



# Malta Gaming Licence



# Built Differently

To Make the Difference

With over half a century of dedicated experience, CLA Malta is committed to your financial success. Learn more about our services. We invest time in understanding your unique goals, ensuring personalised strategies to get you where you want to be.



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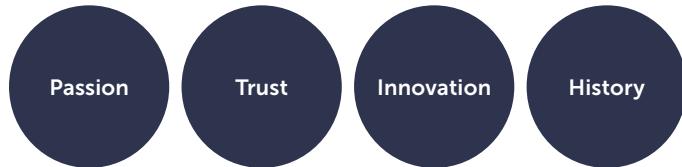
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# CLA Malta

**CLA Malta stands out from the rest. We are built differently and structured to provide innovative and client-first services in taxation, legal advisory, and corporate support to various industries.**

Our philosophy is rooted in creating a collaborative environment where our team and clients prosper, guided by our core values of flexibility, engagement, and dedication.

With half a century of expertise, CLA Malta is dedicated to providing top-tier service, ensuring efficiency, and driving businesses towards success.



We're passionate about staying adaptable and ensuring active participation from everyone to accomplish all goals.

Drawing from our extensive knowledge, we support local businesses' growth and assist international companies in establishing and succeeding in Malta.

At CLA Malta, building your success is not just our priority.  
**It's our passion.**

# CLA Global

**CLA Global Limited (CLA Global)** was founded by CliftonLarsonAllen LLP and Evelyn Partners.

The organisation offers one of the largest financial outsourcing services and private client and wealth advisory platforms of any global accounting organisation. Moreover, it hosts a culture of diversity and inclusion that uses combined strengths as its greatest competitive advantage.

Professionals in its member firms support clients by speaking their language and serving as their eyes and ears from a business, regulatory, and tax perspective — so they can help them cross borders confidently and efficiently.



# Malta Gaming Licence

Malta has become one of the top jurisdictions for the online gaming industry, obtaining such licences requires an application to the Malta Gaming Authority (MGA).

Licences are classified in three kinds:

1. A gaming service licence which is a business to consumer (B2C) licence to offer or carry out a gaming service which include the operation of a gaming service; hosting and the operation of a gaming device or gaming system.
2. A critical gaming supply licence which is a business to business (B2B) licence to provide or carry out a critical gaming supply which may include the supply and management of material elements of a game or the supply of critical gaming software
3. Material Gaming supply certificate which is an optional certification (B2B) which an operator may request from the MGA which includes non-essential services provided to licence holders such as providing risk management services or provision of services relating to due diligence and identity verification.

In 2004, Malta became the first EU Member State to enact comprehensive legislation on remote gaming, and industry stakeholders consider Malta as one of the foremost tried and tested jurisdictions in the world.



## Licence Types

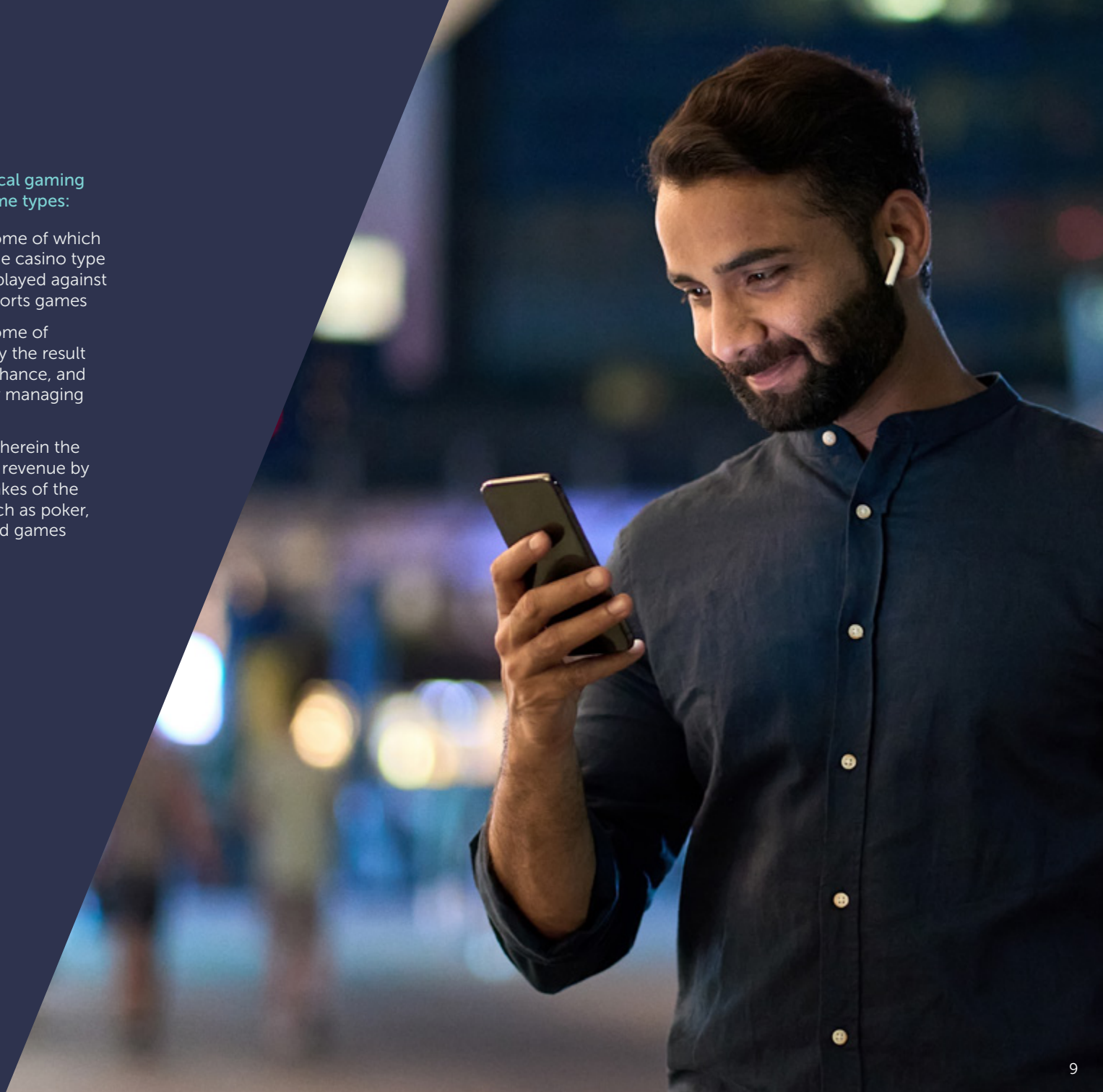
Applicants applying for a gaming service licence or a critical gaming supply licence can offer one or more of the following game types:

1. Games of chance played against the house, the outcome of which is determined by a random generator, and shall include casino type games, including roulette, blackjack, baccarat, poker played against the house, lotteries, secondary lotteries, and virtual sports games
2. Games of chance played against the house, the outcome of which is not generated randomly, but is determined by the result of an event or competition extraneous to a game of chance, and whereby the Operator manages his or her own risk by managing the odds offered to the player
3. Games of chance not played against the house and wherein the operator is not exposed to gaming risk, but generates revenue by taking a commission or other charge based on the stakes of the prize, and shall include player versus player games such as poker, bingo, betting exchange, and other commission-based games
4. Controlled skill games such as fantasy sports.

## Advisory Services

CLA Malta acts as a one-stop-shop, and thus, it offers numerous advisory services which prospective MGA licenced entities may require. These include the following:

- Company Formation Services
- Business Development
- Accounting Advisory Services
- Financial Planning
- Risk and Compliance
- General Data Protection Regulation Advice



## Key Functionaries

Both B2C Licencees and B2B Licencees require certain key functionaries to operate. These include:

- CEO & Management of the gaming operations of the licensee
- The legal affairs of the licensee, including but not limited to contractual arrangements and dispute resolution;
- Adherence to legislation relating to data protection and privacy;
- The technological affairs of the licensee, including but not limited to the management of the back-end and control system holding essential regulatory data;
- The network and information security of the licensee; and
- Internal audit.

Key functions may only be provided by natural person and persons who provide a key function shall be required to hold a certificate of approval issued by the Malta Gaming Authority.

## Licence Requirements

When applying for the said licence, the Malta Gaming Authority shall require the following:

### Fit and Proper Testing

At this stage, MGA conducts an in-depth due diligence on the individuals involved in the business to ensure that these people can actually carry out the obligations imposed under law.

### Legal Requirements

MGA analyses the legal documents of the application to confirm whether the applicant has the operational and statutory requirements to meet the obligations prescribed by law and policy.

### Business Planning

MGA conducts an in-depth analysis of the business plan of the applicant including the financial projections.

### Systems Review

After the above is completed, MGA will inform the applicant and advise him to appoint a systems auditor to verify the live environment in the proposed application.

### Compliance Review

After going live, the licensee must go through a number of compliance audits of its operations performed by an approved Service Provider appointed by the Licensee.

# Industry Experts



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## Your Success is Our Mission

At CLA Malta, we offer a wide range of services designed to support your financial journey. No matter your needs, we have the expertise to help. Discover all we have to offer and find the right solution for you.



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