

Regulations relating to gambling games (the Gambling Games Regulations)

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Regulations relating to gambling games

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Part 1 General provisions for gambling games

Chapter 1: Definitions, risk assessment and internal control requirements

Section 1 *Definitions*

- a) *provider*: provider with sole rights or organisation that provide gambling games require a permit pursuant to the Gambling Games Act.
- b) *non-profit organisation*: an organisation with a non-commercial purpose, where any profit goes towards the organisation's object
- c) *game sequence*: the events that are triggered in a gambling game from a player has confirmed his/her stake until any prize has been credited to the player
- d) *gaming terminal*: an entity that is permanently installed in premises, on which players may participate in different kinds of gambling games.

Section 2 *Risk assessment*

Providers of gambling games that require a permit shall carry out a risk assessment of the gambling games they offer in order to ensure safe and fair gambling. The risk assessment shall map the need for risk reduction measures that are intended to prevent, detect and react to problematic gambling behaviour. The risk assessment must be updated regularly, at least once a year.

Section 3 *Internal control*

Providers of gambling games that require a permit must establish procedures to ensure compliance with the requirements that follow from laws, regulations, permits and, if applicable, the rules of the games. These providers must also establish procedures to ensure that they implement the risk reduction measures identified pursuant to Section 2 second sentence. The procedures must be documented and kept up-to-date.

Chapter 2: Measures to ensure safe and fair gambling

Section 4 *Registered play*

If participants in a gambling game are required to be registered, the registration shall take place via a unique customer profile with the provider of the gambling game. Each player may only have one account with a provider.

The provider of the gambling game shall ensure that, in connection with registration, players are identified in a secure manner with the help of eID, a passport, national ID card or driving licence. eID requires the use of solutions that, pursuant to the Self-Declaration Regulations, are described as high-level eID.

The provider of the gambling game shall ensure that the player's identity is verified with satisfactory certainty in relation to the player's registered customer relationship before a bet can be submitted.

Several registered players may only play together on solutions for jointly registered games offered by the provider of gambling games.

The provider of the gambling game must update its customer registers and have appropriate control measures in place to uncover abuse of gambling accounts.

Section 5 Information about the gambling games

Providers of gambling games must provide sufficient information about the rules for the gambling games, including information about draws, the probability of winning, prizes and contact information for the provider. For gambling games that require a permit, the rules of the game shall be easily accessible to players in all channels through which the gambling game is sold.

Section 6 Other measures to ensure safe and fair gambling

Providers of gambling games shall

- a) ensure that the players receive confirmation that they have paid for a game, including the stake and what outcome the player has gambled on
- b) be able to document that everyone who has paid a stake participates in the gambling game
- c) ensure that the prizes for the gambling games are transferred to the correct winner
- d) give players the right to complain to the provider of the gambling game if they have not been paid the prize they believe they are entitled to or have experienced irregularities or things they believe to be incorrect in connection with the game.

Providers of gambling games must ensure that the gambling games are conducted in a manner that is adequately secured against errors, abuse and manipulation.

Chapter 3: Measures to prevent gambling problems and ensure responsible gambling

Section 7 Training of employees

Providers of gambling games that require a permit shall ensure that employees and cooperating partners who work on product development, marketing, monitoring of games and the sale of customer services are given regular training that is adapted to the individual employees' work tasks. The training is intended to raise awareness of the risks associated with gambling games and the factors that influence a player's behaviour, and to enable the employee to recognise problematic gambling behaviour.

Section 8 Information requirements

Providers of gambling games that require a permit shall inform players about the risks associated with gambling games, the harmful effects of unhealthy gambling behaviour and how the risk of such problems can be reduced. Information about relevant help shall be easily accessible in places where the games can be purchased.

Section 9 Exclusion and breaks

All providers of registered gambling games shall make it possible for players to exclude themselves or take a time-limited break from gambling games. Players may not end a break before the chosen break period has expired. Players may not cancel an exclusion until at least one year has elapsed.

In online games and gaming terminals, an option to exclude oneself or take a time-limited break shall be clearly visible on the screen.

Section 10 Prohibition against autoplay

Autoplay is not permitted. By autoplay is meant a function whereby games are automatically started and conducted without any active action on the part of the player.

Section 11 Prohibition against certain incentives

It is not permitted to use VIP programmes, bonuses, free playing or similar personal financial incentives to promote participation in gambling games.

Section 12 Opening hours

Providers of gambling games may only set the hours during which it is possible to play gambling games to between 07.00 and 01.00. If relevant international competitions take place outside the Norwegian time zone, the Gaming Authority may, upon application, grant dispensation from the opening hours.

Section 13 Exemption from the age requirement

If it is found to be acceptable based on the risks associated with a gambling game, providers of gambling games that do not require a permit may grant exemption from the minimum age requirement of 18 years set out in Section 7 fourth paragraph of the Gambling Games Act. This does not apply to poker games in private homes, cf. Section 36 first paragraph b).

Gambling games that require a permit and that entail a low risk of gambling problems may in special cases be exempted from the minimum age requirement. The Gaming Authority may grant exemption upon application from the provider.

Chapter 4: Marketing

Section 14 *Necessary marketing is permitted*

The marketing of gambling games shall be limited to what is necessary to inform the public about the games offered, and to channel people's wish to gamble towards safe and fair games.

Providers with sole rights shall adapt the total extent of their marketing to the marketing pressure from operators without a permit whose marketing is aimed at Norwegian gamblers.

Other providers of gambling games than providers with sole rights shall ensure that the marketing of their gambling games is moderate in both its content and extent.

Section 15 *Requirements relating to marketing content*

Marketing of gambling games must contain clear information about age limits and contact information for the Helpline.

In addition, the marketing must be balanced as regards the relationship between risk and responsibility. Among other things, this means that measures to ensure responsible gambling shall be given greater emphasis in the marketing of gambling games that entail a higher risk of unhealthy gambling behaviour.

The marketing of gambling games shall be fact-based and informative, and it must not be misleading or provide too little guidance.

Information about the chance of winning a gambling game shall normally be provided. The information shall be presented in a clear manner and it must be correct, so that the marketing does not give the impression that the chances of winning are greater than they actually are. In the case of marketing of the total prize money, it shall be made clear what maximum amount individual players can win in the game.

Section 16 *Limitations on marketing content*

Marketing of gambling games shall not

- a) be designed so that it glorifies participation or presents participation as free of risk
- b) have a content that gives the impression that participation in the gambling game can solve financial problems, be a source of income or offer gamblers social acceptance
- c) present gambling games as commonplace by presenting the purchase situation as a normal part of consumers' everyday lives
- d) encourage gamblers to cover losses on gambling games by participating in new gambling games
- e) use well-known people in a way that indicates that participation in gambling games has contributed to their success
- f) be unreasonably insistent or aggressive. When assessing whether the marketing is unreasonably insistent or aggressive, consideration shall be given to its form, content, use of sound, images, animation or other live images and the context as a whole.

Section 17 Prohibition against certain methods etc.

It is forbidden to use persons under the age of 18 to promote gambling games. Countdowns to the deadline for submitting bets must not be used in the marketing of gambling games.

It is forbidden to offer consumers an advantage in return for consenting to direct marketing. It is also forbidden in connection with marketing to directly target people who are taking a break from or have been excluded from games. Players who have taken a break or been excluded from games must give renewed consent if the provider of a game wishes to send direct marketing to them. Nor may the provider make direct contact for marketing purposes with players who are categorised as displaying risk behaviour in the provider's internal systems.

Providers with sole rights must not use triggering messages as regards the marketing of high prizes.

Section 18 Prohibition against marketing certain gambling games

It is forbidden to market Norsk Tipping's games KongKasino and Bingoria.

It is forbidden to market gambling games that are offered on gaming terminals, with the exception of gambling games that have a permit pursuant to § 54.

Section 19 Rules concerning information about what the profit from gambling games goes to

Providers of gambling games may to a limited extent inform people about what the profit from gambling games goes to. Such communication shall not be a central or dominating element in the provider's total marketing. The communication shall be informative and shall not appeal directly to consumers' consciences by emphasising that the revenues are used for the public benefit.

Providers with sole rights shall not communicate what the profit from gambling games goes to in connection with marketing of the gambling games themselves.

PART II Games offered by providers with sole rights

Chapter 5 What games may be offered by the providers with sole rights

Section 20 Games offered by Norsk Tipping

Norsk Tipping has sole right to offer gambling games on the internet, with the exception of bingo linked to physical bingo games, cf. Section 63 second paragraph, and gambling games linked to physical events or competitions involving horses, cf. Section 21.

Norsk Tipping has sole right to offer gambling games in connection with sports competitions and other competitions not covered by Section 21.

Norsk Tipping has sole right to offer gambling games on gaming terminals not covered by Chapters 10, 11 and 13 of the Regulations.

Norsk Tipping has sole right to offer gambling games with an annual turnover of more than NOK 360 million and gambling games with prizes of more than NOK 2 million that are not covered by Section 21.

Norsk Tipping has a permit to offer the following gambling games:

- a. Belago
- b. Bingoria
- c. e-Flax
- d. Eurojackpot
- e. Extra
- f. Fantasy
- g. Flax
- h. Joker
- i. Keno
- j. KongKasino
- k. Lotto
- l. Multix
- m. Nabolaget
- n. Oddsen
- o. Oddsbomben
- p. Tipping
- q. VikingLotto
- r. Yezz!

Section 21 Gambling games offered by the provider with sole right to offer gambling on horses

The provider granted sole right to offer gambling on horses has sole right to offer gambling games in connection with physical events or competitions involving horses. The gambling games may be linked to a single horse race or several horse races in combination.

Section 22 Changes to games offered by providers with sole rights

Material changes to existing gambling games must be approved by the Gaming Authority. When assessing what constitutes a material change and whether a material change will be approved, particular emphasis will be placed on whether the change will affect consumer protection or the game's level of responsibility, and whether the change will have a bearing on channelling or the competition with other lawful gambling games.

When assessing new permits, particular emphasis will be placed on whether the game differs from lawful gambling games offered by other providers, and whether channelling considerations indicate that there is a need for such gambling games.

Section 23 Sole providers' rules for games

Providers with sole rights shall adopt rules for the gambling games they have a permit to offer. The rules for the games shall contain a description of each game, including the rules for participating in, offering and carrying out the game, rules concerning players' rights and obligations, and the right to complain.

Providers with sole rights shall inform the Gaming Authority about changes to the rules for games. The players shall be informed about changes in an appropriate manner.

Section 24 Permit for temporary testing

The Gaming Authority may, upon application, grant providers with sole rights a permit for temporary testing of new gambling games or variants of existing gambling games. In special cases, the Gaming Authority may also grant a permit for temporary testing of other measures, if the purpose is to ensure more responsible gambling. The testing of new measures shall not result in a reduced level of responsibility during the trial period than is otherwise maintained at all times.

A permit for temporary testing may be granted for up to six months. The duration of the permit may be prolonged in special cases if unforeseen events have occurred during the trial period.

Marketing of measures undergoing temporary testing may only be aimed at persons in predefined target groups. It must be voluntary to participate in gambling games and other measures undergoing testing.

Chapter 6 Special rules for gambling games offered by providers with sole rights

Section 25 Registered games requirement

All gambling games offered by providers with sole rights must be registered in accordance with Section 4. This requirement does not apply, however, to physical Flaxlodd scratch cards offered by Norsk Tipping.

Section 26 Limit on total losses

Providers with sole rights shall set a limit on total losses that applies across all their registered gambling games.

The total loss limit for gambling games offered by Norsk Tipping must not exceed NOK 20,000 per month per player. Individual prizes of up to NOK 20,000 can be added to the loss limit.

The total loss limit for gambling games from providers with a permit to offer gambling on horse races must not exceed NOK 20,000 per 30 days per player, over a 90-day rolling period. The rolling limit principle means that players can carry forward unutilised losses to the following month. Prizes won during the last 365 days may be added to the loss limit.

Section 27 Maximum loss limits for individual games

Within the framework of the limits on total losses in Section 26, the following maximum loss limits apply:

- a) The maximum loss limit for Norsk Tipping's Multix is NOK 650 per calendar day and NOK 2,700 per calendar month.
- b) The maximum loss limit for Norsk Tipping's Belago is NOK 900 per calendar day and NOK 4,400 per calendar month.
- c) The maximum loss limit for Norsk Tipping's KongKasino, Bingoria, E-flax and Yezz! combined is NOK 4,000 per calendar day and NOK 7,500 per calendar month.

Section 28 Personal loss and time limits

Within the framework of the mandatory loss limits in Sections 26 and 27, players shall set personal loss limits for themselves per day and per month. This requirement does not apply to Norsk Tipping's Lotto, Vikinglotto, Eurojackpot, Tipping, Joker, Extra, Keno, Nabolaget and Oddsbomben.

For Norsk Tipping's Multix, Belago, KongKasino, Bingoria, E-flax and Yezz!, players must also set personal limits on the time they spend on these games per day.

It shall be possible for players to change their personal loss and time limits. If the limits are reduced, the change shall have immediate effect. If the limit per day is increased, at least 24 hours must elapse until the change takes effect. If the limit per month is increased, the change shall not take effect until the first of the following month.

Section 29 Overview of own gambling pattern

When participating in a registered gambling game, players shall be offered a tool that gives them an easily accessible and simple overview of how much they have lost during the past year and last month. Players shall also be offered a self-testing tool that enables them to assess their own gambling behaviour.

Section 30 Maximum speed

For Norsk Tipping's Multix, Belago, KongKasino, Bingoria, E-flax and Yezz!, it must take minimum three seconds from one game sequence starts until the next game sequence can start. A game sequence must have concluded before a player can start a new one.

Section 31 Maximum stake

For Norsk Tipping's Multix, Belago, KongKasino, Bingoria, E-flax and Yezz!, the maximum stake per game sequence is the game's defined minimum speed measured in seconds times ten, but limited upwards to NOK 100.

For Norsk Tipping's Oddsen, the maximum stake per row is NOK 500.

Section 32 Maximum prizes

For Norsk Tipping's Multix, the maximum prize per game sequence is NOK 1,500. Jackpot prizes are not permitted. By jackpot price is meant the amount of money that is accumulated by setting aside the stakes from several game sequences and that a player can win in a game sequence.

For Norsk Tipping's Belago, the maximum prize per game sequence is NOK 2,500. In addition, a jackpot prize of up to NOK 50,000 is permitted.

For Norsk Tipping's KongKasino, Bingoria and Yezz!, the maximum prize per game sequence is NOK 100,000. In addition, a jackpot prize of up to NOK 5 million is permitted.

Section 33 Mandatory breaks

After one hour spent playing Norsk Tipping's Multix and Belago, a player shall have a break of at least five minutes.

After one hour spent playing Norsk Tipping's KongKasino, Bingoria, E-flax and Yezz!, a player shall have a break of at least fifteen minutes.

Section 34 Special rules for Norsk Tipping's Multix gaming terminals

Norsk Tipping may install a maximum of 5,000 Multix terminals.

The gaming terminals shall be placed indoors in controllable, permanent premises where steps have been taken to ensure that age limits can be effectively enforced. The gaming terminals shall be placed in a way that enables employees to have control of gambling activity.

The gaming terminals may only be placed in the following locations:

- a) Trotting or horse racing tracks
- b) Bingo halls
- c) Gaming or entertainment premises where other games such as ten-pin bowling and pool are offered
- d) Kiosks
- e) Hotels, restaurants, cafés or public houses

The gaming terminals may not under any circumstances be placed in grocery shops, on means of transport, in common areas in public premises or in traffic hubs.

Section 35 Processing of personal data

Providers with sole rights may process personal data for the purpose of mapping and analysing customers' gambling behaviour, so that they can implement general and personal measures to ensure responsible gambling and to prevent and reduce gambling problems. Providers with sole rights may also process personal data to ensure that gambling games are conducted in a safe and fair manner, including for the purpose of preventing economic crime in connection with gambling games.

Providers with sole rights may process the following personal data:

- a) The player's name, personal ID number, address, email address, phone number, nationality, copy of proof of identity
- b) Payment information, including bank account number
- c) Gambling transactions, including which games the transactions concern, and how much time and money is spent on individual games
- d) Measures to ensure responsible gambling implemented by or in relation to individual players
- e) IP address

Personal data may be disclosed for research purposes. In connection with such disclosure, providers with sole rights shall take steps to safeguard that the processing takes place in accordance with the General Data Protection Regulation Article 89(1).

The personal data may be stored for up to 5 years. Exceptions may follow from laws or decisions made pursuant to laws.

Part III Gambling games that may be offered by parties other than providers with sole rights

Chapter 7. General rules for gambling games that may be offered by parties other than providers with sole rights

Section 36 Exemptions from the non-profit purpose condition

For the following gambling games, the condition in Section 22 of the Gambling Games Act that the profit must go to non-profit purposes does not apply:

- a. Gambling games at private gatherings with a low risk of gambling problems and with a total turnover of less than NOK 20,000 per gathering.
- b. Poker games in private homes where the game is not of a professional nature, where maximum 20 players participate and the highest stake is NOK 1,000 per gathering.
- c. Machines offering goods as prizes and wheels of fortune at funfairs and entertainment parks offering goods as prizes.

Section 37 Application and permit

Parties other than providers with sole rights may only be granted a permit to offer gambling games covered by Chapters 8 to 14 of the Regulations.

An organisation must apply for prior approval pursuant to Section 39 or 40 and for a permit to offer gambling games pursuant to Chapters 8 to 14 using the prescribed form and within the deadlines set by the Gaming Authority.

Section 38 Accounting and auditing duty

An organisation that has been granted prior approval pursuant to Section 39 must keep accounts. The organisation must be able to document all revenues and expenses and have an overview of its assets and liabilities. The organisation shall submit accounting information annually, including information about how the profit from gambling games has been spent, using the Gaming Authority's prescribed form.

Assistants approved pursuant to Section 42 have a duty to keep accounts in accordance with the Accounting Act, irrespective of whether they fall under exemption provisions set out in or adopted pursuant to the Accounting Act. They have a duty to submit annual accounts to the Register of Company Accounts in accordance with the provisions of the Accounting Act Chapter 8. They also have an auditing duty pursuant to the provisions of the Auditors Act.

Organisations or assistants that are also engaged in other activities that do not form the basis for being granted approval or a permit pursuant to the Gambling Games Act or these Regulations must keep separate accounts for their gambling games activities.

Section 39 Requirement for prior approval

An organisation must obtain prior approval from the Gaming Authority pursuant to Section 40 and 41 in order to:

- a) apply for a permit to offer gambling games pursuant to Chapters 8 to 12 and Chapter 14.
- b) receive profits from gambling games on board Norwegian ships pursuant to Section 81.

Section 40 Prior approval of non-profit organisations

To be granted prior approval, non-profit organisations must be registered in the Register of Non-Profit Organisations when the application is submitted. The registration condition does not apply to congregations in the Church of Norway.

To obtain prior approval, voluntary work must be an important part of the organisation's activity. When assessing whether an organisation engages in sufficient voluntary work, the Gaming Authority may emphasise the number of members, the number of donations or donors per year, the ratio between paid and unpaid work and whether the organisation engages in regular activity in which voluntary work plays an important part.

Organisations engaged in activities that constitute hobby or leisure activities for adults may not be granted prior approval. Organisations with a significant proportion of whose activities are aimed at children and young people under the age of 18 may nonetheless be granted prior approval for that part of their activities.

Organisations that are only available to a closed circle of people may not be granted prior approval. This applies to organisations that are not open to the public when this would have been natural given the organisation's purpose and activities, organisations where new members must be recommended or invited by existing members, or organisations with similar restrictions on access to membership.

Organisations that engage in activities that result in financial benefits for the members may not be granted prior approval. This also applies if the organisation's activity primarily promotes private financial interests or if the organisation's profit is used to cover expenses of a private nature. Trade unions and occupational, business and labour organisations shall be deemed to be engaged in activities that result in financial benefits.

Organisations that carry out activities that are organised by or affiliated to the public sector in that the state, county authority or municipality, by appointing board members or in some other way, is able to influence or make requirements of the organisation's activities may not be granted prior approval.

Organisations that redistribute funds to recipients whose object is unrelated to the organisation's purpose may not be granted prior approval.

Section 41 Prior approval of broadcasters

Broadcasters must have a licence pursuant to the Broadcasting Act to offer a local radio or local television service in order to be granted prior approval. The licence must have been utilised and the broadcaster must document through an annual report or otherwise that the radio or television station has had activity for at least the last six months.

If the licence is for a nationwide network, the broadcaster may be granted prior approval for the radio or television stations that largely offer content targeting a local audience or broadcast within a limited geographical area.

Section 42 Approval of assistants

To be approved as an assistant by the Gaming Authority, the assistant must be suited to offering gambling games in accordance with the requirements in Section 9 of the Gambling Games Act. When an assistant organises gambling games pursuant to Section 21 of the Gambling Games Act, the assistant is also deemed to be a provider of the gambling game. The suitability requirement also applies to assistants who provide gambling games not covered by the Anti-Money Laundering Act.

An assistant must also be solvent, registered in the Central Coordinating Register for Legal Entities and be able to document that he or she is not subject to insolvency proceedings. Furthermore, an assistant must be able to document procedures that ensure that gambling games are conducted in a responsible manner and that the organisations receive their rightful share of the profits.

For foreign assistants, the Gaming Authority decides what documentation is required to document that the conditions in this provision are met.

Section 43 Prohibition against quid pro quos

It is forbidden for an assistant to accept or demand quid pro quos from the party that has a permit pursuant to Section 18 of the Gambling Games Act and that receives a share of the profits as regulated in these Regulations. By quid pro quo is meant any form of financial or non-financial benefit in the form of money, services, valuables, coverage of expenses or similar.

The prohibition in the first paragraph also applies to ship-owning companies with a permit to offer gambling games pursuant to Section 76, where a share of the profit goes to non-profit organisations that have been granted prior approval pursuant to Section 39 first paragraph b).

Chapter 8: Gambling games with a turnover of up to NOK 100 million

Section 44 Permit to offer gambling games with a turnover of up to NOK 100 million

Pursuant to the rules in this chapter, an organisation that is approved pursuant to Section 39 may be granted a permit to offer the following gambling games with a turnover of up to NOK 100 million:

- a) gambling games using scratch cards
- b) gambling games with lottery tickets that are drawn after the sale of tickets has taken place
- c) a combination of gambling games as described in letters a) and b)

Gambling games using scratch cards must also meet the requirements pursuant to Sections 45 to 48. Gambling games using scratch cards, must, in addition to the conditions in this Chapter, meet the conditions in Chapter 9. By scratch cards is meant paper-based lottery tickets on which one or more play areas are covered in a non-transparent material that, when it is scratched off, immediately reveals whether it is a winning ticket or not.

Section 45 Information in connection with the sale of lottery tickets

When purchasing lottery tickets, the player shall receive the following information:

- a) that the gambling game has a permit from the Gaming Authority,
- b) the number of tickets it is permitted to sell and whether unsold tickets are included in the draw,
- c) the time and place where the draw will take place and when the result of the draw will be announced.
- d) by what deadline and where the prizes can be collected.

The information in the first paragraph shall be provided on the lottery ticket or on the receipt that the player receives when purchasing it.

Section 46 Conditions relating to how gambling games take place

For gambling games that are offered with a permit pursuant to Section 44, the following rules apply:

- a) The number of lottery tickets it is permitted to sell shall be specified by the Gaming Authority in the permit. The number shall reflect the expected sales volume of the lottery, either based on an estimate from the applicant or on actual sales in connection with previous lotteries.
- b) The lottery may not be offered on digital platforms on which the whole game takes place. The draw may not take place at a time chosen or requested by the player him/herself, and the player must not be given the impression that he or she can influence this. Digital solutions for the payment of stakes and distribution of lottery tickets are permitted.
- c) The lottery shall entail a low risk of gambling problems.
- d) The sale of lottery tickets must not start until it has been substantiated that the prizes have been acquired or that an assurance has been given and approved by the Gaming Authority that the necessary means are in place. Uncollected prizes shall go to the intended purpose of the lottery.
- e) Advertising shall not cover more than 50% of the lottery ticket.
- f) Lottery tickets shall not be sold for less than face value.
- g) Within a set deadline, the provider of the lottery must submit accurate accounts and documentation to the Gaming Authority that the prizes have been handed out to the winners
- h) The sales period shall not exceed 12 months.
- i) At least 20 per cent of the lottery turnover, after a deduction for prizes, shall go to the organisation(s) that have been granted a permit pursuant to this provision.

Section 47 Draw and announcement

If the lottery is drawn after the lottery tickets have been sold, the Gaming Authority shall carry out the draw. The Gaming Authority can also decide that the draw shall be postponed. Special grounds must exist for the draw to be postponed.

The result of the draw shall be announced by the party with a permit to offer the gambling game.

Section 48 Prizes

The value of the main prize may not exceed NOK 2 million. For scratch cards, the maximum value is NOK 1 million, cf. Section 51.

The value of the prizes must amount to at least 25 per cent of the permitted turnover.

Prizes shall be insured and shall not deteriorate through use.

Chapter 9: Special provisions concerning scratch cards

Section 49 Requirements for design of the scratch card

Each individual scratch card shall contain a scratch card number and information about the Helpline telephone for gambling addicts.

The scratch card's play area shall consist of clearly defined symbols. By play area is meant the area on a scratch card where the prize symbols are shown. If numbers are used in the play area, they must also be spelt out in letters.

It must not be practicably possible to reveal a prize without removing the scratch-off material. The scratch card must be secure enough to ensure that it is impossible to reveal a prize, change the information in the play area or make copies without leaving traces that can be identified through a technical inspection of the scratch card.

The scratch card shall have an underlying security print in the play area. The security print shall contain a sufficient number of variations and be of a nature that makes manipulation difficult.

Section 50 Requirements for scratch cards and the distribution of prizes and prize symbols

All scratch cards shall be designed and sold in accordance with the prize plan, lottery rules and card description. All scratch cards covered by the permit shall be manufactured before they are offered for sale.

It is not permitted to give an incorrect impression of the chances of winning a prize or about when the player is about to win a prize.

When selling scratch cards, all prizes and individual prize symbols shall be randomly distributed between all the scratch cards in accordance with the prize plan. The distribution of prizes and prize symbols shall be statistically random, independent of each other and unpredictable. There shall be no correlation between the distributions.

Section 51 *Prizes*

Prizes in the form of money or claims to money are only permitted when the main prize does not exceed NOK 1 million.

Section 52 *General security requirements*

The scratch card lottery shall be organised in a manner that ensures that there is no risk of manipulation or misuse of scratch cards. Information about the outcome in terms of prizes for each individual scratch card shall only be available to authorised persons, and access to such information shall be limited on a need-to-know basis. Documented procedures shall be in place to ensure that security is attended to at all stages, in connection with:

- a) development and design
- b) production and shipment
- c) distribution
- d) sales
- e) payment of prizes

Section 53 *Requirements of scratch card manufacturers*

The scratch card manufacturer shall have valid NS-EN-ISO-9000:2000 certification or be certified under more recent corresponding versions.

The manufacturer or external test laboratories that have NS-EN-ISO-9000:2000 certification or are certified under more recent corresponding versions shall carry out laboratory tests to check that the scratch card's physical design is sufficiently secure. The testing shall, as a minimum, cover a combination of the following methods:

- a) Screening and transillumination
- b) Magnetism
- c) Electricity
- d) Temperature and pressure
- e) Chemicals and fluids
- f) Mechanical (splitting, embossment, deformation etc.)

Chapter 10: Gambling games with a turnover of up to NOK 360 million

Section 54 *Permit to offer gambling games with a turnover of up to NOK 360 million*

Two organisations that are approved pursuant to Section 39 may each receive one permit to offer a gambling game with an annual turnover that does not exceed NOK 360 million when

- a) the organisation is engaged in international activities that account for at least 50 per cent of the organisation's total operating expenses recognised in its accounts
- b) the organisation has recognised annual operating costs for its international activities of at least NOK 20 million
- c) the gambling game entails a low risk of gambling problems.

The gambling permits shall be valid for nine years. An organisation that receives a permit pursuant to the first paragraph shall fulfill the requirements in Section 55 to 57.

Every nine years, the Gaming Authority shall announce two such gambling permits.

Section 55 Issuing of permits

The Gaming Authority decides whether an application meets the conditions in Section 54 first paragraph. The decision may be appealed. If the Gaming Authority's decision is appealed, all appeals shall be considered by the Gaming Board before permits are issued pursuant to the second paragraph.

If several organisation meet the conditions in Section 54 first paragraph, the Gaming Authority shall decide who is to be granted a permit by drawing lots.

An organisation may only participate in the draw with one application at a time, and may only hold one permit at a time. The result of the draw may not be appealed.

Section 54 Requirements concerning how gambling games shall take place

A lottery draw may not take place at a time chosen or requested by the player him/herself.

An assistant shall be responsible for the draw. The assistant must be able to document, through approval from an authorised test lab within the EEA, that the lottery is secured against misuse and manipulation. The assistant must furnish satisfactory security for the prize, have adequate equity and present a satisfactory auditor's report.

Section 57 Turnover, prizes and the allocation of profit

The annual turnover from the gambling game may not exceed NOK 360 million.

The main prize in the gambling game may not exceed NOK 2 million, and the value of the prizes must amount to at least 25 per cent of the permitted turnover.

At least 50 per cent of the turnover, after a deduction for prizes, shall go to the organisation(s) that have been granted a permit pursuant to Section 54.

Chapter 11: Bingo

Section 58 Who can offer bingo

One or more organisations that are approved pursuant to Section 39 may be granted a permit to offer bingo games pursuant to Section 59. By bingo is meant a gambling game in which a player wins when a certain combination of pre-defined numbers on his or her ticket is called out. By ticket is meant a field that consists of several rows with combinations of numbers. The organisations can offer bingo themselves or using an assistant, cf. Section 42.

Section 59 Bingo games for which a permit can be granted

An approved organisation may be granted a permit to offer main games with an annual turnover of maximum NOK 700,000 per organisation. By main games is meant bingo in which the numbers are called out as they are drawn and presented at the same time for all players who participate on the premises or via the internet, whether with paper or electronic tickets. Local organisations with more than 1,000 active members under the age of 18 may be granted an extra permit. Up to two extra permits may be granted to local organisations with more than 2,000 active members under the age of 18.

Organisations that have a permit to offer main games can also be granted a permit to offer databingo and Belago within the same period if their turnover for the main game exceeds NOK 2 million per year per bingo hall. By databingo is meant gaming terminals containing bingo enerettstilbyder eller organisasjon som tilbyr pengespill som krever tillatelse etter pengespilloven games that can be offered in bingo halls pursuant to the rules set out in Section 64. By Belago is meant a gaming terminal from Norsk Tipping placed in bingo halls. Turnover from the main game that takes place via the internet shall not be included in this calculation.

When starting a new bingo hall, a temporary permit may be granted for the placement of 10 databingo terminals. To be granted a further permit to offer databingo pursuant to the second paragraph, the main game in the bingo hall must reach a turnover of more than NOK 1 million within six months.

The permit period may not exceed two calendar years.

Section 60 Requirements concerning premises and employees

Bingo offered with the help of an assistant shall be offered on separate premises approved by the Gaming Authority. For a bingo hall to be approved, the bingo game must be the main activity on the premises. Secondary additional activity is only permitted if it has a natural link to the bingo game.

Children and young people under the age of 18 are not permitted in the bingo hall.

Employees working in bingo halls operated by an assistant must have bingo-related duties only. The provider and its employees shall not participate in the game.

Section 61 Requirements concerning tickets for the main game

The printer or importer's name and control number consisting of serial numbers or unique numbers shall be printed on the tickets. If the bingo game is run by an assistant, the assistant's name and name of the bingo hall shall also be printed on the tickets. The sheets in a set of tickets shall be numbered or be of different colours.

Electronic tickets for main games shall be numbered and contain the name of the organiser, the bingo hall and the manufacturer. Each player may purchase up to 30 electronic tickets per game.

The sale of tickets shall take place continuously in numbered sequence. The start and end numbers for sales and the total number of tickets sold shall be entered in the daily report pursuant to Section 70 second paragraph.

Section 62 Registered games requirement

All electronic bingo games connected to a bingo hall must be registered pursuant to the requirements set out in Section 4.

Section 63 Special rules for main games

Main games can be offered on physical and electronic tickets to players who are present in the bingo hall.

The main game can also be offered via the internet, so that a player can take part in the same game without being present in the bingo hall. To take part in a main game on the internet, the player must first have registered in person at the premises where he or she wishes to participate. A player may only have one account with an individual provider. The turnover from the main game on the internet shall be registered in separate accounts, cf. Section 70.

The numbers that are drawn shall be called out one after the other and to all players at the same time. The result of the draw must be read out twice before the next draw is made, both in the hall and online.

A player may only participate in one main game at a time.

If several players with non-identical tickets win a bingo round at the same time, the prize shall be shared equally between them. If several players with identical tickets win a bingo round at the same time, they must all receive the full prize.

Section 64 Special rules for databingo

The following rules shall apply to databingo:

- a) The numbers drawn shall be distributed between the tickets simultaneously or consecutively.
- b) The draw shall only be shown once.
- c) On completion of a game, at least 30 seconds shall elapse before a new draw can be made. A game is not completed until the result is shown and the prize has been credited to a player.
- d) A player may purchase up to five tickets per game.
- e) A player may not purchase extra draws of numbers.
- f) A player may only participate in one databingo game at a time.
- g) Maximum 30 databingo terminals may be installed in a bingo hall.

Section 65 Requirements concerning loss limits and breaks in electronic main games and databingo

The maximum total loss on electronic main games and databingo in one bingo hall is NOK 900 per calendar day and NOK 4,400 per calendar month.

Within the mandatory maximum loss limits in the first paragraph, the players must themselves set personal limits for maximum losses per day and per month.

After one hour spent playing an electronic main game or databingo, a player shall have a break of five minutes. The player shall at the same time receive a warning containing information about the gambling activity, including an overview of total losses.

Section 66 Prizes

In a main game, the value of each prize may not exceed NOK 10,000. An extra prize may be offered in addition to individual prizes. It may consist of a prize of up to NOK 100,000 per day or of several pots that, combined, do not exceed NOK 100,000 per day. The extra prize applies to each link to which the bingo hall is connected. By link is meant a bingo game where a joint draw is held for games that take place simultaneously across in several bingo halls, and where the players play for the same prizes.

In databingo, the value of each prize may not exceed NOK 2,500. An extra prize of up to NOK 12,000 per day may be offered in addition to individual prizes.

Section 67 Allocation of profit from main games and databingo

Minimum 15 per cent of the profit from main games and minimum 30 per cent of the profit from databingo shall go to the organisations that have a permit pursuant to Section 58. By profit is meant the gross turnover minus a deduction for prizes. When calculating how large a share of the profit from the main game shall go the organisations, however, no more than 70 per cent of the gross turnover may be deducted for prizes.

For bingo offered using an assistant, the assistant shall once a quarter disburse the organisations' share of the profit from main games and databingo to the Gaming Authority. The Gaming Authority shall then pay this amount to the organisations once per half-year.

If the assistant plans to recruit new organisations that will receive a share of the profit from bingo games offered pursuant to the first paragraph, this must be publicly announced so that it is possible for new organisations to apply. The assistant must at the same time announce which criteria will be emphasised when choosing the new organisations. It is sufficient that such announcements are made on the assistant's website.

Section 68 Allocation of profit from Belago

The profit from Norsk Tipping's Belago terminals shall be allocated as follows: 30 per cent to the organisations with a permit, 35 per cent to the assistant, and 35 per cent to Norsk Tipping.

Norsk Tipping shall pay the assistant his/her share of the profit at least once a month. Once each half-year, Norsk Tipping shall transfer the organisations' share of the profit to the Gaming Authority. The Gaming Authority shall then pay this amount to the organisations once per half-year.

Section 69 Change of assistants

When changing the assistant for a bingo hall, the new assistant must apply to the Gaming Authority for approval. The Gaming Authority will permit the change of assistant when a bank guarantee is furnished as security that the profit from the bingo activity will be disbursed to the Gaming Authority pursuant to Section 67.

If there has been not been any activity in the bingo hall for six months, the Gaming Authority may permit the change of assistant even if the conditions in the first paragraph are not met.

Section 70 Accounting requirements

Providers shall keep and submit separate accounts for the main game in each bingo hall, the main game on the internet and databingo.

For the main game, the provider shall produce a daily report stating the ticket turnover and the payment of prizes. The daily report and vouchers shall be produced on prescribed forms. If the game is electronic and the transcripts can replace the forms, the Gaming Authority may grant dispensation from the requirement that the prescribed form must be used.

For bingo offered without an assistant, the organisation that holds the permit shall produce an accounting report on the prescribed form after the end of the permit period. This report must be sent to the Gaming Authority no later than six weeks after the end of the permit period.

For bingo offered using an assistant, the assistant shall, in the first and third quarters, produce a summary of daily reports on a separate form. It shall be sent to the Gaming Authority within two weeks of the end of the first and third quarters.

The assistant shall also produce a summary of the daily reports for the whole first and second half-years that is confirmed by a registered public accountant. It shall be sent to the Gaming Authority within eight weeks of the end of the first half year and within six weeks of the end of the second half-year, or, if relevant, within six weeks of the game having been concluded.

Chapter 12: Bingo on local radio and local television

Section 71 Permit to offer bingo on local radio and local television

A broadcaster approved pursuant to Section 41 may be granted a permit to offer bingo on local radio or local television, the income from which shall go to running the station to which the permit applies.

To be granted a permit pursuant to the first paragraph, it is a condition that the station primarily offers content targeting a local audience or broadcasts within a limited geographical area.

The broadcaster may be granted one permit per local radio or television station to offer main games, with a duration of one year. The maximum turnover per permit is NOK 5 million per year.

Section 72 Ticket requirements

The sales number, control number, the name of the station and brief information about the game shall be printed on each ticket.

To identify the ticket, the week number, date of the game or the number of the bingo round shall be printed on the ticket.

Section 73 Sale of tickets

The tickets shall be sold in advance from the station's office, from one or several sales outlets with which the organiser has entered into an agreement, or via the internet.

The sale of tickets for a bingo game may not commence until the previous game has been completed.

Section 74 Requirements concerning how bingo games shall take place

Bingo may be offered on a local radio or television station once a week. The bingo game shall be drawn in a studio during a broadcast and the result of the draw shall be read out twice. The numbers shall be registered as they are drawn.

Individual local radio or television stations may offer the bingo game to players on the internet. Such games must be registered pursuant to Section 4, and the players shall be offered an opportunity to exclude themselves pursuant to the rules in Section 9. To win a prize, a player must call out during the broadcast that he/she has a bingo. A prize may only be paid on physical or electronic presentation of the ticket.

None of those present in the studio during the broadcast may participate in the game.

Section 75 Prizes

Individual prizes may not exceed NOK 10,000. The total value of the prizes for each playing day may not exceed NOK 25,000.

An extra prize may be offered in addition to individual prizes pursuant to the first paragraph. It may consist of a prize of up to NOK 100,000 per day or of several pots that, combined, do not exceed NOK 100,000 per day.

Chapter 13 Gambling games on ships

Section 76 *Permit to offer gambling games on board ships*

A ship-owning company may be granted a permit to offer gambling games on board Norwegian ships that, based on a fixed timetable, operate year-round scheduled services between Norwegian and foreign ports and that have a considerable capacity to carry goods and vehicles.

The ship-owning company may be granted a permit for up to three years.

Section 77 *Gambling games for which a permit can be granted*

A ship-owning company may be granted a permit to offer the following gambling games on board ships:

- a) Card games approved in advance by the Gaming Authority. Card games in which players play against each other are not permitted.
- b) Roulette
- c) Gambling games offered on gaming terminals pursuant to Section 83

Section 78 *Maximum stakes and prize limits*

For card games and roulette, the maximum stake per game may not exceed NOK 400 and the maximum prize may not exceed NOK 1,500.

For gambling games played on gaming terminals, the maximum stake per game sequence may not exceed NOK 45 and the maximum prize may not exceed NOK 25,000.

Section 79 *Requirements concerning premises etc.*

Gambling games on board ships shall take place within a limited area. The games must not be available as long as the ship is moored at the quay.

The ship-owning company shall offer players an opportunity to exclude themselves from the company's gambling premises with immediate effect.

Section 80 *Means of payment for gambling games*

Only cash or vouchers may be used to pay for gambling games on board ships. In the case of card games and roulette, debit cards may also be used as a means of payment,

Section 81 *Disbursement of profit*

At least 20 per cent of the turnover from a gambling game, after a deduction for prizes, shall go to the organisation or organisations that have been approved pursuant to Section 39. The amount shall be credited to the organisations every six months.

If the ship-owning company plans to recruit new organisations that will receive a share of the profit pursuant to the first paragraph, this must be publicly announced so that it is possible for

new organisations to apply. The ship-owning company must at the same time announce which criteria will be emphasised when choosing the new organisations.

Section 82 Accounting and control

The ship-owning company shall keep accounts for the turnover from each gaming terminal. As a minimum, the accounts shall include the following information:

- a) the ship-owning company's name,
- b) the number of the voucher,
- c) the unique ID of the gaming terminal,
- d) the net amount staked, gross turnover, prizes disbursed,
- e) the amount earmarked for a special purpose,
- f) the date and time the terminal was emptied,
- g) the manufacturer of the terminal.

The ship-owning company shall prepare daily reports of the turnover for card games and roulette. As a minimum, the daily reports shall contain information about the gross turnover, prizes disbursed and net turnover.

Complete accounts for the gambling activity on board must be sent to the Gaming Authority each year.

Section 83 Gaming terminals

To be granted a permit for the installation of gaming terminals, the ship-owning company must document that the terminals meet the following conditions:

- a) It shall only be possible to take part in one game sequence at a time.
- b) The terminals shall be designed so that only one person may play on each terminal at a time.
- c) The games must not give an incorrect impression of how the games take place, the players' chances of winning a prize, the result of a game sequence or the player's possibility of influencing the result of a game sequence.
- d) The time that elapses from a player has paid a stake until a new amount can be staked must be at least three seconds.
- e) The outcome of the game shall be decided by a random draw where the outcomes of the draw are statistically random, independent of each other and unpredictable. There shall be no correlation between the outcomes of draws.
- f) The average prize percentage shall be between 60 and 95 per cent for each individual game.
- g) No information shall be transferred from a game sequence that can affect the draw or prize in other game sequences.
- h) The terminals shall not present content of a violent or discriminatory nature.
- i) All terminals must have a unique external ID that is also visible when the terminals are not in operation.
- j) The terminals shall show the total amount a player has chosen to play for before the player can stake the amount.
- k) For all game sequences, the terminals shall show the stake, the result of the prize draw and, if relevant, the prize.
- l) The terminals shall not emit any noise when they are not being played on.

The Gaming Authority may set a maximum limit on the number of terminals that may be placed on each ship. The number of terminals shall not exceed a ratio of one terminal per 25 passengers in accordance with the ship's certificate.

Chapter 14: Tournament poker

Section 84 *Permit to offer an annual Norwegian poker championship*

An organisation may apply to offer an annual Norwegian poker championship when

- a) the organisation is a nationwide organisation that is approved pursuant to Section 39, and it has few or no revenues from gambling games
- b) the organisation has developed satisfactory regulations for the tournaments, and necessary procedures for holding the tournaments
- c) the organisation has provided information about its plans for the time and place of the tournaments, and appointed a person who will have chief responsibility for organising the tournaments
- d) the organisation can document that the organisation has or will recruit relevant expertise to organise land-based poker.

Section 85 *Issuing of permits*

Upon application, the Gaming Authority may grant one permit pursuant to the rules in this chapter. The permit may be granted to one organisation or to several organisations that have applied jointly to offer tournament poker, provided that all the organisations meet the conditions in Section 84. The permit may have a duration of five years and shall be issued after a prior call for applications with a deadline for applications decided by the Gaming Authority.

If several applicants meet the conditions in Section 84, the permit will be allocated by the Gaming Authority drawing lots. If the Gaming Authority's decision on whether the conditions for applications are met is appealed, all appeals shall be considered by the Gaming Board before permits are issued pursuant to the first sentence. The result of the draw may not be appealed.

Section 86 *How the tournament shall be organised*

The Norwegian championship can consist of a main championship with up to five regional qualification tournaments. Only one qualification tournament may be held per region.

All participants in the Norwegian championship shall be registered by name, date of birth and residential address.

No more than 5,000 participants may take part in the main championship.

Section 87 *Stakes, disbursements and loss limits*

The payment of participants' stakes and disbursement of prizes shall take place through electronic transfers between the organiser and the individual participants.

The maximum loss limit is NOK 20,000 in the main championship and NOK 5,000 in the qualification tournaments.

The organiser may offer a participant who has been knocked out of a tournament a chance to buy his/her way back into the same tournament if the participant has not reached the loss limit. In such case, the participant may be allowed to participate again to the extent the remainder of the loss limit permits.

Section 88 Prizes

The provider shall prepare a prize plan containing an overview of the prize amounts and the division of prizes between participants. The basis for the disbursement of prizes is the gross turnover minus a deduction for the share earmarked for a special purpose and the assistant's remuneration.

The prize at qualification tournaments is participation in the main championship. Prizes may also include coverage of the participants' expenses in connection with participation in the main championship. Players who qualify for the main championship via a qualification tournament shall not pay a new stake.

The value of the main prize in the main championship may not exceed NOK 2 million.

Section 89 Allocation of profit and accounts

At least 5 per cent of the gross turnover shall go to the organisation or organisations holding the permit. Up to 20 per cent of the gross turnover can go to an assistant to cover the latter's expenses in connection with the Norwegian championship. Uncollected prizes shall go to the organisation holding the permit.

The provider shall keep accounts for the main championship and for the individual qualification tournaments. The accounts must be submitted to the Gaming Authority within one month of the conclusion of each individual qualification tournament or the main championship.

Part IV Case processing, enforcement and penal sanctions

Chapter 15: Supervision and case processing

Section 90 Digital communication

If the Gaming Authority has produced an electronic form for applications or reporting, it must be used by the applicant or the party with a duty to report.

Section 91 Register of Gambling Games

The Register of Gambling Games shall provide information for use in connection with the Gaming Authority's administrative and control work pursuant to the Gambling Games Act.

The Register of Gambling Game shall contain information about:

- a) Permits granted to providers with sole rights, cf. Sections 10 and 14 of the Gambling Games Act.
- b) Approvals and permits granted to non-profit organisations pursuant to Section 18 of the Gambling Games Act.

- c) Approvals and permits to offer gambling games on local radio and local television pursuant to Section 20 of the Gambling Games Act.
- d) Approvals granted to assistants pursuant to Section 21 of the Gambling Games Act.
- e) Decisions to revoke a permit or approval pursuant to Section 34 of the Gambling Games Act.
- f) Approved bingo premises pursuant to Section 60
- g) The turnover from gambling games and revenues approved organisations receive from gambling games
- h) Invoiced fees, cf. Chapter 16
- i) Accounting reports from organisations approved pursuant to Sections 18 and 20 of the Gambling Games Act.

Chapter 16: Fees

Section 92 Approval of an organisation or assistant

Organisations shall pay a fee of NOK 2,000 for prior approval pursuant to Section 39.

Applicants shall pay a fee of NOK 20,000 for approval as an assistant pursuant to Section 42.

Section 93 Gambling games with a turnover of up to NOK 100 million

Applicants shall pay a fee of NOK 3,000 for a permit to offer gambling games with a turnover of up to NOK 100 million pursuant to Section 44, or NOK 6,000 if a permit is granted to offer such gambling games using scratch cards.

A fee of NOK 300 shall be paid per organisation per draw made by the Gaming Authority, cf. Section 47.

Section 94 Gambling games with a turnover of up to NOK 360 million

Applicants shall pay a fee of NOK 30,000 for the processing of an application to offer gambling games with a turnover of up to NOK 360 million pursuant to § 54. The fee will not be refunded if the application is rejected.

A person who is granted a permit to offer gambling games pursuant to the first paragraph shall also pay a fee of NOK 20,000 for each commenced year of the permit period.

If several organisations apply jointly or seek a permit jointly, they will nonetheless only be required to pay one fee.

Section 95 Gambling games on ships

For a permit to offer card games or roulette, cf. Section 77 first paragraph a) and b), the ship-owning company shall pay a fee of NOK 5,000 per gambling table for each commenced year.

For a permit to offer gambling games on gaming terminals, cf. Section 77 first paragraph c), the ship-owning company shall pay a fee of NOK 1,500 per machine for each commenced year.

Section 96 *Bingo*

For a permit to offer main games, cf. Section 59 first paragraph, applicants shall pay a fee of NOK 1,600.

For a permit to offer databingo, cf. Section 59 second paragraph, an applicant shall pay a fee of NOK 33 per day per bingo hall.

For the approval of a bingo hall pursuant to Section 60, an assistant shall pay a fee of NOK 1,000.

For a permit to offer bingo on local radio or television, cf. Section 71 first paragraph, applicants shall pay a fee of NOK 1,600.

Section 97 *Tournament poker*

For the processing of an application to offer tournament poker games pursuant to § 84, applicants shall pay a fee of NOK 10,000. The fee will not be refunded if the application is rejected.

For supervision and control, a person granted a permit to organise tournament poker must also pay a fee of NOK 60,000 per commenced year of the permit period.

If several organisations apply jointly or seek a permit jointly, they will nonetheless only be required to pay one fee.

Chapter 17: Enforcement and penal sanctions

Section 98 *Prohibition against payment transfers*

Undertakings that offer payment services in Norway must stop payment transactions that involve payments to or disbursements from gambling games that do not have a permit in Norway, including payment transactions made using payment cards with a user location code for gambling games.

The prohibition against facilitating payment transactions to and from gambling games that do not have a permit in Norway applies both to payment transactions to and from gambling companies that do not have a permit in Norway and to payment transactions to and from other undertakings that facilitate payment transactions on behalf of gambling companies that do not have a permit in Norway.

Section 99 *Ordering the rejection of payment transactions*

The Gaming Authority may, through an individual decision, order an undertaking that offers payment services in connection with payments to and disbursements from gambling games that do not have a permit in Norway to reject payment transactions identified by:

1. The account number of a gambling company that carries out payment transactions or other undertakings that carry out payment transactions on behalf of the gambling company, or
2. The name of a gambling company that carries out payment transactions or other undertakings that carry out payment transactions on behalf of the gambling company.

The Gaming Authority may, through an individual decision, issue an order pursuant to the first paragraph (2) when:

- a) The Gaming Authority has made a decision to reject payment transactions identified by an account number, and the same undertaking that owns the account number sends payment transactions in the form of payments to or disbursements from gambling games from other account numbers than described in the decision, or
- b) The undertaking uses a different user location code than gambling games for payment transactions using payment cards, but nonetheless carries out payment transactions involving payments to or disbursements from gambling games.

The Gaming Authority is responsible for clear identification of the undertakings in the first paragraph.

Section 100 Duty to investigate and provide information about payment transactions

The Gaming Authority may require undertakings that offer payment services in Norway to provide information about gambling companies and undertakings that carry out payment transactions on behalf of gambling companies. The Gaming Authority shall send such requests on the prescribed form, specifying the identified undertakings.

The duty to provide information includes information about the account number, user location code, merchant ID, acquirer ID, organisation number, transaction volume and the time the transaction took place. The Gaming Authority may not demand the disclosure of personal data in connection with individual transactions.

Undertakings that offer payment services in Norway shall investigate all payment transactions to and from gambling companies and payment transfer undertakings to which the Gaming Authority has sent decisions stating that they offer gambling games without a permit in Norway. The Gaming Authority shall have an updated overview of such decisions on its website.

Section 101 Cessation of payments and repayment

Gambling game funds accumulated as a result of the cessation of disbursements pursuant to the Gambling Games Act Section 35 a) and c) shall be divided between the organisations that receive profits from bingo pursuant to Section 67. The same shall apply to gambling game funds confiscated pursuant to the Gambling Games Act Section 35 second paragraph, cf. first paragraph a) and c).

Section 102 Infringement fines

When imposing infringement fines pursuant to Section 36 of the Gambling Games Act, an infringement fine may be imposed on an undertaking of up to 10 per cent of the undertaking's net turnover in Norway in the preceding year. By net turnover is meant the turnover minus a deduction for disbursed prizes. An infringement fine of 1 G (G = the Norwegian National Insurance basic amount) may be imposed on private individuals.

When deciding the size of the infringement fine within the maximum limits set out in the first paragraph, the Gaming Authority may take the following into consideration, among other factors:

- a) the preventive effect of the infringement fine,

- b) the gravity and duration of the infringement,
- c) the culpability of the infringer,
- d) the infringer's financial capacity,
- e) the benefits that have been or could have been achieved as a result of the infringement,
- f) the degree of cooperation with the authorities,
- g) any previous infringements of the gambling games regulations.

Chapter 18: Entry into force and transitional rules

Section 103 *Entry into force*

The Regulations enter into force from 1 January 2023, except Sections 62 and 65 which enter into force from 1 January 2024. The following are repealed from the same date:

1. Regulations No 185 of 24 February 1995 relating to lotteries etc.
2. Regulations No 793 of 15 September 1995 relating to entertainment machines
3. Regulations No 797 of 8 June 1998 concerning guidelines for the funds under Norsk Tipping AS
4. Regulations No 960 of 22 September 2000 relating to permits to install entertainment machines
5. Regulations No 1366 of 21 December 2000 relating to the Lottery Authority and the Lottery Register
6. Regulations No 1528 of 30 November 2004 relating to bingo
7. Regulations No 1531 relating to lotteries on board ships on scheduled sailings between Norwegian and foreign ports
8. Regulations No 184 of 19 February 2010 relating to the prohibition of payment transfers for gambling games that do not have a Norwegian permit
9. Regulations No 699 of 15 June 2011 relating to pre-drawn lotteries using scratch cards
10. Regulations No 644 of 24 June 2011 relating to the allocation of profit from payment machines placed in bingo halls (bingo terminals)

Section 104 *Transitional rules*

Time-limited permits to offer gambling games granted on the basis of laws repealed by Act of 18 March 2022 No 12 on gambling § 38 first paragraph or regulations mentioned in § 103, apply until they expire.

Organisations approved by the Gaming Authority pursuant to Section 4 the Lottery Act and Section 2.1 of the Regulations relating to the Lottery Authority and Lottery Register etc. shall retain their permit until 31 December 2023.

Assistants authorised by the Lottery Authority pursuant to Section 4c of the Lottery Act and Section 2-2 of the Regulations relating to the Lottery Authority and Lottery Register etc. shall retain their approval until 31 December 2023.