

# THE GAMING POLICY

*Developing the gaming industry responsibly,*

The Turks and Caicos Government is committed to a well regulated transparent gaming industry, in compliance with all international gaming standards, to diversify its economic base promote employment within a robust and advanced regulatory environment

Gaming Commission 2015

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## Contents

SECTION 1 OVERVIEW .....	3
Policy Statement .....	3
Background.....	3
Policy Scope .....	3
Policy Objectives .....	3
Policy Consultation .....	4
<b>Regulatory and Governance Structure</b> .....	5
Gaming Control Board:.....	5
Gaming Commission:.....	8
<b>Section 2 LICNSISING QUALIFIATION AND SUBMISSION</b> .....	10
Licenses & Certificate of Suitability .....	10
New Gaming License Application .....	10
<b>Advertising of applications</b> .....	10
<b>Objections</b> .....	11
<b>Due Diligence</b> .....	11
<b>Revoke, Renewal of Franchise Licenses</b> .....	12
<b>Size of Industry</b> .....	12
<b>Types of Licenses</b> .....	14
Non-Restricted Gaming license .....	14
Restricted License .....	14
KIND OF LICENCE (New and Renewal) .....	15
<b>Investigation Cost for Grant or Renewal of License</b> .....	18
<b>Duration of Licences</b> .....	19
<b>License Revocation</b> .....	19
Transfers and Sales .....	20
<b>Distribution of Tax</b> .....	20
Gaming Tax Revenue.....	20
SECTION 3 OPERATION .....	21
General obligations of license holder .....	21
Permitted Times of operation.....	21
Gaming Establishment Zones .....	22
Control and Reporting .....	22
Information Monitoring System (IMS) .....	23

Minimum Internal control Standards ..... 24

Responsible Gaming Measures ..... 24

Employees..... 25

Disqualifications for Employee Licenses ..... 26

Gaming Devices..... 27

Game Rules ..... 28

Display ..... 28

Patrons..... 28

Surveillance / Security ..... ~~31~~<sup>30</sup>

PROGRESSIVE..... ~~32~~<sup>31</sup>

Advertisement ..... ~~34~~<sup>33</sup>

# THE GAMING POLICY

## SECTION 1 OVERVIEW

### Policy Statement

The Turks and Caicos Government is committed to a well regulated transparent gaming industry in compliance with all international gaming standards. The Policy Statement has been developed in line with the government's broad and long term vision to diversify its economic base and promote employment within a robust and advanced regulatory environment.

### Background

The Turks and Casino Islands Gaming Inspectorate has been in existence since 1990, regulated through the Gaming Inspectorate Department.

To date our gaming industry has seen four Casinos, eight gaming Slot Parlours and numerous bar machine operations. Our gaming industry is still in its developmental stages but is unique and regulated within the boundaries of the Gaming Ordinance.

In November 2013, there was a Grand Total of 80 Properties (Active and non-active) throughout the Turks and Caicos Islands which are licensed to house gaming machines. However, currently there is a Grand Total 678 Machines, 535 Active Machines and 143 Non Active Gaming Machines

The Turks and Caicos Islands consist of 40 islands and cays, eight of which are inhabited. The islands are home to roughly 32,000 full time residents, and welcome more than 200,000\* tourists annually. The Official Language of the islands is English and the US dollar is the official currency.

### Policy Scope

This policy applies to all gaming activities licensed in the Turks and Caicos Islands.

This policy provides a clear framework for enforcement by a statutory authority and outlines the obligations of license holders including new elements of reporting requirements and social responsibility.

This Policy will be kept under review and it will be amended when issues arise, that will require changes.

### Policy Objectives

The Turks and Caicos Government recognizes the need to ensure that the islands have an extensive gaming policy that lays out the following objectives;

- Modern legislative standards
- Player and employee protection for the gaming industry

\*\*\*figures from the Tourist Board <http://turksandcaicostourism.com/quick-facts.html>

- Economic benefits through diversifying the tourism product offering in the Turks and Caicos Islands, using gaming as a form of Adult Entertainment for our visitors.
- Enable the Gaming Sector to make positive social contributions to the TCI community by identifying, and supporting the rehabilitation of individuals suffering from problem gambling.
- Establish a functional and effective Governance Structure for the Coordination and oversight of the Gaming Industry.
- Create a clear process for licensing; pre-qualification, application, and operation.
- Establish clear reporting guidelines and operational Performance standards for all operators within the gaming industry.
- Establish local, international and regional links for best practices and reporting for anti-money laundering and financial reporting and due diligence practices.
- Establish a sustainable and effective funding mechanism for the effective financing and operation of the statutory body with responsibility for oversight, enforcement and management of the gaming sector.

## Policy Consultation

Before determining the policy the Government consulted the general public and business by publishing the draft policy on its website, placing posters on notice boards and providing copies to the current operators, the Government also held key focus and discussion groups with key faith leaders and social workers, the wider consulted with the government department and sought consultation from 15<sup>th</sup> September for four weeks until 9<sup>th</sup> October,. Full details of consultation can be found on [www.gov.tc](http://www.gov.tc)

### Post consultation information

Xx number of information sessions were held, xx number of one-on-one meetings with stakeholders, community leaders and existing industry professionals.

## Regulatory and Governance Structure

The control of the gaming industry in the Turks and Caicos is governed by two (2) separate and apart bodies working in concert for the Coordination and oversight of the Gaming Industry. The Gaming Control Board and the Gaming Commission.

### Gaming Control Board:

Establish a Gaming Control board (GCB) consisting of a Chairman, A Deputy Chair and at least three to five (3-5) other members, of which the Permanent Secretary with responsibility for Gaming will be an Ex-Officio Member. The Control board members serve in a part-time capacity.

### Membership

The Government commits to ensure that the Control Board operates with a level of independence without fear of retribution. Once a Board member is appointed, there shall be only four causes for his/her removal;

- a) Incompetence,
- b) Non-performance
- c) Corruption
- d) Absence from three (3) consecutive meetings

### Role of the Gaming Control Board.

The Gaming Control Board regulates all gaming in the islands, ensures the integrity of gaming industry companies, people and equipment, and investigates allegations of wrongdoing. This includes regulatory oversight of the Turks and Caicos Lottery. In doing so the Control Board will work with licensees and other stakeholders and will ensure that it takes into account:

- The need to protect the public;
- The need to maintain public confidence in the gambling industry and the Gaming Control Board;
- The importance of declaring and upholding proper standards of conduct and competence by licence holders.

### Gaming Control Board Functions:

- Grant, revoke, suspend and / or restrict corporate or individual licenses subject to defined standards and approved policies.
- Act as an Appeals or Adjudication Board in respect to the rights or the consumer / player protection.
- Develop policies to improve the gaming sector
- Regulatory Function: provide oversight to the regulatory agency in their daily implementation of the law and the Policies of the Government.
- Creating standards and oversight for determining corporate and individual suitability, ensuring the integrity of the people involved in financing, managing and operating the facility.
- Gaming Integrity – formulating standards to ensure the games are conducted fairly, operators are transparent with consumers, the house advantage is understood and all players are entitled to fair play.

- Protection of Government Interest – involve charging the regulators with authority to collect public funds eg. Taxes, license fees and regulatory expenses.
- Ensuring the facilities are safe and secure and preventing criminal activities or social behavior that is deemed detrimental to society such as money laundering, cheating, underage gambling, problem gambling, intoxicated patrons and participation by persons affiliated with organized crime or terrorism.
- Serve as trustees to ensure the effective management and disbursement of the special gaming fund which sole purpose is to provide support in addressing social impacts resulting directly or indirectly from the gaming industry, such as problem gambling or other forms of addictions.
- The Gaming Control Board shall collect all taxes and fees on behalf of TCIG and remit the same promptly at the end of every month to the Government treasury.

### The Board Decision Making Processes

The Control Board will ensure that licensing and regulatory decisions are properly reasoned and evidence-based on recommendations from the Gaming Commission and taken at the most appropriate level. The Gaming Control Board will adopt resumption in favor of decisions being made at the lowest appropriate level within the Gaming Control Board, so that decisions of similar complexity and impact are generally made at similar levels within the Gaming Control Board.

### Promoting Economic Growth

The Gaming Control Board will have regard to the desirability of promoting economic growth and its duty to permit gambling in so far as the Gaming Control Board thinks it reasonably consistent with pursuit of the licensing objectives.

The Gaming Control Board will seek to provide a fair regulatory framework within which existing operators and new entrants can compete and grow with the minimum of regulatory burden compatible with public protection and the licensing objectives.

### Coordinating Regulatory Action

The Gaming Control Board will take coordinated regulatory action with government bodies and/or other regulators where it is appropriate to do so. The Gaming Control Board's practice in relation to evidence required or accepted in connection with licence applications is specified in the Licensing, Compliance and Enforcement. The Gaming Control Board will share information with other bodies where it is legally required to do so and also where it considers it necessary to, and is legally permitted to, do so. This may include sharing data with relevant public authorities, overseas regulators and law enforcement agencies in order to help the Gaming Control Board perform its regulatory functions, such as assessing individuals' suitability to be licensed, the prevention and detection of crime or for the purpose of assisting another body to exercise its functions.

### Operation and Powers of the Gaming Control Board Meetings.

The Gaming Control Board shall meet at the call of the Chairman. The initial meeting of the Gaming Control Board shall be conducted not later than 30 days after the appointment of the last member of the Gaming Control Board, or not later than 30 days after the date on which appropriated funds are available for the Gaming Control Board, whichever is later.

Quorum; voting; rules.

A majority of members of the Gaming Control Board shall constitute a quorum to conduct business, but the Gaming Control Board may establish a lesser quorum for conducting hearings scheduled by the Gaming Control Board. Each member of the Gaming Control Board shall have 1 vote, and the vote of each member shall be accorded the same weight. The Gaming Control Board may establish by majority vote any other rules for the conduct of the Gaming Control Board's business, if such rules are not inconsistent with this Act or other applicable law.

### Complaints, Hearing and Investigations

The Gaming Control Board will treat complaints about its work seriously and will address them in accordance with its published procedures.

In general.--The Control Board may hold such hearings, sit and act at such times and places, take such testimony, and receive such evidence as the Gaming Control Board considers advisable to carry out its duties.

In general.--If a person fails to supply information requested by the Gaming Control Board, the Gaming Control Board may by majority vote require by subpoena the production of any written or recorded information, document, report, answer, record, account, paper, computer file, or other data or documentary evidence necessary to carry out its duties. The Control Board shall transmit to the Attorney General a confidential, written notice at least 10 days in advance of the issuance of any such subpoena. A subpoena under this paragraph may require the production of materials from any place within the Turks and Caicos.

The Gaming Control Board will:

- Act as an Appeals or Adjudicating Board in respect to the rights or the consumer / player protection.
- Gaming Integrity – formulating standards to ensure the games are conducted fairly, operators are transparent with consumers, the house advantage is understood and all players are entitled to fair play.

### Rules and regulations

The Gaming Control Board is responsible for promulgating rules and regulations that dictate gaming in the Turks and Caicos Islands.

- Develop policies to improve the gaming sector;
- Regulatory Function: provide oversight to the regulatory agency in their daily implementation of the law and the Policies of the Government;
- Create standards and oversight for determining corporate and individual suitability, ensuring the integrity of the people involved in financing, managing and operating the facility;
- Protection of Government Interest – involve charging the regulators with authority to collect public funds e.g. Taxes, license fees and regulatory expenses;
- Ensuring the facilities are safe and secure and preventing criminal activities or social behavior that is deemed detrimental to society such as money laundering, cheating, underage gambling, problem gambling, intoxicated patrons and participation by persons affiliated with organized crime or terrorism; and
- Serve as trustees to ensure the effective management and disbursement of the special gaming fund which sole purpose is to provide support in addressing social impacts resulting



directly or indirectly from the gaming industry, such as problem gambling or other forms of addictions.

## Licensing

The Gaming Control Board has full authority to grant or deny licenses to gaming establishments, their ownership, employees, and vendors. All licences must be approved by the GCB following the proscribed policy and legislations.

## Enforcement

The Gaming Control Board is responsible for ensuring the enforcement of legislation and regulations that they create through the regulatory statutory body the Gaming Commission.

## Gaming Commission:

Establish a Gaming Regulatory Agency which will have regulatory oversight and policing powers over all gaming in the Turks and Caicos Islands. This includes ensuring the integrity of gaming, gaming industry companies, people and equipment.

## Gaming Commission Role

- Licensing, regulating and managing the conduct of all gaming activities throughout the islands;
- The Gaming Commission shall collect all taxes and fees on behalf of TCIG and remit the same promptly at the end of every month to the Government treasury.
- Registering all gaming services providers, gaming workers, and lottery retail managers;
- Regulating persons involved in the gaming, including those with a certain percentage of beneficial ownership, senior management, workers on the casino floor, and manufacturers and sellers and distribution of gaming equipment and technology.
- Establishing specific topics for which the agency must adopt code of conduct [regulations / guidelines], such as financial practices for operators of casinos and excluding patrons.
- Establish procedures and reporting for transportation of gaming devices.
- Approving and certifying, in advance of implementation, the technical integrity of all gaming equipment and lottery schemes operating in the islands.
- Managing an audit plan for the gaming industry which includes auditing commercial gaming facilities, horse racing facilities, lottery retailers, licensed gaming events and community organizations' use of gaming proceeds.
- Establish clear procedures for the reporting of Suspicious Activities Report (SAR)
- Establishing industry-wide public interest standards
- Facilitate the distribution of gaming proceeds (from the gaming fund) to communities and community organizations, including payments to Government Departments and local non-governments organizations towards developing and implementing social program which aim to assist individuals struggling with problem gambling.
- Issuing gaming event licences to eligible charitable organizations
- Work with other local enforcement agencies such as the Royal Turks and Caicos Islands Police and Financial Services in conducting investigations and combating AML and funding of terrorism.
- As far as possible, Gaming Commission seeks to collaborate and work closely together in investigation and enforcement. Some advantages may exist to using other pre-existing Government branches as the functions are divided among agencies or different units within

different agencies. For example; Financial Crime Unit of the Royal Turks and Caicos Islands Police can assist and work in close collaboration with the Gaming Regulatory Authority in conducting investigation in matters relating to money laundering and other aspect financial crimes. National Audit Office can be called upon to coordinate and conduct forensic audits of licensed establishments. Department of Public Prosecution (DPP) – Prosecution of offenders

### **Gaming Commission Structure**

The Gaming Commission is a government agency charged with regulating casino and other types of gaming in the Turks and Caicos. Operating at arm's length from central Government the Gaming Commission is a statutory body consisting of 5 core departments headed by the Director of Gaming.

#### **Departments:**

- Administration
- Investigation
- Tax and license
- Audit and Technology
- **Enforcement (Compliances) and technology**

#### **Funding**

- The statutory body will be self-funded to minimize potential impacts to the commission and the effective execution of their work due to central Government's budgetary restriction policies and by the reduction of budgetary funds.
- The Commission and the Board should receive all licensing fees and a percentage of tax and fines to pay for their activities from this subject to the Board.
- At the end of each financial year, all excess funds being returned to government and paid into the consolidated fund.
- The Control Board and Commission shall have annually their accounts publicly audited and presented to government on an annual basis.

## **SECTION 2 LICNSESING QUALIFIATION AND SUBMISSION**

### **Licenses & Certificate of Suitability**

All application for a non-restricted or restricted License be submitted on forms provided by the Gaming Commission or approved by the Board and must be accompanied with all supporting documents or information that may be requested by the Board.

Applicants are to ensure that all information provided in an application is true and complete before submitting to the Board responsible for Gaming, applicant is obliged forthwith to notify the Board in writing of any changes and if such changes affect his or her application. Amendment to the application may be approved by the Board prior to final consideration.

The Board may decline to take receipt of an application, may postpone the consideration of an application, or may refuse an application if application is not completed or without supporting documents.

1. Any License granted by the Board must remain up to date and operational (any license that is up to date but is not functional for a 90 day period shall be revoked by the Board without a written detail reason or good case as to licensee end its operation, without refund at to the license fee that may be applied, where the board will set such time period as to the case of not functioning to be completed.

### **New Gaming License Application**

Application for new gaming license must be containing the following information or any other that may be requested by the board;

- Development location and site details including lot and parcel number
- Source and nature of funding for the development.
- Applicant financial strength to develop the propose project.
- Capital expenditure
- Project Financial & Cash–flow projections
- Management qualifications and history
- Management adaptability, staff and training program
- Detail of all jurisdictions applicant acquired gaming licensed

Accompanied with proof that the proposed operator is a company duly incorporated under the law of the Turks and Caicos Islands and such other document; information as may be requested by the Board

### **Advertising of Applications**

Within 10 business days of receipt of a Casino or Gaming Parlors license application, the Board may provide the applicant with a written approval to publish for objections or comment in the Gazette

and any other two (2) printed media options the Board may consider appropriate to include the following information:

1. Name of Applicant or Applicant's if company (with (5) five per cent or more in the applicant.
2. The address of the development or intend to operate.
3. Type of License applied for.
4. The address for comment, objections and application review to be submitted or inspection.
5. The closing date for the submission of objections or any comment to the Board, being 28 week days from date of publication.

All applications for licenses other than employment licenses are open for inspection by concerned persons at the Board's offices, or such other place as may be specified by the Board, during normal office hours for a period of twenty-eight days from the date of publication of the notice.

### **Objections**

People or persons wishing to object to or comment on an application submitted to the Board shall do so in writing within twenty-eight week days of publication of the notice or such further period as may be determined by the Board, and shall specify in writing

1. The Name address and telephone of the person submitting the comment or objection
2. The grounds of the objection. (To be detailed and facts or substantiate the comment)
3. The application to which the objection relates.

An applicant may at any time prior to the final consideration of an application be withdrawn, provided that no fee paid to the Board/Gaming Commission in respect of such application shall be refunded.

### **Due Diligence**

A criminal and financial background check (to be carried out by the Gaming Commission) will be required for the Directors and shareholders prior to handling of a casino application;

Due diligence on the applicant, and each associate of the applicant is a fit and proper person to be concerned in or associated with the management or operation of a casino;

An investigation of the sources of initial capital for the establishment of the casino will be done;

The financial solvency of the principals has to be presented at the time of submission of the casino application;

A rule to be used for the granting of the, now limited number of casino licenses will be based on the age of the application/request, i.e. the older a request/application the better chance of being considered subject to meeting the requirements of course.

## **Revoke, Renewal of Franchise Licenses**

Any License granted by the Board must remain up to date and operational (any license that is up to date but is not functional for a 90 day period shall be revoked by the Board without a written detail reason or good case as to why licensee will be end its operation, without refund at to the license fee that may be applied for such license, where the board will set such time period as to the case of not functioning to be completed.

Subject to the authority of the Board and the Gaming Commission to deny, revoke, or suspend Gaming licenses, any Gaming license in effect shall be renewed by the Board for the next succeeding license period upon proper application for renewal and payment of application fees and investigative costs as required by these polices and or Gaming Regulations.

An application for renewal shall be submitted to the Gaming Board no later than 90 days prior to the expiration of the current license, and all license fees and any other sanctions or fines imposed by the Board as required by law shall be paid to the Board , as appropriate on or before the date of expiration of the license.

The renewal of existing Gaming License shall require each Gaming Licensee to complete a renewal application form and submit to licensing investigations as set forth in this section.

Failure by an applicant or Gaming Licensee to pay the application fee or investigative costs shall be cause to deny the application or revoke such Gaming license.

## **Size of Industry**

### **Casinos**

There will be a Maximum set of Casinos Developments for the Turks and Caicos Islands; being (2) two for Grand Turk and (2) two casino operations will be allowed in addition to the two (2) current establishments on Providenciales thereby setting a maximum of six (6) Casino Developments. Any additional Casino Developments for Grand Turk, Providenciales or any other Island in the Turks and Caicos Islands housing a casino or additional casinos must be submitted to the Gaming Control Board and approved by Government Minister responsible for Gaming. (e.g. Minister and Cabinet)

### **Stand-Alone Casino**

There will be a maximum set of Stand Alone Casinos for the Turks and Caicos Islands; (1) “ stand alone” casino operations will be allowed in addition to the one (1) current establishment thereby setting a maximum of two (2) “stand-alone” casinos for Providenciales only. All other casino in the Turks and Caicos Islands must be a hotel development; such development must be at the request and approval of the Gaming Control Board and Minister responsible for Gaming.(e.g. Minister and Cabinet)

### **Lottery**

Their shall be only one (1) national lottery License within the Turks and Caicos Islands in the form referred to in this policy which is established as a Government Monopoly, any other form of lottery in the Turks and Caicos Island must not be in the form as stated in this policy being “national lottery”

and must be of a form referred to in the gaming regulations approved by the Board Gaming Commission.

### **Electronic Bingo Hall**

There will be a maximum set of electronic Bingo Halls for the Turks and Caicos Islands; One (1) Being for Grand Turk, any additional Electronic Bingo Hall Developments for Grand Turk, Providenciales or any other Island of the Turks and Caicos Islands housing a Bingo Hall or additional Bingo Hall must be approved by the Gaming Control Board and Minister responsible for Gaming. (e.g. Minister and Cabinet)

### **Gaming Machine Parlor**

There will be a Maximum set of Gaming Machine Parlors for the Turks and Caicos Islands; (10) Gaming Machine Parlor operations will be allowed in addition to the eight (8) current establishments, thereby setting a maximum of two (2) Gaming Machine Parlors for Grand Turk and eight(8) for Providenciales only. All other or additional Gaming Machine Parlors for Grand Turk, Providenciales or any other island within the Turks and Caicos Islands must be approved by the Gaming Control Board and Minister responsible for Gaming. (e.g. Minister and Cabinet)

### **Route Machine Gaming License**

There will be a Maximum set of Route Gaming Machine Licenses for the Turks and Caicos Islands; sixty-six (66) Route Gaming License operations will be allowed in addition to the eighty-four (84) current establishments, thereby setting a maximum of one hundred (150) Route Gaming Machine Licenses for the Turks Caicos Islands. All other or additional Route Gaming Machine License for the Turks and Caicos Islands must be approved by the Gaming Control Board and Minister responsible for Gaming.

### **Sports Betting License**

There will be a maximum set of Sports Betting Licenses for the Turks and Caicos Islands; being one (1) for Grand Turk, South Caicos , North Caicos, Middle Caicos and Providenciales- a maximum of five (5). All other or additional Sports Betting Licenses for the Turks and Caicos Islands must be approved by the Gaming Control Board and Minister responsible for Gaming. (Other than sports betting on License Casinos and Slot Parlor establishments).

### **Route Operator License**

There will be a maximum set of Route Operator Licenses for the Turks and Caicos Islands; Two (2) Route Operator License operations will be allowed in addition to the six (6) current establishments thereby setting a maximum of eight (8) Route operator license for The Turks and Caicos Islands. All other or additional Route Operator License for the Turks and Caicos Islands must be at the request of the Board or Gaming Commission.

### **Gaming Services License**

There will be a maximum set of Gaming Services License for the Turks and Caicos Islands; Two (2) Gaming Services License operations will be allowed for The Turks and Caicos Islands. All other or additional Gaming Services License for the Turks and Caicos Islands must be approved by the Board or Gaming Commission.

### **Gaming Supplier**

There will no maximum set for Gaming Suppliers for the Turks and Caicos Islands. **Types of Licenses**

All License fees exclude the costs of investigation by the Board / Gaming Commission of the application to which such fees pertain.

KIND OF LICENCE	ANNUAL LICENCE FEE (\$)
Non-Restricted Gaming license	
Stand Alone Casino	\$50,000.00
Small Casino	\$75,000.00
Medium Casino	\$125,000.00
Large Casino	\$250,000.00

### Non-Restricted Licenses

#### Class A – Integrated Resort Casino Operators License.

The casino is only one component of a diversified resort and must incorporate elaborate and capital intensive non-gaming leisure attractions, casino shall house an unlimited amount of table and gaming devices which is to be approved by the board development it to include hotels, restaurants, retail shopping, conventions centers, museums, spas, and recreational club facilities. Small casino being 6,000 square feet of gaming floor space or less, Medium Casino more then 6,000sqft but not more than 10,000sq.ft ,

#### Class B – Stand Alone Casino Operators License

There will be a maximum set for TWO standalone casinos on the island of Providenciales not exceeding 5000 square feet of gaming floor space. “Standalone” casino operations will be licensed to operate at any one time, casino shall house an unlimited amount of table and gaming devices which must include Food/ Beverage services and recreational club facilities.

### Restricted License

Electronic Bingo Halls License	\$20,000.00
Lottery for discussion as a national lottery )	\$0.00(the lack of a figure is intentional
Gaming Parlors	\$25,000.00
Route Gaming License Class A	\$5,000.00
Route Gaming License Class B machine)	\$2,000.00 (additional \$750 per
Sports Betting within Casino	\$5,000.00
Sports Betting within Parlor	\$5,000.00
Sports Betting within Sports bar	\$7,500.00

Gaming House Operator Licence	\$4,000.00
Gaming House Premises Licence	\$1,800.00
Gaming House Agent Licence	\$1,000.00
Junkets Operator License	\$1,000.00
Charitable/Special Game of Chance Permits	\$150.00 (per event)
Gaming Supplier License	\$5,000.00
Route Operator License	\$2,500.00
Gaming Technical Services	\$750.00
Key Employee License	\$175.00
Gaming Employee License	\$150.00
Junket Representative	\$200.00
<b>KIND OF LICENCE (New and Renewal)</b>	<b>APPLICATION FEE</b>
Non-Restricted Gaming license	\$3,000.00
Gaming House/ On-Line Gaming License	\$1,250.00
All Other Restricted Gaming License	\$400.00
All Employee License	\$50.00
Charitable/Special Game Permits	\$20.00

## Restricted Licenses

### Slot Parlor License

A Slot Parlor shall include Food/ Beverage services and a maximum of 100 electronic gaming devices to also include casino style electronic devices all to be approved by the Gaming Commission.

### Route Gaming License

#### Class A

A Route Gaming Machine License shall include Beverage services (licensed under the Liquor Licensing Ordinance, for the sale of intoxicating liquor (other than the holder of an Off License), permitting those premises to operate a maximum of (10) electronic gaming devices which shall include (1) device which may be Casino base style Game. Licensee must contract a license Route operator or Gaming Technical Services Company to Repair or maintain all gaming devices operated by the Gaming Company.

#### Class B



A Route Gaming Machine License shall include Beverage service (licensed under the Liquor Licensing Ordinance, for the sale of intoxicating liquor (other than the holder of an Off License), permitting those premises to operate 4 electronic gaming devices (6) being the maximum. Licensee must contract a license Route operator or Gaming Technical Services Company to Repair or maintain all gaming devices operated by the Gaming Company.

### Electronic Bingo Halls

An Electronic Bingo shall include Food/ Beverage services and Live entertainment housing only Bingo electronic gaming devices subject to the approval of the by the Board/Gaming Commission. Structure shall be of elegant and no less than, 5500 square feet, Limited to 1 per Island. Such License shall be owned by an indigenous Turks and Caicos Islander.

### Sports Betting License

Sports betting will only be permitted in a license casino; slot parlor and a sports bar. Sport bar being 4000 square feet or more limited to 1 per island, Structure shall provide a comfortable venue and an environment to view televised sporting events offering Food/ Beverage services Limited to 1 on each Island.

### Junkets Operator License

Junket operation shall only be conducted on and organized with a licensed casino premises as it is structured in the regulations and approved by the Board.

### Charitable/Special Game of Chance Permits

This category broadly cover all games of except as otherwise provided in this policy means any scheme for the disposal or distribution of property, by chance, among persons who have

- a. aid or promised to pay any valuable consideration for the chance of obtaining that property, or a portion of it, or for any share or interest in that property upon any agreement, understanding or expectation that it is to be distributed or disposed of by lot or chance, whether called a lottery, raffle or gift enterprise, or by whatever name it may be known.
- b. Small societies, sports clubs, churches and similar organizations often promote charitable fund-raising locally using tickets leading to a prize draw.
- c. These are lotteries and the promoting society may need to be registered with the Local Authority unless the type of lottery is exempt.
- d. Where all the tickets are to be sold either to members of the same organization only, persons who work at the same premises or people who reside at the same premises and all the proceeds go either in prizes to the ticket holders or to the funds of the organizing society, then this is classed as a private lottery.
- e. The main aspect of this type of lottery is that tickets cannot be on general sale in any way, even to the extent that say a person entering a lottery organized at the sports club they belong to cannot sell tickets to their spouse at home. Private lotteries do not need to be registered. Also using "cloakroom tickets" for draws at fetes, dinner dances etc. is only permissible where tickets are sold and drawn on the same day and profits go to the fund raising body.

All charitable /special permits are subject to the approval of the Board/Gaming Commission.

## Lottery

There shall be only 1 NATIONAL lottery Licence within the Turks and Caicos Islands a lottery shall be a form of gaming which involves the drawing of lots by means of

- (Games, other than specified) a method of raising money by selling numbered tickets and giving a proportion of the money raised to holders of numbers drawn at random within the Turks and Caicos Islands.
- (Games, other than specified) a similar method of raising money in which players select a small group of numbers out of a larger group printed on a ticket. If a player's selection matches some or all of the numbers drawn at random the player wins a proportion of the prize fund
- An activity or endeavor the success of which is regarded as a matter of fate or luck.
- Whereby all drawing conducted is within the Turks and Caicos Islands for a Prize.

## Online Gaming and betting License

### A. Sports Betting License

There shall be a restriction on sports betting licences other than licences that are attached to a Casino or Slot Parlour, which must be owned by an indigenous Turks and Caicos Islander.

### B. Gaming House License

There shall be a limit amount of (5) five Gaming House Licenses which must be owned by an indigenous Turks and Caicos Islander, such licenses will permit the licensee to one premises on each Island throughout the TCI. The activities which may be conducted on such premises, which are online gambling games and online betting on the numbers game, as well as over the counter betting on the numbers game, which will be available to domestic players only.

## Supplier License

Supplier License shall Distribute, Lease and sell, Gaming Equipment within the Turks and Caicos Islands as to the standards and any other requirements that may be required by the Gaming Board or Commission. Supplier shall provide the Gaming Commission with all necessary testing equipment for such devices entered in the TCI. The Board/Commission at its discretion, require from a supplier a prototype or sample of any model of gaming equipment or of any other device used in the TCI.

## Route Operator License

Route Operator shall be permitted to supply, maintain and manage license Gaming Route locations through a contract agreement approved by the Gaming Board/Gaming Commission. Operator shall take full responsibility of the Financial Reporting, Maintains, Payment of Tax Revenue, Patron Disputes and payment of winners or any other requirement of the Gaming Route licensee. Route Operator shall be limited to the amount (40) Gaming Machine Route contracts any additional contract must be approved by the Board.

## Gaming Technical Services

Gaming Technical Services shall offer technical services, alters, modifies to any License Gaming Machine Route, Bingo Hall and Slot Parlor. Services shall be repairs and maintenance only within the T.C.I. with the approval of the Board/Commission.

**Key Employee License**

As specified in the Gaming Regulation as key employee, any person or members of a group that is employed by the licensee to function or operate in respect of the operation.

**Gaming Employee License**

As specified in the Gaming Regulation as key employee, any person or members of a group that is employed by the licensee to function or operate in respect of the operation.

**Junket Representative**

As specified in the Gaming Regulation, Junket Representative shall be permitted to promote junket operation in a License Casino.

**Investigation Cost for Grant or Renewal of License**

No license will be issued until the applicant/s deposit is made in full.

If a License is refused by the Board or withdrawn by the applicant any credit balance in respect of a deposit shall be returned to the applicant.

If the granted by Board any credit balance in respect of the deposit made shall transfer in to a trust account open by the board , for the duration of validity of the license including any subsequent renewal thereof.

Application for the grant or renewal of a license or certificate of suitability MUST be accompanied by the following deposit, or such other deposits as the Board may determine, for the recovery of costs incurred. Such deposit shall be paid into an interest-bearing account, separate from any other funds of the Board, at a banking institution.

The Director may from time to time draw upon deposits paid by the applicant to cover costs that may be incurred by the Board and Gaming Commission, Director must keep proper accounting records containing particulars and information of any money received ,held or paid by him for or on account of an applicant.

The board may request additional deposit from an applicant if deposit is insufficient to cover investigation cost by the commission.

Investigation Cost Table

<u>KIND OF LICENCE</u>	<u>DEPOSIT</u>
Casino	\$100,000.00
Junket Operator Licence	\$25,000.00
Slot parlor / Bingo Hall	\$10,000.00
Gaming House Licence	\$8,000.00
Supplier Licence	\$5,000.00

Junket Representative Certificates of Suitability	\$5,000.00
Sport Betting	\$4,000.00
Route Operator Licence	\$4,000.00
Key Employee Licence	\$2,000.00
Gaming Employee Licence	\$1,000.00
Gaming Route Licence	\$1,000.00
Route Technician Service Licence	\$1,000.00

## **Duration of Licences**

Licences other than a Temporary licence or permit shall subject to be renewed annually by the Board on the production of the license for the preceding year and on payment of the prescribed annual licence and or any other fees that may be request by the Gaming Act.

A Licence shall be valid until the thirty-first of December in the year in which it is granted and unless revoke of order not to be renew by the Board duration for Non-Restricted, Licence shall be 5 years however annual fees applies to all restricted and non-restricted Licences .

Any License that is not renewed or refused by pay or lapse payment on or before the date of expiry, shall cease the activities authorized by the licence and apply to the board for a new licence. It is the responsibility of the license holder to apply for the renewal no less than 90 days before date of expiry of the currently license held.

Licence holder shall not sell or alienate or permanently cease to operate the entire business authorized by its license without providing the Board with 90 days prior notice of its intention to do so.

The board may at any time suspend for such period as the board may determine or revoke in whole or part any license from such date as the board may determine as it is stated in the regulation.

A gaming operator will only be licensed or approved to supply, provide or contract a maximum of 50 licensed Gaming Machine Holder establishments including any license owned by the License operator within the Turks and Caicos Island. Any addition Gaming Machine Holder establishments services with be approved by the Board/Commission request.

Each Licensee with be reviewed for failure to comply with any provisions or of the gaming regulations the Financial Transaction Reporting Act, The Proceeds of Crime Actor any condition of the licence, Not complied with such condition or provision within such period as the Board/Gaming Commission delivery of a written notice by the board to the license holder requiring such failure to be remedied within a specified period.

## **License Revocation**

The Board may decide to revoke any gaming license or permit granted by the board as define in the gaming Regulation.

## Transfers and Sales

If in the event of any registered or licensed owner wishes to sell in whole or in part any ownership interest to any unregistered or unlicensed person, the owner must first notify the Board in writing to request approval of the transaction. The transferee must apply for and be approved as a registrant or license. Evidence of the transferor's agreement to transfer the interest and, if applicable, the proposed articles of incorporation, shall accompany the application for registration or licensing,

## Distribution of Tax

In an effort to ensure and contribute to social responsibility, it is imperative to make an impression of comrade in the community. The demand for financial assistance throughout the community is tenfold, however, the resources to supply this demand is limited. Multiple organizations supporting community needs attempt to raise funds to carry out their mandate, such as protection of heritage and culture, health related issues and education. Being that the island is small there are limited resources that can be tapped into. Using a method to distribute tax collected from gaming Licensee and unclaimed prizes can assist tremendously to support these vital societal needs. Not only will it contribute to building a stronger community it will also reduce the financial strain on TCI Government. Recommendation for the distribution tax is as follows;

Government – 70%

Board/Gaming Commission (to assist with operation cost) 25 %20% Further review of the financial distribution is needed to ensure adequate funding for the operations of the Commission.

Charitable Organization – 5-10%

## Gaming Tax Revenue

All Gaming Licensee and patrons shall be liable to pay tax on games of chance/betting, winnings and jackpots Applied to a tax;

1. Based on 7.5% of all winnings and jackpots paid out to patrons ;
2. Base on the total gaming net gross revenue as follows;
  - CASINO 10 %
  - SLOT PARLOR 28 %
  - BINGO HALL 30 %
  - LOTTERY 15 %
  - GAMING MACHINE ROUTE 30 %
  - SPORTS BETTING VENUE 15 %
  - GAMING HOUSE OPERTOR 20%

**There shall be No deduction, fees associated or applied to any winnings, payout, jackpots, award won by a patron other than a Government winning tax's.**

## SECTION 3 OPERATION

### General obligations of license holder

- All Licensees shall comply with all regulations that govern the land including but not limited to, the Gaming, financial, immigration, labor, liquor, Health and planning acts of the Turks and Caicos Islands.
- All Casino ,Slot Parlor, Gaming , Sport Betting venue , On-line Gaming ,Lottery and Route Licensee shall pay a monthly fee for the functioning of the Social Gambling Help Line, Gambling abuse program for the Gaming industry.
- All Licensees establishment shall ensure “if applicable” in its gaming venue proper; Facilities, Security, Surveillance System, safe area (for anything of value), vault, cage room, count room, room for the Gaming Commission detail of size and equipment required shall be as the Board/Gaming Commission may request, and any other room requirement that the gaming regulation may request.
- All Gaming License holders shall ensure that the following is approved by the Board/Gaming Commission;  
Certificate of suitability, equipment’s , internal controls , procedures, advertisements , promotions, gaming machines ,devices, relocation ,alterations, modification, transfer ,importation of Gaming devices , game of change, Install /remove gaming device, contracts or any other granted under the Gaming Regulations must acquire the approval of the Board/ Gaming Commission (Inspectorate) and shall be revocable, and shall be dependent on the ongoing suitability or purpose of such request .
- Licensee must establish and implement policies and Procedures for the exclusion of players taking all reasonable steps to refuse service or prevent an excluded individual from participating in gaming.
- Licensee must establish and implement policies and Procedures for patron complaints or disputes. Such issues shall be reported to the board and a hearing shall perform as referred to in the Gaming Regulations.

### Permitted Times of operation

- A. Any Licensee Holder issued by the Board shall only operate between the hours of 11am to 4:00 am seven day a week.
  - B. All Gaming Licensee shall request, in writing, to the Board at least thirty (30) days prior to opening to the public, the approval of its proposed hours of operation.
  - C. No games shall take place in a on any promises that holds a gaming license until such time as the Board has approved the rules that apply to such license.
  - D. All Casino and Slot Parlours shall close and halt all form of gambling on Good Friday, Easter Sunday beginning at 12:01 a.m. (midnight) until 7:00 pm and Christmas day beginning at 4:01 a.m.) Until 7:01 p.m.; all other gaming licenses establishment shall halt and turn off all gaming device or any form of gambling.
- The approved hours of operation of the casino shall be announced in a conspicuous place within the gaming establishment that is visible to everyone entering the establishment. A Gaming Licensee may never close later than the approved time of closing, nor open earlier than the approved time of opening.

- A Franchise Licensee may close before the approved time of closing provided that it announces to the Gaming Commission, the public present and everyone who enters the gaming establishment the new time of closing at least three (3) hours in advance; provided that the change in the time of closing shall be announced, and notification visible to everyone entering the gaming establishment.

## Gaming Establishment Zones

### Location (Zoning)

Gaming devices and Establishment will be subjected to restrictions in terms of location of sensitive areas such as an educational institution (primary or secondary school) which will request the approval of the Board/Gaming Commission and the Planning Department.

No Gaming License Granted by the Board shall be Transferred or relocated or sold without the approval of the Boards approval.

## Control and Reporting

### Obligations of Game Organizers in Preventing Money Laundering; Record Keeping and Accounting

The Licensee Holder shall take all measures required under the relevant anti-money laundering regulations, and shall keep records of their affairs as instructed by Anti-Money Laundering authorities.

A licence holder shall implement procedures that are designed to detect and prevent transactions that may be associated with money laundering, fraud and other criminal activities and to ensure compliance with all relevant legislation.

Licensee shall keep all books, accounts and record for a period of (4) years and available for review if requested by the Board or Gaming Commission.

The Licensee shall operate in the manner stipulated in the internal control standards, procedures approved by the Board/Gaming Commission and the Gaming Regulations of the land.

A licence holder shall not issue a cheque or other negotiable instrument nor shall any transfer of funds be effected to or on behalf of a patron in exchange for cash, unless the licence holder is satisfied that the patron has become legally entitled to such funds as a direct result of participation in gaming.

A licence holder shall not exchange cash for cash except to enable a patron to participate in gaming where cash is used as the stake or for the purpose of converting cash won by the client after participating in gaming for different denominations of cash.

Report Financial Reporting and Compliance Auditing the following monthly and annual reports to the Gaming Commission.

- (a) Each Franchise Licensee shall electronically file with the Commissioner and Gaming Division monthly and annual reports of financial and statistical data. The data may be used by the Gaming Commissioner to evaluate the financial position and operating performance

of the licensee, and to compile information concerning the performance and trends of the TCI Gaming Industry.

- (b) Shall Keep accurate legible and permanent records of all gaming transaction; accounting records maintained in accordance with generally accepted accounting principles, on a double entry system of accounting, with detailed subsidiary records, identifying revenue, expenses, assets, liabilities and equity.
- (c) The monthly and annual reports shall include, without limitation, standard financial statements, statistical data on table games and slot machine operations and other financial data as the Commissioner may request.
- (d) Monthly reports shall be due no later than the 5th calendar day following the end of the month. Annual reports shall be due no later than the 10th calendar day of the 1<sup>st</sup> month following the end of the calendar year. Each report must be electronically received by the due date unless an extension is granted to the Licensee upon timely written request to the Gaming Commissioner.
- (e) In the event of a license termination, change in business entity, or material change in ownership, it is requested by all licensees to fill to the Gaming commission a monthly report.
- (f) Employee Reports each Licensee shall submit to the Gaming Commission on a monthly basis a report that contains the number of employees of the franchise, the name and position they occupy and any other information that the Gaming Commission may require.
- (g) Record Retention Standards is the responsibility of each Franchise Licensee to comply with any other Commonwealth or government recordkeeping or transactions requirements. Must prepare and maintained in a complete, accurate and legible form; retained on-site or another secure location for a time period of four (4) years; made immediately available for inspection by the Gaming commission.

To include but not limited to, all forms, reports, accounting records, ledgers, subsidiary records, computer generated data, internal audit records, correspondence and personnel records ,slot machine analysis report to reflect turnovers and pay-out per gaming device and compare actual hold percentages to theoretical hold percentages periods may be specified by the Gaming Commission.

A licence holder shall appoint an independent certified public accountant, duly registered in accordance with the requirements of law, who shall audit the licence holder's annual financial

Statements in accordance with generally accepted auditing standards.

## Information Monitoring System (IMS)

Gaming Licensee shall have functional at all-time an **Information Monitoring System for gaming devices (IMS)** the range and method of connecting gaming devices to the **IMS** , The extent and method of monitoring gaming processes and the method of connecting the IMS, to the information system of the Turk and Caicos Island Gaming Commission .

The IMS shall be a computer system **approved** by the TCI Gaming Commission, in which data is gathered from all gaming devices on which games of chance is conducted.



Licensee shall provide the TCI Gaming Commission with all necessary equipment software or any other components needed to monitor such devices.

Licensee shall acquire or seek the services of a license gaming Services Firm to provide Information Monitoring.

## Minimum Internal control Standards

Each Restricted, Non Restricted and Operators Licensee must develop a written comprehensive system of internal control standards comply with the following minimum internal control standards.

The written system of internal controls shall contain a table of organization depicting the segregation of responsibilities and functions comprising the Licensee's organization. The system of internal control must be designed to reasonably ensure the following.

- (a) Assets are safeguarded;
- (b) Financial records are accurate and reliable;
- (c) Transactions are performed only in accordance with management's general or specific authorization;
- (d) Access to assets is permitted only in accordance with management's specific authorization;
- (e) Recorded accountability for assets is compared with actual assets at reasonable intervals and appropriate action is taken with respect to any discrepancies; and
- (f) Functions, duties, and responsibilities are appropriately segregated and performed in accordance with sound practices by competent, qualified personnel.

## Responsible Gaming Measures

The Gaming Commission in collaboration with the Department of Mental Health will provide a 24hr call line and program to help persons battling problem gaming.

An annual fee will be establish to fund the cost of the functioning of the program by the each that holes a Gaming Licensee within the Turks and Caicos.

The holder of a restricted and non-restricted license shall promote responsible gaming to include the following.

- Formulating a written plan detailing the strategies to be employed by it to promote responsible gaming; reviewing and measuring its compliance with the licensee plan and on a quarterly basis submit a written report to the Gaming Commission.
- Gambling establishments/facilities must provide for the training of all Non-Restricted and Route Operation, employees to detect the signs of problem gambling. Training should include knowledge of the nature and symptoms of problem gambling behavior, assisting patrons in obtaining information about problem gambling programs, and information on the self-restriction and self-exclusion programs.
- Employees should receive initial training in new employee orientation and annual training thereafter. Provide application form for self-exclusion from gaming on its licensed premises

- Provide Awareness Information. Post written materials concerning the nature and symptoms of problem gambling in casino cash areas, entrances/exits, and ATM machines. Make pamphlets available to patrons explaining the signs of problem gambling, a self-help line number, etc.
- Notification for problem gambling help information must be visible on each gaming machines/device by the licensee.
- Self-restriction. A program that allows patrons to self-limit their access to credit, advertising, or the entire gambling establishment/facility
- Self-exclusion. A program that allows patrons to voluntarily ban themselves Country wide from a Casino or Slot Parlors. Time limits of 1 year, 5 year, and lifetime.

## Employees

Gaming casino employee" means any person employed directly or indirectly in the operation of a gaming establishment under a non- restricted license, including:

Each employee of a license holder must be approved and licensed by the Board/Gaming Commission to carry out any function on the license property. If a license is suspended or revoked the license holder which employs that employee shall immediately cease to employ that employee in any capacity in which he is required to be so licensed or for the period of suspension, without liability on the part of the license holder or the Board in respect of the termination of employment of such person.

No employees of a license holder shall function in a dual roll capacity position other than a table game dealer participating as a member of the count team or approved by the Board/Gaming Commission.

All individuals licensed or registered as primary owners, owners, supervisors, dealers, or other employees of the primary owner shall wear in a prominently visible location a numbered badge issued by the Board/Gaming Commission when present in a gambling establishment during the provision of proposition player contract that covers the licensee or registrant.

Gaming casino employee" means any person employed directly or indirectly in the operation of a gaming establishment under a non- restricted license, including:

- (a) All personnel involved in the operation of a casino gaming pit, such as dealers, shills, clerks, hosts, junket representatives and the supervisors of such persons;
- (b) All personnel involved in handling money, such as cashiers, change persons, count teams, coin wrappers and the supervisors of such persons;
- (c) All personnel involved in the operation of games, such as bingo and keno;
- (d) All personnel involved in operating and maintaining slot machines, such as mechanics, floor men, change and payoff persons and the supervisors of such persons;
- (e) All personnel involved in security, such as guards, games observers and the supervisors of such persons;

(f) All personnel involved in the operation of a race or sports book, such as writers, board men, cashiers and the supervisors of such persons; and

(h) Such other persons whose duties are similar to the classifications set forth in paragraphs (a) to (e), inclusive, as the commission may from time to time designate by regulation,

All "Permit" personnel involved in maintenance and the preparation and serving of food and beverages but does not include personnel whose duties are related solely to such non- gaming activities as entertainment, hotel operation.

Every License holder employee shall comply with the following obligations, in addition to those stated in their respective employment contracts:

1. Treat the public with politeness and courtesy
2. Refrain from making comments with respect to wagers or advising the players
3. Refrain from requesting tips from players and from acts or gestures that may lead to obtainment of such tips.

No License holder employee shall play and/or bet directly or indirectly or in any other manner play in the casino where he works even after working hours.

Employees of a gaming facility may not accept tips, gifts, loans or any other benefit, either for themselves personally or for another, nor may they offer financial assistance to players.

Players may give tips in certain special games of chance, by leaving money in a special tip box located on the gaming table.

The funds collected as tips, shall not represent the Licensee income but funds intended for workers, and may be paid out through an employee tip comity as it may layout in the licensee internal controls.

Any person who has ceased to work and still holds a valid license issued by the Board/Commission without surrender the same license issued.

Every employee shall observe the strictest and utmost honesty in the performance of his or her work.

A License holder may, at its discretion, suspend or revoke, temporarily or permanently, any Employee's License issued in accordance with this policy to any employee of a Licensee and/or service company who violates the provisions of this section.

Employees of a gaming facility shall keep confidential any information regarding the players which they came to learn while at work, except such information that must be reported under Anti-Money Laundering regulations, or other data as required by law.

## Disqualifications for Employee Licenses

A person may not hold an employment licensee, if that person

- It under the age of 18 years;

- Dose not has status to work in the Turks and Caicos Island;
- Is listed on the register of excluded person;
- Was remove from workplace on account of misconduct relating to fraud, non- compliance or misappropriation of money;
- Have been convicted during the previous (10) years in the TCI any country of any contravention of this policy or Gaming Regulation or any similar law or any offence of which corruption or dishonesty is an element, unless the person has been pardoned in respect of such offence;
- Is a member of the Gaming Board, a member Gaming Commission or is an immediate family member of such person working in a key area of a licensee.
- Is subject to any legal disability, including, without limitation, mental incapacity or insolvency;
- Any person who declares untrue or misleading information to the Gaming Board / Commission ;
- Fails to provide the Board/Gaming Commission with any information , documentation and assurances that may be requested;
- Who have any current prosecution or pending charges in any jurisdiction;

## Gaming Devices

All Gaming devices and Mechanics shall require the approval of the Board/Gaming Commission before entering the Turks and Caicos Islands.

All gaming machines devices used for gaming in the Turks and Caicos Islands return to player percentages stakes and prizes must theoretically pay out a mathematically demonstrable return to player's percentage of not less than 87 % eighty seven per centum and must use a random selection proceed to determine the game outcome of each play of a game or any other requirement that the gaming regulation or gaming Board/Gaming Commission.

The following shall be the types of gaming devices and casino game of changes. Only gaming devices and gambling games meeting the relevant standards shall be approved by the Gaming Commission for use in licensed operations. ALL gaming devices must be complying with the relevant standards. Gaming devices shall be standards issued by Gaming Laboratories International any changes or further version of any standards may be released from time to time and issued by the Gaming commission.

All gaming devices and mechanics must be certified by a recognized testing laboratory approved by the Board/Gaming Commission.

Duration and standards of gaming devices and or gaming machines functioning on a licensees gaming floor shall be reviewed and monitored by the Gaming Commission.

## Importing Gaming Devices

All gaming devices imported into the Turks and Caicos must first seek approval from the Gaming control Board.

## Import duty on Gaming devices

All gaming devices that were approved by the Gaming commission and exposed for play to the general public prior to the effective date of this policy shall be subject to ... duty rate and additional governmental fees.

Non-Restricted, Slot Parlours, Bingo Halls and Gaming Route Licenses may apply to the Gaming control board for a reduction in duty fees.

## Refurbishment and parts

All gaming devices parts that are associated with an approved gaming device by the Gaming commission and exposed for play to the general public prior to the effective date of this policy shall be subject to ... duty rate and additional governmental fees.

## Device registration

All Gaming devices imported into or manufacture in the Turks and Caicos must be register and provide The Gaming Commission with such detail that may be requested and complies with the standards and provision set out in the gaming regulations.

## Game Rules

An application for organizing any type of game of chance, the applicant shall also attach the type of games and the rules of play to the Board/Gaming Commission whom shall lay down the detailed requirements for the game rules and give consent there upon. The game rules shall be available and or displayed in a visible place inside the room where the gaming activity or otherwise published in accordance with this Gaming Act.

Every casino shall provide games of change where by the limits and rules of play will be reviewed and approved by the Board/Gaming Commission, games are not limited to but are as follows.

No game of chance may be organized or participated in if contrary to provisions of the Gaming Act or which was approved by the Board/Gaming commission;

## Display

All License holder of a gaming license must ensure prominently display a current copy of its;

- (a) Gaming License issued by the Board.
- (b) Business License issued by Business License.
- (c) Liquor License issued by the liquor License Unit.
- (d) All employees shall be wearing identification issued by the license holder approved by the Board/ Gaming Commission.
- (e) Awareness Notification for problem gambling help information.
- (f) Displays, showing the current amount of a progressive jackpot, shall be conspicuously displayed at or in the immediate vicinity of the gaming floor.
- (g) Awareness of Audio/Video recording by entity.

## Patrons

All Licensees shall ensure that all players and visitors act with utmost decorum in a license gaming property, without raising their voices in an unseemly manner and/or making gestures or acts which

may irritate the other persons in license gaming property and/or interrupt the normal conduct of the game.

In order to ensure that players will receive their awards/winnings will be settled, a License Holder of a gaming facility; must have available at all times or as the Board may request;

- Casino \$50,000.00
- Slot Parlor \$25,000.00
- Sports Betting \$5,000.00
- Route Gaming machine License \$2,000.00

All winnings and jackpots must be recorded and paid to players immediately after players claim winning within a Casino, Parlor, Bingo Hall, Sports betting Bar and Gaming Machine Route, large amount not being no more than 24hr after which only applies to lotteries and Gaming Route Location.

#### PROHIBITION, EXCLUSION AND REMOVAL OF INDIVIDUAL

No Gaming License holder shall permit the following individuals to play games of chance:

- Individual less than 18 years of age;
- individuals who appear to be intoxicated;
- Members or employees of the Corporation or the Gaming Commission;
- Officers, directors or partners of the casino operator;
- Gaming assistants, Licensee key employees, Licensee employees or casino clerks of the Gaming operation.
- Any person who self-exclude his or her ability to enter a licensee.
- The individual has been refused access to a casino in any other jurisdiction where gaming is legal.
- The individual, as determined by the Gaming Commission, has acted in a way that would adversely affect public confidence that games of chance and casino operations in general are free from criminal or corrupting elements and are conducted in accordance with the principals of honesty and integrity.
- The individual has cheated at a game of chance played in a casino or at any other place where games of chance are played.
- Individuals who conduct themselves in a disruptive manner shall be removed from the casino for a period of not less than 24 consecutive hours.
- No Gaming Licensee shall permit a Government office in uniform to play any game of changes.

No person shall be permitted to take photographs or film within a casino at any time without the prior written authorization of the Board/Commission.

The License Holder or Board/Gaming Commission is authorized to prohibit the entrance and/or continuance in any license holder of any person whom deems constitutes a hindrance to its operation or that offends or disturbs the well-being and tranquility of the employees or players.

Players and visitors will act with utmost decorum in a license gaming property, without raising their voices in an unseemly manner and/or making gestures or acts which may irritate the other persons in license gaming property and/or interrupt the normal conduct of the game.

The Licensee shall not permit any person to enter or remain in any casino in an apparent state of intoxication.

If there is reason to believe that an individual's income or financial situation is not sufficient to allow or could limit his/her participation in a game of chance.

Licensee may permanently or for a limited period bar that individual from entering the gaming facility concerned or limits the number of visits by that individual.

Each Casino Licensee shall determine the dress code that it will require from its clients, as long as an image of propriety and decorum for a casino are maintained.

No person shall be permitted to take photographs or film within a casino at any time without the prior written authorization of the Board /Gaming Commission.

All players shall provide identification or player card for cash out winning over \$500.00.

The Licensee shall set the requirements which must be fulfilled before entering the gaming area. A Licensee may bar any person or group of persons from entering, without stating the reasons for his actions.

A Licensee may prevent players who play a game and break its rules further participating.

No visitor shall be allowed to bring into the gaming facility aiding devices which could help him/her or other person gain an advantage in the game.

Officers in uniform shall at all-time be allowed to enter a gaming facility only to perform their duties.

Any person of legal age shall be allowed to enter a gaming facility provided that the game organizer has ensured a permanent database (personal ID number or passport number, date and time of entering and leaving the gaming facility, etc.).

## Surveillance / Security

Minimum standards and requirements that shall be followed by holder of a gaming license with respect to closed circuit television (CCTV) surveillance system and Security.

Gaming Licensee must ensure that surveillance equipment are in working condition equipment shall be subject to random testing by the Gaming Commission.

Gaming licensee must ensure that any malfunctioning surveillance equipment shall be immediately replaced.

A licensee shall maintain a written log of all surveillance equipment malfunctions and the log shall be kept for 2 years after the last entry.

Every holder of a gaming license shall install, maintain and operate at all times a CCTV surveillance system comprised of cameras, monitors and video recorders and a related operating system, that provides the coverage.

No licensed gaming establishment shall operate without CCTV surveillance as requested or approved by the Board/Gaming Commission.

The Gaming Commission shall at all times be provided immediate access to the surveillance room and other surveillance areas, upon production of valid identifying credentials.

Surveillance room must be staffed and the CCTV and related equipment must be monitored at all times by trained personnel employed by the license holder exclusively for CCTV surveillance purposes, employee must possess knowledge of all casino slots and table games and the regulations pertaining to gaming operations.

The CCTV surveillance system must monitor and record clear views of the following areas within all areas requested by the Gaming Commission and Regulations.

Every holder of a Gaming license must retain all video recordings for at least 14 fourteen days after the recording is produced, unless a longer time period is required by regulation or the gaming commission.

Every applicant for a gaming licence shall submit to the Board upon its request a CCTV surveillance system plan for approval by the Board.

No holder of a gaming licence shall alter or modify any camera view or cameras installed in the approved CCTV surveillance system without informing the Board, prior to effecting such change, providing the relevant details in respect of such change or changes along with an amended plan reflecting the alterations.

All Casino , Slot Parlor , Sport betting Venue, lottery must have at all-times security personal during the hours of operations.



## PROGRESSIVE

### Progressive Jackpots.

If an automatic recording gaming system is not used by a license holder, then holder shall no least than once each day, record, in respect of each progressive all relevant data of each progressive must be to include be not limited to, progressive starting point; increment on a dollar.

A Gaming licensee may impose a limit on a jackpot of a progressive slot machine, as long as the progressive jackpot payout is higher than any jackpot available on any individual slot machine, be it a stand-alone progressive slot machine or a slot machine linked to a progressive jackpot.

All gaming device must displays the value of progressive jackpot if applicable at its establishment.

All transfers or changes must be documented and approved by the gaming commission. Incremental amount is transferred to the same type of casino game, unless otherwise approved by the Board; and

A license holder may limit a progressive jackpot to an amount which is equal to or greater than the current amount of the jackpot at the time of the imposition of such limit, provided that a conspicuous notice of such limit shall, at the time of imposition of such limit, is posted at or in the immediate vicinity of the establishment game to which such limit applies.

A license holder shall not reduce the amount displayed on a progressive jackpot meter or otherwise reduce, withdraw or eliminate a progressive jackpot, unless

1. A player wins such jackpot;
2. To adjusts the progressive jackpot meter to correct a malfunction.
3. the license holder withdraws the progressive jackpot, retains the base amount of such jackpot as a fixed jackpot and transfers the incremental amount, being the amount in excess of the base amount, to another progressive jackpot at the license holder's establishment

### Progressive jackpot displays and limits.

If an automatic recording gaming system is not used by a license holder, then holder shall no least than once each day, record, in respect of each progressive all relevant data of each progressive must be to include be not limited to, progressive starting point; increment on a dollar.

All gaming device must displays the value of progressive jackpot if applicable at its establishment.

All transfers or changes must be documented and approved by the gaming commission. Incremental amount is transferred to the same type of casino game, unless otherwise approved by the Board; and

A license holder may limit a progressive jackpot to an amount which is equal to or greater than the current amount of the jackpot at the time of the imposition of such limit, provided that a conspicuous notice of such limit shall, at the time of imposition of such limit, is posted at or in the immediate vicinity of the establishment game to which such limit applies.

A license holder shall not reduce the amount displayed on a progressive jackpot meter or otherwise reduce, withdraw or eliminate a progressive jackpot, unless

4. A player wins such jackpot;
5. To adjust the progressive jackpot meter to correct a malfunction.
6. the license holder withdraws the progressive jackpot, retains the base amount of such jackpot as a fixed jackpot and transfers the incremental amount, being the amount in excess of the base amount, to another progressive jackpot at the license holder's establishment

Incremental amount must be transfer to the same type of game, unless otherwise approved by the Gaming Commission; transfer must be completed within 48 hrs.

#### Holder Rules

No games shall take place in a on any promises that holds a gaming license until such time as the Board has approved the rules that apply to such license.

It shall be the responsibility of the Licensee to establish and supervise the implementation of the necessary security measures to observe strict compliance with this provision.

All Bingo Hall, lottery, Slot Parlor, Sport betting gaming licensee must have;

- Security services
- Security System monitoring
- Information Monitoring system

If a licence issued to any establishment is revoked by the Board, the licence holder which employs that employee shall immediately cease to employ that employee in any capacity in which he is required to be so licensed; or is suspended by the Board, the licence holder which employs that employee shall immediately cease to employ that employee in any capacity in which he is required to be so licensed for the period of the suspension, without liability on the part of the licence holder or the Board in respect of the termination of employment of such person.

## Advertisement

Guidelines for Marketing and Advertising and promotions, While they are intended for casino gambling, these guidelines will serve as a model for all forms of gambling advertising.

The purpose of these voluntary guidelines is two-fold:

- To ensure responsible and appropriate advertising and marketing of casinos to adults that reflects generally accepted contemporary standards; and
- To avoid casino advertising and marketing materials that specifically appeals to children, minors and citizens.

All advertisement must be submitted to the Gaming Commission for approval no later than 10 days of being publish.

For the purposes of the guidelines, the terms “advertising” and “marketing” are defined to include, but are not limited to, radio and television broadcast off the premises, print, direct mail, billboard, mobile and Internet promotions.

### Advertisement general guidelines

- All casino advertising and marketing will contain a responsible gambling slogan and the toll-free telephone number for those individuals in need of assistance.
- Advertising and marketing materials must be intended for adults who are of legal age and is a visitor to the Turks and Caicos Islands.
- Casinos advertising and marketing materials should reflect generally accepted contemporary standards of good taste.
- Casino advertising and marketing materials should not imply or suggest any illegal activity of any kind.
- Casino advertising and marketing materials shall strictly comply with all government standards to not make false or misleading claims or exaggerated representations about gambling activity.
- Casino advertising and marketing materials should not contain claims or representations that individuals are guaranteed social, financial, or personal success.
- Advertising should emphasize the fun and entertainment aspect of playing lottery games and not imply a promise of winning.
- Lottery advertisements should not be designed so as to imply urgency, should not make false promises, and should not present winning as the probable outcome.
- Advertising should not imply that lottery games are games of skill

### Underage guidelines

- Casino advertising and marketing materials directed to or intended to appeal to persons below the legal age are prohibited.
- Casino advertising and marketing materials should not contain cartoon figures, symbols, celebrity/entertainer endorsements, and/or language designed to appeal specifically to children and minors.
- Casinos should not be advertised or promoted by anyone who is or appears to be below the legal age to participate in gambling activity. Models or actors should appear to be 18 years of age or older.
- Gambling should not be advertised or promoted in media specifically oriented to children and/or minors.
- Casino advertising and marketing should not be placed in media where most of the audience is reasonably expected to be below the legal age to participate in gambling activity.
- Where reasonably possible, casino advertising and marketing materials should not appear adjacent to or in close proximity to comics or other youth features.
- Casino gambling activity should not be advertised to or promoted at any venue where most of the audience is normally expected to be below the legal age to participate in gambling activity.
- Unless in response to a charitable request, clothing, toys, games, or other materials that appeal primarily to children or minors should not be given away at events where most of the audience is reasonably expected to be below the legal age to participate in gambling activity.
- Participation in gambling should not be promoted on School or college publications. This voluntary guideline is not intended to cover sponsorships sought by the institutions or their agents, legal employment ads or job fair participation, college scholarship offerings or other legitimate business, scholarship or employment relationships.
- Casino gambling activity should not be advertised or promoted on billboards or other outdoor displays that are adjacent to schools or other primarily youth-oriented locales.

### Beneficiaries:

- Lotteries should provide information regarding the use of lottery proceeds.
- Advertising should clearly denote where lottery proceeds go, avoiding statements that could be confusing or misinterpreted.

### Game Information:

- Odds of winning must be readily available to the public and be clearly stated.

- Advertising should state alternative case and annuity values where reasonable and appropriate.