

## Terms and conditions for the organisation of remote gambling

I In the case of remote gambling, the organiser of the game must ensure:

- Measures below mentioned on age for younger persons to exclude the possibility of playing:
  - no person under the age of 21 may play any game of chance or game of chance conducted as a form of remote gambling;
  - toto is not to be played by persons under 18 years of age;
  - Lotteries are not open to players under the age of 16.
- verification of each player's identity before placing bets (we recommend using the Certification Centre's (ID-card, mobile ID) or bank (bank account) authentication services);
- recording each player's first name, surname, personal identification number, or, in the absence thereof, date of birth, and the time and date of entry to and exit from the gaming environment;
- measures to prevent persons on the list of restricted persons from playing games of chance, lotteries and toto (more information [here](#));
- the acceptance of bets and payments made into the gambling operator's account for the purpose of placing bets only the same player from the current account or from the player same a gambling operator in the place of play;
- payout of winnings only to the same bank account from which the player has made the payment for wagering in the game;
- the accounting of each player's bets placed, payments made to the gambling operator's account for the placing of bets, refunds made to the player and winnings paid out point;
- the value of the winnings from a game of chance organised as a remote gambling game must not exceed EUR 50.
- the electronic accounting and control system of the gambling operator with the information system of the Tax and Customs Board (more information [here](#)).

II The remote gambling operator will publish to each player:

- the name and address of the gambling operator and the numbers of the decisions granting the licence and authorisation;
- the rules of the game or a link to the website where the rules are available;
- a reference to the age limits for playing;
- information about any costs incurred in placing a bet or paying out winnings which are borne by the player or are to be offset against any winnings received by the player.

III Player protection.

- The gaming operator must, before admitting the player to play for the first time, offer in an attention-grabbing manner the possibility to set a maximum limit on the amount of money that the player may have wagered in a single game.  
willing to lose as a result of gambling with that operator within a week or a month.  
The Promoter is prohibited from accepting bets that may increase a player's loss above the player's designated maximum.  
The upper limit is freely selectable by the player and the player must be able to raise and lower it. The limit may not be raised by the gaming operator unless the player has confirmed his wish to do so at least 48 hours after the request was made.  
The limit must be lowered by the gaming operator as soon as the player has made such a request.

- Players must be provided with clear information at all times about how long they have been playing and must be able to access information about the bets they have made and the winnings they have received.  
victories.
- Gambling operator must be publish attention on the website in a prominent manner a warning about the addictive nature of participation in gambling and the need for these organisations to.  
contact details of people who provide help for people who need help with gambling.

#### IV Game inventory and server.

- The gaming equipment used in the operation of remote gambling must ensure with sufficient certainty that:
  - Gambling result explaining randomness no can influenced by the gaming operator or any other person;
  - data relevant to gambling will be retained in the event of an interruption of the game, regardless of the reason for the interruption;
  - match stoppages, match results and changes to the game system are recorded;
  - the average amount of payouts to players as a result of the game is greater than 80 percent of the total amount of all bets.
- Gaming equipment used for the operation of remote gambling must record in a log file the time of entry into the system and the time and person making changes to the system.
- The data to be retained and recorded must be stored for at least five years in a manner that allows them to be submitted to the Tax and Customs Board, the Police and Border Guard Board or the.  
in response to a request from the Criminal Investigation Bureau of the Criminal Police.
- Data must be stored on the server that contains the software used for remote gambling:
  - player registration,
  - identification and verification of identity,
  - checking compliance with the age limit,
  - controlling the restriction on gambling,
  - launching a play session
  - on logging in and out
- The owner of the server containing the software used for remote gambling and the remote gambling operator must ensure that supervisory officials have unrestricted access to.  
the data referred to in the previous point
- The remote gambling operator must, prior to accepting the use of the server, provide evidence to the gambling supervisory authority of the country where the server is located and to the anti-money laundering authority of the country where the server is located.  
the legal basis and the possibilities for the institution to cooperate with the Estonian Tax and Customs Board and the FIU, if the server is not located in Estonia or in a country that is a party to the Convention on Cybercrime and the Estonian Tax and Customs Board and the FIU do not have a cooperation agreement with the competent authorities of the country where the server is located on the exchange of information related to the supervision of gambling.