

1211.

On the basis of Article 95, paragraph 3 of the Constitution of Montenegro, I hereby issue

DECREE

ON THE PROCLAMATION OF THE LAW ON GAMES OF CHANCE

("Official Gazette of Montenegro", no. 091/25 of 06.08.2025)

PUBLISHER'S NOTE:

The redesign of the Official Gazette of Montenegro website has DISABLED the download of the electronic edition of the "Official Gazette of Montenegro", "Official Gazette of Montenegro - Municipal Regulations", "Official Gazette of Montenegro - International Agreements", as well as the Notices section of the "Official Gazette of Montenegro", signed with an advanced electronic signature, which is contrary to Articles 4, 18, 19, 20, 21 and 49 of the Law on the Publication of Regulations and Other Acts ("Off. list of Montenegro", no. 005/08 of 23.01.2008).

The text of the regulation displayed here is for informational purposes only, created from the hard-to-read images of the Official Gazette of Montenegro no. 91 of 06.08.2025, which were displayed on the Official Gazette's website on 11.08.2025.

The exact text of the regulation, page number and date of publication of the aforementioned Official Gazette will be updated upon the publication of its printed version, as the electronic edition of the Official Gazette, signed with an advanced electronic signature, no longer exists and amendments to the texts of regulations by the Public Institution Official Gazette of Montenegro are possible.

I hereby promulgate the Law on Games of Chance, adopted by the Assembly of Montenegro, 28th Assembly, at the First Session of the First Ordinary (Spring) Session in 2025, on 31 July 2025.

No: 01-009/25-1533/2

Podgorica, 1 August 2025 The

President of Montenegro,

Jakov Milatović, s.r.

Pursuant to Article 82, paragraph 1, point 2, and Article 91, paragraph 1 of the Constitution of Montenegro, the Assembly of Montenegro, 28th convocation, at the First Session of the First Ordinary (Spring) Session in 2025, on 31 July 2025, passed the following

LAW

ON GAMES OF CHANCE

I. BASIC PROVISIONS

Subject

Article 1

This Law regulates the right to organise games of chance, the conditions and manner of organising games of chance, the types of games of chance, the procedure for issuing and revoking authorisations for organising games of chance, fees, the organisation of games of chance via the internet, prize draws and other matters of significance for games of chance.

Definition of games of

chance Article 2

Games of chance are those in which players have an equal opportunity to win prizes upon the direct or indirect payment of a specified sum, and the outcome of the game depends on chance or some uncertain event within the game.

Prize games are games organised for the purpose of advertising one's own products and services, provided that no separate payment is required to participate.

Games of chance do not include amusement games on computers, simulators, video machines, pinball machines and other similar devices, which are operated using money or tokens, as well as darts, billiards and other similar games, in which a fee is charged for participation, and where the player cannot win money, goods, services or rights, but instead receives the right to one or more free games of the same type.

Games of chance do not include games organised in public, in which one or more pre-qualified players compete in knowledge and skill from various fields according to the organiser's rules, with direct participation

player in the game, in the presence of a commission appointed by the organiser, where the final outcome depends exclusively on the results achieved in the given field.

Public interest and the right to organise games of

chance Article 3

The organisation of games of chance is an activity of public interest and the exclusive right of the State of Montenegro, which is granted by a decision of the Government of Montenegro (hereinafter: the Government), or by authorisation from the administrative body for gaming affairs (hereinafter: the administrative body), to companies that meet the conditions prescribed by this Act.

The Aim of Organising Games of Chance and the Distribution of Revenues from

Games of Chance Article 4

Games of chance are organised for the entertainment of players, to provide winnings in cash, goods, services or rights, and to generate funds which are revenue for the Budget of Montenegro.

Stakes and payouts in games of chance and prize draws shall be made only in euros.

Winnings from games of chance may be in cash, goods, services or rights.

The organiser of the games of chance guarantees the payment of winnings with its entire assets. The State of Montenegro does not guarantee the winnings obtained by players in games of chance.

The fees from gambling, as established by this Act, shall accrue to the budget of Montenegro and the budgets of local self-government units in accordance with the law regulating the financing of local self-government.

Social Responsibility

Article 5

The organisation of gambling must be socially responsible and aimed at protecting minors, preventing addictive disorders in gamblers, and protecting the personal data of gamblers.

Organisers of games of chance are obliged to enforce the prohibition on minors participating in games of chance as effectively as possible.

The organiser of games of chance is obliged to make information available to players on where to get help in the event of problems associated with excessive gambling.

It is the obligation of every gambling operator to display a poster measuring 100 by 80 centimetres in the premises where they conduct gambling, in the immediate vicinity of the entrance door, which contains the relevant text on the prevention of addiction, a notice on responsible gambling, about the prohibition on visiting and participating in the game for persons under the age of 18, about the possible harmfulness of the game, about the telephone number through which they can receive professional help regarding the prevention of gambling addiction, the possibility of obtaining a receipt for a paid-out winnings and a notice of opening hours, as well as the contact details of the institution certified by the state administrative body responsible for health matters for the treatment of addiction disorders.

At every counter or point where participation in games of chance is registered, there must be a brochure or flyer containing the information from paragraph 4 of this article.

Advertising of games of chance, including indirect references, must be accompanied by a notice of the prohibition on participation by minors in games of chance and an appropriate warning text on the prevention of addictive disorders.

Organisers of games of chance shall protect the personal data of players in the most effective manner and in accordance with the law.

Types of games of

chance Article 6

Games of chance are:

- 1) casino games of chance;
- 2) betting games (sports betting games);
- 3) slot machine games;
- 4) lottery games.

The games of chance referred to in paragraph 1 of this article may be organised via the internet, or other means of electronic communication, whereby the player can play the game independently through interaction with an information system

of the organiser, without an immediate representative of the organiser (hereinafter: online gambling).

Casino games of chance

Article 7

Casino games of chance are games that players play against the casino or against each other at gaming tables with balls, cards or dice, and which are organised exclusively in casino premises, in which players expect to win depending on the size of their stake and the rules of the game.

Betting games (sports betting games) Article 8

Betting games (sports betting games) are:

- 1) betting games on the results of individual or group sporting competitions;
- 2) betting games on other events.

Gaming machines Article 9

Gaming machines are games on electromechanical, electronic or similar devices (machines) on which players, upon paying a certain amount, have the opportunity to win a prize.

Lottery Games

Article 10

Lottery games are:

- 1) games whose outcome depends on the drawing of numbers or symbols after the sale has been concluded;
- 2) games with predetermined winnings (outcome);
- 3) games whose outcome is determined by the result of a competition;
- 4) games whose outcome is determined by the player's choice of path, the order in which individual elements of the game are played

Use of gender-sensitive language Article 11

Expressions used in this Act in the masculine gender for natural persons shall include the same expressions in the feminine gender.

Meaning of the term

Article 12

The terms used in this Act have the following meanings:

- 1) organiser of games of chance is a company which, in accordance with this Act, on the basis of a licence from the Government, or a government body, has the right to organise games of chance;
- 2) player is a person who has paid a specified amount to participate in a game of chance for the benefit of the game operator in accordance with the approved rules of the game and this Act, which is evidenced by the possession of a specific ticket, a ticket or other proof of payment, or by registration in the organiser's central computer system, depending on the type of game in which they are participating, in accordance with the relevant game rules; or possesses a proof of payment, ticket or lottery ticket recorded on a non-erasable medium, or whose electronic record of the participation document is registered in the organiser's central information system, if provided for by the rules of the game, as well as a person registered in a casino to participate in a game;
- 3) special games of chance are games in which players play against each other or against the organiser and expect a win, depending on the size of their stake and the rules of the game (betting games, slot machine games and casino games);
- 4) lottery games are games organised by a public draw, in which the prize fund is predetermined;
- 5) casino games are games that players play against the casino or against each other, as well as specially organised tournaments, in accordance with international rules at gaming tables with:

- balls (roulette, boule, twenty-three and similar);
 - dice (craps and similar);
 - cards (baccarat, trente-et-quarante, blackjack, punto banco, mini punto banco, chemin de fer, Caribbean poker and similar);
- 6) betting games (betting games) are games of chance in which players predict the outcome or outcomes of various real or virtual events proposed by the organiser, and the circumstance that determines a win or loss must not be known in advance to anyone and must be of such a nature that it cannot be influenced by either the organiser or the players, and the amount of the winnings depends on the stake per combination and the odds, and which may be organised as betting games on the results of individual or group sporting competitions and betting games on other events in accordance with the organiser's approved rules;
 - 7) a tournament at gaming tables is a competition in which players compete against one another in playing certain games of chance, whereby, based on the participation fee paid, (entry fees) acquire the right to participate in the competition and an equal starting position, and on the basis of the results achieved in the game, the opportunity to win prizes in pre-determined amounts, which are provided by the tournament organiser from funds collected through player entry fees or from its own funds;
 - 8) Games of chance on slot machines are games conducted on slot machines and electronic roulettes with multiple wagers and prizes, on slot machine systems, which involves linking a larger number of machines for the purpose of forming a single jackpot with the same and simultaneous chances for all players in the game (progressive), as well as on other machines with multiple wagers and winnings;
 - 9) a gaming machine is a mechanical, electronic or similar device on which a player, upon paying a certain amount, has the opportunity to win and to which the player can only gain access with an electronic card issued by the game operator or using their biometric data;
 - 10) an electronic payment confirmation is an electronic record of a game bet payment, marked with the player's identification number, which is held in the record account of those players;
 - 11) a self-service terminal is an electromechanical or electronic device for placing bets and accepting payments for betting games, which is in constant connection with the organiser's information system, allowing a player to make a payment independently, without the intervention of a representative of the organiser and which has the facilities for video-electronic or electronic identification procedures;
 - 12) a fee for the organisation of games of chance is a fee paid by operators under this Act, and is determined as a fixed and variable amount;
 - 13) beneficial owner means a natural person who owns or exercises effective control over a legal person, a company, a trust, another entity, or a foreign legal entity equivalent to them, or a natural person in whose name or on whose account a transaction is carried out or a business relationship is established;
 - 14) a gambling venue is a space that meets the conditions prescribed by this Act in which gambling may be held (casino, amusement arcade, betting shop);
 - 15) player identification is the procedure of establishing and verifying a client's identity;
 - 16) player identity determination is the part of the player identification procedure which relates to the collection of data from the identity documents of natural persons and its comparison with data from independent and objective sources or any other secure, remote or electronic procedures which are regulated, recognised, authorised or accepted by the state in accordance with the law regulating the prevention of money laundering and the financing of terrorism;
 - 17) player identity verification is part of the player identification procedure which relates to verifying the identity of natural persons by means of a photograph from a natural person's identity document, or by verifying data through electronic identification or video-electronic identification in accordance with the law regulating the prevention of money laundering and the financing of terrorism;
 - 18) unauthorised organiser is an organiser who does not have a licence to organise games of chance;
 - 19) a record account is a unique account opened and maintained for each player by the online gambling operator in its information and communication system, for which it keeps records of all transactions (stakes, winnings, payouts, transfers from the promotional account, and others);
 - 20) a promotional account is a unique account containing details of all bonuses and transfers to individual player registration accounts, which the online gambling operator opens and maintains for each player for the purpose of awarding bonuses;
 - 21) a bonus is an incentive that the organiser of online gambling games awards to a player for participating in the games they organise;
 - 22) virtual event (such as virtual football, virtual number betting, virtual horse and greyhound racing and similar events) is a computer-generated simulated event based on a random number generator algorithm

numbers, the outcome of which is uncertain and independent of any external influence, and which is used for the organisation of games of chance in accordance with the organiser's rules and the law;

- 23) promotion of a gambling operator is a notification by a specific gambling operator with the aim of presenting and drawing attention to the name, brand, logo or business of that operator;
- 24) advertising of gambling services is the presentation and drawing of attention to the gambling services of that operator, an invitation to play, to its address, website or mobile application;
- 25) Advertising benefits in relation to gambling services is any communication by the gambling operator that aims to promote benefits in relation to a specific game of chance (e.g. a bonus, jackpot, prize, free spin, etc.).

II. PROHIBITIONS, RESTRICTIONS AND CONDITIONS FOR THE ADVERTISING OF GAMES OF CHANCE

Competence of the administrative

body Article 13

The administrative body performs administrative and related professional duties in the field of gambling in a manner that ensures functional unity in the enforcement of regulations on gambling.

The administrative body:

- 1) determines the nature of a game for the purposes of this Act;
- 2) prepares the expert basis for the drafting of regulations in the field of games of chance;
- 3) manages software for the supervision of gambling;
- 4) gives approval for the rules of gambling;
- 5) performs the tasks of issuing and revoking approvals and decisions in accordance with this Act;
- 6) keeps a register of gambling operators;
- 7) participates in the committees for the draw and finding of prize winners in lottery games;
- 8) issues authorisation for the holding of a risk deposit to guarantee the payment of winnings in special games of chance;
- 9) issues permits for promotional tokens that cannot be redeemed for cash;
- 10) issues stickers for collection points, vending machines and tables;
- 11) issues approval and carries out control of prize draws for goods and services;
- 12) inspects, obtains and processes data in accordance with Article 23, paragraph 8 of this Act during the validity of the authorisation;
- 13) performs professional supervision, and
- 14) performs other duties in accordance with the law.

Prohibition, restriction and exclusion from the

game Article 14

The organiser of the game of chance may temporarily prohibit or restrict a person's participation if there is suspicion that the frequency and intensity of their participation endangers their livelihood, or if requested by social and child welfare institutions in cases where a player causes harm to themselves through their gambling. or family.

In the event of a ban or restriction being imposed under paragraph 1 of this article, the gambling operator is obliged to provide information about those individuals to the competent authority without delay.

A player may request, in written or electronic form, their exclusion from play, a limit on the maximum stake and the amount of loss, and the revocation of such exclusion or limit.

The exclusion referred to in paragraph 3 of this article may be for a specified or an unspecified period.

The organiser of games of chance is obliged to exclude a player who is participating in the game referred to in paragraph 3 of this article, to impose the requested restrictions, or to revoke an exclusion or restriction, within 24 hours of receiving the request, and to notify the administrative authority.

Persons excluded from gambling Article

15

In addition to the persons referred to in Article 14(3) of this Act, a person is also excluded from participating in games of chance:

- 1) who is a member of a household receiving financial assistance;
- 2) who has been diagnosed with a gambling addiction in accordance with the International Classification of Diseases;

3) against whom criminal proceedings are being conducted for the offence of failing to provide maintenance. The identity of the persons referred to in paragraph 1 of this article is verified by checking their identity documents.

The management body maintains a register of excluded persons.

The procedure for exclusion under paragraph 1 of this article is regulated by the organiser's internal act. The act referred to in paragraph 4 of this article must be made available to the player and to the administrative authority.

The detailed content and method of keeping the register of excluded persons shall be prescribed by the government body responsible for finance (hereinafter: the Ministry).

Advertising of Games of

Chance Article 16

Advertising content promoting the organiser or the provision of gambling services must not be broadcast on radio and television programmes for minors and young people, 15 minutes before and 15 minutes after these programmes, nor published in printed material intended for minors and young people.

The advertising of gambling is prohibited in all media and at events aimed at minors and young people. The prohibition in paragraph 2 of this article applies to gambling operators, media founders, publishers and event organisers.

Bans on advertising gambling Games

Article 17

It is prohibited:

- 1) advertising of benefits related to gambling services (bonus, jackpot, prize, free spin and others), except via:
 - the official websites of the gambling operator,
 - the internet pages of sports clubs and associations sponsored by the advertiser;
- 2) advertising of gambling services in radio and television programmes between 06:00 and 22:00;
- 3) advertising gambling services in print media, except in pages dedicated to sport;
- 4) advertising of gambling operators and gambling services through online publications, except through:
 - online publications that are entirely dedicated to publishing sports content,
 - sports sections of other online publications.

Advertising of gambling services must contain a warning that:

- 1) Games of chance can cause addiction (in the form of an appropriate warning text on the prevention of addiction);
- 2) Persons under the age of 18 are prohibited from participating in games of chance. Advertising games of chance must not:
 - 1) idealise participation in gambling and present it as desirable and positive;
 - 2) encourages excessive participation in gambling;
 - 3) portray everyday participation in gambling as part of daily life, a daily routine or consumer behaviour such as buying food or clothing;
 - 4) portrays participation in gambling as a necessary or harmless form of entertainment;
 - 5) portrays participation in gambling as a solution to financial problems, a way to improve one's financial position, or as an alternative to work;
 - 6) represents participation in gambling as a way to promote social success or acceptance;
 - 7) creates false or unrealistic impressions of the chances of winning by overemphasising the odds of a large win, or portrays participation in gambling as something that has no financial, social or health consequences;
 - 8) exploits the player's ignorance, inexperience or gullibility regarding gambling;
 - 9) offers money for participation in gambling, free participation in money games or at a reduced price;
 - 10) offers other games of chance or other goods in exchange for a prize won;
 - 11) offers a random prize in exchange for the possibility of a prize included in a purchase/participation in a game of chance;

- 12) promotes betting and gambling as a lifestyle, or as values for successfully and safely solving life's problems;
- 13) suggests that skill can influence the outcome of the game if this is not the case;
- 14) by the timing, location or nature of the advertisement, exerts undue pressure to participate in games of chance or to disparage non-participation (encouraging participants in games of chance to recover losses and the like).

It is prohibited to advertise gambling operators who do not possess the appropriate licence to operate issued by the competent authority in Montenegro, as well as their services, through any type of media.

An organiser of games of chance is prohibited from advertising in foreign television programmes available in Montenegro and via other communication channels at a time and in a manner that breaches the conditions and obligations regarding the advertising of their services in accordance with this law.

Exceptionally from paragraph 1 of this article, the advertising of lottery games is permitted.

Advertising in socially responsible actions Article 18

The carrying out of socially responsible actions by gambling operators and public reporting on these actions through the media or otherwise shall not be considered advertising of gambling.

When carrying out the socially responsible actions referred to in paragraph 1 of this article, lottery operators are permitted to display their logo/trademark without any reference to participation in lottery games.

Reporting on the socially responsible actions from paragraph 1 of this article must include:

- 1) a notice prohibiting minors from participating in games of chance;
- 2) an appropriate warning text on the prevention of addictive diseases;
- 3) Information on where to get help if problems related to excessive gaming arise.

Advertising in public places Article

19

The advertising of gambling in public places is prohibited.

An exception to paragraph 1 of this article is that advertising on the exterior of gambling premises that does not invite persons to gamble is permitted, as is branding of own or hired vehicles for the purposes of conducting one's own business with the organiser's logo, without inviting participation in gambling.

The placement of illuminated advertisements, LED displays and other types of screens on the external parts of gambling premises is prohibited.

The external appearance of the gambling premises must be such that it prevents a view into the interior. The provisions of paragraphs 3 and 4 of this article do not apply to the casino areas of five-star hotels.

The Ministry shall prescribe the detailed rules for advertising on the external parts of gambling premises referred to in paragraph 2 of this article, as well as the external appearance of such premises.

Prohibiti

ons

Article

20

It is prohibited:

- 1) enabling, registering and participating in games of chance for persons under the age of 18;
- 2) participation in games of chance by persons who are considered politically exposed persons in accordance with the law regulating the prevention of money laundering and the financing of terrorism and by persons referred to in Article 14 of this Act;
- 3) participation in foreign gambling games for which stakes are paid on the territory of Montenegro;
- 4) collecting stakes in Montenegro for participation in games of chance held abroad;
- 5) the sale, possession, assignment, issuance, advertising and any other form of offering of foreign lottery tickets and tickets for games of chance on the territory of Montenegro;
- 6) organising games of chance in free zones;
- 7) organising games in which players pay certain monetary amounts to players who joined the game before them and expect to be paid certain monetary amounts by players who would join the game after them (money chain and the like), as well as accepting other payments and promising winnings contrary to Article 2 of this Act;

- 8) to employees of the organiser, participation in the games organised by that organiser;
- 9) employees of the operator to receive from players commission, gifts, loans or other benefits for themselves or another person, as well as to provide financial assistance to players;
- 10) accepting payments at the cashier's cage, a gaming table, a self-service terminal or via the internet from other persons on behalf of a player;
- 11) organising games in casinos in residential and commercial premises;
- 12) organising gambling contrary to the law;
- 13) facilitating the acceptance of bets for games of chance on behalf of and for the account of the organiser, unless otherwise expressly provided for by law;
- 14) allowing or enabling minors to enter premises where gambling is conducted;
- 15) organising pyramid schemes (chains of fortune and the like);
- 16) organising prize draws for goods and services in which the prize is paid in cash, or by other means of payment, or where such a cash prize, or means of payment, is an integral part of the prize;
- 17) exchanging a prize in kind, or a service obtained in a game of chance, for the monetary equivalent of the goods or services received;
- 18) organising games of chance by a company that does not hold an authorisation from the competent authority;
- 19) organising games of chance in which the same conditions are not guaranteed to all players;
- 20) the possession of slot machines or tables for which the administrative authority has issued a licence, which have not been put into use in the premises where special games of chance are held;
- 21) possession of equipment for the organisation of gambling - betting, or gambling on slot machines, in premises where special games of chance are held, which does not allow for the storage, archiving and exchange of data electronically with the software solution of the administrative authority, after its commercial use has been authorised by a decision of the competent authority;
- 22) the organising of a special game of chance – betting by an organiser who is the owner or co-owner of a sports club on events in which that sports club participates;
- 23) organising games of chance relating to the results of parliamentary, local and presidential elections, for the presidents of the European Union member states, for members of national parliaments, for members of the European Parliament and for members of the representative bodies of local authorities;
- 24) organising games of chance relating to sporting events of teams whose members are under the age of 18;
- 25) the sale, possession, commercial letting, licensing, advertising and any form of promotion of lottery games operated by companies without the approval of the competent authority;
- 26) any advertising of gambling on sports equipment in all sports categories for under-18s.

The organiser of the games of chance may prohibit certain individuals or groups of individuals from entering the premises where the games are held, without stating a reason.

Exceptionally from paragraph 1, point 3 of this article, the possession of lottery tickets for foreign games of chance for the purpose of personal participation is permitted, provided the stakes have been paid abroad.

The prohibition on participating in foreign games of chance for which stakes are paid on the territory of Montenegro also applies to legal entities that do not have a licence to organise online games of chance.

III. GENERAL CONDITIONS FOR THE CONDUCT OF GAMES OF CHANCE

Licence to Organise Gambling Article 21

The organisation of games of chance may be carried out by joint-stock companies and limited liability companies with their registered office in Montenegro, whose primary activity is gambling and betting, if they meet the conditions prescribed by this Act.

The licence to operate casino games is issued by the Government, on the proposal of the Ministry.

The Ministry submits the proposal referred to in paragraph 2 of this article on the basis of the documentation prepared by the administrative authority. The administrative authority issues the licence for organising betting and gambling games in slot clubs.

After issuing the authorisation referred to in paragraph 4 of this article, the administrative authority issues a decision for each reported location.

The register of organisers entered on the basis of a licence to operate games of chance is maintained by the administrative body in electronic form.

The registration and removal from the register of organisers is carried out ex officio by the administrative body following the issuance or revocation of the authorisation.

To obtain the authorisation, the organiser must meet, in addition to the general conditions, the specific requirements regarding premises, personnel and equipment, as prescribed by law.

The content and method of keeping the records referred to in paragraph 6 of this article shall be prescribed by the Ministry.

Distance from educational and childcare institutions

Article 22

The distance of premises where lottery games and special games of chance are held from educational and childcare institutions (primary and secondary schools, schools for artistic education, educational and resource centres, pupil accommodation) shall not be less than 150 metres.

The distance referred to in paragraph 1 of this article is the air-line distance from the nearest point of the establishment (building) referred to in paragraph 1 of this article to the nearest entrance of the premises where lottery and special games of chance are held.

The report on compliance with the conditions set out in paragraph 1 of this article is prepared and certified by a licensed surveying organisation engaged by the organiser.

When issuing the approval, the administrative authority may order an expert assessment of compliance with the conditions set out in paragraph 1 of this article.

The precise method for measuring the distance referred to in paragraph 1 of this article is prescribed by the Ministry.

Submission of the application

Article 23

An application for a licence to operate games of chance shall be submitted by the company referred to in Article 21(1) of this Act to the administrative authority on the prescribed form.

In the procedure for obtaining a licence to organise games of chance, the company referred to in Article 21(1) of this Act must meet the following conditions:

- 1) possesses business and professional capability;
- 2) has not been convicted by a final court judgement and whose director, authorised representative, legal representative, members of the company, members of management and supervisory bodies, founder and beneficial owner of the legal entity have not been convicted by a final court judgement for criminal offences against payment transactions and commercial activities, criminal offences against life and body, crimes against the freedoms and rights of man and citizen, crimes against labour rights, crimes against the environment and spatial planning, crimes against public safety, crimes against the security of computer data, crimes against legal traffic, crimes against intellectual property, crimes against official duties;
- 3) no criminal proceedings are pending against the founder and the beneficial owner of the legal entity, nor has a final conviction been issued in connection with the performance of their professional activities;
- 4) properly fulfils its due obligations arising from taxes and contributions, as recorded by the administrative authority responsible for the collection of tax revenues, or by the competent authority of the state in which the business entity is headquartered;
- 5) the founder and member of the company, if the founder or member of the company is a domestic legal or natural person, duly fulfils the overdue obligations arising from taxes and contributions for which records are kept by the administrative body responsible for the collection of tax revenues, or by the competent authority of the state in which the founder or member of the company has its registered office or residence;
- 6) the founder and member of the company, if the founder or member of the company is a foreign legal or natural person, duly fulfils the overdue obligations arising from taxes and contributions for which records are kept by the administrative body competent for the collection of tax revenues, or by the competent authority of the state in which the founder and member of the company has its registered office or residence;
- 7) possesses the necessary financial capacity;
- 8) owns or leases premises in which it intends to organise gambling;
- 9) that the distance of the premises where it intends to organise lottery games and special games of chance from educational and childcare establishments complies with the provisions of this Act;

- 10) possesses the technical capability in terms of connectivity to the administrative authority's information system and the provision of a monitoring system;
- 11) meets the special conditions regarding premises, personnel and equipment, as prescribed by this Act;
- 12) meets the other special conditions for organising games of chance in accordance with this Act.

Compliance with the requirements regarding connection to the administrative authority's information system and the enabling of a monitoring system is determined by the administrative authority, while compliance with the spatial and technical conditions is determined by the administrative authority together with the legal entity authorised to verify the technical conditions.

The following documentation shall be submitted with the application referred to in paragraph 1 of this article:

- 1) proof of registration in the Central Business Register or another appropriate register in the country where the business entity, founder, or member of the company has its registered office or place of residence;
- 2) tax identification number (PIB), name and registered office of the company (applicant);
- 3) the company's articles of association;
- 4) a list of the owners of shares, or shares in the case of a company, with their full names and residential addresses and/or company names and registered addresses, their company registration numbers, and the total nominal value of the shares, and the percentage of the company's share capital they represent;
- 5) an extract from the register if the member of the company is a legal entity, or from another public register if the founder or member of the company is a foreign legal entity, and a list of the owners of the shares or shares, with the names and addresses of residence and/or the names and addresses of registered offices and with the total nominal value of the shares and the percentage stake in the share capital of the legal entity founder;
- 6) a certified copy of the identity document showing the name, surname, date and place of birth of the director, members of the company, and members of the management and supervisory bodies;
- 7) information on the beneficial owner, in accordance with the regulation governing the prevention of money laundering and the financing of terrorism;
- 8) a notarised declaration that the company is not the beneficial owner of an associated company with another company that already holds a licence to operate games of that type;
- 9) a certificate from the authority responsible for maintaining criminal records for the director, authorised representative, legal representative, members of the company, members of the management and supervisory bodies, founder and beneficial owner of the legal entity in the event that any of them is not a citizen of Montenegro, providing the relevant certificate from the state of which they are citizens and a certificate issued by the state in which they have resided for the last two years prior to the date of the application, showing that no criminal proceedings are pending against the aforementioned persons, nor have they been convicted of criminal offences for which a mandatory prison sentence of one year or more is prescribed for any of the criminal offences referred to in paragraph 2, point 2 of this article;
- 10) a certificate from the authority responsible for maintaining criminal records for the company, showing that neither the founder nor the beneficial owner is subject to criminal proceedings, nor has a final conviction been issued in connection with the performance of a professional activity;
- 11) if the founder or a member of the company is a foreign legal or natural person, a certificate, confirmation or other document issued by the administrative authority competent for the collection of tax revenues, or by the competent authority of the state in which the founder and the member of the company have their registered office or residence, which must not be older than 30 days as of the date of submission of the application;
- 12) proof of the share capital;
- 13) a business plan for the company for a three-year period;
- 14) balance sheet and profit and loss account for the previous two years (depending on the date of incorporation or commencement of business activities), or the audit reports on the financial statements of the founder or member of the legal entity (if they are subject to an audit), for the previous two years, prepared by an authorised auditor, in accordance with the regulations of the member's or founder's country of origin;
- 15) a contract for the right of ownership or lease of the premises in which it intends to organise games of chance;
- 16) a report prepared and certified by a licensed surveying organisation; and
- 17) proof of payment of the administrative fee.

If the founders or members of the company are domestic legal or natural persons, the administrative authority shall determine whether those persons have fulfilled their obligations in respect of tax claims during the 12 months preceding the submission of the application.

The evidence referred to in paragraph 4 of this article must not be older than 60 days from the date of submission of the application, except for the evidence referred to in paragraph 4, point 11 of this article.

Evidence from paragraph 4 of this article shall be submitted to the administrative body in the original or as a notarised copy, and if it concerns

In the case of a foreign founder, the documents must be translated into the Montenegrin language by an authorised court interpreter and notarially certified.

The information referred to in paragraph 4, point 9 of this article shall be verified ex officio if it relates to Montenegrin citizens.

Decision on an application for a licence to operate games of chance Article 24

The administrative authority decides on the application by decision within 60 days of receipt of the application.

If the application under paragraph 1 of this article relates to the organisation of casino games, the administrative authority shall, within five days of the conclusion of the examination procedure, submit a draft decision to the Ministry.

If the application under paragraph 1 of this Article relates to the organisation of betting or gambling games in amusement arcades, the administrative body shall, within the period specified in paragraph 1 of this Article, issue a decision and deliver it to the applicant without delay.

An appeal may be lodged with the Ministry against the decision referred to in paragraph 3 of this article.

Change of details

Article 25

The organiser of games of chance shall notify the administrative body of any change within five days of the date the change occurs, relating to:

- 1) members of the management body of the gambling organiser;
- 2) other persons authorised to represent and conduct the business of the organiser of games of chance;
- 3) the identity of persons participating in the share capital of the company;
- 4) a change in the ownership structure and size of the company;
- 5) mergers and acquisitions;
- 6) other circumstances material to the business and operations of the organiser.

In the event of a change referred to in paragraph 1 of this article, the gambling organiser is obliged to submit a request to retain the right to organise games to the administrative authority within the period specified in paragraph 1 of this article.

In the event of a merger of companies, the right to operate games is forfeited, unless the games operator is the acquiring company.

The administrative authority shall, upon the request referred to in paragraph 2 of this article, and in respect of the facts referred to in paragraph 3 of this article, issue a decision, including a decision to revoke the authorisation, within 30 days of the date of receipt of the request or notification of the change of data.

Suspension of rights and

obligations Article

26

An organiser of games of chance may, in the event of force majeure or other unforeseeable circumstances that prevent or hinder the performance of the organiser's activities, submit a request to the administrative authority for the suspension of rights and obligations.

The request referred to in paragraph 1 of this article shall be submitted to the administrative authority within 30 days of the occurrence of those circumstances.

The Government, or the administrative body, decides on the submitted request for the suspension of rights and obligations within 30 days of receiving the request.

The Government, or the administrative body, shall issue a decision or resolution on the termination of the suspension of rights and obligations within seven days of receiving the notification or becoming aware that the circumstances referred to in paragraph 1 of this article have ceased to exist.

The validity period of the authorisation is extended for a period proportional to the time for which the rights and obligations were suspended. During the suspension of rights and obligations, the organiser is exempt from paying the fees prescribed by this Act.

System for the supervision of operators (online supervision)

Article 27

The organiser of games of chance is obliged to ensure the keeping of records of all received deposits and payouts, as well as winnings in real time, in a manner that enables the establishment of a monitoring system (online monitoring) in accordance with this Act.

Deviating from paragraph 1 of this article, the organiser of games of chance in a casino is obliged to ensure the keeping of records of all payments at the cashier's cage and cash payments (drop) at the gaming table, as well as winnings paid out at the cashier's cage, using the system from Article 32, paragraph 10 of this Act, in a manner that enables the establishment of a monitoring system in accordance with this Act.

The organiser of games of chance, in addition to the obligations under paragraph 1 of this article, shall ensure the keeping of records of players who have made payments at the cashier's cage, cash payments (drop) at the gaming table or online, as well as about winners paid out at the cashier's cage and the receipts issued for paid-out winnings, in a manner that enables the establishment of a monitoring system in accordance with this Act and the law governing the protection of personal data.

Exceptionally from paragraph 3 of this article, betting operators are required to keep a record of persons who have made payments of 50 euros or more, as well as of winners who have been paid 300 euros or more.

The organiser of games of chance is obliged to allow the administrative authority direct computerised access to its monitoring system at any time in order to establish and ensure supervision – comprehensive supervision before the games of chance are commenced and continuously throughout their operation.

The organiser of games of chance is obliged to the administrative authority and the organisational unit of the state administration competent for internal affairs which carries out police duties and duties relating to the prevention of money laundering and the financing of terrorism (hereinafter: financial intelligence unit) and the gambling inspector in the performance of their duties, to enable direct electronic access at all times to the data stored in the gambling operator's monitoring system.

The system for monitoring gambling operators must reliably and in real time track, record and store the data from paragraphs 1 to 4 of this article and ensure the immutability of the received data, in order to enable monitoring.

The organiser of games of chance is obliged to provide the administrative authority and the financial intelligence unit with direct electronic access to the monitoring system and to the data from paragraphs 1 to 4 of this article that have been collected in the last five years.

The organiser of games of chance is obliged to store the data from paragraphs 1, 3 and 4 of this article in real time, at intervals of no more than 10 minutes, and to provide them to the administrative authority, which shall store them in its information system.

Except as provided in paragraph 9 of this article, the organiser of games of chance in a casino is obliged to submit the data from paragraphs 2 and 3 of this article, as well as the data on daily settlement from Article 36, paragraph 10 of this Act, to the administrative authority on a daily basis (by the end of the day). 2 and 3 of this article, as well as the data on the daily settlement from Article 36(10) of this Act, shall be submitted to the administrative authority on a daily basis (by the end of the day for the previous day), using the system referred to in Article 32(10) of this Act.

The organiser of games of chance is obliged to retain the data from paragraphs 1 to 4 of this article for at least five years.

The organiser and its employees are obliged to keep confidential the data on players and their participation in the game, including data on their winnings and losses.

Exceptionally, notwithstanding paragraph 12 of this article, there is no obligation to retain data in cases where the organiser is required to act in accordance with regulations governing the prevention of money laundering and the financing of terrorism.

The organiser of special games of chance and the organiser of online games of chance is obliged to carry out the identification or verification of the identity of players referred to in paragraphs 3 and 4 of this article in accordance with the law regulating the prevention of money laundering and the financing of terrorism, unless otherwise provided for by this Act.

Identity verification of a player is carried out when the player is already on the register referred to in paragraphs 3 and 4 of this article.

The organiser of special games of chance and the organiser of online games of chance is obliged to submit the annual statistical report in electronic form, prepared on the basis of data from paragraphs 1 to 4 of this article, to the administrative authority and the financial intelligence unit by the end of January of the current year for the previous year. 1 to 4 of this article, submit to the administrative authority and the financial intelligence unit by the end of January of the current year for the previous year.

The technical requirements necessary for the implementation of the monitoring system for operators referred to in paragraphs 1 and 2 of this article, the content and method of keeping records referred to in paragraphs 9 and 10 of this article, 1 to 4 of this Article, the manner of direct electronic access to the data referred to in paragraph 8 of this Article, the conditions and manner for submitting the data referred to in paragraphs 9 and 10 of this Article, as well as the content and manner of submitting the reports referred to in paragraph 16, shall be prescribed by the Ministry.

Video surveillance and entry control

Article 28

The organiser of games of chance must provide video surveillance of the entrance and exit in the premises where the games of chance are held.

The organiser of games of chance is obliged to keep the recorded material for at least 90 days.

Entry to premises where games of chance are held is permitted only for persons of legal age, who are required to show proof of identity at the request of the organiser.

It is prohibited to bring technical aids suitable for gaining an advantage in the game into the premises referred to in paragraph 1 of this article.

The organiser shall determine the detailed conditions for entry to the premises, the conditions and method for establishing identity referred to in paragraph 3 of this article, after obtaining prior consent from the administrative authority.

Confirmation of a Win

Article 29

The organiser of games of chance is obliged, upon the winner's request, to issue a certificate in the winner's name for the winnings obtained exclusively from the game, immediately upon the collection of the prize.

Exceptionally, the winner may request a certificate for a prize won exclusively from a lottery game until the end of the calendar year in which the prize was won.

The certificate referred to in paragraph 1 of this article is non-transferable.

The content of the certificate referred to in paragraph 1 of this article shall be prescribed by the Ministry.

Application of

Regulations

Article 30

For questions of procedure concerning the organisation of games of chance not provided for in this Act, the law governing administrative procedure shall apply.

III. SPECIAL GAMES OF CHANCE

Casino Games Article

31

Games of chance referred to in Article 6(1)(1) of this Act may only be held in casinos.

Casinos may also host slot machine games and tournaments at gambling tables.

Spatial and technical requirements for casino games

Article 32

Casino games may be held in hotels rated five-star or higher. The area of the gaming and guest space in the casino must not be less than 400 m².

The casino must have at least seven gaming tables with balls, dice or cards. The casino must have a cashier's cage and a separate and secure area for the storage of money and other valuables.

The casino must have a space for providing hospitality services, such as serving drinks and beverages, and may also have a catering area for preparing and serving food in accordance with the law governing hospitality.

The casino operator must have a currency exchange office within the casino premises, as part of its activities, which meets the requirements of the special regulation governing the conditions and manner of conducting currency exchange business.

The casino games operator must ensure continuous video surveillance in the casino.

The operator is obliged to connect the video surveillance system referred to in paragraph 7 of this article to the information monitoring system of the administrative authority.

The bodies and persons referred to in Article 27(6) of this Act have the right to inspect the operator's video surveillance, the right to review recorded material, and the right to seize that material.

The casino game operator is obliged to use an information and communication system for the organisation of special games of chance in casinos (eng: Casino Management System) which meets the requirements of Article 27 of this Act and is in accordance with international standards.

Before placing a table on which a change has been made to its technical or functional characteristics back into use, or for any change to the characteristics of the information and communication system, the organiser is obliged to provide the administrative authority with documentation confirming that the table and the information and communication system meet the technical and functional requirements.

If the casino game operator also organises slot machine games, they must comply with the requirements of Articles 57 and 58, and Article 59, paragraphs 1 and 2, points 2 and 3, and paragraphs 4 and 5 of this Act.

The casino game operator is obliged to use gambling tables that have a marking and registration label prominently displayed, which contains information on the location, the table's identification number and details about the game operator, issued by the administrative body.

The administrative body shall keep a record of the labels issued under paragraph 13 of this article.

The casino operator shall notify the administrative authority of the withdrawal from use of gaming tables and machines no later than seven days prior to the withdrawal.

The Ministry shall prescribe the detailed spatial and technical conditions that a casino must meet, the detailed technical conditions regarding video surveillance in the casino, the content, appearance, and format of the sticker, and the manner of keeping records of the stickers issued under paragraph 14 of this article.

Submission of an application for a casino gaming licence Article 33

The legal entity referred to in Article 21(1) of this Act shall submit an application to the administrative authority for a licence to operate casino games, on a case-by-case basis for each casino, on the prescribed form.

The amount of the one-off fee payable by the gambling operator per casino is EUR 2,000,000.00.

In order to ensure the payment of winnings to players and the settlement of obligations for due fees in accordance with this Act, the organiser to whom the authorisation referred to in paragraph 1 of this article has been granted must maintain, for each casino, uninterrupted, for the period for which the authorisation is granted and for 90 days after its expiry, an unconditional guarantee from a credit institution with its registered office in Montenegro, payable on first demand by the beneficiary, in the amount of 400,000 euros.

Along with the application for a licence to operate casino games of chance, in addition to the documentation from Article 23, paragraph 4 of this Act, the following documentation must be submitted for each casino:

- 1) the rules for each type of game to be offered;
- 2) the price of a token or credit point in slot machine games, with a description of the method of recording in the total register of slot machines and the deadline for payment to participate in the game;
- 3) details of the type and number of gaming machines and gaming aids, with detailed information for their identification if they are used in the premises for which the licence is sought.

The administrative body shall, within 30 days of receiving the request referred to in paragraph 1 of this article, carry out an inspection of the spatial and technical conditions with the legal entity authorised to verify the technical conditions.

Upon establishing that the spatial and technical conditions have been met, the legal entity referred to in paragraph 5 of this article shall prepare a report, and the authorised official of the administrative body shall prepare a minutes, which shall be submitted to the administrative body.

The casino games operator to whom the approval referred to in paragraph 1 of this article has been granted is obliged to pay the fee referred to in paragraph 2 of this article and to provide the guarantee referred to in paragraph 3 of this article within 30 days of the date the approval is issued.

If the casino game operator fails to pay the fee from paragraph 2 and submit the guarantee from paragraph 3 within the period specified in paragraph 7, the authorisation to operate casino games shall be revoked.

The casino operator may not commence offering the games for which it has been granted a licence until it has fulfilled the obligations set out in paragraph 7 of this article.

The licence to operate casino games is issued for a period of 15 years.

If a casino operator intends to cease operating the casino due to business losses, they must notify the regulatory authority no later than 30 days before ceasing operations.

In the event of the interruption referred to in paragraph 11 of this article, the administrative authority shall activate the guarantee referred to in paragraph 3 of this article.

An application for the issuance of a new licence shall be submitted to the competent authority no earlier than six months and no later than three months before the expiry of the period for which the licence was granted.

The content and form of the application referred to in paragraph 1 of this article shall be prescribed by the Ministry.

Basic Capital and Insurance of Prize Payments

Article 34

The organiser of casino games to whom a licence to operate casino games has been granted must have a share capital of at least 250,000 euros.

The casino games operator to whom a licence to operate casino games has been granted is required to maintain the amount of its share capital at the level specified in paragraph 1 of this article for the duration of the licence.

If the organiser is entitled to conduct any other game of chance under Article 6(1) of this Act, they must have the prescribed minimum capital for the other game of chance they conduct.

The organiser of casino games must have a risk deposit of at least €150,000 in the casino's cashier's office per day, and for each additional five tables must have a risk deposit of at least €100,000.

150,000 euros for seven tables, and for each additional five tables, must have a risk deposit of at least 30,000 euros.

Relocation of a casino

Article 35

The casino games operator may submit an application to the administrative authority for the relocation of the casino to a new location, together with the evidence referred to in Article 23(4)(15) and (16) of this Act and a justification for the reasons for the relocation.

The Government shall decide on the request referred to in paragraph 1 of this article within 30 days of its submission. The suspension of casino operations due to relocation may last for no more than 90 days.

Fee for organising games in casinos

Article 36

For the organisation of games in casinos, a casino gaming fee is payable, which consists of a fixed and a variable component. The annual fixed fee per casino amounts to 100,000 euros.

The amount of the fee referred to in paragraph 2 of this Article shall be paid by the end of December of the current year for the following year. The variable part of the fee is paid:

- 1) for games where players play against each other, except for the organisation of tournaments;
- 2) in games where players play against the casino.

The basis for calculating the variable part of the fee from paragraph 4, point 1 of this article is the percentage of the stakes that the casino operator retains from all player wagers.

The fee for organising special games of chance in casinos is determined at a rate of 15% on the basis from paragraph 5 of this article.

The variable part of the fee for organising games of chance from paragraph 4, point 2 of this article amounts to 15% of the monthly fee calculation base.

The monthly calculation basis is obtained as the sum of the daily calculations of all tables (the sum of all daily calculations for a particular type of game) for that month.

The sum of the daily settlements of all tables constitutes the daily settlement for a particular type of game.

The daily settlement for each gaming table is carried out by adding the closing chip balance on the table to the amount of cash exchanged for chips at the table, which is placed in a special box (drop) and the amount of credit issued, and is reduced by the value of the chip replenishment (dotation) during the table's operation and the value of the table's initial chip stock (final balance + drop + credits - dotations - initial balance = daily table settlement).

The variable part of the fee from paragraph 4 of this article is paid by the organiser monthly, by the 15th of the month for the previous month.

The value of tickets, tips and promotional tokens issued by the casino with the approval of the administrative authority is not included in the base for calculating the fee for organising games in casinos.

The fee for organising a casino tournament is 15% of the base, which is the percentage of the stakes that the casino game organiser retains from all tournament players' stakes.

Casino Game Rules Article

37

For all casino games, the casino games operator is obliged to adopt game rules which must be in accordance with good business practice and internationally accepted rules.

The casino games operator is obliged to submit the rules from paragraph 1 of this article to the administrative authority for approval, within 30 days prior to the commencement of their application.

The rules referred to in paragraph 1 of this article must be written in the Montenegrin language and translated into at least one other language, and must always be available to players.

The rules referred to in paragraph 1 of this article must not be changed once the game has commenced.

The organiser may prohibit players from further participation in the games and from being present in the casino if they breach the rules of the game during play.

Casino Rules Article

38

The organiser is obliged to draw up casino rules, which must be displayed in a conspicuous place and made available to all visitors.

The casino rules contain:

- 1) types of special games of chance held in a casino;
- 2) conditions for entering the casino (proof of identity and visitor checks);
- 3) conditions under which certain players are prohibited from entering the casino or participating in games of chance;
- 4) distribution of funds from tips;
- 5) opening hours;
- 6) the duties and responsibilities of casino employees in relation to the conduct of gambling games;
- 7) the organisation of the casino's operations, including the layout of its working areas.

The casino games operator is obliged to use specially marked value tokens in the casino.

The casino operator is required to keep records of the tokens referred to in paragraph 3 of this article, as well as records of any tokens that have been lost, destroyed or misappropriated.

The casino operator may use promotional tokens whose value cannot exceed the value of the lowest denomination of tokens prescribed by the casino's game rules.

The ticket referred to in Article 36, paragraph 12 of this Act is considered a receipt which cannot be exchanged at the tables for value tokens, nor for money in the casino.

The organiser is obliged to keep daily records for each table for each type of game.

The organiser is required to keep a daily record of tips after the tables have closed, and all other records on the basis of which the daily settlement of the tables is carried out.

The organiser is obliged to keep records of the tournament, ensuring that data on the number of players, their nationality and the amounts of their payments are submitted to the administrative authority without delay.

The content and methods for keeping the records referred to in paragraphs 7, 8 and 9 of this article, as well as the content and method for submitting reports, shall be prescribed by the Ministry.

Certificate of a Casino Game Win Article 39

The organiser of casino games shall, upon the winner's request and on the basis of a valid identity document, issue a certificate in the winner's name for the winnings obtained exclusively from the game when collecting the prize.

The casino games operator is required to keep records of the certificates referred to in paragraph 1 of this article.

The casino games operator is required to prepare and submit the annual report on the data referred to in paragraph 2 of this article to the administrative authority and the financial intelligence unit by the end of January of the current year for the previous year.

Monthly Record Article

40

The monthly record, together with the final statement of business results and proof of payment of the fees referred to in Article 36(4) of this Act, must be submitted by the casino games operator to the administrative authority no later than the 15th of the current month for the preceding month.

The detailed procedure for submission and the form of the record referred to in paragraph 1 of this article are prescribed by the Ministry.

Tipping

Article 41

Players may give a tip to casino staff, which is placed in special boxes provided for that purpose, and the tips are handled in accordance with the casino's rules made by the organiser, which are to be submitted with the application for a licence.

Members of the organiser's management and senior staff are excluded from receiving tips.

Use of the word 'casino'

Article 42

The name 'casino', 'cazino', 'kasino' or 'casino', and their synonyms, translations of those names or words derived from them, may be displayed in their name, inside the premises, and on the exterior of the premises where they organise games of chance, exclusively by operators who are authorised to organise games of chance in casinos.

Organising tournaments

Article 43

Tournaments may be held at gambling tables in a casino.

To organise tournaments at gambling tables, the casino games operator must obtain approval from the administrative authority.

The casino games operator organising a tournament at the casino's gaming tables must submit a notification and an application for the tournament's holding, along with the tournament's rules, to the administrative authority no later than 45 days before the tournament begins.

The following must be attached to the request referred to in paragraph 3 of this article:

- 1) details about the tournament organiser;
- 2) the period during which the tournament will be held;
- 3) the rules of the tournament and the games to be played.

The casino games operator shall provide information on the number, nationality and amounts paid by players up to the date of the tournament's start or during its duration.

The management body shall decide on the request referred to in paragraph 3 of this article within 15 days of its submission.

Betting Games

Article 44

The company referred to in Article 21(1) of this Act shall submit to the administrative authority an application for the issuance of a licence to operate betting games, on the prescribed form.

The amount of the one-off fee payable by the organiser for the organisation of betting games is 1,000.00 euros per betting shop.

In order to ensure the payment of winnings to players and the settlement of obligations for due fees in accordance with this Act, the organiser to whom a licence has been issued under paragraph 1 of this article must maintain uninterrupted, for the period for which the licence is granted and for 90 days after its expiry, an unconditional guarantee from a credit institution with its registered office in Montenegro, payable on first demand, in the amount of €30,000, and €3,000 for each betting shop.

Along with the application for a licence to operate betting games, in addition to the documentation from Article 23, paragraph 4 of this Act, the following documentation shall also be submitted:

- 1) the rules for each type of game to be offered;
- 2) details of the type and number of gaming machines and gaming aids, with detailed identification information if they are used in the premises for which the licence is sought;
- 3) a list of locations for accepting bets;
- 4) proof of payment of the fee from paragraph 2 and the guarantee from paragraph 3 of this article.

The administrative body shall, within 30 days of receiving the request referred to in paragraph 1 of this article, carry out an inspection of the spatial and technical conditions with the legal entity authorised to verify the technical conditions.

Upon establishing that the spatial and technical conditions have been met, the legal entity referred to in paragraph 5 of this article shall prepare a report, and the authorised official of the administrative body shall prepare a minutes, which shall be submitted to the administrative body.

The licence to operate betting games is issued for a period of eight years.

The organiser of betting games may submit an application for a new authorisation to organise betting games no earlier than 120 days, and no later than 60 days, before the expiry of the period referred to in paragraph 7 of this article.

The organiser of games of chance may submit a request to cease the operation of betting games. The content and form of the request referred to in paragraph 1 of this article shall be prescribed by the Ministry.

Spatial and Technical Conditions for Betting

Games Article 45

Betting games are organised only at the points of sale in betting shops, i.e. via the cashier and betting terminals in betting shops.

The betting shop referred to in paragraph 1 of this article must be a purpose-built space of at least 10 m² and must have video surveillance installed at the entrance.

Betting games may not be held in catering establishments, petrol stations, nurseries, schools, cultural and social care institutions, healthcare facilities, or in the premises of government or local authorities.

The Ministry shall prescribe the detailed spatial and technical conditions for the organisation of betting games.

Opening and closing of betting shops

Article 46

The organiser of betting games is obliged to submit an application to the administrative authority for the opening of each individual betting shop.

The opening and closing of each betting shop shall be carried out on the basis of a decision by the administrative authority, and shall be linked to the period of validity of the authorisation referred to in Article 44(7) of this Act.

Along with the application referred to in paragraph 1 of this article, the betting organiser shall also submit the evidence referred to in Article 23(4)(15) and (16) of this Act, as well as the evidence referred to in Article 44(4)(4) of this Act.

The administrative body shall, within 30 days of receiving the application referred to in paragraph 1 of this article, carry out an inspection of the spatial and technical conditions with the legal entity authorised to verify the technical conditions.

Upon establishing that the spatial and technical conditions have been met, the legal entity referred to in paragraph 4 of this article shall prepare a report, and the authorised official of the administrative body shall prepare a minutes, which are to be submitted to the administrative body.

The administrative authority shall issue a decision to the organiser of betting games within 60 days of receiving the application referred to in paragraph 1 of this article.

The organiser is obliged to notify the administrative authority of any closure of a betting shop in accordance with the opening decision referred to in paragraph 6 of this article, at least 30 days before the closure of the betting shop.

The date of closure of the betting shop shall be deemed to be the date on which the administrative authority issues the decision on its closure.

Ticketing and Registration Sticker for Betting Shops Article

47

A betting shop may be in operation if a marking and registration sticker is visibly displayed on the equipment, which contains details of: the sticker's serial number, the organiser's name, the location, and the validity period of the authorisation.

The sticker referred to in paragraph 1 of this article is issued by the administrative authority.

The administration shall keep a record of the stickers issued under paragraph 1 of this article.

The content, appearance and format of the sticker referred to in paragraph 1 of this article, and the method of keeping the records referred to in paragraph 3 of this article, shall be prescribed by the Ministry.

Self-service terminal

Article 48

The organiser of betting games is required to submit an application to the administrative authority for the registration of a self-service terminal. The organiser of betting games is required to provide, together with the application referred to in paragraph 1 of this article, proof of:

- 1) ownership or lease of the self-service terminal;
- 2) payment of the registration fee for the self-service terminal in the amount of 50 euros per self-service terminal upon its first placing into use at an individual location;
- 3) a guarantee and a certificate from the manufacturer of the self-service terminal that it complies with international quality standards;
- 4) providing the conditions for carrying out video-electronic or electronic identification.

The administrative body shall, within 30 days of the date of submission of the application referred to in paragraph 1 of this article, issue a decision on the registration of the self-service terminal.

Upon the entry into force of the decision referred to in paragraph 3 of this article, the administrative body shall affix a clearly visible sticker from Article 47 of this Act to the front of the self-service terminal.

For the relocation of the self-service terminal to another location, the organiser of betting games is obliged to notify the administrative authority and submit the application from paragraph 1 of this article for registration at the new location, together with the proofs from paragraph 2, points 2 and 4 of this article.

The administrative authority shall issue a decision within 15 days of the date of submission of the application referred to in paragraph 5 of this article.

Betting Game Rules

Article 49

For all betting games, the organiser is obliged to adopt rules which must be in accordance with good business practice and internationally accepted rules.

The organiser of betting games is obliged to submit the rules referred to in paragraph 1 of this article to the administrative authority for approval, no later than 30 days before the commencement of their application.

The rules of the betting games must be written in the Montenegrin language and translated into at least one other language, such as English, and made available to players.

The rules of the betting games must contain:

- 1) information on the name and registered office of the organiser;
- 2) the date and name of the organiser's body that adopts the rules of the game;
- 3) the names, descriptions, conditions, events and types of the game;
- 4) a description and the duration of the betting;
- 5) conditions for participation in betting;
- 6) the area in which the betting is conducted;
- 7) the time and conditions under which a player in a betting game may withdraw their stake;
- 8) the minimum stake and the maximum prize payout, the stake-to-win ratio during the game and the method of informing the player of this;
- 9) procedure in the event of the cancellation or postponement of an event that is the subject of a betting offer;
- 10) description of the betting slip;
- 11) the method and deadline for the payment of the cash prize, which must not be longer than 60 days from the date of publication of the final report on the event's result;
- 12) the method of familiarising players with the betting rules;
- 13) the conditions under which the organiser may temporarily or permanently prohibit or time-limit the right to participate in the betting game for certain persons;
- 14) a provision prohibiting persons under the age of 18 from accessing the betting game.

The betting rules must be displayed in the betting shop and always available for players to inspect. The betting rules must not be changed once the game has begun.

Basic capital and guarantee of prize payments

Article 50

The organiser of games of chance to whom a licence to operate a betting game has been granted must have a minimum share capital of €200,000.

The organiser of games of chance to whom a licence to operate a betting game has been granted must maintain the amount of the share capital specified in paragraph 1 of this article for the duration of the licence.

If the organiser is authorised to operate another game of chance under Article 6(1) of this Act, they must have the prescribed minimum capital for the other game of chance they operate as well.

The organiser of betting games must, on each day on which the games are held, provide a risk deposit in the cashier's office of at least 300 euros per betting shop.

Fee for the organisation of betting games Article

51

The organiser of betting games pays a fee for organising betting games which consists of a fixed and a variable part.

The fixed part of the fee for organising betting games amounts to 750 euros per month per betting shop and is payable in advance until 15th of the month for the current month.

The variable part of the fee for organising betting games amounts to 10% of the monthly fee calculation base. The variable fee for organising betting games is payable by the 15th of the month for the preceding month.

The monthly calculation base is obtained as the sum of the daily calculations for the individual betting shop for that month. The daily calculation for the betting shop is obtained as the difference between all wagers and the winnings paid out to players for that day.

If the base from paragraph 5 of this article is negative (less than zero, i.e. payouts greater than stakes), then the base for that betting shop is considered to be zero.

The stakes and winnings referred to in paragraph 6 of this article relate to the cashier and the terminals.

Payments referred to in paragraph 6 of this article do not include any bonus, prize voucher or similar that the organiser gives to the player and on the basis of which the player can participate in the game.

The organiser is required to keep records for the tills and terminals.

The organiser is obliged to submit a monthly report and proof of payment to the administrative authority in accordance with paragraphs 2 and 4 of this article.

The content and method of keeping the records referred to in paragraph 10 of this article, as well as the content, method of submission of reports and proof of payment referred to in paragraph 11 of this article, shall be prescribed by the Ministry.

Supervisory Control of Betting Deposits and

Payouts Article 52

The organiser is obliged to ensure the safekeeping of received betting stakes and payouts by establishing a monitoring system (online monitoring) which must be connected to the information system of the administrative authority in such a way as to ensure continuous and immediate supervision.

One-off Betting Arrangement Article 53

A non-profit organisation that organises sporting events may, in the premises of the stadium or hall where the event is held, organise betting once a year in connection with that competition.

Non-profit organisations may organise games of chance exclusively for the purpose of raising funds for charitable or socially beneficial purposes.

Betting referred to in paragraph 1 of this Article may be organised exclusively on the basis of an approval from the administrative body. The application for approval must be accompanied by:

- 1) statutes;
- 2) the decision and the purpose for organising the betting;
- 3) rules of the game;
- 4) time of organising the game.

The game organiser is obliged to pay a fee of 5% of the received stakes for the organisation of betting into the Budget of Montenegro.

The administrative body shall decide on the request from paragraph 3 of this article within 30 days of its submission.

Gambling on slot machines Article

54

The legal entity referred to in Article 21(1) of this Act shall submit an application to the administrative body for the issuance of a licence to operate slot machine games, on the prescribed form.

The amount of the one-off fee payable by the organiser for organising slot machine games is 3,000 euros per slot club.

In order to ensure the payment of winnings to players and the settlement of obligations for due fees in accordance with this Act, the organiser to whom the authorisation referred to in paragraph 1 of this article has been granted must maintain uninterrupted, for the period for which the authorisation is granted and for 90 days after its expiry, an unconditional guarantee from a credit institution with its registered office in Montenegro, payable on first demand, in the amount of 35,000 euros, and 3,000 euros for each gaming hall.

Along with the application referred to in paragraph 1 of this article, in addition to the documentation from Article 23, paragraph 4 of this Act, the company shall also submit:

- 1) rules for each type of game to be offered;
- 2) a list of locations for the operation of slot machine games (hereinafter: slot club);
- 3) details of the type and number of gaming machines and gaming aids, with detailed information for their identification if they are used in the premises for which the licence is sought;

4) proof of payment of the fee referred to in paragraph 2 and the guarantee referred to in paragraph 3 of this article.

The administrative body shall, within 30 days of receiving the request referred to in paragraph 1 of this article, carry out an inspection of the spatial and technical conditions with the legal entity authorised to verify the technical conditions.

Upon establishing that the spatial and technical conditions have been met, the legal entity referred to in paragraph 5 of this article shall prepare a report, and the authorised official of the administrative body shall draw up a minutes, which shall be submitted to the administrative body.

The licence to operate slot machine games in a slot club is granted for a period of eight years.

The organiser of slot machine games may submit an application for a new licence no earlier than 120 days and no later than 60 days before the expiry of the period referred to in paragraph 7 of this article.

The organiser of slot machine games may submit an application to cease the operation of games in the slot club. The administrative authority issues a decision to cease the operation of games in the slot club on the basis of the organiser's application.

The content and form of the application referred to in paragraph 1 of this article are prescribed by the Ministry.

Spatial and technical conditions for the organisation of slot machine games Article 55

Gambling games on slot machines may only be held in slot clubs and casinos.

When slot machine games are operated in a slot club, the premises must have an area of at least 35 m².

In an amusement arcade, the operator must display a notice for players in a visible place, stating the payout percentage and the rules of the game.

Gambling on slot machines may not be operated in catering establishments, petrol stations, childcare, educational, cultural and social care institutions, health facilities, or in the premises of central and local government bodies.

A minimum of ten slot machines must be installed in the slot club.

The slot club must have a till and a separate, secure space for storing money and other valuables.

An amusement arcade may have a space for providing hospitality services, such as serving drinks and beverages, in accordance with the law regulating hospitality.

The Ministry shall prescribe the detailed spatial and technical requirements for an amusement arcade.

Registration and closure of an amusement

arcade Article 56

The organiser of slot machine games shall submit an application to the administrative authority for the opening of each individual slot club.

Every opening and closing of the club's slot machine is carried out on the basis of a decision by the management body, and is linked to the period of validity of the authorisation from Article 54, paragraph 7 of this Act.

Along with the request referred to in paragraph 1 of this article, the organiser of slot machine games shall also submit the evidence referred to in Article 23(4)(15) and (16), as well as the evidence referred to in Article 54(4)(4) of this Act.

The administrative authority shall, within 30 days of receiving the application referred to in paragraph 1 of this article, carry out an inspection of the spatial and technical conditions with the legal entity authorised to verify the technical conditions.

Upon establishing that the spatial and technical conditions have been met, the legal entity referred to in paragraph 4 of this article shall prepare a report, and the authorised official of the administrative body shall prepare a minutes, which are to be submitted to the administrative body.

The administrative body shall issue a decision to the organiser of slot machine games who submitted the application referred to in paragraph 1 of this article, within 60 days of receipt of the application.

The organiser of slot machine gambling must notify the administrative authority of any closure of a slot club in accordance with the opening decision referred to in paragraph 6 of this article, at least 30 days before the closure of the slot club.

The date of closure of the slot club shall be deemed to be the date on which the administrative authority issues the decision to close.

Technical requirements for gaming machines Article

57

A legal entity authorised by the administrative body to verify the technical conditions is obliged to carry out a technical inspection of the slot machine, the system and other electronic devices used for slot machine games.

The year and month of manufacture of the machine must be indicated on the plate affixed to its casing.

The gaming machines, systems and other electronic devices used for the operation of slot games must be technically sound.

Gaming machines may not be in use if their control devices for deposits and payouts, circuit boards, games, and parts that affect the outcome of the game are not sealed.

Gambling machines placed in operation must have electronic and mechanical counters, as well as automatic information databases (total registers) for recording and securing data on the machine's entire operation, and a separate control electronic device that records the machine's turnover.

Gaming machines placed in operation must allow player registration using an electronic card issued by the operator or the player's biometric data.

It is not permitted to deposit cash into gaming machines that are being put into service until the player has registered in accordance with paragraph 6 of this article.

For gambling machines being put into use for the first time, the organiser of slot machine gambling must provide the legal entity authorised by the administrative body for the technical inspection with the guarantee and the manufacturer's certificate that the machines comply with international quality standards.

Gaming machines with multiple player stations (electronic roulette, blackjack and the like) are treated as multiple individual machines, the number of which corresponds to the number of player stations, and for which prize payouts must be made via the cashier.

Gaming machines must be constructed so that, out of the total number of programmed combinations, they pay out to players at least 80% of the value of the stakes, with the recording of inputs and outputs by electronic counters.

The certificate of correctness for the gaming machine must be renewed after the replacement of the program board and the machine is put back into service.

Upon establishing that the spatial and technical conditions for operating gambling machines have been met, the authorised legal entity and the authorised official of the administrative body are required to draw up a report on the fulfilment of the spatial and technical conditions and submit it to the administrative body.

The Ministry shall prescribe the detailed spatial and technical conditions for the organisation of gambling on slot machines.

Sealing of the machines and system

Article 58

The organiser of slot machine games shall submit an application to the administrative body for the installation and sealing of the machines and the system.

Sealing of the control devices for payment, payout, and play, and of the parts that affect the outcome of the game, the program board, the record of initial and final data, and the data on the total operation of the machine from the control device, i.e. the total register of the gaming machine, for the purposes of monitoring the operator's activities, and the records in the event of replacing the machine's program board, repairs, temporary or permanent cessation of the operation of games of chance, and changes of location, and in other cases, are carried out by an authorised official of the administrative authority.

A legal entity authorised by the administrative body to verify the technical conditions must designate a location for sealing by the authorised officials of the administrative body, in order to ensure the protection of the programme, the generation of random game numbers, the data carriers and the programme codes on the gaming machines, tables, systems and other electronic devices used for the operation of slot machines.

The legal entity authorised by the administrative body to verify the technical conditions, after the technical inspection of the designated sealing location has been completed, shall seal the machines and systems.

The organiser of slot machine games may only use machines on which a labelling and registration sticker is displayed in a visible place, containing details of the location, the machine's identification number and information about the organiser.

The stickers referred to in paragraph 5 of this article are issued by the administrative authority.

The administrative authority shall keep a record of the stickers issued under paragraph 5 of this article.

The content, appearance and format of the label referred to in paragraph 5 of this article, and the manner of keeping the records referred to in paragraph 7 of this article, shall be prescribed by the Ministry.

Reporting of Gaming Machines

Article 59

The placing of a new machine into operation and the withdrawal of a machine from operation shall be carried out on the basis of a decision issued by the administrative authority upon the organiser's request.

The following must be submitted with the request under paragraph 1 of this article for the placing of a new machine into operation:

- 1) proof of compliance with the technical conditions set out in Articles 55 to 58 of this Act;
- 2) proof of ownership or lease, or lease-purchase of the new machine;
- 3) proof of ownership, right of use or lease of the premises in which the special games of chance on the new machine to be put into operation will be conducted, as well as proof of compliance with the location requirements set out in Article 22 of this Act.

The administrative body shall, within 30 days of receiving the application referred to in paragraph 1 of this article, issue a decision on the placing of the new machine into operation, or within 15 days for the withdrawal of a machine from operation.

The application for the withdrawal of a machine from use must be accompanied by information on the label for the machine being withdrawn.

The organiser of slot machine gambling must notify the administrative authority at least seven days before placing a gaming machine into service or withdrawing it from service.

Rules for slot machine gambling Article 60

For all slot machine games, the slot machine operator is obliged to draw up rules which must be in accordance with good business practice and internationally accepted standards, and which come into effect upon obtaining the approval of the regulatory authority.

The organiser of slot machine gambling must submit the rules referred to in paragraph 1 of this Article to the administrative authority for approval, no later than 30 days before they are due to come into effect.

The organiser of slot machine games may not commence the operation of slot machine games before obtaining the consent referred to in paragraph 2 of this article.

The rules referred to in paragraph 1 of this article must be written in the Montenegrin language, translated into at least one English language, and made available to players.

The rules of the game cannot be changed during the course of a game of chance that players have commenced after paying the participation fee for a single game of chance.

Player Registration

Article 61

To enable participation in slot machine games, players register at the organiser's point of sale.

For the purposes of registration, the following data are collected from the player: first name, surname, unique personal number or its type, number and country of issue of the identification document, as well as a copy of the identification document (identity card or passport) in accordance with the law governing the protection of personal data.

Upon the registration of a player referred to in paragraph 1 of this article, the organiser of slot machine games is obliged to carry out the player's identification in accordance with the law governing the prevention of money laundering and the financing of terrorism.

Upon completion of the registration, the organiser of slot machine games shall issue the player with an electronic card in the player's name, to which the player's record account is linked.

Exceptionally from paragraph 4 of this article, the organiser of slot machine games may take the player's biometric data and link it to the player's record account.

To take the player's biometric data as referred to in paragraph 5 of this article, the organiser must have the player's written consent.

The electronic card referred to in paragraph 4 of this article and the biometric data referred to in paragraph 5 of this article may only be used for the player's login to the slot machine of the slot machine operator with whom the registration referred to in paragraph 1 of this article was carried out.

When collecting and paying out at the cashier's cage, the slot machine operator is obliged to verify the player's identity by inspecting their personal identification document and comparing the details from that document with the data collected during the procedure in paragraph 3 of this article.

Basic Capital and Insurance of Winnings in Slot Machine Games Article 62

An organiser of slot machine games who has been granted a licence to operate a slot machine club must have a registered share capital of at least 200,000 euros, and if it has the right to organise any other game of chance under Article 6(1) of this Act, it must also have the registered share capital for that game of chance.

The organiser of slot machine games to whom a licence to operate in a slot club has been granted must maintain the amount of the share capital specified in paragraph 1 of this article for the duration of the licence.

An organiser of slot machine games who has electronic roulettes in an automatic club must hold a risk deposit of at least €5,000 per electronic roulette in the club's cashier's office on a daily basis.

Fee for organising slot machine games Article 63

The organiser pays a fee for organising slot machine games, which consists of a fixed and a variable part.

The fixed part of the slot machine fee is €75 per month per machine and is payable in advance by the 15th of the month for the current month.

The variable part of the fee for organising slot machine games amounts to 15% of the monthly fee calculation base. The variable fee for organising slot machine games is payable by the 15th of the month for the preceding month.

The monthly calculation base is obtained as the sum of the daily calculations for individual slot machines for that month. The daily calculation for a slot machine is determined by subtracting the amount of payouts made to players from the total amount of wagers received.

Payments referred to in paragraph 6 of this article do not include a bonus, prize voucher or similar item that the operator gives to a player, which entitles the player to participate in the game.

The organiser is obliged to submit a monthly report and proof of payment to the administrative authority in accordance with paragraphs 2 and 4 of this article.

The detailed content of the report and evidence of payment of the fees referred to in paragraph 8 of this article shall be prescribed by the Ministry.

IV. LOTTERY GAMES OF CHANCE

Organising lottery games of chance Article

64

Lottery games are games of chance in which participants, for an equal indirect or direct payment of a certain amount, have an equal chance of winning, and the outcome of the game, part of the game, or the right to participate in the game or part of the game depends on chance or some uncertain event, whereby the prize fund in the game or part of the game is formed from all the collected stakes in a specific order of staging (draw) with the addition of accumulated unclaimed amounts from previous draws, or is predetermined depending on the size of the series or the number of possible entries.

The rights to organise lottery games are granted to a company for organising lottery games whose founder is the Government with a 100% stake (hereinafter: the lottery organiser).

Participant in a lottery game on chance Article 65

A participant in a lottery game is a natural person who meets the conditions for participation in a particular lottery game (draw or series), in accordance with the rules of that lottery game.

A participant in lottery games where participation is proven by possession of a payment receipt is considered to be the holder of such a receipt, provided that the data on the payment receipt is identical to that recorded on microfilm, magnetic media, or registered in the organiser's central computer system.

Technical and spatial conditions for lottery games Article

66

All devices and equipment for drawing prizes in individual lottery games must undergo a technical inspection before being put into use and during their use.

Upon establishing that the spatial and technical conditions have been met, the authorised legal entity is obliged to prepare a report, and the authorised official of the administrative body is obliged to draw up a minutes and submit them to the administrative body.

The organiser of lottery games may organise these games, with the prior consent of the Government, in cooperation with foreign organisations for the organisation of games of chance to which a foreign state has delegated the right to organise games of chance.

In lottery games, the draw must be public in the presence of a three-member commission composed of two representatives appointed by the organiser and an authorised official of the competent authority, in the presence of a notary.

The administrative body gives its consent to the appointment of the commission upon the organiser's request and upon payment of the prescribed fee; the costs of the authorised official of the administrative body are borne by the competent authority, while the costs of the organiser's representatives and the notary are borne by the organiser.

Before the draw of prizes in lottery games begins, the lottery operator must determine and publish the amount of receipts received, or the number of tickets sold.

In games where the public draw of prizes must be conducted in the presence of all participants, the draw is carried out before a commission appointed by the organiser in accordance with the rules of the game.

The determination of the winning combination, or the prizes in lottery games whose outcome is determined by the drawing of numbers or symbols after sales have closed, is carried out in accordance with the rules of the particular game.

The procedure for the draw, determination and payment of winnings is regulated by an act of the organiser.

The organiser shall submit the act referred to in paragraph 9 of this article to the administrative authority for approval no later than seven days before its planned implementation.

The Ministry shall prescribe the detailed spatial, technical and other conditions for accepting payments for lottery games and the conditions for the use, testing and certification of devices for drawing prizes in individual lottery games.

Lottery Game Rules

Article 67

The conditions for organising a particular lottery game are determined by the rules issued by the organiser, for each type of game, and are applied after obtaining the consent of the administrative authority.

The rules for lottery games of chance shall contain:

- 1) the name and registered office of the organiser;
- 2) the name of the organising authority that made the decision to organise the game, the date and number of the decision;
- 3) the name, description and duration of the lottery game;
- 4) conditions for participation in the game;
- 5) the individual price of a ticket (combination) and the deadline for payment to participate in the game;
- 6) the quantity and monetary value of the ticket issue;
- 7) determination of the prize fund and the types of prizes;
- 8) description of the ticket, wager slip or proof of payment;
- 9) the manner, procedure and control of the draw, or the determination of the prize;
- 10) the method of publishing the prize fund, individual prize values and the results of the game;
- 11) the method and deadline for the payment of cash prizes, or for redeeming other types of prizes;
- 12) procedure in the event of a cancellation of the draw.

The organiser of lottery games is obliged to submit the rules from paragraph 1 of this article to the administrative authority for approval, within 30 days before the commencement of the application of those rules.

The rules referred to in paragraph 1 of this article must be written in the Montenegrin language, translated into at least one other language, and made available to players.

The rules of a lottery game cannot be changed after the sale of tickets for a particular draw or series has begun.

The organiser of lottery games is obliged to publicly publish the rules of the game in at least one daily print media before the start of a particular round or series, and to allow interested persons to familiarise themselves with the rules of the game at points of sale.

Drawing of Winnings

Article 68

In lottery games where the winning combinations are determined by a draw, the draw is public and must be conducted before a commission of at least three members, appointed by the organiser.

One member of the commission referred to in paragraph 1 of this Article shall be an official of the administrative authority.

Before the draw begins, the organiser must establish and announce the total amount paid and the number of tickets sold in the presence of the commission.

Change of venue and date of the prize draw

Article 69

The administrative body may, at the request of the lottery organiser, approve a change of venue for the prize draw or the date of the draw, for a maximum period of 30 days.

The organiser must announce any change of venue or postponement of the draw date in the same manner as the rules for the lottery were published.

If the draw date is postponed in the cases referred to in paragraphs 1 and 2 of this article, the organiser may continue to sell tickets until the date scheduled for the draw.

If the draw date is changed for technical reasons (power cut, malfunction of the prize draw drum, and the like), the draw will resume within 24 hours, and the organiser is obliged to report this to the regulatory authority.

The organiser of a lottery game may only cancel the running of a game of chance, a round or a series of a particular game for which tickets have been put on sale, with the consent of the regulatory authority and on the condition that they refund the money paid for the sale of tickets to the players.

Monitoring and Record-keeping of the Draw

of Prizes Article 70

A record of the draw is kept, which is signed by the members of the commission.

The minutes referred to in paragraph 1 of this article must contain: the place, time and method of the prize draw, the number of tickets sold, the number of unsold tickets, and the total amount paid in that round or series, the winning combinations drawn, and any comments from participants in the game.

The minutes of the draw are to be submitted by the organiser to the administrative authority, no later than seven days from the date of the draw.

Exceptionally from paragraph 1 of this article, the organiser of a closed-type tombola is obliged to keep daily records of the number of tickets received and sold by number, series, date and quantity.

Based on the daily records referred to in paragraph 4 of this article, the organiser is required to prepare a monthly report, which must be submitted to the administrative authority no later than the 15th of the following month.

The organiser is obliged to publicly publish reports on the results of the draw and the amount of winnings in the daily print media in which the rules of the game were published, and at points of sale, no later than seven days from the date of the draw.

Prize Fund and Payment

Article 71

In lottery games, the prize fund is determined in accordance with the rules of those games, and amounts to 50% of the base, which for all forms of lottery is constituted by the total value of the tickets issued or the total value of the stakes received for a particular draw.

The amount of the prize fund in a particular game of chance referred to in paragraph 1 of this Article, for each individual draw or series of the game, must be published before the draw of prizes.

The prize fund from paragraph 1 of this article is the amount that is returned to participants as a prize.

In lottery games where the prize fund is topped up (accumulates) from earlier unsuccessful bets, the amount of funds being accumulated must be transferred to a separate bank account, from which they cannot be used for any other purpose, no later than two days from the date it is established that the accumulation of the fund is continuing, and the organiser shall provide proof of this to the competent authority.

The organiser of the lottery game is prohibited from guaranteeing and/or promising the prize fund.

The payment of a cash prize, or the collection of goods and other prizes in lottery games of chance, shall be carried out within the period specified in the rules of the game of chance, which may not exceed 60 days after the publication of the final report on the game's results.

After the expiry of the period specified in paragraph 6 of this article, the commission referred to in Article 68 of this Act determines which prizes in that round or series have not been paid out or collected, their value, and draws up a report on the matter.

If a winner in lottery games fails to claim their prize from the game organiser within 60 days of the date the report on the results of the particular game (round, series, etc.) is published, the amount of that prize shall be carried over to the next round, series, or used for prizes in other games.

The organiser shall submit the minutes referred to in paragraph 7 of this article to the competent authority, no later than seven days after the expiry of the deadline for the payment or issuance of the winnings.

Fee for organising lottery games Article 72

For organising lottery games, an annual fee of 100,000 euros is payable in a fixed amount up to 31 December of the current year for the following year.

For organising lottery games, the organiser is obliged to pay a monthly fee of 10% of the base, which is the total value of all sold tickets, slips and cards, less the value of the prize fund.

The fee referred to in paragraph 2 of this article for organising lottery games of chance is payable by the 15th of the month following the previous month and is revenue of the Budget of Montenegro.

Payment of Prizes

Article 73

Payment or collection of winnings in lottery games is carried out within 15 to 60 days from the date of publication of the final report on the game's results.

If there are no winners in a particular draw of the lottery games, the prize amount is carried over to the next draw, or series.

In games organised in a series, or with a predetermined number of possible stakes and prizes, the organiser is obliged to submit a monthly report, within five days of the end of the month, submits a report to the administrative authority on the number of tickets sold and the realised prize fund for that month, and if the prize fund for the last three consecutive months does not correspond to the fund provided for in the game rules, the running of such a game is suspended.

After the expiry of the period specified in paragraph 1 of this article, a commission appointed by the organiser of the lottery game shall determine which prizes in that draw or series have not been paid out or claimed and their value, and shall draw up a report on this, which shall be submitted to the administrative authority within three days, together with proof of the transfer of these funds to the Budget of Montenegro.

If the organiser loses the right to organise games of chance, suspends their operation, or the period for organising a game in which the prize fund is accumulated from contributions of part of earlier unsuccessful stakes expires (accumulation of the fund) the organiser is obliged to transfer the unclaimed accumulated fund to the Budget of Montenegro within 20 days of the date of loss of the right to organise, the suspension of the organisation of games of chance, or the expiry of the period for organising the game.

Closed-type tombola Article

74

For the purpose of organising closed-type tombola games, the company referred to in Article 21 of this Act shall submit an application to the administrative body on the prescribed form.

In order to ensure the payment of winnings to players and the settlement of obligations in accordance with this Act, the organiser to whom the decision referred to in paragraph 5 of this article has been issued must maintain uninterrupted cover, for the period for which the authorisation was granted and for 90 days after its expiry, an unconditional guarantee from a credit institution with its registered office in Montenegro, payable on first demand, in the amount of 10,000 euros.

Along with the application referred to in paragraph 1 of this article, the legal entity shall also submit the following documentation:

- 1) proof of registration;
- 2) the company's founding act;
- 3) a business plan for the company for a three-year period;
- 4) proof of ownership or right of use of the premises where the closed-type tombola is held;
- 5) rules of the game;
- 6) proof of the share capital;
- 7) the guarantee referred to in paragraph 2 of this article.

The management body shall, upon receipt of the application referred to in paragraph 1 of this article, verify the submitted evidence and prepare a report.

The management body shall issue a decision within 30 days of the date of the report referred to in paragraph 4 of this article.

The decision referred to in paragraph 5 of this article is issued for a period of eight years.

If the founders or members of the company are domestic legal or natural persons, the administrative authority shall determine whether they have fulfilled their obligations in respect of tax liabilities for the twelve months preceding the submission of the application.

The content and form of the application referred to in paragraph 1 of this article shall be prescribed by the Ministry.

Basic Capital for Organising a Closed-Type Tombola Article 75

An organiser who has been granted a licence to hold a closed-type tombola must have a minimum share capital of 75,000 euros.

The organiser referred to in paragraph 1 of this article must maintain the amount of the share capital specified in paragraph 1 of this article for the duration of the authorisation.

The organiser of a closed-type tombola must submit a monthly record with a final statement of business results to the competent authority no later than the 15th of the current month for the previous month.

The Ministry shall prescribe the detailed content and manner of submitting the records referred to in paragraph 3 of this article.

One-off organisation of lottery games Article 76

A non-profit legal entity with its registered office in Montenegro may, on a one-off basis (once a year), organise a tombola or lottery game for the purpose of raising funds for its activities, provided that tickets may be sold for a maximum of 30 days, and only the sold tombola tickets or lottery tickets are included in the draw, on the basis of an application for the one-off organisation of a tombola or lottery game, which is submitted to the administrative body.

The following documentation shall be attached to the application referred to in paragraph 1 of this article:

- 1) an extract from the general act showing the organiser's activity;
- 2) a decision by the authorised body of the organiser regarding the intention to conduct a game of chance, specifying the organiser's responsible person;
- 3) the rules of the games to be organised; and
- 4) a financial calculation showing the minimum number of tickets or tombola slips that must be sold to ensure the payment of winnings and the payment of fees to the Budget of Montenegro.

The administrative body shall, upon receipt of the request and the evidence from paragraph 2 of this article, verify the submitted evidence and prepare a report assessing:

- 1) the purpose of organising the game;
- 2) the total value of the lottery tickets or tombola tickets issued;
- 3) the total value of the winnings;
- 4) the price of an individual ticket or tombola slip;
- 5) the means by which the organiser secures the payment of winnings; and
- 6) compliance of the rules of the game with the provisions of this Act.

The administrative body shall issue a decision within 30 days of the date on which the report referred to in paragraph 3 of this article is drawn up.

Games referred to in paragraph 1 of this article may be organised exclusively on the basis of a decision by the administrative body.

The organiser of the game referred to in paragraph 1 of this article shall pay a fee of 5% of the total stakes in that game to the Budget of Montenegro.

The fee referred to in paragraph 6 of this article shall be paid within seven days of the date of the publication of the prize draw, within which period the organiser of the game referred to in paragraph 1 of this article is obliged to submit a final settlement report to the administrative body, together with proof of payment.

V. CONDUCTING GAMES OF CHANCE VIA THE INTERNET

Right to Organise Online Games of Chance Article 77

The right to organise online games of chance is held by legal entities that have obtained a licence to organise games of chance under Article 6(1) of this Act.

The right to organise online gambling is valid until the expiry of the authorisation for organising gambling under Article 6(1) of this Act.

Issuance of a decision for the organisation of online gambling

Article 78

For the organisation of online gambling, the company referred to in Article 77(1) of this Act shall submit an application to the administrative authority on the prescribed form.

The administrative body shall issue a decision within 60 days of receipt of the application referred to in paragraph 1 of this article. The following must be submitted with the application for the issuance of a decision to organise online games of chance:

- 1) details of the company's name, tax identification number (PIB) and registered office;
- 2) the company's business plan for a three-year period;
- 3) a list and the rules of the games to be organised.

The administrative body shall, before issuing the decision referred to in paragraph 2 of this article, verify that the conditions for connecting online gambling games to the administrative body's supervisory system have been met.

An organiser of online gambling may not commence offering online gambling until the conditions set out in paragraph 4 of this article have been met.

An online gambling operator may have one initial internet page (IP address, website, internet domain) on which they conduct online gambling.

The content and form of the application referred to in paragraph 1 of this article, and the technical conditions relating to the organisation of online gambling, shall be prescribed by the Ministry.

Rules of Games

Article 79

The organiser of online gambling games is obliged to notify the administrative authority of the games it organises online and to submit the rules for each online gambling game.

Upon receipt of the rules referred to in paragraph 1, the administrative authority shall verify the submitted rules and, if they comply with the technical requirements, shall issue an approval within 30 days of receiving the application.

After the issuance of the consent referred to in paragraph 2 of this article, as well as the decision to organise online games of chance, the organiser may commence organising online games of chance.

Unauthorised online organisation Article 80

Operators who organise online gambling without the authorisation of the competent administrative authority are prohibited from accessing the internet through additional technical measures that enable the blocking of all domains, IP addresses and alternative network routes, including the use of technologies for recognising 'mirror' or duplicated pages.

The competent administrative authority shall, in cooperation with the regulatory body for electronic communications, regularly update and expand the list of IP addresses, domains and other associated resources for accessing illegal operators, using advanced technologies to detect mirrored content or alternative access routes.

If it is determined that an illegal operator is using mirroring techniques or other methods to circumvent the block, the competent administrative authority may request that all associated domains and alternative IP addresses that facilitate illegal access be blocked, including the use of geolocation and other network technologies to identify the source.

In addition to blocking websites, the competent authority may request the blocking of payment transactions and electronic transfers from all accounting and financial entities that facilitate the provision of online gambling without authorisation.

The competent administrative authority may, in cooperation with the competent authorities of other states, initiate the blocking of access to illegal gambling operators through the international exchange of information and the use of specialised software solutions for monitoring and blocking mirrored and alternative internet addresses.

Persons providing, or entitled to provide, a public electronic communications service are obliged to implement without delay all measures ordered by the regulatory authority in the field of electronic communications, in order to prevent access to all addresses and alternative resources associated with the illegal operator.

Player Registration Details

Article 81

For payments to participate in the game online, players register at the organiser's point of sale or via the organiser's website.

For the purposes of registration, the player provides the following information:

- 1) first name and surname;
- 2) address of residence or domicile;
- 3) citizen's registration number or the type, number and country of issue of the identification document;
- 4) a copy of an identification document (identity card or passport);
- 5) date of birth;
- 6) email address for online gaming;
- 7) username;
- 8) a password that meets the required level of security;
- 9) registered mobile phone number for online gaming;
- 10) details of a transactional account for sending and receiving payments.

If the online gambling operator becomes aware that a player has provided false information, the operator will not register that person, and if the person is already registered as a player, the operator is obliged to immediately cancel that person's registration as a player.

The organiser is obliged to maintain an online list of all registered players.

The detailed content of the list referred to in paragraph 4 of this article is prescribed by the Ministry.

Method of player registration

Article 82

The organiser of online games of chance is obliged, when registering a player under Article 81(1) of this Act at a point of sale, to identify the player in accordance with the law governing the prevention of money laundering and the financing of terrorism.

The organiser of online games of chance is obliged, when registering players referred to in Article 81(1) of this Act via the internet, to identify the player by means of a video identification procedure using electronic communication means. (hereinafter: video-electronic identification) in accordance with the law regulating the prevention of money laundering and the financing of terrorism.

The organiser of online gambling is obliged to carry out the procedure from paragraph 2 of this article on the basis of the consent of the player being identified and is obliged to retain the video recording made during that procedure in a manner and for periods in accordance with the regulations governing the prevention of money laundering and the financing of terrorism and the protection of personal data.

Video-electronic identification may also be carried out without communication between the player and an employee of the online gambling operator, using reliable algorithms to verify whether the recorded photographs or videos match the photograph taken from the player's electronic identity document.

Upon completion of the registration procedure, the organiser assigns the player an identification number.

The player identification number referred to in paragraph 5 of this article is linked to their account, which is prohibited from being shared or transferred to other players.

Fees for the organisation of online gambling Games Article 83

For the organisation of online betting games, a fee is payable which consists of a fixed and a variable part.

The fixed part of the fee for organising online betting games amounts to 10,000 euros per month and is payable by the 15th of the month for the current month.

The variable part of the fee for online betting games is calculated monthly at 15% of the base, which is the total amount of stakes, less the value of payouts, and is payable by the 15th of the month for the previous month.

For the organisation of virtual casino games and virtual slot machine games via the internet, a fee is paid which consists of a fixed and a variable part.

The fixed part of the fee for organising games of chance in virtual casinos and games of chance on virtual slot machines via the internet is 10,000 euros per month and is payable by the 15th of the following month.

The variable part of the fee for organising gambling games in virtual casinos and gambling games on virtual

slots is calculated monthly as 15% of the base, which is the total amount of stakes, less the value of payouts, and is payable by the 15th of the month for the previous month.

The monthly record, together with the final calculation of business results for the organisation of online games of chance and proof of payment of the monthly fee, must be submitted by the organiser to the administrative authority in electronic and printed form, no later than the 15th of the month following the previous month.

The Ministry shall prescribe the form of the record and the proof of payment referred to in paragraph 7 of this article.

Deposit into the player's registration

account Article 84

Deposits into the record account with the online gambling operator for participation in online gambling are made by means of a payment card or other payment instrument issued by a credit institution, by transferring funds from the player's transaction account to the operator's account, mobile or internet payment made by a credit institution or at the premises where the games of chance are held in accordance with this Act.

The payment referred to in paragraph 1 of this article must be used for participation in online gambling and cannot be paid out unless it forms part of a winnings.

The online gambling operator is obliged to issue an electronic confirmation of payment for the stake received in relation to online gambling without delay.

When accepting the payment referred to in paragraph 1 of this article at a point of sale, the organiser of online gambling games is obliged to verify the player's identity by inspecting their identity document and checking the details from that document against the data collected during the procedure set out in Article 82, paragraphs. 1 or 2 of this Act and verify that the person is registered for that user account.

When a payment under paragraph 1 of this article is made online, the operator is obliged to verify the player's identity based on a digital photograph of the player and by automatically comparing that photograph with the data collected in the procedure under Article 82 para. 1 or 2 of this Act and verify that the person is registered for that user account and whether they are making the payment from their own transaction account.

The digital photograph referred to in paragraph 5 of this article is obtained from the player by means of electronic communication in the procedure preceding the payment referred to in paragraph 1 of this article.

Player's Promotional

Account Article

85

An online gambling operator is prohibited from allowing a payment to participate in an online game if the participant does not have sufficient funds in their account to cover the payment amount.

The online gambling operator must allow the player to select a double-confirmation option for executing the desired game deposit transaction, and once the deposit transaction has been completed, it cannot be cancelled.

The online gambling operator may grant bonuses to players exclusively via the promotional account.

The organiser may open a promotional account after the player's successful registration and the opening of a transaction account with that organiser.

The bonus referred to in paragraph 3 of this article, which the online gambling operator grants or approves to a player via the promotional account, may only be used for play, and the funds that a player wins as a prize through play via the promotional account, cannot be combined with funds on the player's account in the game, nor can they be paid out to the player from the promotional account.

The player cannot make a deposit to the promotional account on their own.

The organiser of online games of chance may transfer funds realised as winnings from the promotional account to the player's record account in a manner that does not reduce the base amount referred to in Article 83(3) and (6) of this Act.

The value referred to in paragraph 7 of this article is considered a stake at the moment of transfer from the promotional account to the player's record account, as well as at the moment of any actual placement of the stake via the player's record account.

VI. REVOCATION OF THE PERMISSION

Grounds for revocation of the authorisation to organise games of

chance Article 86

The Government, or the administrative authority, shall revoke the licence to operate games of chance if:

- 1) the organiser ceases to meet the conditions for obtaining the licence;
- 2) the licence was granted on the basis of false information;
- 3) the operator has not commenced offering games of chance in casinos following the relocation within the period prescribed by this Act;
- 4) the operator breaches the gambling regulations;
- 5) the organiser fails to pay the dues payable under this Act or fails to pay out winnings to players;
- 6) the operator does not permit or otherwise prevents the supervision prescribed by this Act, or obstructs its implementation;
- 7) the operator misrepresents the turnover achieved;
- 8) the operator lends money to players;
- 9) a minor is found to be playing in a premises where games of chance are organised (a betting shop, casino, amusement arcade);
- 10) the operator fails to comply with the law regulating the prevention of money laundering and the financing of terrorism;
- 11) bankruptcy or liquidation proceedings have been initiated under the law governing bankruptcy and liquidation;
- 12) does not have a guarantee from a credit institution with its registered office in Montenegro;
- 13) a merger of companies is carried out which is not in accordance with Article 25 of this Act;
- 14) it is established during the supervisory procedure that the organiser has been penalised for any of the offences from Article 99, paragraph 1, items 2, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 31, 32, 34, 39, 40, 42, 43, 47, 49, 68, 75, 76, 82, 88, 91, 97, 104, 106, 113, 119, 125, 126, 157, 162, 164, 167, 178 and 181 repeated an offence for which they have been penalised.

The authorisation is revoked by the authority which issued it or by the second-instance authority, or by the supervisory authority, in accordance with the law.

When the decision referred to in paragraph 1 of this article is made by an administrative authority, an appeal may be lodged against it, and when the decision is made by the Government, or by the supervisory authority in administrative proceedings, an administrative lawsuit may be initiated against it.

In the event that a casino games operator holds more than one licence, the grounds for revoking one licence shall apply to all licences; that is to say, the revocation of one licence shall entail the revocation of all licences granted to that operator for the operation of casino games.

An organiser whose authorisation has been revoked may submit a new application for an authorisation to the administrative authority after a period of two years from the date of revocation.

The deadline for submitting a new application for approval under paragraph 5 of this article also applies to the founders or beneficial owners, directors, members of the company, and members of the management and supervisory bodies of the organiser whose approval has been revoked, if they are the same founders or beneficial owners of another company that submits an application for a licence to organise games of chance.

If, at the time the decision referred to in paragraph 1 of this article is issued, the operator has a debt arising from its obligations under this Act, it must settle the debt within five days of receiving the decision.

If the organiser fails to comply with paragraph 7 of this article, the bank guarantee provided by the organiser in accordance with this law shall be activated.

VII. PRIZE DRAWS

Conditions for the Organisation of Prize

Draws Article 87

Prize draws are games which, for the purpose of advertising one's own products and services, are organised by companies, entrepreneurs and other legal and natural persons, whereby the organiser undertakes to award prizes in the form of goods or services to the drawn winners, and participants are not required to make any special payment to take part in the game.

A prize draw under paragraph 1 of this article may be held following the issuance of an approval by the administrative authority. On the determined value of the prize draw fund, organisers shall pay 5% to the Budget of Montenegro. The rules of the prize draw must include:

- 1) the full name, registration number and address of the organiser's registered office;
- 2) the purpose of organising the prize draw;

- 3) the duration of the prize draw;
- 4) a prize fund for the prize draw consisting exclusively of goods and services that the organiser cannot exchange for cash, the total value of which at market prices cannot exceed €100,000 per prize draw;
- 5) the individual value of each prize in the prize fund, expressed in euros, as determined in accordance with point 4 of this paragraph;
- 6) the conditions for participating in the prize draw;
- 7) procedure for organising and conducting a prize draw and the drawing of prizes;
- 8) the method of announcing the results, i.e. the prize winners;
- 9) the deadline for claiming prizes;
- 10) the manner in which participants receive prizes, if they have met the conditions set out in the rules;
- 11) the competent court for resolving disputes between the organiser and participants in the prize draw.

The rules of the prize draw referred to in paragraph 4 of this article shall be drawn up by the undertakings, entrepreneurs and other legal and natural persons referred to in paragraph 1 of this article, and shall come into effect upon obtaining the approval of the administrative authority and publication in at least one daily newspaper.

The organiser is obliged to sell any prize fund valued at more than 500 euros that remains unclaimed after the draw has concluded at a public auction, and to pay the proceeds into the Budget of Montenegro within 90 days of the expiry of the deadline for claiming the prizes.

Prize draws cannot be organised and conducted in the same way as the games referred to in Article 6(1)(4) of this Act, and the method of their organisation depends on the activity being advertised.

The Ministry shall prescribe the detailed conditions for organising prize draws.

VIII. SUPERVISION

Supervision of the implementation of

the law Article 88

The Ministry shall supervise the implementation of this Act, other regulations and acts adopted on the basis of this Act.

Supervision of the implementation of the provisions of this Act relating to the advertising of games of chance in the media is carried out by the ministry responsible for media affairs and the regulatory body.

Inspection Oversight

Article 89

Inspectional supervision in the field of gambling is carried out by the Gambling Inspector, in accordance with this Act, the Act on the Prevention of Money Laundering and the Financing of Terrorism, the Act on Inspectional Supervision and the Act on Administrative Procedure.

Inspection of the implementation of the provisions of this Act relating to the entry of minors into premises where games of chance are held and the verification of their identity is carried out by the Gambling Inspector and/or the Ministry responsible for Internal Affairs, through the Police.

Inspectorate supervision of the implementation of the provisions of this Act relating to unauthorised online gambling operators is carried out by the Inspector for Electronic Communications and the independent regulatory body for electronic communications.

The supervision of the implementation of the provisions of this Act relating to the prevention of addictive diseases among participants in games of chance is carried out by the health inspector.

The gambling inspector collects, monitors and analyses data on the state of the inspection supervision within their remit.

The gambling inspector collects the data referred to in paragraph 5 of this article directly when carrying out inspection, and from available records, registers, and information systems maintained by an administrative body, as well as from other publicly available sources.

The inspection supervision is based on a risk assessment so that the risk is effectively managed. The risk, according to its level, can be insignificant, low, medium, high and critical.

Risk is assessed during the preparation of the inspection plan, before and during the inspection. The risk assessment is carried out in accordance with the law regulating the prevention of money laundering and the financing of terrorism.

Plan for Inspection Oversight

Article 90

The Gaming Inspector conducts supervisory inspections in accordance with the annual work plan for regular supervision, which is established by the Minister of Finance on the basis of a proposal from the Chief Gaming Inspector and the head of the administrative body, in cooperation with the police's Financial Intelligence Unit.

The plan for the inspection of gambling is prepared on the basis of monitoring the situation and assessing risks in accordance with Article 89 of this Act, in line with the law governing the prevention of money laundering and the financing of terrorism.

The inspection plan contains: an overview of the supervised entities, areas of supervision, the period of supervision and the schedule of inspections for each gambling inspector individually, the objectives that the Gambling Inspectorate seeks to achieve during the planned period and the method for achieving the set objectives, the frequency and scope of inspections by area, and other information on the personnel and material resources of the Gambling Inspectorate that will be allocated to conducting inspections.

The Gambling Inspectorate also plans and conducts inspections based on initiatives, reports, and complaints, complaints and requests for inspections received from authorities, organisations, legal and natural persons, on the basis of which the level of risk has been assessed, indicating the need for an inspection.

Powers of the Inspector

Article 91

The inspector, in addition to the rights, duties and powers prescribed by the law on inspection, is authorised to inspect business premises and to control all procedures directly or indirectly related to the organisation of games of chance and prize draws, to inspect devices and aids for the organisation of games of chance, devices for monitoring the conduct of games of chance, video equipment and aids, and business books, reports, records and other documents or data that enable the determination of the state of affairs, and to supervise the implementation of provisions relating to the prevention of money laundering and the financing of terrorism.

The inspector is authorised to prohibit the provision of gambling by an operator who does not have the necessary authorisation, as well as to order the sealing of the business premises where such games are provided, to order the temporary seizure of tables, gaming machines and other equipment, documentation and other items that have been used or could have been used for the organisation of gambling.

Inspectors may be present during the inventory, opening, settlement and closing of gaming tables and slot machines in a casino, slot machines in a slot club, and at betting reception points for accepting bets, as well as other gaming devices, and the daily cash register settlement, the daily cash reconciliation of all betting shops, and other activities directly or indirectly related to the operation of a casino, amusement arcade or betting shop.

The inspector is prohibited from participating in games of chance in a casino, an amusement arcade, and a betting shop.

If, in the course of an inspection, the inspector finds that gambling is being or is intended to be conducted on slot machines, tables or other equipment used for games (hereinafter: the seized items) contrary to the provisions of this Act, shall temporarily seize items intended for or used to commit an offence or a criminal offence, upon issuing a certificate of temporary seizure, and shall draw up a report on the seized items.

The inspector shall temporarily seize domestic or foreign means of payment found in the temporarily seized item, as well as the face value of tokens and value tickets found in the temporarily seized item at the time of inspection, and to issue the organiser or holder of the temporarily seized item with a certificate of temporary seizure.

The owner of the temporarily seized items, the organiser of the game or the holder of the temporarily seized items shall be issued with a certificate of temporary seizure of items which shall also contain the following information: the place where the temporarily seized item was found, a precise description of the item, stating its type and model, the manufacturer's name, the year of manufacture, the item's factory and serial numbers, details of the officials who carried out the temporary seizure, the date and time the item was seized, the place where the item was seized, and details of the person from whom the item was seized.

If the temporary seizure concerns payment instruments found in the temporarily seized items, the inspector shall issue a certificate which contains: information on the location where the temporarily seized item was found, with a description of the item's identifying marks, the amount and currency of the temporarily seized payment instruments found in that item, the details of the officials who carried out the temporary seizure of the payment instruments, the date and time the instruments were seized, the place where the temporarily seized payment instruments were found, and the details of the person from whom the instruments are temporarily seized.

Nothing may be crossed out or added to the certificate of temporary seizure of items.

The certificate of temporary seizure is signed by the person from whom the item was temporarily seized and the official who carried out the seizure.

A record is kept of temporarily seized items and means of payment.

Items and means of payment are temporarily seized to secure evidence in the proceedings that the inspector will initiate before the competent authority.

The authority responsible for conducting the inspection is obliged to provide the conditions for the safekeeping and maintenance of the temporarily seized items until proceedings are initiated before the competent authority.

With respect to temporarily seized items, until the decision of the competent authority becomes final, the competent authority must not dispose of them in any way that would destroy, sell, hand over, give away, exchange or the like.

If the authority competent to carry out inspection instead of submitting a proposal for prosecution to the competent offence authority issues an offence order, it shall by that order also order the compulsory forfeiture of the items.

Upon the finality of the decision of the competent inspection authority, the seized items and means of payment become the property of Montenegro.

Upon the finality of the decision of the competent authority for carrying out inspection, permanently seized items shall be destroyed, and seized payment instruments shall become revenue of the Budget of Montenegro.

The costs associated with the temporary seizure, storage and destruction of seized items shall be borne by the owner or possessor of the seized items.

The provisions of the law regulating temporarily and permanently seized assets shall apply mutatis mutandis to the manner and place of disposal of the items and funds, and to the manner of keeping records of temporarily seized items and funds.

Decision on a temporary ban on work Article 92

If, during the course of an inspection, an inspector finds that gambling is being conducted, or is intended to be conducted, on slot machines, tables, or other equipment used for games in contravention of the provisions of this Act, they shall, by resolution, prohibit the operator and the owner or occupier of the premises from carrying on business for a specified period.

The decision imposing the ban on operations shall be issued for a period of 90 days.

An appeal against the decision referred to in paragraph 1 of this article shall not suspend its execution.

The decision is enforced by sealing all items and premises where the organisation or intended organisation of the games referred to in paragraph 1 of this article has been established.

Upon the expiry of the period for which the decision to prohibit operation was issued, the inspector shall remove the seals from the business premises and items on which the prohibition was enforced, provided that the organiser has rectified the irregularities within the period referred to in paragraph 2 of this article, and shall permit the continuation of the registered activity to the organiser and the owner or occupier of the premises.

Upon the expiry of the period referred to in paragraph 2 of this article, the inspector shall be obliged to temporarily seize from the organiser, with a certificate of temporary seizure, until the conclusion of the proceedings before the competent administrative authority, all items on which a ban on operation has been imposed, for which the organiser does not possess a valid decision or authorisation from the competent authority, shall be kept at a designated location.

If in a public space, a catering establishment or any other premises, games of chance are being or are intended to be organised in the manner referred to in paragraph 1 of this article, and the organiser of which, or the intention to organise them, cannot be established, the legal or natural person who is the owner or occupier of the premises shall be deemed to be the organiser.

The inspector shall without delay notify the administrative authority of any irregularities and administrative measures imposed.

Other powers of the inspector Article

93

The inspector is also authorised to:

- 1) to inspect, test and verify any equipment or software used in the operation of gambling;
- 2) to seize and move any equipment or software to another approved location or into other approved premises for the purpose of inspection, testing or verification;
- 3) to inspect any premises, whether or not they are approved by the administrative authority, where the operator's equipment, software, documents or records are kept and stored;
- 4) to require information or the preparation of any documents for the purpose of control or reporting necessary for the conduct of the inspection.

Professional

Supervision

Article 94

Professional supervision in the field of gambling is carried out by the administrative authority, through an authorised official (hereinafter: the inspector).

The inspector, when conducting an expert inspection, shall prove their status as a supervisory authority by means of an official identity card.

The inspector shall carry out the duties of professional supervision on the basis of the powers conferred by this Act and the regulations made pursuant to it.

The form and content of the official authorisation for carrying out expert supervision duties are prescribed by the Ministry.

Competence and powers of the supervisor

Article 95

In the course of professional supervision, the supervisor:

- 1) performs online supervision of the organiser;
- 2) checks compliance with the spatial and technical conditions for the organisation of games of chance;
- 3) checks the technical and other documentation of the gambling system (records of the system's status, licences, approvals, certificates, ISO standards and the like);
- 4) checks the technical soundness of gambling machines and gaming aids;
- 5) controls the operator's capital and deposits as required, and at least once every three months;
- 6) monitors the fulfilment of tax receivables as required, and at least once every three months;
- 7) assesses the planned payments of tax receivables into the Budget;
- 8) monitors the application of gambling regulations;
- 9) monitors data on natural persons from Article 23 of this Act, as necessary, and at least once every three months;
- 10) performs other duties in accordance with the law.

The Supervisor collects data, monitors and analyses the situation obtained through the operators' monitoring system, inspections at the operators' premises, and from other competent authorities and organisations.

The Supervisor is authorised to require the organiser to modify, update and improve their systems to ensure compatibility with the supervisory system.

The Supervisor is authorised to require the operator to modify or update and improve their systems to ensure compatibility with the supervisory system.

- 1) the receipt of reports or financial statements which operators are required to submit to the supervisory authority in accordance with the provisions of this Act, or a specific subordinate regulation, another regulation or any condition established by an act of an administrative body, information relating to gambling and business operations, including data on players, the game and financial data which the supervisory authority may require in order to exercise its powers in accordance with the provisions of this Act;
- 2) examination, inspections, testing or verification of the operator's compliance with the provisions of this Act, any conditions for the issuance of consents and approvals, including the conditions and requirements established by regulations governing the prevention of money laundering;
- 3) the compilation of statistics and analytics in aggregate form for research and for any other purposes for which they are requested by the competent authority in the exercise of the powers contained in the provisions of this Act and the regulations issued pursuant to this Act.

The organiser shall ensure that the organiser's system and the methods of establishing a remote connection by which the organiser's system connects to the supervisory system, meets all standards and requirements established by the supervisor and remains permanently compliant with them throughout the period of validity of the right to operate, and that the system will not be altered, modified or reprogrammed by any person without the approval of the competent authority.

Actions of credit institutions upon a supervisor's request Article

96

The supervisor is authorised to require credit institutions not to execute payment transactions to the transaction account of persons who are unlawfully organising games of chance.

Payment service providers are obliged to comply with paragraph 1 of this article without delay.

Actions by the organiser in response to a player's**complaint Article 97**

The organiser of games of chance is obliged to act without delay on a player's complaint regarding the following:

- 1) the conduct of the games of chance operated by the organiser;
- 2) the conduct of employees of the gambling operator in connection with the running of the gambling offered by the operator.

If the complaint has been submitted to the administrative authority, the supervisor is authorised to examine the validity of the complaint themselves, of which they shall draw up a record of the established factual situation and any irregularities observed.

The report referred to in paragraph 2 of this article is forwarded to the competent authority for the taking of administrative measures.

The objection must contain clear and unambiguous statements and information regarding the identity of the objector, as well as all details relating to the lodging of the objection.

Cooperation and notification of the competent**authorities Article 98**

When carrying out professional supervision, the supervisor is obliged to draw up a report with recommendations for rectifying irregularities and to notify the competent authority referred to in Article 88 of this Act of the irregularities observed, in order for it to take measures within its remit.

The inspector and the supervisor shall cooperate with each other in the performance of their inspection and professional supervisory duties.

IX. CRIMINAL PENALTIES**Article 99**

A legal entity shall be liable for an offence and fined from €5,000 to €20,000 if:

- 1) fails to make payments and payouts in games of chance and prize draws only in euros (Article 4, paragraph 2);
- 2) does not guarantee the payment of winnings from games of chance with its entire assets (Article 4, paragraph 4);
- 3) does not implement the prohibition on minors participating in gambling in the most effective way (Article 5, paragraph 2);
- 4) does not make information available to players on where to get help in the event of problems related to excessive gambling (Article 5, paragraph 3);
- 5) within the premises where the games of chance are held, in the immediate vicinity of the entrance doors, does not display the poster prescribed by Article 5, paragraph 4 of this Act;
- 6) at each counter or desk where participation in games of chance is registered, there is no brochure or leaflet containing the information from Article 5, paragraph 4 of this Act (Article 5, paragraph 5);
- 7) conducts advertising and promotion of gambling, including indirect references to gambling, contrary to Article 5, paragraph 6 of this Act;
- 8) does not impose the prescribed temporary prohibitions or restrictions on participation in gambling (Article 14(1));
- 9) in the event of imposing a prohibition or restriction under Article 14(1) of this Act, fails to forward information about those persons to the administrative authority without delay (Article 14(2));
- 10) fails to act in accordance with Article 14(5) of this Act;
- 11) fails to regulate by internal act of the company the procedure for exclusion under Article 15(1) of this Act (Article 15(4));
- 12) does not make the act referred to in Article 15(4) of this Act available to the player and the management body (Article 15(5));
- 13) performs advertising contrary to Articles 16 to 19 of this Act;
- 14) acts contrary to the prohibitions in Article 20(1) of this Act, except for points 4, 5 and 12;
- 15) fails to notify the administrative authority of any change to the information referred to in Article 25(1)(1) to (6) of this Act within the prescribed period;
- 16) does not submit to the administrative authority, within the prescribed period, an application to retain the right to organise games in the event of changes referred to in Article 25(1) of this Act (Article 25(2));
- 17) fails to ensure the keeping of records of all received payments and payouts, as well as winnings in real time, in a manner that enables the establishment of a monitoring system (online monitoring) in accordance with this Act (Article 27(1));
- 18) fails to ensure the keeping of records of all cash-in transactions at the till and cash drops at the gaming table,

as well as the winnings paid out at the cage, using the system from Article 32(10) of this Act, in a manner that enables the establishment of a monitoring system in accordance with this Act (Article 27(2));

- 19) fails to ensure the keeping of records of players who have made payments at the cashier's cage, cash payments (drop) at the gaming table or online, as well as about winners paid out at the cashier's cage and the receipts issued for paid-out winnings, in a manner that enables the establishment of a monitoring system in accordance with this Act (Article 27, paragraph 3);
- 20) fails to ensure the keeping of records of persons who have made payments of 50 euros or more, as well as of winners who have been paid 300 euros or more (Article 27, paragraph 4);
- 21) does not enable the administrative authority to directly connect to its monitoring system at any time for the purpose of establishing and ensuring supervision - comprehensive supervision before the commencement of the organisation of gambling and continuously throughout its operation (Article 27, paragraph 5);
- 22) to the administrative authority and the organisational unit of the state administration competent for internal affairs, which carries out police duties and duties related to the prevention of money laundering and the financing of terrorism, and to the gambling inspector, in the performance of their duties, does not enable immediate electronic access to the data stored in the games operator's monitoring system at all times (Article 27, paragraph 6);
- 23) fails to ensure that the monitoring system faithfully and in real time monitors, records and stores the data from Article 27 paragraphs 1 to 4 of this Act and fails to ensure the immutability of the received data, in order to enable monitoring (Article 27 paragraph 7);
- 24) does not enable the authority and the financial intelligence unit to have direct electronic access to the monitoring system and to the data from Article 27(1) to (4) of this Act that has been collected in the last five years (Article 27(8));
- 25) does not store the data from Article 27 paragraphs 1, 3 and 4 of this Act in real time, at intervals no longer than 10 minutes, and does not provide it to the administrative authority (Article 27 paragraph 9);
- 26) does not submit the data from Article 27 paragraphs 2 and 3 of this Act, as well as the data on daily settlement from Article 36 paragraph 10 of this Act, to the administrative authority on a daily basis (by the end of the day for the previous day), using the system from Article 32 paragraph 10 of this Act (Article 27 paragraph 10);
- 27) fails to retain the data from Article 27 paragraphs 1 to 4 of this Act for the prescribed period (Article 27 paragraph 11);
- 28) does not keep secret data about players and their participation in the game, including data about their winnings and losses (Article 27, paragraph 12);
- 29) fails to verify the identity of a player where the player is already on the register referred to in Article 27(3) and (4) of this Act (Article 27(14) and (15));
- 30) the annual statistical report, compiled on the basis of data from Article 27 paragraphs 1 to 4 of this Act, is not submitted in the prescribed manner and within the prescribed time to the administrative authority and the financial intelligence unit (Article 27 paragraph 16);
- 31) does not ensure video surveillance of the entrance and exit in the premises where games of chance are held (Article 28, paragraph 1);
- 32) does not retain the recorded material for at least 90 days (Article 28, paragraph 2);
- 33) allows persons who are not of legal age to enter premises where games of chance are held (Article 28, paragraph 3);
- 34) games of chance referred to in Article 6(1)(1) of this Act are organised in contravention of Article 31(1) of this Act;
- 35) the casino has fewer than seven tables for games with balls, dice or cards (Article 32(3));
- 36) the casino does not have a cashier's cage and a separate and secure area for the storage of money and other valuables (Article 32(4));
- 37) does not have a currency exchange office in its premises that meets the requirements of the special regulation governing the conditions and manner of conducting currency exchange business (Article 32, paragraph 6);
- 38) in a casino fails to provide continuous video surveillance (Article 32, paragraph 7);
- 39) does not connect the video surveillance system under Article 32(7) of this Act to the information monitoring system of the administrative authority (Article 32(8));
- 40) does not allow the authorities and persons referred to in Article 20(6) of this Act to access video surveillance, review recorded material and seize such material (Article 32(9));
- 41) does not use an information and communication system for the organisation of special games of chance in casinos that meets the requirements of Article 27 of this Act and is in accordance with international standards (Article 32, paragraph 10);
- 42) fails to submit to the administrative authority, prior to placing a table on which technical or functional characteristics have been changed back into use, or for any change to the characteristics of the information and communication system, documentation proving compliance with the technical and functional characteristics of the table and the information and communication system (Article 32, paragraph 11);

- 43) organises games of chance in a casino and slot machine games, without fulfilling the conditions set out in Articles 57 and 58, and Article 59, paragraphs 1 and 2, points 2 and 3, and paragraphs 4 and 5 of this Act (Article 32, paragraph 12);
- 44) uses gaming tables that do not have a conspicuously displayed marking and registration sticker containing information on the location, the table's identification number, and details about the games operator (Article 32, paragraph 13);
- 45) fails to notify the administrative authority of every withdrawal from use of gaming tables and machines within the prescribed period (Article 32(15));
- 46) commences the operation of casino games before fulfilling the obligation under Article 33(7) of this Act (Article 33(9));
- 47) during the validity of the licence to operate casino games, does not maintain the amount of the core capital as required by Article 34(1) of this Act (Article 34(2));
- 48) does not maintain a daily risk deposit in the cashier's office in the prescribed amount (Article 34(4));
- 49) relocates the casino to a new location without a decision of the Government (Article 35(2));
- 50) the interruption of the casino's operations due to relocation lasts for more than 90 days (Article 35, paragraph 3);
- 51) fails to pay the fee referred to in Article 36(2) of this Act within the prescribed period (Article 36(3));
- 52) does not calculate the variable part of the fee in the prescribed manner and amount (Article 36 paragraphs 5, 6, 7, 8, 9, 10, 12 and 13);
- 53) fails to pay the monthly variable portion of the fee from Article 36 paragraph 4 of this Act by the 15th of the month for the preceding month (Article 36 paragraph 11);
- 54) fails to adopt for all casino games rules of play that are in accordance with good business practice and internationally accepted rules, and fails to submit the rules referred to in Article 37(1) of this Act to the administrative authority for approval within 30 days prior to their commencement (Article 37, paragraphs 1 and 2);
- 55) the rules from Article 37 paragraph 1 of this Act are not written in the Montenegrin language and translated into at least English, and are not always available to players (Article 37 paragraph 3);
- 56) changes the rules referred to in Article 37(1) of this Act if the game has commenced (Article 37(4));
- 57) does not adopt casino rules and display them in a conspicuous place and make them available to all visitors (Article 38, paragraph 1);
- 58) does not use specially marked value tokens in the casino (Article 38, paragraph 3);
- 59) does not keep records of the tokens referred to in Article 38(3) of this Act and of tokens that are lost, destroyed or misappropriated (Article 38(4));
- 60) uses promotional chips whose value is higher than the value of the lowest denomination of chips prescribed by the casino's game rules (Article 38, paragraph 5);
- 61) does not keep a daily record for each table for each type of game (Article 38, paragraph 7);
- 62) does not keep tournament records in such a way as to provide the authority with information on the number, nationality and amounts paid by players without delay (Article 38, paragraph 9);
- 63) on request from the winner, and on the basis of a valid identity document, does not issue a certificate in the winner's name for the winnings obtained exclusively from the game upon collection of the winnings (Article 39, paragraph 1);
- 64) does not keep a record of the certificates referred to in Article 39(1) of this Act (Article 39(2));
- 65) does not prepare the annual report on the data referred to in Article 39(2) of this Act and does not submit it to the administrative authority and the financial intelligence unit within the prescribed period (Article 39(3));
- 66) does not submit the monthly records, together with the final statement of business results and proof of payment of the fees referred to in Article 36(4) of this Act, to the administrative authority within the prescribed period (Article 40(1));
- 67) displays the titles from Article 42 of this Act, but does not have the right to organise casino games of chance (Article 42);
- 68) does not submit the notification and request for the holding of a tournament, together with its rules, to the administrative authority within the prescribed period (Article 43, paragraph 3);
- 69) fails to provide information on the number, nationality and amounts of players' stakes by the date the tournament begins or during the tournament's duration (Article 43, paragraph 5);
- 70) organises betting games contrary to Article 45(1) of this Act;
- 71) a betting shop referred to in Article 45(1) of this Act does not meet the prescribed requirements and has no video surveillance installed at the entrance (Article 45(2));
- 72) organises betting games contrary to Article 45(3) of this Act;
- 73) opens or closes a betting shop without a decision from the administrative authority (Article 46(2));

- 74) puts a betting shop into operation if the equipment does not have a clearly visible marking and registration label, which contains details of: the label's serial number, the organiser's name, the location and the validity period of the authorisation (Article 47, paragraph 1);
- 75) fails to submit an application to the administrative authority for the registration of a self-service terminal (Article 48(1));
- 76) for moving a self-service terminal to another location, fails to notify the administrative authority and fails to submit to the administrative authority the application from Article 48(1) of this Act for registration at the new location and the proof from Article 48(2) points 2 and 4 of this Act (Article 48(5));
- 77) for all betting games, fails to adopt rules that are in accordance with good business practice and internationally accepted rules (Article 49(1));
- 78) the rules from Article 49 paragraph 1 of this Act are not submitted to the administrative authority for the purpose of obtaining approval within the prescribed deadline (Article 49 paragraph 2);
- 79) the rules of the games of chance are not written in the Montenegrin language and translated into at least English, and made available to players (Article 49, paragraph 3);
- 80) the rules of the betting game are not displayed in the betting shop and are not always available for players to view (Article 49, paragraph 5);
- 81) change the rules of the betting game once it has started (Article 49, paragraph 6);
- 82) during the period of validity of the authorisation to conduct betting, does not maintain the amount of the basic capital as specified in Article 50(1) of this Act (Article 50(2));
- 83) fails to ensure that a risk deposit in the prescribed amount is held in the till on each day on which games are conducted (Article 50(4));
- 84) fails to pay the fixed fee in the prescribed amount, manner and within the prescribed period (Article 51(2));
- 85) does not calculate the variable part of the fee, in the manner and in the prescribed amount (Article 51 paragraphs 3, 5, 6, 7, 8 and 9);
- 86) fails to pay the variable part of the fee in the manner and within the time prescribed by Article 51(4) of this Act;
- 87) fails to submit a monthly report and proof of payment to the administrative body in accordance with Article 51(2) and (4) of this Act (Article 51(11));
- 88) fails to ensure the safekeeping of received betting stakes and payouts in a manner that establishes a system of supervision (online supervision) which must be connected to the administrative authority's information system in a way that ensures continuous and immediate supervision (Article 52);
- 89) organises a single wager contrary to Article 53(2) and (3) of this Act;
- 90) fails to pay the fee of 5% of the received stakes for the organisation of betting in favour of the Budget of Montenegro (Article 53, paragraph 5);
- 91) organises slot machine games contrary to Article 55 paragraph 1 of this Act;
- 92) does not display a notice for players about the return percentage and the rules of the game in a visible place (Article 55, paragraph 3);
- 93) organises slot machine games in contravention of Article 55, paragraph 4 of this Act;
- 94) the slot club does not have a cash till and a separate and secure space for storing money and other valuables (Article 55, paragraph 6);
- 95) opens and closes the slot club without a decision from the administrative authority (Article 56(2));
- 96) fails to notify the administrative authority, within the prescribed period, of every closure of the amusement arcade in accordance with the opening decision under Article 56(6) of this Act (Article 56(7));
- 97) puts into use a machine, system and other electronic device used for organising gambling on machines that are not technically sound (Article 57(3));
- 98) puts into use a gaming machine whose control devices for payment and payout, program boards, games and parts that affect the outcome of the game are not sealed (Article 57, paragraph 4);
- 99) puts into use gambling machines that do not have electronic and mechanical counters, as automatic information databases (total registers) for recording and securing data on the machines' entire operation, and a separate control electronic device that records the machines' turnover (Article 57, paragraph 5);
- 100) puts into use a gaming machine that does not allow player registration based on an electronic card issued by the organiser or the player's biometric data (Article 57, paragraph 6);
- 101) places cash into gaming machines before a player has been registered in accordance with Article 57(6) of this Act (Article 57(7));
- 102) for gaming machines being placed in service for the first time, fails to require the legal entity authorised by the administrative body for the technical inspection to provide the guarantee and the manufacturer's certificate that it complies with international quality standards (Article 57, paragraph 8);

- 103) the payout of winnings for a machine referred to in Article 57(9) of this Act is not made via the till (Article 57(9));
- 104) the gaming machines are constructed so that, out of the total number of programmed combinations, they pay out to players less than 80% of the value of the stakes for participating in the games of chance, with the recording of inputs and outputs by electronic counters (Article 57, paragraph 10);
- 105) fails to renew the certificate of correctness for the gaming machine after replacing the program board and returning the machine to service (Article 57, paragraph 11);
- 106) fails to submit an application to the administrative authority for the installation and sealing of the machine and system (Article 58, paragraph 1);
- 107) puts a new machine into use and withdraws a machine from use without a decision of the administrative authority (Article 59(1));
- 108) does not provide information on the label for the machine being withdrawn from use with the request to withdraw the machine from use (Article 59(4));
- 109) fails to adopt rules for all slot machine games that are in accordance with good business practice and internationally accepted rules and to apply them before obtaining the consent of the administrative authority (Article 60(1));
- 110) commences the organisation of gambling on slot machines before obtaining the consent referred to in Article 60(2) of this Act (Article 60(3));
- 111) the rules from Article 60, paragraph 1 of this Act are not written in the Montenegrin language and translated into at least the English language and made available to players (Article 60, paragraph 4);
- 112) change the rules of the game during the course of the gambling game which the players have commenced after paying the participation fee for a single gambling game (Article 60(5));
- 113) allow the registration of a player in contravention of Article 61(1) of this Act;
- 114) for the purposes of player registration, fails to collect the data referred to in Article 61(2) of this Act;
- 115) fails to issue the player with an electronic card in their name, to which the player's registration account is linked, following registration (Article 61, paragraph 4);
- 116) takes the player's biometric data from Article 61(5) of this Act without the player's written consent (Article 61(6));
- 117) uses the electronic card referred to in Article 61(4) of this Act and the biometric data referred to in Article 61(5) of this Act in contravention of Article 61(7) of this Act;
- 118) when collecting and paying out at the cashier's cage, fails to verify the player's identity in the manner prescribed by Article 61(8) of this Act;
- 119) during the validity period of the authorisation, fails to maintain the amount of the core capital as specified in Article 62(1) of this Act (Article 62(2));
- 120) does not pay the fixed fee in the prescribed amount, manner and within the prescribed period (Article 63, paragraph 2);
- 121) does not pay the fixed fee in the amount, in the manner and within the prescribed period (Article 63(2));
- 122) does not calculate the variable part of the fee in the prescribed manner and amount (Article 63 paragraphs 3, 5, 6 and 7);
- 123) fails to pay the variable part of the fee in the manner and within the period prescribed by Article 63(4) of this Act;
- 124) fails to submit a monthly report and proof of payment to the administrative authority in accordance with Article 63(2) and (4) of this Act (Article 63(8));
- 125) fails to ensure that all devices and equipment for prize redemption in individual lottery games undergo a technical inspection before being put into use and during use (Article 66, paragraph 1);
- 126) organises lottery games contrary to Article 66(3) of this Act;
- 127) drawings in lottery games are conducted contrary to Article 66(4) and (7) of this Act;
- 128) consent for the appointment of the commission has not been given and/or the prescribed fee has not been paid (Article 66, paragraph 5);
- 129) fails to determine and publish, before the start of the draw, the amount of receipts or the number of tickets sold (Article 66, paragraph 6);
- 130) after the conclusion of the sale, the determination of the winning combination, or the prizes in lottery games whose outcome is determined by a draw of numbers or symbols, is carried out contrary to the rules of the particular game (Article 66, paragraph 8);
- 131) fails to regulate the procedure for the draw, determination and payment of prizes by its own act (Article 66, paragraph 9);
- 132) does not submit the act referred to in Article 66(9) of this Act to the administrative authority within the prescribed period in order to obtain approval (Article 66(10));
- 133) does not adopt the rules of lottery games for each type of game and apply them before obtaining the consent of the administrative authority (Article 67, paragraph 1);
- 134) the rules of the game are not written in the Montenegrin language and translated into at least one other language and made available to players (Article 67, paragraph 4);

- 135) change the rules of the game after the start of the sale of tickets for a particular round or series of the lottery (Article 67, paragraph 5);
- 136) does not publicly publish the rules of the game of chance in the prescribed manner and within the prescribed period, and does not allow interested persons to familiarise themselves with the rules of the game at points of sale (Article 67, paragraph 6);
- 137) the draw is not conducted in the manner and before the commission prescribed by Article 68, paragraphs 1 and 2 of this Act;
- 138) fails to establish and publish the total amount paid and the number of tickets sold before the commission (Article 68, paragraph 3);
- 139) fails to announce a change of venue or the postponement of the draw date in the same manner as the rules for the organisation of the lottery were published (Article 69, paragraph 2);
- 140) cancels the holding of a lottery, round or series of a particular game for which it has begun selling tickets, in contravention of Article 69(5) of this Act;
- 141) fails to keep daily records of the number of cards received and sold by number, series, date and quantity (Article 70(4));
- 142) does not prepare a monthly report based on the daily records referred to in Article 70(4) of this Act and fails to submit it to the administrative authority within the prescribed period (Article 70(5));
- 143) publicly fails to publish reports on the results of the draw and the amount of winnings, in the manner and within the time limit prescribed by Article 70(6) of this Act;
- 144) the amount of the prize fund in a particular game of chance under Article 71(1) of this Act, for an individual round or series of the game of chance, is not published before the draw of the prizes (Article 71(2));
- 145) in lottery games where the prize fund is topped up (accumulated) from previous unsuccessful wagers, fails to transfer the amount of the funds being topped up in the manner and within the time prescribed by Article 71, paragraph 4 of this Act, or fails to submit proof thereof to the competent authority;
- 146) promises and/or guarantees the prize fund (Article 71, paragraph 5);
- 147) the payment of a cash prize, or the collection of goods and other prizes in lottery games, is carried out in contravention of Article 71, paragraph 6 of this Act;
- 148) fails to pay the annual fee in the amount, within the deadline and in the manner prescribed by Article 72(1) of this Act;
- 149) fails to pay the monthly fee in the amount and in the manner prescribed by Article 72(2) of this Act;
- 150) fails to pay the monthly fee within the period prescribed by Article 72(3) of this Act;
- 151) does not carry out the payment or collection of winnings in lottery games within the period prescribed by Article 73(1) of this Act;
- 152) if there are no winners in a particular lottery draw, does not transfer the prize fund in the manner prescribed by Article 73(2) of this Act;
- 153) in games organised in a series, i.e. with a predetermined number of possible stakes and winnings, fails to submit the report referred to in Article 73(3) of this Act to the competent authority within the prescribed period and in the prescribed manner;
- 154) in the cases and within the period prescribed by Article 73(5) of this Act, fails to transfer the unclaimed accumulated fund to the Budget of Montenegro;
- 155) during the validity period of the authorisation, does not maintain the amount of the basic capital for organising a closed-type tombola at the level specified in Article 75, paragraph 1 of this Act (Article 75, paragraph 2);
- 156) fails to submit the monthly record with the final statement of business results to the administrative authority within the prescribed period (Article 75(3));
- 157) organises a tombola or lottery game in contravention of Article 76(1) of this Act;
- 158) organises a game under Article 76(1) of this Act without a decision from the administrative authority (Article 76(5));
- 159) fails to pay the fee in the prescribed amount and in the prescribed manner (Article 76(6));
- 160) fails to pay the fee referred to in Article 76(6) of this Act within seven days of the date of the publication of the prize draw results and fails to submit a final settlement report with proof of payment to the administrative authority within that period (Article 76(7));
- 161) organises online games of chance in contravention of Article 77(1) of this Act;
- 162) commences the organisation of online gambling before fulfilling the conditions set out in Article 78(4) of this Act (Article 78(5));
- 163) fails to notify the administrative authority of the online games of chance it organises and fails to provide the administrative authority with the rules for each online game of chance (Article 79(1));
- 164) begins to organise online gambling without obtaining the consent referred to in Article 79(2) of this Act, as well as the decision to organise online gambling (Article 79(3));

- 165) becomes aware that a player has provided false information and registers the person, or fails to cancel the person's registration as a player if the person is already registered as a player (Article 81(3));
- 166) does not maintain an online list of registered players (Article 81, paragraph 4);
- 167) fails to carry out the identification of a player under Article 82(1) of this Act which is carried out at a point of sale in accordance with the law regulating the prevention of money laundering and the financing of terrorism (Article 82(1));
- 168) when registering a player under Article 83(1) of this Act via the internet, fails to identify the player through a video identification procedure using electronic communication means (Article 82(2));
- 169) conducts the procedure from Article 82(2) of this Act without the consent of the player being identified and/or does not retain the video recording made during that procedure in a manner and for periods in accordance with the regulations governing the prevention of money laundering and the financing of terrorism and the protection of personal data (Article 82, paragraph 3);
- 170) video-electronic identification without communication between the player and an employee of the gambling operator via the internet, does not conduct it using reliable algorithms to verify whether the recorded photographs or videos match the photograph taken from the player's electronic identity document (Article 82, paragraph 4);
- 171) upon completion of the registration procedure, fails to assign the player an identification number (Article 82, paragraph 5);
- 172) does not pay the fixed part of the fee in the amount, within the time and in the manner prescribed by Article 83(2) of this Act;
- 173) fails to calculate the variable part of the fee in the prescribed manner and amount (Article 83(3) and (6));
- 174) fails to pay the variable part of the fee in the manner, amount and within the time prescribed by Article 83(3) and (6) of this Act;
- 175) fails to pay the fixed part of the fee in the manner, amount and within the time prescribed by Article 83(5) of this Act;
- 176) does not calculate the variable part of the fee, in the manner and amount prescribed by Article 83(6) of this Act;
- 177) fails to submit the monthly record with the final statement of business results to the administrative authority, and fails to provide proof of payment of the monthly fee in the prescribed manner and within the specified period (Article 83, paragraph 7);
- 178) accepts payments for participation in online games of chance into an evidential account in contravention of Article 84(1) of this Act;
- 179) makes payments under Article 84(1) of this Act in contravention of Article 84(2) of this Act;
- 180) without undue delay fails to issue an electronic confirmation of the stake received in relation to online gambling (Article 84(3));
- 181) when making a payment under Article 84(1) of this Act at a point of sale, or when making a payment under Article 84(1) of this Act online, fails to verify the player's identity in the manner prescribed by Article 84(1) of this Act; 4 and 5 of this Act, or fails to verify that the person is registered for that user account, and also whether they are making the payment from their own transaction account (Article 84, paragraph 4);
- 182) obtains a digital photograph under Article 84(5) of this Act in contravention of Article 84(6) of this Act;
- 183) acts contrary to the prohibition in Article 85(1) of this Act;
- 184) fails to allow a player to select the double-confirmation option for a desired deposit transaction, or reverses a deposit transaction that has already been completed (Article 85(2));
- 185) approves bonuses to players contrary to Article 85(3) of this Act;
- 186) opens a promotional account before the player's successful registration and the opening of a transaction account with that operator (Article 85, paragraph 4);
- 187) pay out to a player, from the promotional account, funds that the player has won through play (Article 85(5));
- 188) transfers funds won on a promotional account from the promotional account to the player's registration account in contravention of Article 85(7) of this Act;
- 189) organise a prize draw under Article 87(1) of this Act before the approval has been issued by the administrative authority (Article 87(2));
- 190) fails to make a payment for the established value of the prize fund in the manner and amount prescribed by Article 87(3) of this Act;
- 191) begins applying the rules of the prize draw from Article 87(3) of this Act before obtaining the approval of the administrative authority and publishing them in at least one printed media outlet (Article 87(5));
- 192) the prize fund valued at more than 500 euros, which remains unclaimed after the conclusion of the prize draw, is not sold at public auction, and the proceeds from the sale are not paid into the Budget of Montenegro within the prescribed period (Article 87, paragraph 6);
- 193) the prize draw is organised and conducted in the same way as the games referred to in Article 6, paragraph 1, point 4 of this Act (Article 87, paragraph 7).

For an offence under paragraph 1 of this article, a responsible person in a legal entity shall be fined an amount of 1,000 euros to 2,000 euros.

Article 100

For an offence under Article 99(1) points 1, 2, 8, 17, 21, 34, 39, 41, 42, 43, 44, 46, 51, 52, 53, 57, 58, 60, 68, 70, 72, 73, 74, 75, 76, 80, 81, 84, 85, 86, 88, 89, 90, 91, 92, 93, 95, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 110, 112, 113, 114, 115, 116, 117, 118, 121, 122, 123, 125, 126, 127, 129, 130, 132, 133, 135, 136, 137, 139, 140, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 154, 157, 158, 159, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 172, 173, 174, 175, 176, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193 and Article 101 paragraph 1, points 4, 5, 6, 7 and 8 of this Act, a monetary penalty shall be imposed, and the financial benefit obtained through the offence shall be confiscated, together with a protective measure of seizure of the articles.

Article 101

An entrepreneur shall be liable for an offence and fined from €550 to €6,000 if:

- 1) performs advertising and promotion of gambling, including indirect references, contrary to Article 5(6) of this Act;
- 2) engages in advertising contrary to Articles 16 to 19 of this Act;
- 3) acts contrary to the prohibitions in Article 20 of this Act, except for points 4, 5 and 12;
- 4) organises a prize draw under Article 87(1) of this Act before the approval of the administrative authority has been granted (Article 87(2));
- 5) fails to make the payment for the established value of the prize fund in the manner and amount prescribed by Article 87(3) of this Act;
- 6) begins applying the rules of the prize draw from Article 87(3) of this Act before obtaining the approval of the administrative body and publishing them in at least one printed media outlet (Article 87(5));
- 7) a prize fund valued at more than 500 euros, which has not been distributed after the conclusion of the prize draw, is not sold at a public auction, and the proceeds from the sale are not paid into the Budget of Montenegro within the prescribed period (Article 87, paragraph 6);
- 8) Prize draws are organised and conducted in the same way as the games referred to in Article 6(1)(4) of this Act (Article 87(7)).

For an offence under paragraph 1 of this article, a natural person shall be liable to a fine of between 550 euros and 2,000 euros.

Article 102

A natural person shall be fined between €1,000 and €2,000 for an offence if they:

- 1) conducts advertising and promotion of games of chance, including indirect references, contrary to Article 5(6) of this Act;
- 2) performs advertising contrary to Articles 16 to 19 of this Act;
- 3) acts contrary to the prohibitions in Article 20 of this Act, except for paragraphs 4, 5 and 12;
- 4) organises a prize draw under Article 87(1) of this Act before the approval of the administrative authority has been granted (Article 87(2));
- 5) fails to make a payment into the established prize fund in the manner and amount prescribed by Article 87(3) of this Act;
- 6) begins applying the rules of the prize draw from Article 87(3) of this Act before obtaining the approval of the administrative authority and publishing them in at least one printed media outlet (Article 87(5));
- 7) a prize fund valued at more than 500 euros, which has not been distributed after the conclusion of the prize draw, is not sold at a public auction, and the proceeds from the sale are not paid into the Budget of Montenegro within the prescribed period (Article 87, paragraph 6);
- 8) organises and conducts prize draws in the same manner as the games referred to in Article 6, paragraph 1, point 4 of this Act (Article 87, paragraph 7).

X. TRANSITIONAL AND FINAL PROVISIONS

Adoption of

Regulations

Article 103

Regulations for the implementation of this Act shall be adopted within six months of the date of its entry into force.

Until the regulations referred to in paragraph 1 of this article are adopted, the regulations adopted in accordance with the Law on Games of Chance ("Official Gazette of Montenegro", no. 52/04 and "Official Gazette of Montenegro", nos. 13/07, 61/13, 37/17, 3/23 and 125/23) if they are not in conflict with this law.

contrary to this Law.

Pending**proceedings****Article 104**

Proceedings commenced before the entry into force of this Act shall be concluded in accordance with the provisions of this Act.

Bringing Operations into**Compliance****Article 105**

Business entities whose primary activity is gambling and betting are required to align their operations and activities with the provisions of Articles 5, 14, 15, Article 20(1)(26), Articles 61, 82, 84 and 8 22, 27 and 28, Article 32(10), Article 48(1)(4), Articles 61, 82, 84 and 85 of this Act within 270 days of the date this Act comes into force.

The commercial companies referred to in paragraph 1 of this article are required to submit an application to the administrative authority for a licence to operate games of chance in accordance with this law no later than 90 days before the expiry of the deadline referred to in paragraph 1 of this article.

Validity of the concession**agreement Article****106**

Legal entities from Article 105, paragraph 1 of this Law which have obtained a concession for the organisation of games of chance under the provisions of the Law on Games of Chance ("Official Gazette of the RCG", No. 52/04 and "Official Gazette of Montenegro", Nos. 13/07, 61/13, 37/17, 3/23 and 125/23) may continue to operate those games in accordance with the contract, for a maximum period of 270 days from the date of entry into force of this Act.

Concession agreements for the organisation of games of chance concluded in accordance with the Law on Games of Chance ("Official Gazette of the RCG", no. 52/04 and "Official Gazette of CG", nos. 13/07, 61/13, 37/17, 3/23 and 125/23) whose validity expires in the period from the date of entry into force of this law until the expiry of the term from paragraph 1 of this article shall be considered extended until the expiry of that term.

After the expiry of the 270-day period from the date of entry into force of this Law, concession agreements concluded in accordance with the provisions of the Law on Games of Chance ("Official Gazette of Montenegro, no. 52/04 and Official Gazette of Montenegro, nos. 13/07, 61/13, 37/17, 3/23 and 125/23) shall be deemed terminated.

Casino operators who have paid a one-off fee on the basis of a concession agreement for the organisation of casino games concluded in accordance with the Law on Games of Chance ("Official Gazette of the Republic of Montenegro", No. 52/04 and "Official Gazette of CG", Nos. 13/07, 61/13, 37/17, 3/23 and 125/23) are entitled to a refund of a portion of the funds in proportion to the period from the granting of the licence under the provisions of this Act until the expiry of the term of that contract.

Loss of Effect**Article 107**

On the day this Act enters into force, the Law on Games of Chance ("Official Gazette of the RCG", no. 52/04 and "Official Gazette of Montenegro", nos. 13/07, 61/13, 37/17, 3/23 and 125/23) shall cease to have effect.

Entry into force**Article 108**

This Law shall enter into force on the eighth day following its publication in the "Official Gazette of Montenegro".

No: 16-02/25-1/19

EPA 468 XXVIII

Podgorica, 31 July 2025

Assembly of Montenegro 28th

Convocation President

Andrija Mandić, s.r.

