



NATIONAL LOTTERY AUTHORITY



GAMING REGULATION 001



REPUBLIC OF LIBERIA

APPROVED: xxxxx, 2016

PREAMBLE:

WHEREAS, the Republic of Liberia, cognizant of its responsibilities to the people of Liberia to develop a legal framework for the gaming sector, has established the National Lottery Authority (NLA) to ensure that operation of games of chance are conducted in accordance with law and do not adversely impact the socio-economic fabric of the Country; and

WHEREAS, the NLA Act authorizes the Authority to promulgate regulations and the Republic of Liberia has determined that regulations are necessary to monitor and manage activities of the sector consistent with the Act and to comply with internationally accepted principles of responsible gaming; and

WHEREAS, the Republic of Liberia has a responsibility to protect children and other vulnerable persons from being harmed or exploited by the gaming sector; and

WHEREAS, the Republic of Liberia is responsible for ensuring gambling is conducted in a fair, transparent, and accountable manner.

NOW THEREFORE, in the exercise of the statutory powers conferred upon the NLA by its enabling legislation, that it "shall have the power to promulgate regulations, rules and guidelines as may be required for the effective and efficient operation of the Authority"; and consistent with the authority conferred on all legally established Government entities by and under the Executive Law of Liberia, Title 12, Chapter 10.5, Volume III, Liberian Codes of Laws Revised; this regulation is hereby promulgated.

TABLE OF CONTENTS

PART I	PRELIMINARY PROVISIONS	6
1.1	TITLE AND COMMENCEMENT	6
1.2	SCOPE AND APPLICATION OF REGULATION	6
1.3	DEFINITIONS	6
PART II	CASINO GAMING	10
2	CASINO LICENSE.....	10
2.1	Qualification.....	10
2.2	Approved location for casino gaming.....	11
2.3	Application for a license to Conduct Casino Gaming	11
2.4	Review of Application.....	13
2.5	Issuance of License	13
2.6	License Fee	14
2.7	Validity Period of License	14
2.8	Transfer of License	14
2.9	Renewal of License.....	14
2.10	Conduct of Gaming.....	15
PART III	OTHER GAMES OF CHANCE	17
	Limitation of Section.....	17
3	SCRATCH AND WIN.....	17
3.1	Qualification.....	17
3.2	Approved location for Scratch and Win gaming	18
3.3	Application for a License to Conduct Scratch and Win Gaming	19
3.4	Matters to be considered in determining an application.....	19
3.5	Review of Application.....	20
3.6	Issuance of License	21
3.7	License Fee	21
3.8	Validity Period of License	21
3.9	Transfer of License	21
3.10	Renewal of a License	22
3.11	Conduct of Game	23
3.12	Display of License.....	23
4	RAFFLE DRAW	24
4.1	Qualification.....	24
4.2	Application for a Permit to Conduct a Raffle Draw	24
4.3	Matters to be considered in determining an application.....	25
4.4	Review of Application.....	25
4.5	Issuance of a Raffle Permit.....	26
4.6	Permit Fee	26
4.7	Validity Period of a Permit.....	26
4.8	Transfer of Permit	26
4.9	Renewal of a Permit.....	26
4.10	Conduct of Raffle Draw	26

4.11	Display of Raffle Draw Permit.....	27
5	GAMING MACHINE.....	28
5.1	Qualification.....	28
5.2	Approved location for Gaming Machine.....	29
5.3	Application for a license for Gaming Machines.....	29
5.4	Matters to be considered in determining applications.....	30
5.5	Review of Application.....	31
5.6	Issuance of License.....	31
5.7	License Fee.....	32
5.8	Validity Period of a License.....	32
5.9	Transfer of License.....	32
5.10	Renewal of a License.....	32
5.11	Conduct of Gaming.....	33
5.12	Display of License.....	34
5.13	Control of sales and hire.....	34
6	SPORTS BETTING.....	35
6.1	Qualification.....	35
6.2	Approved location for sports betting.....	36
6.3	Application for a License for Sports Betting Gaming.....	36
6.4	Matters to be considered in determining applications.....	37
6.5	Review of Application.....	38
6.6	Issuance of License.....	38
6.7	Validity Period of License.....	39
6.8	Sports Betting License Fee.....	39
6.9	Transfer of License.....	39
6.10	Renewal of License.....	39
6.11	Conduct of Gaming.....	40
6.12	Display of License.....	41
7	PROMOTIONAL COMPETITION.....	42
7.1	Qualification.....	42
7.2	Application for a Permit to Conduct a Promotional Competition.....	42
7.3	Matters to be considered in determining an application.....	43
7.4	Review of Application.....	43
7.5	Issuance of a Permit.....	44
7.6	Validity Period of Permit.....	44
7.7	Transfer of a Permit.....	44
7.8	Renewal of a Permit.....	44
7.9	Conduct of Promotional Competition.....	44
7.10	Display of Permit.....	46
PART IV	CHARITABLE GAMING.....	47
8	Charitable Gaming Exemption.....	47
8.1	Qualifications.....	47
8.2	Application for an Exemption.....	47
8.3	Review of Application.....	48
8.4	Validity Period of Exemption.....	48
8.5	Issuance of Notification of Exemption.....	48
8.6	Conduct of Gaming.....	49

8.7	Transfer of Exemption	50
8.8	Renewal of Exemption.....	50
8.9	Display of Certificate of Exemption.....	50
PART V	GENERALLY APPLICABLE PROVISIONS	51
9	Applications	51
9.1	General Provision.....	51
9.2	License/Permit Application Review	51
10	Unclaimed Prizes.....	52
11	Right of Appeal.....	53
12	Defective Gaming Devices.....	53
13	Power of Inspectors	54
14	Offenses and Penalties.....	54
15	Revocation of a License	55
16	Play Station	56
17	Records and reports.....	56
18	Internal control system.....	56
19	Restrictions on advertising and promotion of gaming.....	57
20	Responsible gaming program	57
21	Transitional Provisions	57
	APPENDIX I FEE SCHEDULE	59

PART I PRELIMINARY PROVISIONS

1.1 TITLE AND COMMENCEMENT

This regulation shall be cited as **Gaming Regulation 001** and shall become effective on the date of publication into the National Gazette.

1.2 SCOPE AND APPLICATION OF REGULATION

The National Lottery Authority was established by an Act of the Legislature on March 6, 2015 with the authority to regulate all games of chance within the Republic of Liberia. This regulation is promulgated pursuant to the National Lottery Authority Act and includes the legal requirements and operating procedures governing specific games of chance in Liberia, including raffle draw, casino, slot machine, sports betting, scheme, arrangement, system, plan, promotional games, game of chance device, gaming machine and means for the distribution of prizes. This regulation is applicable to all entities and persons seeking to be engaged or engaged in the games of chance in the Republic of Liberia regulated herein. This regulation is not applicable to the National Lottery, which is to be operated solely by the NLA.

1.3 DEFINITIONS

In these regulations, unless the context otherwise provides, the following terms shall have the meaning attached –

“**Act**” means the National Lottery Authority Act of 2014.

“**Authority**” or “NLA” means the National Lottery Authority.

“**Board**” means the governing body of the Authority established under subsection 15.1 of the Act.

“**Casino**” means any premises, or part of premises, within a designated site used for entertainment and gambling where persons may participate in one or more games, as approved by the Authority.

“**Charitable Gaming**” means games of chance conducted by non-profit organizations for the purpose of raising funds where all net Proceeds

are contributed to bona fide charitable causes.

“Director-General” means the Director-General of the Authority appointed under subsection 8.1 of the Act.

“Disqualified Person” means persons/players prohibited by statute, regulation, or contract with the Authority from playing any game of chance regulated by the Authority, and includes: (1) persons under the age of 18 years; (2) employees of the Authority; (3) any officer or employee of a licensee having access to confidential gaming information, programs, or systems; (4) any contractor or subcontractor prohibited by the terms of a contract with the Authority or a licensee from playing regulated games; and (5) any spouse, child, brother, sister, or parent who resides in the same household as any person described in numbers (2), (3), and (4) herein. Further, prize claims resulting from winning wagers, lottery tickets or registered plays purchased by Disqualified Persons are invalid, regardless of the identity of the Claimant.

“Fee Schedule” means the schedule of fees attached as Exhibit I to these regulations.

“Fund” means the account established and maintained by the Authority to which shall be paid and credited annual budgetary allocations from the Government; gifts, loans, grants-in-aid from national, bilateral and multi-lateral organizations and agencies; charges, fees and other internally generated revenues.

“Game of Chance” means a game whose outcome is influenced by some randomizing device and/or in which the outcome is determined by chance rather than by the skill of its players, and upon which contestants may choose to wager money or anything of monetary value.

“Gambling Device” means an instrumentality, contrivance, or apparatus reasonably designed and intended for the playing of a game for a reward of money or something of value for the player in which chance is a substantial factor.

“Gaming Machine” means a machine that is designed or adapted for use by individuals to gamble, and includes reel-based type, also known as fruit, slot, or jackpot machines.

“Investment Portfolio” means all assets, including tangible goods and financial assets, utilized by or on behalf of a gaming entity in its business and for the purpose of increasing profits in the gaming entity's business.

“License” means a formal permission granted to an institution to operate a national lottery or any other game of chance pursuant to Section 25 of the NLA Act.

“Licensee” means a person or body corporate to whom a license is granted to carry on the business of lottery or any other game of chance pursuant to the Act and these regulations.

“Minister” means the Minister of Finance and Development Planning.

“Minimum Bankroll Requirement” means twenty-five percent (25%) of the Licensee’s investment portfolio required to be maintained in a Licensee’s bank account to protect the patrons of the licensee against defaults in the payment of gaming debts owed by that licensee.

“Patron” means a person who buys goods or uses services offered by a gaming establishment.

“Play Station” means a video game consol developed designed for playing various types of electronic games developed for entertainment purposes only. Play Station game is not a game of chance.

“Promotion” means an added-value offer to Patrons or customers or an introductory offer to the public through a marketing campaign.

“Promotional Award” means the award provided for a valid winning promotional ticket or entry.

“Operations” means —

- a. the conduct of gaming;
- b. the management and supervision of the conduct of gaming;
- c. money counting in, and in relation to gaming;
- d. accounting procedures in, and in relation to gaming;
- e. other matters affecting or arising out of activities related to gaming;

“Operator” means a licensee or any other person or body corporate engaged by the licensee to operate a game of chance.

“Provisional License” means a temporary license issued by the Authority

pending determination on a timely submitted application.

“Prize” means money or other thing of value due to a participant who has placed a winning wager, holds a winning ticket in a lottery or other game of chance conducted by the Licensee.

“Proceeds” mean the gross monetary amount received from participants on wagers or the purchase of tickets in a game of chance.

“Record” includes any book, account, document, paper or other source of information compiled, recorded or stored in written form, or by electronic process, or in any other matter or by any other means.

“Promotional Competition” means a competition, game, scheme, arrangement, or game of chance conducted in the ordinary course of business for the purpose of promoting a producer, distributor, supplier or association of any such persons, or the sale of goods or services where the winner is determined by lot, drawing or chance.

“Raffle Draw” means a gaming competition in which players obtain numbered tickets, each ticket having the chance of winning a prize. At a set time, the winners are drawn from a container holding a copy of every number.

“Scratch and Win” means an instant winner gaming ticket or Promotional game that is played by removing the covering from a ticket to reveal ticket symbols. Scratch off may also be referred to as “instant games” or “instant tickets”.

“Sports Betting” means a game of chance in which a player attempts to predict results in a sporting event and places a wager on the outcome.

“Winner” is a player in a game of chance (who is not a Disqualified Person) who legally acquires a winning ticket or purchases a registered play and owns it at the time it is determined to be a winner either by a Draw or by scratching the play area. Except as otherwise provided in these regulations, the Winner need not have purchased the ticket; however, the Winner must claim the Prize.

PART II CASINO GAMING

2 CASINO LICENSE

2.1 Qualification

2.1.1 For purposes of Section 25.1 of the Act, a company desiring to become a licensed casino operator must:

1. Be duly authorized

- a. An applicant for a license must be duly authorized to conduct business in the Republic of Liberia, evidence of which shall include a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

- a. An application for a casino license shall only be approved upon presentation of satisfactory evidence to the Authority that the entity has adequate capital available to pay all liabilities and to provide adequate working capital to finance the casino.
- b. Pursuant to sub-section 2.1.1.2(a) above, an applicant for a license shall provide documentary evidence that the entity has an investment portfolio of not less than One Million United States Dollars (\$1,000,000.00 USD) or its Liberian Dollar Equivalent.
- c. An applicant for a renewal license shall possess the financial capacity to cover all liabilities owed including, unpaid winnings to gaming patrons, future wages, salaries or other obligations as a condition precedent to the renewal of any license.
- d. An applicant for a casino license shall maintain a Minimum Bankroll Requirement to cover all liabilities pursuant to sub-section 2.1.1.2(c) above. Evidence of Minimum Bankroll Requirement shall be:
 - i. ***Initial application.*** The most current bank statement for the month preceding an initial application for a license showing that the applicant maintained a minimum bank balance equal to or greater than 25% of the corporation's investment portfolio.

- ii. **Renewal application.** A monthly bank statement for each of the twelve (12) months period preceding the application for renewal of the license showing that the applicant has maintained a minimum bank balance equal to or greater than twenty-five percent (25%) of its investment portfolio or its Liberian Dollar Equivalent.
- e. An applicant for a license must possess demonstrated knowledge and experience in the industry. Evidence of knowledge and experience may include prior managerial and/or ownership experience in the industry.

2.2 Approved location for casino gaming

1. Casino gaming shall be conducted only in approved locations.
2. The Authority may grant a maximum of four (4) casino licenses in the Republic of Liberia. A casino license is granted for a particular casino on an approved site. A casino license is not transferrable to any other branch or location.
3. An application for a casino license shall be denied if the place or location for which the license is sought is unsuitable for the conduct of gaming operations. Without limiting the generality of the foregoing, the following places or locations are deemed unsuitable:
 - a. Premises located within the immediate vicinity of religious institutions, schools, and hospitals; or
 - b. Private homes and/or residences; or
 - c. Premises located in a place where gaming is contrary to a valid zoning ordinance; or
 - d. Premises located within 4 mile of another casino
4. Any application to conduct casino gaming that contravenes any provision of sub-section 3 above shall be denied.

2.3 Application for a license to Conduct Casino Gaming

1. An application for a casino license shall be submitted using the relevant application form issued by the Authority:
 - a. in paper form or electronically thereof to the office of the Authority when required; or

- b. in such other manner as the Authority may specify in any particular case.
- 2. Every application under paragraph (1) above, shall be accompanied by:
 - a. the application fee specified in the Fee Schedule;
 - b. Documentary evidence of an investment portfolio of \$1,000,000.00USD or its Liberian Dollar equivalent;
 - c. such documents as the Authority may specify evidencing the proposed site of the Casino, and the applicant's ownership or leasehold interest in the designated site;
 - d. the disclosure of corporate or individual information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify; and
 - e. such other documents as the Authority may require.
- 3. The Authority may refuse to consider any application under this regulation if:
 - a. the application is incomplete;
 - b. any person refuses to allow the investigation in respect of the application;
 - c. the required application fee is not paid; or
 - d. the consideration of the application would result in a violation of the Act or the requirements of this regulation.
- 4. Matters to be considered in determining an application:**
 - a. The Authority shall not grant an application for a casino license unless the Authority is satisfied that the applicant, and each associate of the applicant, is suitable to be concerned in or associated with the management and operation of a casino.
 - b. In determining whether an applicant is suitable, the Authority shall consider whether —
 - i. each beneficial owner of twenty percent (20%) or more of an interest in the company is of good repute, having regard to character, honesty and integrity;
 - ii. each beneficial owner of twenty percent (20%) or more of an interest in the company is of sound and stable financial background;
 - iii. The applicant has a satisfactory ownership, trust or corporate structure;

- iv. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed casino and the services of persons who have sufficient experience in the management and operation of a casino;
- v. the applicant has sufficient demonstrated knowledge and experience in the industry as required by 2.1.1.2(e) above, to establish and maintain a successful casino;
- vi. each director, partner, trustee, executive officer, secretary, any other officer determined by the Authority to be associated or connected with the ownership, administration or management of the operations or business of the applicant is a suitable person to act in that capacity;
- vii. any entity proposed to be engaged in or any person appointed to manage or operate the casino is suitable to act in that capacity;
- viii. the applicant has met all of the requirements for obtaining a license prescribed in this Regulation; and
- ix. any other matter that may be prescribed by regulation.

2.4 Review of Application

1. An application for a casino license shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
 - or
 - b. Issue a notice of denial stating with particularity the reasons for which the application was not approved.
3. An applicant that receives a notice of denial of its application may make an appeal to the Board within ten (10) days of the date of the notice of denial in accordance with Section 7.3 below.

2.5 Issuance of License

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, stating the specific approved location, number of games/gaming devices approved, listing the itemized cost of the applicable license fee, and requiring that prior to the issuance of

the license, the applicant must deposit the required license fee into the Fund and submit the receipt to the Authority

2. Upon payment of the required license fee, the Authority shall issue a License to the licensee which states the following:
 - a. the name of the licensee;
 - b. the location of the Casino;
 - c. the validity period of the license; and
 - d. the terms and conditions of the license
3. A valid license must be signed by both the NLA Official in charge of licensing and the Director-General of the Authority

2.6 License Fee

The casino license fee shall be the appropriate license fee specified in the Fee Schedule.

2.7 Validity Period of License

A Casino license shall be valid for one (1) year from the date of issuance.

2.8 Transfer of License

1. A Casino license issued to a licensee is nontransferable. Any purported transfer of a casino license shall be void and the license subject to revocation. Pursuant to Section 28.2 of the Act, following investigation and opportunity for a hearing, a licensee determined to have attempted to transfer a license shall be subject to a fine, suspension and/or revocation of said license.
2. Any proposed sale of a Casino must be with the prior approval of the Authority and such approval shall only be granted upon evidence that the potential buyer has the technical and financial capacity to operate a casino as required in 2.1.1.2 above.

2.9 Renewal of License

1. No later than forty-five (45) days prior to the expiration of an existing casino license, a licensee must submit an application for renewal.
2. The application shall be accompanied by:
 - a. Receipt showing the prescribed application for renewal fee in the Fee Schedule was paid to the Fund; and
 - b. Required supporting documents, including:
 - i. Audited annual financial statement of the Licensee;

- ii. Certified copies of bank statements for each of the twelve (12) months during which the license was effective;
 - iii. Annual Report of the Licensee which includes:
 1. number of employees and positions;
 2. current corporate structure of the licensee;
 3. wagers made, winnings paid, and losses sustained;
 - iv. Any change to corporate structure not previously reported;
 - v. Any other documentation requested by the Authority.
3. If an application to renew a license is submitted to the Authority less than forty-five (45) days before the date of expiry of the casino license, the application must, in addition to the renewal fee, be accompanied by the prescribed late application fee and may be subject to a fine for operating without a license if the Authority is unable to make a determination prior to the expiry date of the license.
4. If an application to renew a license is submitted to the Authority within 45 days from the date of expiration of the casino license, and the authority, for any reason, is unable to process the application or to make a determination prior to the expiration date of the license, the Authority shall issue the licensee a Provisional license, which shall be valid for a period not to exceed ninety (90) days.
5. Sub-Section 2.1.2 shall apply, with the necessary modifications and subject to this section, to an application and an applicant for the renewal of a casino license as they do to an application and an applicant for the grant of a casino license.
6. An application for renewal of a license shall be approved if the licensee is in compliance with the terms and conditions of the license at the time of the application for renewal, and the licensee submits all the requirements listed in Section 2.9.2 above.

2.10 Conduct of Gaming

1. Use of a license
 - a. The casino license shall be utilized by the licensee in the manner prescribed by the Act and these Regulations.

- b. A licensee shall:
 - i. operate a casino in accordance with law;
 - ii. conduct the casino business with all propriety, accountability, and transparency;
 - iii. protect the interests of its patrons;
 - iv. prominently display the odds to be paid as appropriate for each game; subject to such terms and conditions as stated on the casino license and as the Authority may from time to time require.
- c. Money exchanged on the casino floor must be strictly for the purposes of playing an authorized casino game.
- d. A licensee shall prohibit and prominently display procedures for the detection of suspected irregular wagers placed for purposes of money laundering.

2. Display of Casino License

A notice that a casino is licensed pursuant to the Act and in accordance with this Regulation shall be prominently displayed in the entrance of the casino and shall include reference to the games of chance authorized under the license.

3. Restriction on Casino marketing

A person shall not use the word “casino” in conjunction or as part of that person’s or the entity’s name without a valid license issued by the Authority.

4. Origin and use of Casino Equipment

- a. All gaming machines, gaming devices, and the spare parts shall be imported or purchased locally only from reputable suppliers having licenses to sell and manufacture such products.
- b. The minimum payout percentage rate shall be not less than the theoretical house edge set by the manufacturer of the gaming machines.
- c. Any change or suspected change to the payout rate of the gaming machines shall be reported to the Authority with the name and address of the licensee along with the date of the draw, determination or event.
- d. All gaming machines must have hard meters installed.

PART III OTHER GAMES OF CHANCE

Limitation of Section

The applicability of this section is limited to the games herein listed and specifically excludes draw games which are to be operated exclusively by the Authority (such as the national lottery).

3 SCRATCH AND WIN

3.1 Qualification

3.1.1 For purposes of Section 25.1 of the Act, an entity desiring to become a licensed casino operation must:

1. Be duly authorized

- a. An applicant for a for a license must be duly authorized to conduct business in the Republic of Liberia, which shall include evidence of a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

- a. An application for Scratch and Win gaming license shall only be approved upon presentation of satisfactory evidence to the Authority that the entity has adequate capital available to pay all liabilities and obligations and to provide adequate working capital to finance the Scratch and Win Game.
- b. Pursuant to sub-section 3.1.1.2(a) above, an applicant for a license shall provide documentary evidence that the entity has an investment portfolio of not less than Five Hundred Thousand United States Dollars (\$500,000.00USD) or its Liberian Dollar Equivalent.
- c. An applicant for a renewal license shall possess the financial capacity to cover all liabilities owed including, unpaid winnings to gaming patrons, future wages, salaries or other obligations as a condition precedent to the issuance or renewal of any license.

- d. An applicant for a license shall maintain a Minimum Bankroll Requirement to cover all liabilities pursuant to sub-section 3.1.2.3 above. Evidence of a Minimum Bankroll Requirement shall be:
 - i. **Initial application.** The most current bank statement for the month preceding an initial application for a license showing that the applicant maintained a minimum bank balance equal to or greater than 25% of the business's investment portfolio.
 - ii. **Renewal application.** A monthly bank statement for each of the twelve (12) months period preceding the application for renewal of the license showing that the applicant has maintained a minimum bankroll equal to or greater 25% of the business's investment portfolio at all times.
- e. An applicant for a license must possess demonstrated knowledge and experience in the industry. Evidence of knowledge and experience may include prior managerial and/or ownership experience in the industry.

3.2 Approved location for Scratch and Win gaming

1. A Scratch and Win game shall be conducted only in approved locations.
2. The Authority may grant a maximum of two (2) Scratch and Win gaming licenses in the Republic of Liberia.
3. An application for a Scratch and Win gaming license shall be denied if the place(s) or point-of-sale location(s) for which the license is sought is unsuitable for the conduct of gaming operations. Without limiting the generality of the foregoing, the following places or locations are deemed unsuitable:
 - a. Premises located within the immediate vicinity of religious institutions, schools, and hospitals; or
 - b. Private homes and/or residences; or
 - c. Premises located in a place where gaming is contrary to a valid zoning ordinance.

4. Any application to conduct Scratch and Win gaming that contravenes any provision of sub-section 3 above shall be denied.

3.3 Application for a License to Conduct Scratch and Win Gaming

1. An application for a license shall be submitted using the relevant application form issued by the Authority:
 - i. in paper form or electronic copy thereof to the office of the Authority; or
 - ii. in such other manner as the Authority may specify in any particular case.
2. Every application under paragraph (1) above, shall be accompanied by:
 - i. the application fee specified in the Fee Schedule;
 - ii. a copy of the approved rules and procedures governing the conduct of the Scratch and Win Game;
 - iii. the disclosure of corporate or individual information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify;
 - iv. A completed core game profile template must be submitted to the Authority for approval, which states: (1) the proposed prize structure; (2) proposed ticket quantity; (3) proposed retail sales price.
 - v. Working Papers/Game Specifications developed for each Scratch and Win game and include a detailed description of, among other things: artwork, ticket, symbols, prize, structure, playstyle order quantity, special features, if any, security specifications, packing specifications, and delivery schedule;
 - vi. A complete listing of the proposed point-of-sale locations; and
 - vii. such other documents as the Authority may require.

3.4 Matters to be considered in determining an application

1. The Authority shall not approve an application for a license unless the Authority is satisfied that the applicant, and each associate of the applicant, is a suitable person to be concerned in or associated with the conduct of a Scratch and Win Game.

- a. In determining whether an applicant is suitable, the Authority shall consider whether —
 - i. each beneficial owner of an interest in the company is of good repute, having regard to character, honesty and integrity;
 - ii. each beneficial owner of an interest in the company is of sound and stable financial background;
 - iii. the applicant has a satisfactory ownership, trust or corporate structure;
 - iv. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed Scratch and Win game and the services of persons who have sufficient experience in the management and operation of a Scratch and Win game;
 - v. the applicant has sufficient demonstrated knowledge and experience in the industry as required by 3.1.1.2(e) above, to establish and maintain a successful Scratch and Win business;
 - vi. each director, partner, trustee, executive officer, secretary, or any other officer determined by the Authority to be associated or connected with the ownership, administration or management of the operations or business of the applicant is a suitable person to act in that capacity;
 - vii. any entity proposed to be engaged in or any person appointed to manage or operate the Scratch and Win game is suitable to act in that capacity;
 - viii. the applicant has met all of the requirements for obtaining a license prescribed in this Regulation; and
 - ix. any other matter that may be prescribed by regulation.

3.5 Review of Application

1. An application for a license shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
or
 - b. Issue a notice of denial stating with specificity the reasons for which the application is denied.

3. An applicant that receives a notice of denial may make an appeal to the Board within ten (10) days of the date of denial in accordance with the requirements of Section 7.3 below.

3.6 Issuance of License

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, the stating the specific approved point-of-sale location(s), listing the itemized cost of the applicable license fee, and requiring that prior to the issuance of the permit, the applicant must deposit the required license fee into the fund and submit the deposit receipt to the Authority.
2. Upon payment of the required license fee by the applicant, the Authority shall issue a license to the licensee which states the following:
 - a. The name of the licensee;
 - b. The validity period of the license; and
 - c. The terms and conditions of the license
3. A valid license must be signed by both the NLA Official in charge of licensing and Director-General of the Authority or their authorized representatives.

3.7 License Fee

The license fee shall be the appropriate license fee specified in the Fee Schedule.

3.8 Validity Period of License

A license shall be valid for one (1) year from the date of issuance.

3.9 Transfer of License

1. A license is non-transferable. Any purported transfer of a license shall be void and the license subject to revocation. Pursuant to Section 28.2 of the Act, following investigation and opportunity for a hearing, a licensee determined to have attempted to transfer a license shall be subject to a fine, suspension, and/or or revocation of said license.
2. Any proposed sale of a Scratch and Win business must be with the prior approval of the Authority and such approval shall only be granted upon evidence that the potential buyer has the

technical and financial capacity to operate a casino as required in 3.1.2 above.

3.10 Renewal of a License

1. No later than forty-five (45) days prior to the expiration of an existing license, a licensee must submit an application for renewal.
2. The application shall be accompanied by:
 - a. Receipt showing the prescribed application fee for renewal in the Fee Schedule was paid to the Fund; and
 - b. Required supporting documentation, including
 - i. Audited annual financial statement of the Licensee;
 - ii. Certified copies of bank statements for each of the twelve (12) months during which the license was effective;
 - iii. Annual Report of the Licensee which includes:
 1. number of employees and positions;
 2. listing of authorized retailers and locations;
 3. current corporate structure of the licensee;
 4. winnings paid;
 5. Any change to corporate structure not previously reported; and
 - iv. Any other documentation requested by the Authority.
3. If an application to renew a license is submitted to the Authority less than forty-five (45) days before the date of expiry of the license, the application must, in addition to the renewal fee, be accompanied by the prescribed late application fee and may be subject to a fine for operating without a license if the Authority is unable to make a determination prior to the expiry date of the license.
4. If an application to renew a license is submitted to the Authority within 45 days from the date of expiration of the license, and the authority, for any reason, is unable to process the application or to make a determination prior to the expiration date of the license, the Authority shall issue the licensee a Provisional license, which shall be valid for a period not to exceed ninety (90) days.

5. Sub-Section 3.10.2 shall apply, with the necessary modifications and subject to this section, to an application and an applicant for the renewal of a license as they do to an application and an applicant for the grant of a license.
6. An applicant for renewal of a license shall be approved if the licensee is in compliance with the terms and conditions of the license at the time of the application for renewal, and the licensee submits all the requirements listed in Section 3.9.2 above.

3.11 Conduct of Game

1. Scratch and Win Gaming tickets shall be issued in numerical sequence in limited numbers.
2. The scratch and win game shall be organized in a manner that ensures that there is no risk of manipulation or misuse of the tickets.
3. Information about the Prize outcome for each individual scratch and win ticket shall only be available to authorized persons on a need-to-know basis.
4. Documented procedures shall be in place to ensure that security is attended to at all stages, including in connection with: (a) development and design; (b) production and shipment; (c) distribution; (d) sales; (e) payment of Prizes
5. Eligibility for a Prize
 - a. A valid, original scratch and win ticket shall be the only valid instrument for claiming a Prize.
 - b. The determination that a ticket is the winning ticket and that the Claimant is the winner must be made in accordance with these regulations and the official rules of the game.
6. The Prize for a winning ticket shall be paid upon presentation of the winning ticket to the licensee.

3.12 Display of License

A notice that a Scratch and Win Game is licensed pursuant to the Act and in accordance with this Regulation shall be prominently displayed at the entrance of the licensee and in other prominent places by the licensee and all authorized retailers.

4 RAFFLE DRAW

4.1 Qualification

4.1.1 For purposes of Section 25.1 of the Act, an entity desiring to obtain a Raffle Permit shall:

1. Be duly authorized

- a. An applicant for a Raffle Permit must be duly authorized to conduct business in the Republic of Liberia, which shall include evidence of a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

An application for a permit to conduct a raffle draw shall only be approved upon presentation of satisfactory evidence to the Authority that the proposed Prize to be awarded is secured and available.

4.2 Application for a Permit to Conduct a Raffle Draw

1. An application for a raffle permit shall be submitted using the relevant application form issued by the Authority:
 - a. in paper form or electronically thereof to the office of the Authority; or
 - b. in such other manner as the Authority may specify in any particular case.
2. Every application under paragraph (1) above, shall be accompanied by:
 - i. the application fee specified in the Fee Schedule;
 - ii. Documentary evidence of ownership of the Prize to be awarded and that the Prize is secured and available, including the location of the prize;
 - iii. a copy of the proposed rules and procedures governing the conduct of the raffle;
 - iv. a sample of the proposed raffle ticket and the proposed number of tickets to be sold, including the proposed numbering sequence, and the proposed price per ticket;
 - v. the disclosure of corporate or individual information in the form provided by the Authority for the

- applicant and such associates of the applicant as the Authority may specify; and
- vi. such other documents as the Authority may require.

4.3 Matters to be considered in determining an application

1. The Authority shall not approve an application for a raffle permit unless the Authority is satisfied that the applicant, and each associate of the applicant, is suitable to be concerned in or associated with the conduct of a raffle draw.
 - a. In determining whether an applicant is suitable, the Authority shall consider whether —
 - i. each beneficial owner of an interest in the company is of good repute, having regard to character, honesty and integrity;
 - ii. each beneficial owner of an interest in the company is of sound and stable financial background;
 - iii. the applicant has a satisfactory ownership, trust or corporate structure;
 - iv. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed raffle draw;
 - v. any entity proposed to be engaged in or any person appointed to manage or operate the raffle draw is a suitable person to act in that capacity;
 - vi. the applicant has met all of the requirements for obtaining a license prescribed in this Regulation; and
 - vii. any other matter that may be prescribed by regulation.

4.4 Review of Application

1. An application for a raffle permit shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
 - or
 - b. Issue a notice of denial stating with specificity the reasons for which the application is denied.
3. An applicant that receives a notice of denial may make an appeal to the Board within ten (10) days of the date of the notice of denial in accordance with the requirements of Section 7.3 below.

4.5 Issuance of a Raffle Permit

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, stating the specific approved location, the permit fee to be deposited into the Fund, and requiring that prior to the issuance of the permit, the applicant must deposit the required permit fee into the fund and submit the deposit receipt to the Authority;
2. Upon payment of the required license fee, , the Authority shall issue a permit which states the following:
 - a. The name of the permitted entity;
 - b. The validity period of the Permit;
 - c. The terms and conditions of the Permit
3. A valid permit must be signed by both the NLA Official in charge of licensing and the Director-General of the Authority or their authorized representatives.

4.6 Permit Fee

The permit fee shall be the appropriate fee specified in the Fee Schedule.

4.7 Validity Period of a Permit

A permit shall be valid for the time period required to complete the Raffle Draw but shall not exceed ninety (90) days.

4.8 Transfer of Permit

1. A permit is non-transferable. Any purported transfer of a permit shall be void and the permit subject to revocation. Pursuant to Section 28.2 of the Act, following an investigation and opportunity for a hearing, a permitted person purporting to transfer a permit shall be subject to a fine, suspension, and/or revocation of said permit.

4.9 Renewal of a Permit

A raffle draw permit is non-renewable.

4.10 Conduct of Raffle Draw

1. A Raffle draw shall have fixed beginning and end dates.
2. A Raffle draw must allow at least sixty (60) days to claim a prize
3. An original raffle ticket is the only valid instrument for claiming a Prize.

4. The determination that a ticket is a winning ticket and that the Claimant is the Winner must be made in accordance with the Act, these regulations, and rules of the Raffle draw.
5. Eligibility for a Prize
 - a. A valid, original Raffle ticket shall be the only valid instrument for claiming a Prize.
 - b. The determination that a ticket is the winning ticket and that the Claimant is the winner must be made in accordance with these regulations and the official rules of the game.
6. The Prize for a winning ticket shall be paid upon presentation of the winning ticket to the licensee.

4.11 Display of Raffle Draw Permit

A notice that a Raffle draw is permitted pursuant to the Act and in accordance with this Regulation shall be displayed at the entity's location and a copy of the permit available upon request.

5 GAMING MACHINE

5.1 Qualification

5.1.1 For purposes of Section 25.1 of the Act, a Person desiring to become a licensed Gaming Machine Operator must:

1. Be duly authorized

- a. An applicant for a license must be duly authorized to conduct business in the Republic of Liberia, evidence of which shall include a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

- a. An application for a gaming machine license shall only be approved upon presentation of satisfactory evidence to the Authority that the entity has adequate capital available to pay all current obligations and to provide adequate working capital to finance the gaming machine business.
- b. In accordance with Section 4.1.1.2(a) above, an applicant for a gaming machine license must provide documentary evidence of an investment portfolio of Two Hundred Fifty Thousand United States Dollars (\$250,000.00 USD) or its Liberian Dollar equivalent.
- c. An applicant for a renewal license shall possess the financial capacity to cover all liabilities owed including, unpaid winnings to gaming patrons, future wages, salaries or other obligations as a condition precedent to the renewal of any license.
- d. An applicant for a gaming machine license shall maintain a minimum Bankroll Requirement to cover all liabilities pursuant to Section 2.1.1.2(c) above. Evidence of Minimum Bankroll Requirement shall be:
 - i. **Initial Application.** The most current bank statement for the month preceding an initial application for a license showing that the applicant has maintained a minimum bank balance equal to or greater than 25% of the investment portfolio.

- ii. **Renewal application.** A monthly bank statement for each of the twelve (12) months period preceding the application for renewal of the license showing that the applicant has maintained a minimum bank balance equal to or greater than twenty-five percent (25%) of its investment portfolio.
- e. An applicant for a license must possess demonstrated knowledge and experience in the industry. Evidence of knowledge and experience may include prior managerial and/or ownership experience in the industry.

5.2 Approved location for Gaming Machine

1. A Gaming machine business shall be conducted only in approved locations.
2. An application for a license shall be denied if the place or location for which the license is sought is unsuitable for the conduct of gaming operations. Without limiting the generality of the foregoing, the following places or locations are deemed unsuitable:
 - a. Premises located within the immediate vicinity of religious institutions, schools, and hospitals; or
 - b. Private homes and/or residences; or
 - c. Premises located within four (4) miles of a Casino; or
 - d. Premises located in a place where gaming is contrary to a valid zoning ordinance
3. Any application for a gaming machine license which contravenes Section 5.2 above shall be denied.

5.3 Application for a license for Gaming Machines

1. An applicant for a license shall have no less than ten (10) gaming machines to be eligible under this section.
2. An application for a Gaming Machine license shall be submitted using the relevant application form issued by the Authority:
 - a. in paper form or by an electronic copy thereof to the office of the Authority; or
 - b. in such other manner as the Authority may specify in any particular case.
3. Every application under paragraph (1) above, shall be accompanied by:
 - a. the application fee specified in the Fee Schedule;

- b. Documentary evidence of an investment portfolio of \$250,000.00USD or its Liberian Dollar equivalent;
 - c. Such documents as the Authority may specify evidencing the proposed site of the gaming machine business, and the applicant's ownership or leasehold interest in the designated site;
 - d. the disclosure of corporate information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify;
 - e. a complete listing of proposed site(s) for the gaming machines; and
 - f. such other documents as the Authority may require.
4. The Authority may refuse to consider any application under this regulation if:
- a. the application is incomplete;
 - b. any person refuses to allow the investigation in respect of the application; or
 - c. the application fee required is not paid.

5.4 Matters to be considered in determining applications

1. The Authority shall not grant an application for a gaming machine license unless the Authority is satisfied that the applicant, and each associate of the applicant, is suitable to be concerned in or associated with the management and operation of a Gaming Machine.
2. In determining whether an applicant is suitable, the Authority shall consider whether —
 - a. each beneficial owner of an interest in the company is of good repute, having regard to character, honesty and integrity;
 - b. each beneficial owner of an interest in the company is of sound and stable financial background;
 - c. the applicant has a satisfactory ownership, trust or corporate structure;
 - d. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed gaming machine business and the services of persons who have sufficient experience in the management and operation of a Gaming Machine;
 - e. the applicant has sufficient demonstrated knowledge and experience in the industry as required by 5.1.1.2(e), to

establish and maintain a successful gaming Machine business;

- f. any business association with any person, body or association who or which, in the opinion of the Authority, is not of good repute having regard to character, honesty and integrity or has undesirable or unsatisfactory financial resources;
- g. each director, partner, trustee, executive officer, secretary, and any other officer determined by the Authority to be associated or connected with the ownership, administration or management of the operations or business of the applicant is a suitable person to act in that capacity;
- h. any entity proposed to be engaged in or any person appointed to manage or operate the gaming machine business is suitable to act in that capacity;
- i. the applicant has met all of the requirements for obtaining a license prescribed in this Regulation; and
- j. any other matter that may be prescribed by regulation.

5.5 Review of Application

1. An application for a license shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
or
 - b. Issue a notice of denial stating with specificity the reasons for which the application is denied. An applicant that is denied may make an appeal to the Board within ten (10) days of the date of denial in accordance with the requirements of Section 7.3 below.

5.6 Issuance of License

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, stating the specific approved locations, the number of gaming machines approved, and requiring that prior to the issuance of the license, the applicant must deposit the required license fee into the Fund and submit the receipt to the Authority.

2. Upon payment of the required license fee, the Authority shall issue a license to the license which states the following:
 - a. the name of the licensee;
 - b. the location of the Gaming Machines;
 - c. the validity period of the license; and
 - d. the terms and condition of the license

5.7 License Fee

For the purposes of Section 25.1 of the Act, the gaming machine license fee shall be the appropriate license fee specified in the Fee Schedule.

5.8 Validity Period of a License

A gaming machine license shall be valid for one (1) year from the date of issuance.

5.9 Transfer of License

1. A gaming machine license is non-transferable. Any purported transfer of a license shall be void and the license subject to revocation. Pursuant to Section 28.2 of the Act, following investigation and opportunity for a hearing, a licensee determined to have attempted to transfer a license shall be subject to a fine, suspension, and/or or revocation of said license.
2. Any proposed sale of a Gaming Machine business must be with the prior approval of the Authority and such approval shall only be granted upon evidence that the potential buyer has the technical and financial capacity to operate a casino as required in 3.1.2 above.

5.10 Renewal of a License

1. No later than forty-five (45) days prior to the expiration of an existing license, a licensee must submit an application for renewal.
2. The application shall be accompanied by:
 - a. Receipt showing the prescribed application for renewal fee in the Fee Schedule was paid to the Fund; and
 - b. Required supporting documents, including:
 - i. Audited annual financial statement of the Licensee;
 - ii. Certified copies of bank statements for each of the twelve (12) months during which the license was effective;

- iii. Annual Report of the Licensee which includes:
 - 1. number of employees and positions;
 - 2. current corporate structure of the licensee;
 - 3. winnings paid, and losses sustained;
 - iv. Any change to corporate structure not previously reported;
 - v. Any other documentation requested by the Authority.
3. If an application to renew a license is submitted to the Authority less than forty-five (45) days before the date of expiry of the license, the application must, in addition to the renewal fee, be accompanied by the prescribed late application fee and may be subject to a fine for operating without a license if the Authority is unable to make a determination prior to the expiry date of the license.
4. If an application to renew a license is submitted to the Authority within 45 days from the date of expiration of the license, and the authority, for any reason, is unable to process the application or to make a determination prior to the expiration date of the license, the Authority shall issue the licensee a Provisional license, which shall be valid for a period not to exceed ninety (90) days.
5. Sub-Section 4.1.3 shall apply, with the necessary modifications and subject to this section, to an application and an applicant for the renewal of a license as they do to an application and an applicant for the grant of a license.
6. An application for renewal of a license shall be approved if the licensee is in compliance with the terms and conditions of the license at the time of the application for renewal, and the licensee submits all the requirements listed in Section 2.9.2 above.

5.11 Conduct of Gaming

- 1. Use of a gaming machine license
 - a. The gaming machine license shall be utilized by the licensee in the manner prescribed by the Act and these Regulations.
 - b. A gaming machine licensee shall:
 - i. operate a gaming machine business in accordance law;

- ii. conduct the gaming machine business with all propriety, accountability, and transparency;
 - iii. protect the interests of its patrons;
 - iv. subject to such terms and conditions as stated on the gaming machine license and as the Authority may from time to time require.
 - c. If a gaming machine is networked with other machines or systems of machines, each machine in that network is deemed to be a gaming machine for the purpose of this regulation.
2. Origin and use of Gaming Machine Equipment
- a. Any gaming machines, gaming devices, and the spares parts shall be imported or procured locally from reputable suppliers having licenses to sell and manufacture such products.
 - b. The minimum payout percentage rate shall be not less than the theoretical house edge set by the manufacturer of the gaming machines.
 - c. Any change or suspected change to the payout rate of the gaming machines shall be reported to the Authority with the name and address of the licensee along with the date of the draw, determination or event.
 - d. All gaming machines must have hard meters installed.

5.12 Display of License

A notice that a gaming machine game is licensed pursuant to the Act and in accordance with this Regulation shall be prominently displayed in entrance of the gaming machine facility and shall include reference to the number of gaming machines authorized.

5.13 Control of sales and hire

1. A person shall not sell, let, hire or in any way dispose of a gaming machine or an interest in a gaming machine to any other person without the prior written consent of the Authority.
2. An application for approval under this section shall be made in the approved form.

6 SPORTS BETTING

6.1 Qualification

6.1.1 For purposes of Section 25.1 of the Act, an entity desiring to become a licensed Sports Betting operator, must:

1. Be duly authorized

- a. An applicant for a Sports Betting license must be duly authorized to conduct business in the Republic of Liberia, evidence of which shall include a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

- a. An application for a license shall only be approved upon presentation of satisfactory evidence to the Authority that the entity has adequate capital available to pay all liabilities and obligations and to provide adequate working capital to finance the Sports Betting.
- b. Pursuant to sub-section 6.1.1.2(a) above, an applicant for a license shall provide documentary evidence that the entity has an investment portfolio of not less than Seven Hundred and Fifty Thousand United States Dollars (\$750,000.00 USD) or its Liberian Dollar Equivalent.
- c. An applicant for a renewal shall possess the financial capacity to cover all liabilities including, unpaid winnings to gaming patrons, future wages, salaries or other obligations as a condition precedent to the renewal of any license.
- d. An applicant for a license shall maintain a Minimum Bankroll Requirement to cover all liabilities pursuant to sub-section 6.1.1.2(c) above. Evidence of Minimum Bankroll Requirement shall be:
 - i. **Initial application.** The most current bank statement for the month preceding an initial application for a license showing that the applicant maintained a minimum bank balance equal to or greater than 25% of the business's investment portfolio.
 - ii. **Renewal application.** A monthly bank statement for each of the twelve (12) months period preceding the

application for renewal of the license showing that the applicant has maintained a minimum bank balance equal to or greater than 25% of its investment portfolio.

- e. An applicant for a license must possess demonstrated knowledge and experience in the industry, evidence of which may include prior managerial and/or ownership experience in the industry.

6.2 Approved location for sports betting

1. Sports betting shall be conducted only in approved locations.
2. The Authority may grant a maximum of two (2) sports betting gaming licenses in the Republic of Liberia.
3. A licensed sports betting operation, including its sub-offices, sub-stations, betting booths and/or agent locations, from which players may place bets, shall be verified and approved by the Authority. No sports betting operation shall allow bets to be placed with individuals not in an approved locations, including but not limited to betting and selling tickets on streets or in communities.
4. An application for a license shall be denied if the place(s) or location(s) for which the license is sought is unsuitable for the conduct of gaming operations. Without limiting the generality of the foregoing, the following places or locations are deemed unsuitable:
 - a. Premises located within the immediate vicinity of religious institutions, schools, and hospitals; or
 - b. Private homes and/or residences; or
 - c. Premises located in a place where gaming is contrary to a valid zoning ordinance
5. Any application for a license which contravenes Section 6.2.4 above shall be denied.

6.3 Application for a License for Sports Betting Gaming

1. An application for a license shall be submitted using the relevant application form issued by the Authority:
 - a. in paper form or electronic copy thereof to the office of the Authority; or
 - b. in such other manner as the Authority may specify in any particular case.

2. Every application under paragraph (1) above, shall be accompanied by:
 - a. the application fee specified in the Fee Schedule;
 - b. Documentary evidence of an investment portfolio of \$750,000USD or its Liberian Dollar equivalent;
 - c. the disclosure of corporate information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify;
 - d. a complete listing of all point-of-sale locations, including booths, sub-stations, etc.; and
 - e. such other documents as the Authority may require.
3. The Authority may refuse to consider any application under this regulation if:
 - a. the application is incomplete;
 - b. any person refuses to allow the investigation in respect of the application; or
 - c. the required application fee is not paid; or
 - d. consideration of the application would result in a violation of the Act or this Regulation; or

6.4 Matters to be considered in determining applications

1. The Authority shall not grant an application for a license unless the Authority is satisfied that the applicant, and each associate of the applicant, is suitable to be concerned in or associated with the management and operation of sports betting.
2. In determining whether an applicant is suitable, the Authority shall consider whether —
 - a. each beneficial owner of an interest in the entity is of good repute, having regard to character, honesty and integrity;
 - b. each beneficial owner of of an interest in the entity is of sound and stable financial background;
 - c. the applicant has a satisfactory ownership, trust or corporate structure;
 - d. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed sports betting game and the services of persons who have sufficient experience in the management and operation of a sports betting game;
 - e. the applicant has sufficient demonstrated knowledge and experience in the industry as required by 6.1.1.2(e) above, to establish and maintain a successful business;

- f. each director, partner, trustee, executive officer, secretary, any other officer or person determined by the Authority to be associated or connected with the ownership, administration or management of the operations or business of the applicant is a suitable person to act in that capacity;
- g. any entity proposed to be engaged in or any person appointed to manage or operate the sports betting game a suitable to act in that capacity;
- h. the applicant has met all of the requirements for obtaining a license prescribed in this Regulation; and
- i. any other matter that may be prescribed by regulation.

6.5 Review of Application

1. An application for a sports betting license shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
 - or
 - b. Issue a notice of denial stating with specificity the reasons for which the application is denied.
3. An applicant that receives a notice of denial may make an appeal to the Board within ten (10) days of the date of the notice of denial in accordance with the requirements of Section 7.3 below.

6.6 Issuance of License

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, stating the specific approved location(s), and requiring that prior to the issuance of the license, the applicant must deposit the required license fee into the Fund and submit the receipt to the Authority
2. Upon payment of the required license fee, the Authority shall issue a License to the Licensee which states the following:
 - a. the name of the licensee;
 - b. the location of the Sports Betting Game;
 - c. the validity period of the license;
 - d. number of locations authorized; and

- e. the terms and condition of the license
3. A valid license must be signed by the NLA Official in charge of licensing and the Director-General of the Authority or their authorized representatives.

6.7 Validity Period of License

A license shall be valid for one (1) year from the date of issuance.

6.8 Sports Betting License Fee

For the purposes of Section 25.1 of the Act, the license fee shall be the appropriate license fee specified in the Fee Schedule.

6.9 Transfer of License

1. A license is non-transferable. Any purported transfer of a license shall be void and the license subject to revocation. Pursuant to Section 28.2 of the Act, following investigation and opportunity for a hearing, a licensee determined to have attempted to transfer a license shall be subject to a fine, suspension, and/or m or revocation of said license.
2. Any proposed sale of a Sports Betting business must be with the prior approval of the Authority and such approval shall only be granted upon evidence that the potential buyer has the technical and financial capacity to operate a casino as required in 6.1.1.2 above.

6.10 Renewal of License

1. No later than forty-five (45) days prior to the expiration of an existing license, a licensee must submit an application for renewal.
2. The application shall be accompanied by:
 - a. Receipt showing the prescribed application for renewal fee was paid to the Fund; and
 - b. Required supporting documents, including:
 - i. Audited annual financial statement of the Licensee;
 - ii. Certified bank statements for each month during which the license was effective;
 - iii. Any change to corporate structure not previously reported;
 - iv. other documents which may be requested by the Authority

3. If an application to renew a license is submitted to the Authority less than forty-five (45) days before the date of expiry of the license, the application must, in addition to the renewal fee, be accompanied by the prescribed late application fee and may be subject to a fine for operating without a license if the Authority is unable to make a determination prior to the expiry date of the license.
4. If an application to renew a license is submitted to the Authority within 45 days from the date of expiration of the license, and the authority, for any reason, is unable to process the application or to make a determination prior to the expiration date of the license, the Authority shall issue the licensee a Provisional license, which shall be valid for a period not to exceed ninety (90) days.
5. Sub-Section 5.1.3 shall apply, with the necessary modifications and subject to this section, to an application and an applicant for the renewal of a license as they do to an application and an applicant for the grant of a license.
6. An application for renewal of a license shall be approved if the licensee is in compliance with the terms and conditions of the license at the time of the application for renewal, and the licensee submits all the requirements listed in Section 6.9.2 above.

6.11 Conduct of Gaming

1. Use of a license
 - a. The license shall be utilized by the licensee in the manner prescribed by the Act and this Regulation.
 - b. A sports betting licensee shall:
 - i. operate a sports betting game in accordance law;
 - ii. conduct the sports betting business with all propriety, accountability, and transparency;
 - iii. protect the interests of its patrons;
 - iv. subject to such terms and conditions as stated on the sports betting license and as the Authority may from time to time require.
 - v. prominently display the odds to be paid as appropriate for each bet.

2. Eligibility for a Prize
 - a. A valid, original ticket shall be the only valid instrument for claiming a Prize.
 - b. The determination that a ticket is the winning ticket and that the Claimant is the winner must be made in accordance with these regulations and the official rules of the game.

3. The Prize for a winning ticket shall be paid upon presentation of the winning ticket to the licensee.

6.12 Display of License

A notice that a sports betting game is licensed pursuant to the Act and in accordance with this Regulation shall be prominently displayed in the entrance of sports betting facility and other point-of-sale locations. The notice shall include reference to the number of sports betting locations authorized under the license.

7 PROMOTIONAL COMPETITION

7.1 Qualification

7.1.1 For purposes of Section 25.1 of the Act, a Person desiring to obtain a Promotional Competition Permit, must:

1. Be duly authorized

- a. a Promotional Competition Raffle Permit must be duly authorized to conduct business in the Republic of Liberia, evidence of which shall include a:
 - i. Valid business registration
 - ii. Valid tax clearance certificate issued by the Liberia Revenue Authority
 - iii. Verifiable office location

2. Possess the technical and financial capacity

- a. An application for a permit to conduct a Promotional Competition shall only be approved upon presentation of satisfactory evidence to the Authority that the proposed Prize to be awarded is secured and available.

7.2 Application for a Permit to Conduct a Promotional Competition

1. An application for a Promotional Competition shall be submitted using the relevant application form issued by the Authority:
 - a. in paper form or electronically thereof to the office of the Authority; or
 - b. in such other manner as the Authority may specify in any particular case.
2. Every application under paragraph (1) above, shall be accompanied by:
 - a. the application fee specified in the Fee Schedule;
 - b. Documentary evidence of ownership of the Prize to be awarded and that the Prize is secured and available, including the location of the prize;
 - c. a copy of the rules and procedures governing the conduct of the Promotional Competition;
 - d. A notarized statement that the prizes, number, letters or symbols that give rise to the winning chance or chances cannot be detected by a person participating in the

- promotional competition prior to acquiring the relevant goods or services;
- e. a sample of the proposed Promotional Competition ticket and the proposed number of tickets to be sold, including the proposed numbering sequence, and the proposed price per ticket;
 - f. the disclosure of corporate or individual information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify; and
 - g. such other documents as the Authority may require.

7.3 Matters to be considered in determining an application

1. The Authority shall not approve an application for a Promotional Competition unless the Authority is satisfied that the applicant, and each associate of the applicant, is a suitable person to be concerned in or associated with the conduct of a Promotional Competition.
 - a. In determining whether an applicant is suitable, the Authority shall consider whether —
 - i. each beneficial owner of an interest in the entity is of good repute, having regard to character, honesty and integrity;
 - ii. each beneficial owner of an interest in the entity is of sound and stable financial background;
 - iii. The applicant has a satisfactory ownership, trust or corporate structure;
 - iv. the applicant has or is able to obtain financial resources that are adequate to ensure the financial viability of the proposed promotional competition;
 - v. any entity proposed to be engaged in or any person appointed to manage or operate the Promotional Competition is suitable to act in that capacity; and
 - vi. any other matter that may be prescribed by regulation.

7.4 Review of Application

1. An application for a permit shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;or

- b. Issue a notice of denial stating with specificity the reasons for which the application is denied.
3. An applicant that receives a notice of denial may make an appeal to the Board within ten (10) days of the date of the notice of denial in accordance with the requirements of Section 7.3 below.

7.5 Issuance of a Permit

1. Upon approval of an application by the Board, the Authority shall issue a notice to the applicant indicating that the application was approved, the permit fee to be deposited into the Fund, and requiring that prior to the issuance of the permit, the applicant must deposit the required permit fee into the fund and submit the deposit receipt to the Authority.
2. Upon payment of the required license fee, the Authority shall issue a permit to the applicant which states the following:
 - a. The name of the Permittee;
 - b. The validity period of the Permit;
 - c. The terms and conditions of the Permit;
3. A valid Permit must be signed by both the NLA Official in charge of licensing and the Director-General of the Authority.

7.6 Validity Period of Permit

A Permit shall be valid for the time period required to complete the Promotional Competition but shall not exceed ninety (90) days.

7.7 Transfer of a Permit

A Permit is non-transferable. Any purported transfer of a permit shall be void and the permit subject to revocation. Pursuant to Section 28.2 of the Act, following investigation and opportunity for a hearing, a permitted person determined to have attempted to transfer a permit shall be subject to a fine, suspension, and/or revocation of said permit.

7.8 Renewal of a Permit

A Promotional Competition draw permit is non-renewable.

7.9 Conduct of Promotional Competition

1. A Promotional Competition shall have fixed beginning and end dates.

2. A Promotional Competition must allow up to sixty (60) days to claim a prize.
3. An original ticket or electronic notification is the only valid instrument for claiming a Prize.
4. Eligibility for a Prize
 - a. An original ticket or electronic notification shall be the only valid instrument for claiming a Prize.
 - b. The determination that the ticket is the winning ticket and that the Claimant is the Winner must be made in accordance with the Act, these regulations, and the official rules of the Promotional Competition.
5. The Prize for a winning ticket shall be paid upon presentation of the winning ticket to the licensee.
6. No advertising of a promotional competition can commence until a Permit has been granted.
7. A promotional competition must have the following characteristics:
 - i. A Promotional Competition must be permitted regardless of the total prize value.
 - ii. An instant game ticket or prize shall contain a number, letter or symbol giving rise to a winning chance that is realizable (without being drawn) immediately after its acquisition by the participant in the game.
 - iii. A Promotional Competition draw must be on the date and at the time and place specified in the application for a Promotional Competition permit.
 - iv. If the total value of all prizes in the draw equals or exceeds \$10,000.00, the draw must be conducted in the presence of a representative of the Authority.
 - v. Every entry must have a fair and equal chance of winning the major prize in a promotional competition.
 - vi. A participant cannot be restricted to winning only one prize if they are permitted to submit multiple entries.
 - vii. The participants in a promotional competition cannot be required to be present at the drawing in order to win a prize.

- viii. If a prize is not delivered to its winner at the time the of the draw, the winner must, within 14 days of the draw, be notified of the prize he or she has won and the particulars of how the prize is to be delivered or collected.
- b. Publication of winners
 - i. The name and address of each winner of a prize valued at over \$1000.00 or its Liberian Dollar equivalent must be published within 30 days of the draw:
 - 1. magazine, newspaper, newsletter bulletin, or other publication (whether electronic or otherwise) or on a particular website.
 - 2. If the promotional competition involves multiple draws, the winners' details from each draw must be published within 30 days of that draw.
 - c. Entry into a promotional competition game shall be dependent on the purchase of:
 - i. the goods sold by the promoter;
 - ii. services which are the subject of the promotion; or
 - iii. entry into the game based on status as a subscriber.
 - d. Unclaimed prizes
 - i. If a prize is unclaimed in a promotional competition sixty (60) days after the draw, the permittee shall gift the unclaimed prize to an accredited charitable organization, with the prior approval of the authority, which approval shall be limited to a determination that the required ninety (90) day period has lapse.

7.10 Display of Permit

A notice that a Promotional Competition is permitted pursuant to the Act and in accordance with this Regulation shall be displayed at the office location and a copy of the permit available upon request.

PART IV CHARITABLE GAMING

8 Charitable Gaming Exemption

8.1 Qualifications

8.1.1 The Authority may issue an exemption from the payment of permit fees under this Regulation to organizations meeting technical requirements as listed below for Charitable Gaming. An organization may qualify for an exemption provided that the organization shall be:

1. Be duly authorized

An applicant for an exemption must be duly authorized as a non-profit organization in the Republic of Liberia, evidence of which shall include a:

- a. Valid registration as a non-profit organization
- b. Valid accreditation issued by the Ministry of Finance and Development Planning
Verifiable office location

2. Possess the technical capacity

An application for a permit shall only be approved upon presentation of satisfactory evidence to the Authority that the entity has adequate financing available to finance the charitable game.

8.2 Application for an Exemption

1. An application for a charitable game exemption shall be submitted using the relevant application form issued by the Authority:
 - i. in paper form or electronically thereof to the office of the Authority; or
 - ii. in such other manner as the Authority may specify in any particular case.
2. Every application under paragraph (1) above, shall be accompanied by:
 - i. the application fee specified in the Fee Schedule;
 - ii. A financial plan evidencing that the intended use of the proceeds of the game is for charitable purposes;

- iii. Documentary evidence of ownership of the Prize(s) to be awarded and that the Prize(s) is secured and available, including the location of the prize(s);
- iv. a copy of the proposed rules and procedures governing the conduct of the game;
- v. a sample of the proposed gaming ticket and the proposed number of tickets to be sold, including the proposed numbering sequence, and the proposed price per ticket;
- vi. the disclosure of corporate or individual information in the form provided by the Authority for the applicant and such associates of the applicant as the Authority may specify; and
- vii. such other documents as the Authority may require.

8.3 Review of Application

1. An application for a charitable game exemption shall be reviewed by the Authority within thirty (30) days from the date of receipt of all required documentation by the Authority.
2. An application for an exemption shall only be approved upon presentation of satisfactory evidence to the Authority that the proposed Prize to be awarded is secured and available.
3. Upon completion of its review, the Authority may:
 - a. Recommend the approval of an application to the Board;
 - or
 - b. Issue a notice of denial stating with specificity the reasons for which the application is denied.
4. An applicant that receives a notice of denial may make an appeal to the Board within ten (10) days of the date of the notice of denial in accordance with the requirements of 7.3 below.

8.4 Validity Period of Exemption

A Charitable Game Exemption shall be valid for not more than ninety (90) days from the date of issuance.

8.5 Issuance of Notification of Exemption

1. Upon approval of an application, the Authority shall issue a Notification of Exemption for payment of the permit fee requirements to the applicant indicating that the application was approved for the exemption and within five (5) days of such

notification of exemption, shall the issue the Certificate of Exemption which states the following:

- a. the name of the organization exempted;
- b. the location of the organization;
- c. the type of gaming to be conducted;
- d. the validity period of the exemption; and
- e. the terms and conditions of the exemption

2. A valid Certificate of Exemption must be signed by both the NLA Official in charge of Licensing and the Director-General of the Authority or their authorized representatives.

8.6 Conduct of Gaming

1. An Exempted Charitable organization shall not engage in Casino Gaming, Scratch and Win Game, or Sports Betting;
2. An Exempted Charitable organization shall file an annual report with the Authority, before January 31 of each year. The report may be filed electronically.
3. A charitable game shall have fixed beginning and end dates.
4. A charitable game must allow at least sixty (60) days to claim a prize.
5. An original ticket is the only valid instrument for claiming a Prize.
6. The determination that a ticket is a winning ticket and that the Claimant is the Winner must be made in accordance with the Act, these regulations, and rules of the game.
7. Eligibility for a Prize
 - a. An original ticket is the only proof of a Player's entry.
 - b. A permittee shall give the Prize for a winning ticket to the winner immediately or whenever a claim is made by the Winner. No claimant shall be entitled to receive a Prize not claimed within sixty (60) days from the date of the game or draw.

8.7 Transfer of Exemption

A Charitable Game exemption is nontransferable. Any purported transfer of an exemption shall be void and the Certificate of Exemption subject to revocation. Pursuant to Section 28.2 of the Act, an exempted organization purporting to transfer a Certificate of Exemption shall be subject to revocation of the Exemption.

8.8 Renewal of Exemption

A Charitable game exemption is non-renewable.

8.9 Display of Certificate of Exemption

A valid Certificate of Exemption shall be displayed at the office location and a copy of the permit available upon request.

PART V GENERALLY APPLICABLE PROVISIONS

9 Applications

9.1 General Provision

9.1.1 It is the declared policy of the Republic of Liberia that all establishments where gambling is conducted or operated, shall be licensed and controlled so as to better protect the public health, safety, morals, good order, and welfare of the public. Any gaming license or permit which is issued by the Authority shall be deemed to be a revocable privilege and no person holding such a license or permit is deemed to have acquired any vested rights therein.

9.1.2 It is unlawful under the Act and these Regulations for any person or entity to allow gambling by a minor under the age of eighteen (18) years of age and no applicant, licensee, or permittee shall allow a minor to participate in any game of chance licensed by the Authority.

9.1.3 An applicant for a gaming license or permit is seeking the grant of a privilege, and the burden of proving his/her qualification to receive any license or permit is at all times on the applicant. An applicant must accept any risk of adverse public notice or financial loss, which may result from action with respect to an application and expressly waive any claim for damages as a result thereof.

9.1.4 An application for a license shall constitute a request to the Authority for a decision on the applicant's general suitability, character, integrity, and ability to participate or engage in, or be associated with, the gaming industry and by filing an application with the Authority, the applicant specifically consents to any investigation required to make such a decision.

9.2 License/Permit Application Review

9.2.1 Delay of Decision

1. Every application, statement, notice, or report must be filed on forms furnished or approved by the Authority and must contain and be accompanied and supplemented by such documents and information as may be specified or required. Failure to supply the information requested within five (5) days after the request has

been received by the applicant constitutes grounds for delaying consideration of the application.

2. It is grounds for denial of an application or disciplinary action for any person to make any untrue statement of material fact in any application, notice, statement or report filed with the Authority in compliance with the provisions of the Act and/or these Regulations or willfully to omit to state in any such application, notice, statement or report any material fact which is required to be stated therein or omit to state a material fact necessary to make the facts stated in view of the circumstances under which they were stated, not misleading.
3. All information required to be included in an application must be true and complete as of the dates of the Authority action sought by such application; and an applicant shall promptly supply by amendment prior to such date any information based on facts occurring after the original application.
4. An application may be amended in any respect upon approval by the Authority at any time prior to final action thereon by the Authority. Any amendment to an application shall have the effect of establishing the date of such amendment as the new filing date of such application with respect to the time requirements for action on such application.

10 Unclaimed Prizes

1. A licensed or permitted gaming entity must deliver a prize to the winner immediately upon presentation of a claim.
2. A licensed or permitted gaming entity must allow sixty (60) days for a winner to claim a prize. With the prior approval of the Authority, if a prize remains unclaimed sixty (60) days from the date on which a claim could be made, the licensed or permitted gaming entity shall gift the unclaimed prize to an accredited charitable organization. The approval of the authority shall be limited to a determination that the required ninety (90) day period has lapse.
3. A licensed gaming entity must provide a monthly report of all unclaimed prizes for the preceding month. A permitted entity must provide a report of all unclaimed prizes within five (5) days of a draw.

11 Right of Appeal

1. Any gaming entity may appeal a decision made by the Authority under these regulations to the Board within ten (10) days of the Authority decision in accordance with the requirements stated below.
2. An appeal made to the Board shall be by a letter which states:
 - a. The date of the completed application (if appeal is based on denial of an application);
 - b. A statement of the facts;
 - c. The reason for the appeal along with documentation in support of the claim.
3. If the appeal is from a licensee or permitted entity, a copy of the license or permit.
4. In addition to the letter, an appeal shall include a copy of the written decision of the Authority and a notarized letter that all information contained in the appeal packet is true and correct.
5. Once an appeal is filed with the Board, the decision of the Authority is stayed pending a final decision of the Board.
6. All hearings conducted by the Board shall be in accordance with the Administrative Procedures Act.
7. Following any hearings, the Board shall make a final determination on the matter, which may include:
 - a. Affirmation of the Authority's decision;
 - b. Reversal of the Authority's decision; or
 - c. Modification of the Authority's decision.
8. Implementing the appeal decision
 - a. Following notification of a final determination of the Board, the Authority shall implement the decision.

12 Defective Gaming Devices

1. A licensee or its agent shall not operate a defective gambling machine.
2. Where a gambling machine becomes defective, the person in charge of the operation of that machine shall immediately seal the apparatus in a manner that prevents the use of the machine by a patron.
3. For the purpose of this section, a gambling machine is defective if

- a. it fails to pay prize money,
- b. it fails to pay the correct amount of prize money,
- c. its operations fail to comply with this Regulation a requirement,
or
- d. its normal operations are impaired in any other manner.

13 Power of Inspectors

1. The Authority shall appoint inspectors to perform monitoring and evaluation functions under this regulation.
2. An inspector may enter licensed or permitted premises at any reasonable time to investigate activities there, as required and approved by the Authority and shall make a full report to the Authority. The Authority shall provide a licensed or permitted operator at least 24 hours prior notice of a pending inspection. A prior notice of an inspection is not required for spot inspections approved by the CEO of the Authority.
3. An inspector shall have the power to inspect:
 - a. the license, books and operations of a licensee;
 - b. the premises and facilities of a licensee; and
 - c. any other thing which may be relevant to the inspection.
4. Prior to conducting an inspection, an inspector must produce a written authorization from the CEO of the Authority to conduct the inspection and the inspector's official identification issued by the Authority.

14 Offenses and Penalties

1. Any person, entity, or organization who:
 - a. Knowingly allows any person under the age of eighteen (18) to participate in a licensed game;
 - b. Operates a regulated game of chance without a valid license or permit issued by the Authority;
 - c. make any untrue statement of material fact in any application, notice, statement or report filed with the Authority;
 - d. contravenes a term or condition of a license or permit granted under these regulations;
 - e. fails to display a notice, license, or permit as required by these regulation;
 - f. obstructs an inspector or other person authorized by the Authority to conduct inspections or investigations;
 - g. fails to display a notice or fails to display in the notice the particulars required by section 4.1.8.2 of this Regulation;

- h. obstructs a person lawfully authorized to inspect a gaming machine under section 29.1 (d);
 - i. forges a gaming ticket;
 - j. install or operates a gambling machine without the license;
 - k. Fraudulently or unlawfully holds himself/herself out as an agent of the licensee or permittee;
 - l. knowingly disposes of, or attempts to sell or dispose of any forged or stolen gaming ticket;
 - m. fails to pay a Winner upon presentation of a winning ticket;
 - n. Operates or permits another person to use a defective gambling machine; or
 - o. contravenes any provision of this Regulation, in accordance with Section 40.1 (i), commits an offence and shall be liable to a fine of not less than Two Thousand Five United States Dollars or imprisonment for a term of not less than one year or both.
2. Commits an offence under Section 29.1 (d) and Section 40.1 (i) of the Act and is liable for a fine of Two Thousand Five Hundred Dollars per offence and/or revocation of the gaming machine license.

15 Revocation of a License

1. A license granted by the Authority may be revoked if:
 - a. The licensee is no longer a fit and proper person to carry on the gaming business, whether arising from insolvency, liquidation or any other valid reason;
 - b. There has been a contravention or a breach of any of the conditions contained in the license;
 - c. A license or permit improperly obtained;
 - d. The licensee fails to maintain bankroll requirement;
 - e. Any person for whose benefit the license has been acquired or who is a holding company of the licensee or who in any other way controls the licensee, is not a fit and proper person to benefit from it;
 - f. The licensee, or based on the instruction of a licensee, any of its employees unlawfully prevents the Authority, the Board or any authorized person from carrying out his or its duties under the Act or this Regulation;
 - g. The licensee has failed to take adequate steps to prevent the commission of fraud by its employees, after having been alerted or becoming or having any reason to be aware of the conditions conducive to the commission of fraud, or to instances of fraud or dishonesty;

- h. The licensee fails to prevent or abate the violation of the provisions of the Act this Regulation or the license;
- i. A licensee knowingly permits a person under the age of eighteen (18) to participate in a licensed game;
- j. the licensee or any of its employees repeatedly and knowingly sells tickets or awards or pays prizes to any person contrary to the provision of the Act or this Regulation; or
- k. A license holder who (a) persistently fails to maintain any amount of cash or cash equivalent required under this Regulation; (b) fails to give notice of a shortfall in the amount of cash or cash equivalent required; or (c) fails to take the action that the Board requires it to take within the time specified.

16 Play Station

- 1. A Play Station game is for entertainment purposes only and shall not be used or promoted as a game of chance.
- 2. Any commercial Play Station operator that illegally uses a Play Station as a gaming device or authorizes the use of a Play Station for gambling purposes commits an offense under Section 40.1(i) and 40.2 of the Act and shall be liable for a fine of not less than Two Thousand Five Hundred United States Dollars or imprisonment for a term of not less than one year or both.

17 Records and reports

The gaming operator must keep, for a period of at least five (5) years, the following records and reports relating to its operations:

- 1. records of all contracts for service, purchase or sale of gambling devices;
- 2. daily computations of the drop or turnover and win or loss for each game offered at the gaming premises;
- 3. banking records of all accounts used that clearly identify transactions made in connection with the operation conducted from the gaming premises; and
- 4. annual audited financial statement for each year the licensee is in operation.

18 Internal control system

- 1. The gaming operator or promoter shall implement an internal control system that ensures:
 - a. that the financial records the gaming operator is required to keep are accurate, reliable and prepared on a timely basis;

- b. the duties and responsibilities of gaming employees at the gaming premises are appropriately segregated;
 - c. money and money equivalents are safeguarded; and
 - d. efficient operations are promoted.
2. At the end of the year, the gaming operator shall include in his or her annual financial statements a statement whether the internal control system complies with Paragraph One of this Section.

19 Restrictions on advertising and promotion of gaming

1. No person shall advertise or promote any gaming activity in a false or misleading manner in violation of national Laws;
2. Any advertisement of a gaming machine or gaming device, a gaming activity or gaming premises;
3. Must include a statement warning against the dangers of addictive and compulsive gaming; and
4. Must not include any element that directly advertises to, promotes or encourages the participation of Disqualified Persons.

20 Responsible gaming program

The gaming operator shall develop and comply with a responsible gaming program approved by the Authority providing:

1. a process to identify players who may have a problem of compulsive and addictive gaming and offer counseling services;
2. a process to provide information to every player identified as having an addiction to gaming.

21 Transitional Provisions

Upon the coming into effect of this Regulation, all existing gaming entities that meet all other technical and financial requirements and could be approved by the NLA as a licensed gaming entity, shall be allowed an additional period of sixty (60) days to comply with the Minimum Bankroll Requirement. No later than sixty days from the date of a license, a licensee shall submit to the Authority, evidence that it has complied with the Minimum Bankroll Requirement.

THIS NLA GAMING REGULATION 001, HAVING FIRST BEEN APPROVED BY THE BOARD OF DIRECTORS FOR THE NATIONAL LOTTERY AUTHORITY, SHALL BECOME EFFECTIVE WHEN SIGNED BY THE CHAIRMAN OF THE BOARD OF DIRECTORS, APPROVED BY THE PRESIDENT OF THE REPUBLIC OF LIBERIA, AND PRINTED IN THE NATIONAL GAZETTE.

Signed by: _____
Hon. Claude J. Katta, Office of the Vice President
Chairman, National Lottery Authority

Approved by: _____
H.E. Ellen Johnson Sirleaf
President, Republic of Liberia

APPENDIX I FEE SCHEDULE

National Lottery Authority	
FEE SCHEDULE (2016)	
TYPES OF FEES/LEVIES	AMOUNT IN USD (\$\$\$)
Application Fee for License (nonrefundable)	\$300.00 USD
Application Fee for a Permit (nonrefundable)	\$150.00 USD
Application fee for Charitable Gaming (nonrefundable)	\$150.00 USD
Late Fee (License Renewal)	\$250.00 USD
Gaming License (Casino – up to twenty (20) Gaming Devices)	\$60,000.00 USD
Gaming License (Sports Betting)	\$40,000.00 USD
Gaming License (Scratch and Win)	\$40,000.00 USD
Gaming Machine License (1-20 Gaming Machine)	\$20,000.00 USD
Operating Fee per additional county (Sports Betting)	6.25% of the License Fee
Operating Fee per additional county (Scratch and Win)	6.25% of the License Fee
Operating Fee per additional county (Gaming Machine)	\$700.00 USD
Gaming Permit (Raffle)	15% of the value of the Prize(s)
Registration of additional Gaming Machine	\$500.00 USD each
Registration Of additional Table Game	\$500.00 USD each
Permit Fee for Promotional Game	15% of total prize of the promotion
Penalty for Violation of Regulation 001	Not Less than \$2,500.00 USD

