions.

The GRA has powers to block access to online sites and to order payment transactions to be blocked in relation to unlawful remote gambling.

Under the CCA, the GRA may also fine or take disciplinary action against a casino operator for breach of licence conditions, CCA provisions or regulations.

Enforcement authorities (and inspectors authorised by the GRA under the CCA) have powers of entry, examination, arrest, bail and bond.

16. What is the tax rate?

For betting, 25-30% of taxable gaming revenue (being the gross betting profit) depending on the type of betting activity.

For lottery, 30% of the taxable gaming revenue (being the gross contributions) received for the lottery.

For gaming machine rooms (non-casino), 9.5% of the taxable gaming revenue (being the gross amount wagered) from every player.

For casinos, 12% of gross gaming revenue for the month from premium players and 22% from any other player.

17. Are there any proposals for changing gambling laws and regulations in the next 12-24 months? If so, please provide an overview of the proposed changes and likely timing.

There are no new proposals as of the time of this article.

18. What key regulatory developments are proposed or on the horizon in the next 12-24 months?

The Casino Control (Amendment) Act 2024 is coming incrementally into force with certain provisions having commenced on 30 October 2024. Key provisions that will come into force include the definition of "casino gambling" as the playing of a casino game, betting, or participating in a lottery within the casino premises, a requirement for gaming programs to be approved by the GRA, the imposition of a blanket offence on excluded

persons who enter a casino (not limited to those subject to self-exclusion or voluntary visit limits), additional requirements in relation to customer due diligence (including the duty to consider filing a suspicious transaction report), permission and requirement for casinos to share risk information to prevent and detect money laundering, and an increase in enforcement powers to arrest without warrant in certain circumstances.

19. Do you foresee any imminent risks to the growth of the gambling market in your jurisdiction?

The tightening of anti-money laundering laws and

imposition of stricter conditions on licences may affect the growth of the gambling market. However, the comprehensive laws and significant penalties in relation to gambling offences assure licensed operators that competition from an underground market is curtailed.

20. If a gambling start-up was looking for a jurisdiction in which to commence its activities, why would it choose yours?

The high standards and requirements raise the barriers of entry in our jurisdiction, narrowing the market to ensure that it is not saturated. There is also unlikely to be a lucrative black market of illegal gambling given the strict laws and enforcement against gambling offences.

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