

Translation from Finnish

Legally binding only in Finnish and Swedish

Ministry of the Interior, Finland

Lotteries Act

(1047/2001, amendments up to 335/2023 included)

By decision of Parliament, the following is enacted:

Chapter 1

General provisions (661/2010)

Section 1 (1286/2016)

Objectives and scope of the Act

This Act lays down provisions on running lotteries and supervising the running of lotteries, activities of Veikkaus Oy and the restrictions on them, rendering accounts of its proceeds, the purposes of use of the proceeds, and supervising the use of the proceeds. (1284/2021)

The objectives of this Act are to ensure the legal protection of those participating in lotteries, to prevent misuse and crime related to lotteries, and to prevent and reduce the economic, social and health-related harm resulting from participation in lotteries.

Subsection 2 as amended by Act 335/2023 enters into force on 1 January 2024.

Previous form of wording:

The objectives of this Act are to ensure the legal protection of those participating in non-profit lotteries, to prevent misuse and crime related to lotteries, and to prevent and reduce the economic, social and health-related harm resulting from participation in lotteries.

This Act does not apply to random benefits offered in marketing if the only requirement for receiving the benefit is the purchase of goods or making a purchase offer.

Section 2

Definition of a lottery

In this Act, a lottery means an activity in which participants may win a prize of monetary value based in full or in part on chance and in which there is a charge for participation. Postal costs, local or long-distance telephone costs or similar costs incurred by participants in registering their participation in a lottery which do not benefit the lottery operator are not considered charges.

The provisions of this Act concerning lotteries also apply to running casino activities and making casino games, slot machines, non-money prize machines and other game machines as well as game equipment available for public use against a charge where players can win a prize of monetary value partially or wholly based on chance. (1284/2021)

The provisions of this Act concerning lotteries also apply to

- 1) lotteries which are run abroad, to the extent that their tickets are sold or resold in Finland and
- 2) lotteries which are run in Åland, to the extent that their tickets are also sold or resold elsewhere in Finland.

Section 3 (1286/2016)

Definitions of gambling games and forms of running them

In this Act, gambling games means a lottery in which players can win money.

In this Act:

- 1) *money lottery* means gambling games in which money can be won in a draw;
- 2) *betting* means gambling games in which players have the opportunity to receive a share of the winnings determined according to the product of the stake placed by the player and the odds indicating the probability of an outcome on the basis of a guess made about the events in or results of a sporting or other competition, including a horse race, or a gambling game; in the case of betting, the player can claim all or part of the winnings, even if the subject of the betting does not yet have a result; (1284/2021)

3) *pools* means gambling games other than those referred to in paragraph 2 in which players have the opportunity to receive a share of the winnings determined on the basis of a guess made about the events in or results of a sporting or other competition, including a horse race, or on the basis of a draw of numbers, symbols or other markings;

4) *slot machine* means a game machine or game equipment which persons can play to win money;

Paragraph 5 was repealed by Act 677/2019.

6) *casino game* means roulette, card and dice or other comparable gambling games;

7) *totalisator betting* means gambling games in which players have the opportunity to receive a share of the winnings determined on the basis of a guess about the results of a horse race;

8) *combination game* means gambling games in which features of gambling games referred to in paragraphs 1–7 are combined.

The gambling games referred to in subsection 2 can also be run virtually, in which case winnings are determined by a draw.

Section 3a (1286/2016)

Definitions of the forms of running other lotteries

In this Act:

1) *non-money lottery* means a lottery in which items, or vouchers or coupons exchangeable for items or services, can be won in a draw or in a comparable manner based on chance;

2) *guessing game* means a non-money lottery in which participants have the opportunity to win items, or vouchers or coupons exchangeable for items or services, on the basis of a guess concerning the subject of the game, but excluding sporting or other competitions;

3) *bingo game* means a lottery in which the winners are those whose bingo card or other corresponding receipt in electronic form has the drawn numbers in the arrangement assumed

under the rules of play and in which players can win items, or vouchers or coupons exchangeable for items or services; and

4) *non-money prize machine* means a game machine or game equipment where players can win items.

Section 4 (1286/2016)

Other definitions

In this Act:

1) *ticket* means a printed slip or a receipt in an equivalent electronic or other comparable form, which gives the right to take part in a lottery;

2) *gambling services* means the running of gambling games;

3) *online gambling games* means gambling games which are provided remotely, by electronic means or by any other technology for facilitating communication;

4) *player account* means the player's account maintained by the gambling company for gambling games; (1284/2021)

5) *casino* means approved and supervised premises where slot machines and casino games are kept and made available for use by players where the potential loss may be apparently disproportionate to certain players' ability to pay, as well as other gambling games; (677/2019)

6) *specific game room* means a space reserved exclusively or mainly for gambling or an online gambling site for which a player must register;

7) *gambling location* means a gambling sales location other than a specific game room or casino;

8) *marketing* means advertising, indirect advertising, and other sales promotion activities; indirect advertising in particular is the promotion of a product in combination with the advertising for another product, where the distinctive mark of another product or its seller is used as such or recognisably adapted to the product, or where the advertising of another product conveys an

image of a certain product or its seller; regardless of the language of the website, a foreign or Åland lottery website that is accessible online in a digital information network where the lottery website is not linked to other material promoting lotteries in Finland or mainland Finland, is not considered marketing of lotteries within the scope of this Act; marketing of lotteries in foreign or Åland publications distributed in Finland or mainland Finland, where the main purpose of the publication is not the marketing of gambling games and the marketing of lotteries is not aimed at Finland or mainland Finland in particular, is not considered marketing of lotteries within the scope of this Act;

9) *amusement park* means a place of amusement in a fixed location where most of the revenue is generated from operating carousels, various rides or roller coasters, or other similar amusement park equipment available for public use against a charge;

10) *funfair* means a place of amusement that is moved from one location to another.

Chapter 2

General provisions on lotteries

Section 5 (1286/2016)

Right to run a lottery

A lottery may be run by a registered association, an independent foundation, or other such organisation that has a non-profit purpose and whose registered office is in Finland.

Provisions on the exclusive right to run gambling games are laid down in section 11.

Section 6 (1286/2016)

Authorisation to run a lottery

Unless otherwise provided in this Act, a lottery may be run only with a licence granted by the licensing authority.

The licence may include conditions concerning the tickets, the ticket price, the sale of tickets, the draw, claiming of prizes and other aspects of the running of a lottery. The licence may also include conditions on the purpose of use of the proceeds and on supervising the running of a lottery.

Section 7

General conditions for granting a licence

A licence to run a lottery may be granted to an organisation or foundation referred to in section 5 if

- 1) the lottery is run to collect funds to promote a non-profit activity,
- 2) the running of the lottery is not manifestly inappropriate in respect of the public interest, and
- 3) the licensing authority has no reasonable grounds to suspect that the applicant will act in violation of the provisions on running lotteries.

If the applicant has not paid the lottery tax within the given time limit or has not rendered the accounts, a new licence shall not be granted until the tax arrears are paid and the accounts deposited with the authorities.

Section 8

Revocation of a licence

A licence granted for running a lottery may be revoked if the licence holder has seriously violated a legally significant law for the running of lotteries or the licence conditions, or if the licence holder no longer meets the conditions for obtaining a licence.

Section 9 (1286/2016)

Purpose limitation concerning the use of proceeds from certain lotteries

The proceeds from lotteries referred to in section 3a shall be used for the purpose specified in the licence.

If the proceeds from lotteries referred to in subsection 1 or a part of them cannot be used for the purpose specified in the licence, or it is not appropriate because the circumstances have changed or for some other reason, the licence holder shall apply to the licensing authority for permission to change the purpose of use of the proceeds.

Permission to change the purpose of use of the proceeds shall be granted provided that the new or amended purpose of use accords with section 7, subsection 1, paragraphs 1 and 2.

Section 10

Prohibition on giving credit

A lottery may not be run in such a way that players can participate on credit or against security.

Chapter 3

Gambling services

Section 11 (1286/2016)

Exclusive right to run gambling games

Veikkaus Oy has the exclusive right to run gambling games.

Section 12 (1284/2021)

Veikkaus Oy

Veikkaus Oy is a wholly state-owned limited liability company.

The company shall provide gambling services in such a manner as to ensure the legal protection of gambling participants, prevent misuse and crime, and prevent and reduce the economic, social and health-related harm resulting from gambling.

The company has a supervisory board. The supervisory board shall monitor and oversee that the company provides gambling services as laid down in subsection 2, and support collaboration between the company and its stakeholders.

A subsidiary established by Veikkaus Oy under the authorisation referred to in section 13b, subsection 2 may engage in activities other than gambling services. Such activities shall be separated from Veikkaus Oy's gambling services in accounting terms. The financial relations between the subsidiary and Veikkaus Oy shall be arranged on market terms.

Unless otherwise provided in this or any other act, the provisions on limited liability companies and the State Shareholdings and Ownership Steering Act (1368/2007) apply to the company.

Sections 13–13a

Sections 13–13a were repealed by Act 1286/2016.

Section 13b (1284/2021)

Restrictions on Veikkaus Oy's activities

Veikkaus Oy may not run any other lotteries than gambling games as defined in this Act.

Veikkaus Oy may not establish or acquire ownership of any companies other than those necessary for its gambling services or shares in such companies, and it may not transfer shares in these companies to a new owner without the permission of the Prime Minister's Office.

Without the permission of the Prime Minister's Office, Veikkaus Oy or its subsidiary may not:

- 1) establish funds or create unallocated reserves or alter the nature of the bookkeeping for these;
- 2) alter its share capital or articles of association;
- 3) grant loans;
- 4) make investments other than in fixed assets necessary for its activities.

Veikkaus Oy may not distribute dividends to its shareholders on its profits or on its unrestricted shareholders' equity. Veikkaus Oy or its subsidiary may also not distribute gratuitous benefits from their profits or surpluses to its employees.

Section 13c (1284/2021)

Running gambling games

Gambling games shall be run in such a manner as to ensure the legal protection of gambling participants, prevent misuse and crime, and prevent and reduce the economic, social and health-related harm resulting from gambling.

Provisions on the following are laid down by government decree:

1) the proportion of the participation fees that have been accumulated when running gambling games and that shall be paid to the players as winnings, the manner in which the winnings shall be rounded off, and the manner in which unclaimed winnings shall be distributed;

2) the types and maximum number of slot machines and casino games in gambling locations, specific game rooms and casinos, and the maximum number of specific game rooms, as well as the number, location and hours of business of the casinos.

In addition, provisions on the permitted sales periods of gambling games may be given by government decree.

Provisions on the rules of play for gambling games are laid down by decree of the Ministry of the Interior. The rules of play shall include provisions on the distribution of winnings and the return of stakes, and the maximum permitted stakes and winnings for slot machines and casino games. Rules on money lotteries, pools, betting and totalisator betting shall also include provisions concerning the draw.

To prevent and reduce the economic, social and health-related harm resulting from gambling, the rules of play may also include:

1) provisions on the pace and other features of the game by game category, game type or specific game;

2) provisions on quantitative and temporal restrictions by game category, game type, specific game and specific player.

Section 14 (1284/2021)

Player registration, player identification while gambling, player account and customer due diligence

In order to ensure that the gambling restrictions referred to in section 13c, subsection 5 and section 14c are implemented, Veikkaus Oy shall, in running gambling games, register each player, open a player account for the player, and ensure that players cannot gamble unless they have been identified as registered players of Veikkaus Oy.

Each player is permitted to have only one player account. The player account is personal.

When registering a player, Veikkaus Oy shall verify the identity of the player to ascertain that the player is an adult. When registering a player and regularly during the customer relationship, Veikkaus Oy shall verify the player's place of residence to ensure that the territorial scope of the legislation of another state or region is respected.

The provisions of subsections 1 and 3 on opening a player account and verifying the player's place of residence do not, however, apply to the running of gambling games at a casino.

The player shall be provided with information about the funds on the player account, transfers of funds, game events and restrictions on play.

Further provisions on the player account, verification of the player's identity and their place of residence, and the procedure for ensuring that players cannot gamble unless they are identified as registered players may be issued by government decree.

Provisions on customer due diligence related to detecting and preventing money laundering and terrorist financing are laid down in the Act on Preventing Money Laundering and Terrorist Financing (444/2017).

Section 14, subsection 1 of this Act shall, however, not apply to gambling taking place in a gambling location until 1 July 2023. However, section 14, subsection 1 shall apply to gambling using slot machines from the entry into force of the Act. Section 14, subsection 1 shall, however, not apply to money lotteries other than those run electronically until 1 January 2024.

Section 14a (1284/2021)

Age limit for gambling games

Veikkaus Oy or a trader or organisation that resells participation tickets or forwards participation fees related to gambling or provides space for making slot machines available for use shall not allow persons under 18 to gamble.

Further provisions on the methods for verifying that a player is an adult may be given by government decree.

Section 14b (1284/2021)

Marketing of gambling games

Veikkaus Oy may promote gambling games and the company through marketing if the marketing is moderate in quantity, scope, visibility and recurrence, and necessary to direct gambling demand towards the provision of gambling services carried out under this Act and to gambling that causes less economic, social and health-related harm.

Marketing shall not promote gambling that causes economic, social and health-related harm by:

- 1) idealising gambling by presenting it as a desirable or exaggeratedly positive activity or by inciting gambling;
- 2) describing frequent gambling positively, or non-playing or moderate gambling negatively;
- 3) portraying gambling as an everyday activity by equating gambling with everyday life or with a person's everyday routines, a person's everyday or normal consumer behaviour, such as purchasing food or clothing, or presenting gambling as a necessary or harmless pastime;
- 4) presenting gambling as a solution to a person's financial problems, as a means of improving a person's financial position or as a means of addressing a person's challenges with life management or as an alternative to work;
- 5) describing gambling as a way of promoting a person's social success or acceptance;

- 6) providing a misleading or unrealistic picture of the chances of winning in a gambling game, overemphasising the potential for high winnings, or characterising gambling as an activity that has no economic, social or health-related risks;
- 7) exploiting ignorance, inexperience or credulity associated with gambling;
- 8) providing play money or providing gambling games free of charge or at a reduced price or with combined offers;
- 9) offering other gambling games to be purchased or selected in connection with the selection of a gambling game or other commodity or in the collection of winnings;
- 10) providing a random advantage other than the possibility of winning in connection with a gambling game purchase;
- 11) encouraging the financing of non-profit activities through gambling;
- 12) by any other means equivalent to that referred to in paragraphs 1–11.

Marketing shall not be targeted at minors or otherwise vulnerable persons. Minors shall not be presented in marketing. Gambling games shall not be marketed in television and radio broadcasts, in public performances of visual content in cinemas and in publishing activities aimed at minors, or in media services aimed at minors or appealing particularly to minors and young persons.

The following gambling games shall not be marketed outside the specific game rooms and casinos in which such gambling games are located:

- 1) a money lottery when run electronically;
- 2) fast-paced pools when provided exclusively in electronic format;
- 3) slot machines;
- 4) casino games.

Combination games which have been found to incur particular risk of gambling harm at the time of issuing the rules of play shall not be marketed outside specific game rooms, casinos and racetracks where the games or their point of sale are located.

Gambling locations for slot machines referred to in subsections 4 and 5 shall not be marketed. However, information on the gambling locations can be provided.

The marketing of gambling games shall always include information on the permissible age limit for gambling and where to obtain information on gambling management tools and service providers providing assistance for problem gambling.

Marketing shall not be targeted at a player who has self-excluded from all gambling. If a player has self-excluded from a specific game, the player may only be subject to marketing of gambling games from which the player has not self-excluded.

It is the duty of the National Police Board to supervise the marketing of gambling games to ensure compliance with this Act and the Consumer Protection Act (38/1978). Veikkaus Oy shall submit an annual report on the marketing of gambling games to the Ministry of the Interior and the National Police Board.

Further provisions on the report referred to in subsection 9 may be given by government decree.

Section 14c (1284/2021)

Restrictions on gambling imposed by Veikkaus Oy

Veikkaus Oy shall, if necessary, impose quantitative and temporal restrictions on gambling by game category, game type, specific game and specific player in order to prevent and reduce the economic, social and health-related harm resulting from gambling, and to offer players the opportunity to impose the above restrictions themselves.

Section 15 (1284/2021)

Preventing and prohibiting gambling at a casino and in a specific game room

Veikkaus Oy shall not allow into a casino or a specific game room, and shall remove from a casino or a specific game room, a person under the age of 18 or evidently under the influence of alcohol or other intoxicating or narcotic substances.

Veikkaus Oy and its staff have the right to prohibit a person from entering a casino and a specific game room, to remove a person, or to restrict their gambling if:

- 1) the person is suspected of gambling fraud or has committed gambling fraud;
- 2) the person's behaviour is creating or there is cause to suspect that it will create a disturbance in the good order at the casino or in the specific game room;
- 3) gambling has caused or is likely to cause the person economic, social or health-related harm;
- 4) the person has requested that Veikkaus Oy prevent entry to the casino or the specific game room or restrict gambling.

The prohibition or restriction may be imposed for a fixed period or for an indefinite period. A fixed-term prohibition or restriction remains in force for a minimum of three months and a maximum of one year.

A person may request the lifting of an indefinite prohibition or restriction no earlier than one year after the prohibition or restriction has been imposed. An indefinite prohibition or restriction imposed under subsection 2, paragraphs 1–3 shall be lifted unless there are serious reasons for extending the prohibition. An indefinite prohibition or restriction imposed under subsection 2, paragraph 4 at the player's request shall be lifted three months after the request for removal.

Section 16 (1284/2021)

Specific provisions concerning slot machines

Slot machines shall be placed in such a way that their use can be monitored unhindered. They may not be placed in such a way that their use could endanger safety or cause a public disturbance.

The principles of placing slot machines and making them available for use at gambling locations shall be designed in such a way as to minimise the economic, social and health-related harm resulting from gambling. Placement of slot machines and making them available for use at gambling locations shall take particular account of the harm gambling causes for minors and vulnerable persons.

Section 16a (1284/2021)

Self-monitoring of slot machines

Veikkaus Oy shall draw up a written plan for the general implementation of the monitoring and planning referred to in section 16 and shall keep a record of the location of the slot machines and the general and specific provisions it has issued concerning their monitoring.

A possessor of a gambling location for slot machines shall draw up a written plan to ensure the legality of their activities and to ensure that the plan referred to in subsection 1 shall be complied with, and comply with the plan and keep records of the implementation of such plan. The plan shall be kept up to date, and the possessor of a gambling location shall ensure that the staff involved in the monitoring are aware of the obligations laid down in this Act and in the plan.

The plans referred to in subsections 1 and 2 shall describe the obligations laid down by law, the risks associated with their practical implementation, how compliance with the obligations is monitored, and how the deficiencies identified are corrected.

Further provisions on the formulation, content and implementation of the plans referred to in subsections 1 and 2 may be issued by decree of the Ministry of the Interior.

Chapter 4 (1286/2016)

Veikkaus Oy's proceeds (1284/2021)

Section 17 (335/2023)

Entering Veikkaus Oy's proceeds in the Government Budget and rendering accounts of the proceeds

Entries are made in the Budget each year for an appropriation corresponding to Veikkaus Oy's profits shown in the most recently approved financial statement.

Veikkaus Oy shall render accounts of the profits referred to in subsection 1 as revenue to the State.

Veikkaus Oy shall submit a report on the rendered proceeds to the Ministry of Finance, the Prime Minister's Office, the Ministry of the Interior and the National Police Board within one month of the approval of the financial statements.

Section 17 as amended by Act 335/2023 enters into force on 1 January 2024. Previous form of wording:

Section 17 (1286/2016)

Purposes of use of the proceeds

Veikkaus Oy's proceeds are used as follows:

- 1) 53 per cent for the promotion of sports and physical education, science, art and youth work;
- 2) 43 per cent for the promotion of health and social wellbeing;
- 3) 4 per cent for the promotion of horse breeding and equestrian sports.

Section 17a (335/2023)

Section 17a was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 17a (1286/2016)

Proceeds for the promotion of sports and physical education, science, art and youth work

Veikkaus Oy's proceeds for the promotion of sports and physical education, science, art and youth work shall be used as follows:

- 1) 25 per cent for the promotion of sports and physical education;

- 2) 17.5 per cent for the promotion of science;
- 3) 38.5 per cent for the promotion of art;
- 4) 9 per cent for the promotion of youth work;
- 5) 10 per cent for the purposes laid down in paragraphs 1–4 to be specified in detail annually in the Government Budget.

Section 17b (335/2023)

Section 17b was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 17b (1286/2016)

Proceeds for the promotion of health and social wellbeing

Proceeds for the promotion of health and social wellbeing shall be used in the form of grants to non-profit organisations and foundations with legal capacity.

Within the limits of the appropriation entered in the Budget, the proceeds for the promotion of health and social wellbeing can also be used for payment of compensation and reimbursement of costs referred to in section 5 of the Veterans Rehabilitation Act (1184/1988), section 8 of the Act on Rehabilitation for Persons Who Served in Specified Duties in Wartime (1039/1997), and in section 6d of the Military Injuries Act (404/1948).

Notwithstanding the provisions of section 6, subsection 1 of the Act on Discretionary Government Transfers (688/2001), the grant may cover the full amount of the total costs incurred from the activity or project for which the grant was awarded. Further provisions on the amount of the grant are issued by government decree.

Section 17c (335/2023)

Section 17c was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 17c (1286/2016)

Proceeds for the promotion of horse breeding and equestrian sports

At least 95 per cent of the proceeds for the promotion of horse breeding and equestrian sports are allocated to the Finnish trotting and breeding association as well as its member organisations.

The Finnish trotting and breeding association shall present a proposal to the Ministry of Agriculture and Forestry for an annual plan on how the share referred to in subsection 1 is to be distributed to various recipients and different purposes.

It is not necessary to conclude an agreement referred to in section 7, subsection 2 of the Act on Discretionary Government Transfers if the grant for horse breeding is awarded to a horse owner under the supervision of the Finnish trotting and breeding association.

Section 18 (335/2023)

Section 18 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 18 (1286/2016)

Entering the proceeds in the Government Budget

Entries are made in the Budget each year for appropriations approximating to Veikkaus Oy's profits for the financial year in question and funds returned for redistribution.

The appropriations are entered in the Budget according to the proportions laid down in section 17 for the items of the Ministry of Education and Culture, the Ministry of Social Affairs and Health, and the Ministry of Agriculture and Forestry.

Section 19 (335/2023)

Section 19 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 19 (1284/2021)

Rendering accounts of the proceeds

Veikkaus Oy shall render accounts of its proceeds from gambling services to the ministry that shall deal with the distribution of proceeds for each purpose of use according to the proportions specified in section 17.

Further provisions on the rendering of accounts are issued by government decree.

Section 20 (335/2023)

Section 20 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 20 (1286/2016)

Deciding on distribution of proceeds

The Ministry of Education and Culture decides on the distribution of the grants and central government transfers awarded for the promotion of sports and physical education, science, art and youth work out of the proceeds.

The Ministry of Social Affairs and Health decides on the distribution of the grants awarded for the promotion of health and social wellbeing out of the proceeds and on recovery of the grants. The Funding Centre for Social Welfare and Health Organisations, which operates under the Ministry of Social Affairs and Health, is tasked with preparing, paying, monitoring and overseeing the grants. The Funding Centre for Social Welfare and Health Organisations may on application by the grant recipient, for a specific reason, make minor technical changes to the grant decision, extend the period of use of the grant and transfer the grant to another non-profit organisation or foundation with legal capacity. The Funding Centre for Social Welfare and Health Organisations may decide to suspend payments. The Funding Centre for Social Welfare and Health Organisations is responsible for implementing decisions on the awarding and recovery of grants of the Ministry of Social Affairs

and Health. Further provisions on the duties of the Funding Centre for Social Welfare and Health Organisations are issued by government decree.

The Ministry of Agriculture and Forestry decides on the distribution of the grants awarded for the promotion of horse breeding and equestrian sports out of the proceeds.

Section 20a (335/2023)

Section 20a was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 20a (1286/2016)

Advisory board for social welfare and health organisations' grant-related matters

The advisory board for social welfare and health organisations' grant-related matters and its assessment and grant division act as the expert body for the Ministry of Social Affairs and Health in the preparation of the grants referred to in section 20, subsection 2. The Government appoints the advisory board and the division for a four-year term.

The duty of the advisory board is to provide statements to the Ministry of Social Affairs and Health on policies and strategic guidelines regarding funding operations for the promotion of health and social wellbeing, and to develop and assess grant policies and organisational activities. The duty of the advisory board's assessment and grant division is to provide statements to the Ministry of Social Affairs and Health on the division of grants awarded for the promotion of health and social wellbeing, and to assess the activities of the organisations that receive grants. The statements of the advisory board and the division are not binding on the Ministry of Social Affairs and Health.

Further provisions on the duties, composition and appointment of the advisory board and the division are issued by government decree.

Section 21 (335/2023)

Section 21 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 21 (1286/2016)

Leaving proceeds undistributed

A maximum of 20 per cent of the proceeds for each purpose of use laid down in section 17 may be left undistributed every year. The amount left undistributed shall be distributed within five years.

The Government decides on the undistributed proceeds on the presentation of the ministry that shall deal with the distribution of the proceeds for each purpose of use.

Section 22 (335/2023)

Section 22 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 22 (1286/2016)

Costs incurred by funding operations

Besides the provisions of section 17b, proceeds for the promotion of health and social wellbeing may also be used for personnel and other expenses incurred due to the activities of the Funding Centre for Social Welfare and Health Organisations. Entries are made in the Budget each year for an appropriation estimated to be half of the expenses of the Funding Centre for Social Welfare and Health Organisations.

Veikkaus Oy shall reimburse the Ministry of Social Affairs and Health for the difference between the actual costs incurred in the activities of the Funding Centre for Social Welfare and Health Organisations as well as the appropriation entered in the Budget.

The proceeds for the promotion of horse breeding and equestrian sports may be used for costs incurred by the Ministry of Agriculture and Forestry in the awarding of grants.

Section 23 (335/2023)

Section 23 was repealed by Act 335/2023, which enters into force on 1 January 2024. Previous form of wording:

Section 23 (1286/2016)

Legislation applicable to grants distributed from the proceeds

Unless otherwise laid down elsewhere by law, the provisions of the Act on Discretionary Government Transfers apply to grants distributed from Veikkaus Oy's proceeds.

In addition, the Act on the Financing of Education and Culture (1705/2009) applies to central government grants and transfers awarded by the Ministry of Education and Culture.

Chapter 5

Non-money lotteries

Section 24

Provision on the scope of application concerning guessing games

With the exception of section 25, the provisions of this chapter also apply to guessing games.

Section 25 (677/2019)

Non-money lottery licence

Licences for non-money lotteries (*non-money lottery licence*) are granted and revoked by the police department within whose jurisdiction the lottery is run.

Licences for non-money lotteries run in an area extending beyond the jurisdiction of a single police department are granted and revoked by the National Police Board.

An application for a licence is submitted in writing. Licences may be granted for a maximum of 12 months.

Section 26

Conditions for granting a non-money lottery licence

A non-money lottery licence is granted to an organisation or foundation referred to in section 5 if

1) the general licence conditions laid down in section 7 are met;

2) the method of running the lottery, the combined sales price of the tickets, the value of the prizes and the likely proceeds from the lottery are not manifestly disproportionate to the intended objectives; and

3) the combined value of the prizes corresponds to at least 35 per cent of the combined sales price of the tickets and the smallest prize corresponds to at least the price of the ticket, and the value of tickets given as prizes is not included in the minimum value of the prizes laid down above.

A new non-money lottery licence may not be granted without a special reason if the licence applicant's proceeds from the two preceding non-money lotteries in the last three years have been manifestly disproportionate to the total revenue obtained from the sale of tickets.

Section 27

Exemptions concerning the right to run and to participate

An organisation or foundation referred to in section 5 may run a non-money lottery without the licence laid down in section 25, subsection 1 where the combined sales price of the tickets does not exceed EUR 3,000 and where the sale of tickets and distribution of prizes occur at the same event (*small lotteries*). Small lotteries may be run to collect funds for the purpose of promoting a non-profit activity. (677/2019)

A school class or equivalent study group may run a small lottery referred to in subsection 1 for the purpose of promoting studies or leisure-time activities that support its studies, provided that a person with legal capacity is responsible for the work associated with running the lottery.

Holders of a non-money lottery licence may not purchase tickets and take part in the non-money lottery that they are running.

A workplace community or an established leisure-time interest group may run a non-money lottery among its members for the purpose of promoting its recreational or leisure-time activities or non-profit activities without the licence laid down in section 25, subsection 1 and without the account-rendering obligation laid down in section 30, where the combined value of the tickets does not exceed EUR 500 and where the sale of tickets and distribution of prizes occur at the same event (*mini lotteries*).

Section 28

Practical arrangements of a non-money lottery

Practical arrangements of a non-money lottery means performance of the tasks for gain that are directly connected with a non-money lottery run on the basis of a non-money lottery licence.

The tasks connected with the practical arrangements of a non-money lottery may be performed only by the non-money lottery licence holder or by a natural person, organisation or foundation referred to in section 1, subsection 1 of the Freedom of Enterprise Act (122/1919) and specified in the non-money lottery licence upon application (*party responsible for the practical arrangements of a non-money lottery*).

The party responsible for the practical arrangements of a non-money lottery may not be:

- 1) a person without legal capacity;
- 2) a person, organisation or foundation with insufficient resources to perform the task reliably on account of financial status; or
- 3) a person, organisation or foundation declared bankrupt or a person who is subject to a business prohibition or who with probable cause is suspected of or has been convicted of the type of offence which compromises the reliability of the person as a party responsible for the practical arrangements of a non-money lottery.

Section 29

Supervising a draw and providing information about the result of the draw

The draw and mixing of tickets in a non-money lottery shall be performed under the supervision of a representative of the local police department of the area in which the non-money lottery is run or a notary public, with the exception of small and mini lotteries referred to in section 27.

Holders of a non-money lottery licence, lottery operators referred to in section 27, subsection 1 and persons with legal capacity who are referred to in section 27, subsection 2 and are responsible for the running of non-money lotteries have a duty to notify the lottery participants of the lottery

result. Further provisions on the method, time and content of the notification and its attachments are issued by government decree.

Section 30

Rendering and amending accounts

The holder of a non-money lottery licence shall render accounts on the non-money lottery. The accounting period is the licence period. The accounts shall be rendered to the licensing authority within five months of the end of the validity of the non-money lottery licence, and the licensing authority shall inspect the accounts.

The licensing authority may order the accounts to be amended if they contain typographical or arithmetical errors or other minor defects.

The accounts for a non-money lottery referred to in section 27 shall be rendered without delay after the end of the event. Accounts are not, however, needed if the tickets have been sold only among persons belonging to the organisation running the lottery.

Section 31

Miscellaneous provisions concerning guessing games

The organiser of a guessing game shall prepare a written notification of the game at least five days before it is organised.

Notification of a guessing game organised within jurisdiction of a local police department shall be submitted to the police department of the area in which the game is run. Notification of a guessing game organised in an area extending beyond the jurisdiction of a single police department shall be submitted to the National Police Board. (506/2009)

A guessing game may be run for a maximum of six months.

Only a phenomenon or state of affairs that can be defined precisely and within exact limits in advance may be used as the subject of a guessing game. The outcome of a draw may not be used as the subject of a guessing game. The correct answer in a guessing game must not be known to anyone during the period in which the tickets are sold.

The licensing authority may prohibit a guessing game from taking place if there are reasonable grounds to suspect that the organiser of the game is violating the provisions issued on the organisation of guessing games.

Chapter 6

Bingo game

Section 32 (677/2019)

Bingo licence

Licences to run bingo games (*bingo licence*) are granted and revoked by the National Police Board.

An application for a licence is submitted in writing. Licences may be granted for a maximum of three years.

Section 33

Conditions for granting a bingo licence

A bingo licence is granted to an organisation or foundation referred to in section 5 if

- 1) the general conditions for granting a licence laid down in section 7 are met;
- 2) the licence applicant presents proof that the draw arrangements used in the running of the game are reliable; and
- 3) the premises reserved for the purpose are appropriate for running bingo games.

A new bingo licence shall not be granted without a special reason if the proceeds obtained from the running of the bingo game have been manifestly disproportionate to the revenue accumulated from the participation fees, or if the operation has incurred a loss in two successive financial years.

Section 34 (506/2009)

Approval of rules of play and the maximum permitted stake

Bingo rules of play and the maximum permitted stake are approved by the National Police Board upon application. The rules of play shall include provisions concerning the draw. The approved rules of play shall be publicly available at no charge in the place where the bingo game is run.

Section 35 (1286/2016)

Bingo prizes

In addition to the provisions laid down in section 3a, paragraph 3, the right to one or more new games may be given as a prize in a bingo game.

The maximum value of the prizes given to players may not exceed 75 per cent of the total sales value for 12 calendar months, and neither may the maximum value of the prizes given to players exceed 95 per cent during one calendar month. (1284/2021)

Section 36

Rendering and amending accounts

The licence holder shall render accounts on the bingo games for the accounting period specified by the licensing authority. The accounting period may be a maximum of 12 months. The accounts shall be rendered to the licensing authority within two months of the end of the accounting period, and the licensing authority shall inspect the accounts. (1284/2021)

The licensing authority may order the accounts to be amended if they contain typographical or arithmetical errors or other minor defects.

Section 37 (1156/2015)

Statement on the accounts

The statement of an auditor referred to in the Auditing Act (1141/2015) concerning the profitability of the bingo games shall be attached to the accounts.

A bingo licence may allow a statement to be submitted by a natural person who complies with the provisions on independence and disqualification as referred to in chapter 4, sections 6 and 7 of the Auditing Act, if the bingo proceeds can be assumed to be low on account of the infrequency of the bingo sessions or for some other reason.

Chapter 7

Non-money prize machines

Section 38 (677/2019)

Non-money prize machine licence

Licences for making non-money prize machines available for use (*non-money prize machine licence*) are granted and revoked by the local police department for the location of the machine.

An application for a licence is submitted in writing. Licences are granted for a maximum of two years.

A licence is granted to an organisation or foundation referred to in section 5, subject to the conditions laid down in section 7.

Section 39

Non-money prizes

A non-money prize shall be an individual article of low financial value.

Prizes may not include alcohol or tobacco products, gift vouchers or any counters or slips exchangeable for money, articles or services or other monetary benefit.

Provisions on the maximum value of a non-money prize are laid down by government decree.

Section 40

Location of non-money prize machines

A non-money prize machine shall be placed in a supervised space. It may not be placed in a space where its use could endanger safety or cause a public disturbance.

Section 41

Rendering and amending accounts

The licence holder shall render accounts on the non-money prize machine which is made available for use. The accounting period is the licence period. The accounts shall be rendered to the licensing authority within one month of the end of the licence period, and the licensing authority shall inspect the accounts.

The licensing authority may order the accounts to be amended if they contain typographical or arithmetical errors or other minor defects.

Chapter 8

Supervising the running of lotteries

Section 42 (1284/2021)

Supervising lotteries

The running of lotteries is supervised in order to ensure the legal protection of the lottery participants, to prevent misuse and crime and to reduce the economic, social and health-related harm resulting from lotteries.

The National Police Board is responsible for national supervision of the running of lotteries and for compilation of statistics on lotteries. The National Police Board can issue statements and instructions on the running of lotteries and supervision of the running of lotteries. In addition, the National Police Board shall ensure that Veikkaus Oy and traders and organisations that resell participation tickets or forward participation fees related to gambling games offered by Veikkaus Oy comply with the relevant provisions on preventing money laundering and terrorist financing.

Police departments supervise the lotteries run in their respective areas.

If necessary, electronic monitoring systems shall be used in the supervision of the running of gambling games. Further provisions on electronic monitoring systems for gambling games may be given by government decree.

The Ministry of the Interior approves the deployment of supervision arrangements that are applied by the National Police Board to gambling games the gambling systems of which are located in a Member State of the European Union or the European Economic Area.

Section 42a (1286/2016)

Advisory Board on Gambling

The Advisory Board on Gambling, appointed by the Government, operates under the Ministry of the Interior in monitoring the achievement of gambling policy goals and development needs.

Provisions on the more detailed duties and the composition of the Advisory Board are laid down by government decree.

Section 42b (1184/2013)

Register for supervision of lotteries

To carry out the licensing and supervisory duties laid down in this Act, the police shall maintain a register for notifications, licence applications, licences, revocation of licences, rendering of accounts, those making notifications, licence applicants and holders, parties responsible for the practical arrangements of lotteries, control measures, and measures related to prohibitions and conditional fines.

Provisions on the processing of personal data in the police registers are laid down in the Act on the Processing of Personal Data by the Police (616/2019). (617/2019)

Section 43 (1284/2021)

Supervision of gambling games and official supervisors

The National Police Board shall supervise compliance with the rules of play issued by decree of the Ministry of the Interior under section 13c in the running of gambling games and that the data from Veikkaus Oy's gambling system and the monitoring system correspond to each other. Using the monitoring systems, the National Police Board shall confirm the results of pools and the number of winnings by game round, unless an official supervisor, with the consent of the National Police Board, performs these tasks. The National Police Board shall also supervise the draw and mixing of tickets for money lotteries and confirm the result of the draw, unless a notary public performs these tasks with the consent of the National Police Board.

The National Police Board may appoint official supervisors to supervise gambling services. Provisions on criminal liability for acts in office apply to official supervisors when they are

performing the duties referred to in this Act. Provisions on liability for damages are laid down in the Tort Liability Act (412/1974).

Public officials of the National Police Board shall not participate in gambling games where their task is to perform technical monitoring, if in the course of their official duties they may become aware of game event material that they can use in their own gambling. The decision to restrict gambling is made by the National Police Board.

The Ministry of the Interior may authorise the running of the gambling games referred to in section 62, subsection 5 and approve the deployment of supervision arrangements for such gambling games.

Section 44 (1284/2021)

Right to information of the National Police Board, a police department and an official supervisor

Notwithstanding non-disclosure provisions, the National Police Board has the right to obtain, free of charge, from Veikkaus Oy, an organisation or foundation authorised to run lotteries and from a party responsible for the practical arrangements of a non-money lottery the information necessary to perform its supervisory duty and to compile statistics on lottery activities. The right to obtain information also applies to essential personal data.

Notwithstanding non-disclosure provisions, a police department has the right to obtain, free of charge, from an organisation or foundation authorised to run lotteries and from a party responsible for the practical arrangements of a non-money lottery the information necessary to perform its supervisory duty. The right to obtain information also applies to essential personal data.

Notwithstanding non-disclosure provisions, an official supervisor has the right to obtain, free of charge, from Veikkaus Oy the information necessary to perform its supervisory duty. The right to obtain information also applies to essential personal data.

The information may be disclosed by means of a technical interface or otherwise electronically.

Section 45 (1286/2016)

Right to inspect and prohibit

A police department, the National Police Board, and the inspection body referred to in section 58 have the right to inspect that an approved payment-monitoring device is being used in slot machines and non-money prize machines as well as in game machines and game equipment referred to in section 56.

A police department and the National Police Board have the right to prohibit a machine or game equipment referred to in subsection 1 from being made available for use if it is not fitted with an approved payment-monitoring device or it is placed in violation of the provisions on the location of machines or game equipment. If the observed defect or error is minor, the police may order it to be rectified instead of imposing a prohibition.

For the purpose of supervising compliance with the provisions of this Act and the provisions issued under it, the National Police Board has the right to inspect Veikkaus Oy's premises, information systems and operations if an inspection is necessary for the performance of the supervisory duty. (1284/2021)

Section 46 (1286/2016)

Reimbursement for the costs of monitoring and supervising gambling services

Veikkaus Oy shall reimburse the State for the costs incurred in the monitoring and supervision of gambling services.

Provisions on the reimbursement for the costs are laid down by decree of the Ministry of the Interior.

Chapter 9

Miscellaneous provisions

Section 47 (1284/2021)

Collection of winnings and prizes

Winnings from money lotteries shall be collected within one year of the confirmation of the result of the draw, the end of the sales period notified on the ticket or the date of purchase of the ticket.

Winnings from pools and betting shall be collected within one year and winnings in totalisator betting within three months of the reaching of the final result under the rules of play for these games or confirmation of the final result.

Winnings from slot machines and casino games shall be collected within one year of obtaining the result giving entitlement to the winnings.

Winnings from combination games shall be collected within one year of obtaining the result giving entitlement to the winnings under the rules of play for these games.

Bingo prizes shall be collected within one year of obtaining the result giving entitlement to the prize.

Prizes in non-money lotteries and guessing games, excluding non-money lotteries permitted without the licence laid down in this Act, shall be collected within two months of the end of the validity period of the non-money lottery licence.

Provisions on the start of the period for collecting winnings from the games referred to in subsections 1 and 2 are laid down by decree of the Ministry of the Interior.

Section 48

Recommended decision

A player may submit a request in writing to the National Police Board for a recommended decision on a dispute with a gambling operator concerning the payment of winnings. (575/2011)

Official supervisors referred to in section 43 may not participate in the issue of a recommended decision. No charge is made for the issue of a recommended decision. No request may be made for a review of a recommended decision. A recommended decision or an application for such a decision does not prevent the matter from being submitted to a court for decision.

Further provisions on the application for a recommended decision and the documentation that must be attached to it, the application deadline for recommended decisions, and the content of recommended decisions may be issued by government decree.

Section 49 (1284/2021)

Restriction on gambling in a casino

Persons in the service of a casino and the official supervisors referred to in section 43 who supervise gambling games in a casino may not take part in gambling games that are run in a casino.

Section 50 (1284/2021)

Technical monitoring of a casino and a specific game room

Provided advance notification is given, Veikkaus Oy has the right to monitor gambling operations by using technical devices to observe and film the entrance and customer areas of a casino and a specific game room, and the casino employee work areas. The right to technical monitoring does not apply to staff recreation or social facilities.

Provisions on the closed-circuit television surveillance of employees are laid down in sections 16 and 17 of the Act on the Protection of Privacy in Working Life (759/2004).

Section 51 (1284/2021)

Veikkaus Oy's right to process personal data

Veikkaus Oy may process the following personal data concerning the company's customers and their gambling if this is necessary to ensure the legal protection of gambling participants, to prevent misuse and crime, to investigate misuse or to prevent and reduce the economic, social and health-related harm resulting from gambling:

- 1) the nationality of the customer and the details of the document verifying the identity of a foreign customer;
- 2) the image of a customer of a casino and a specific game room and the information referred to in section 50 collected under the technical monitoring of the casino and the specific game room;
- 3) information on a customer's disorderly behaviour at the casino, in a specific game room or otherwise in connection with gambling;

- 4) information on suspected or proven gambling fraud;
- 5) information on the prohibition and restriction of gambling;
- 6) information on suspicion of gambling that causes harm;
- 7) customer identification data, information about game events and other information related to Veikkaus Oy's customer account, but not special categories of personal data.

Veikkaus Oy shall assess the risk of financial, social and health-related harm caused by gambling to customers through the automated processing of personal data referred to in subsection 1, paragraphs 3–7 and, if necessary, take measures to prevent and reduce the risks identified on the basis of the assessment. However, a decision preventing or restricting the customer's gambling shall not be based solely on the automatic processing of personal data.

Veikkaus Oy may process the personal data referred to in subsection 1 for processing purposes in accordance with subsection 1 for a period of five years from the date of storage of the data or the end of the gambling prohibition or marketing prohibition.

Section 52 (1284/2021)

Monitoring and researching the harm resulting from the running of lotteries, assessment, and development of prevention and treatment

The harm resulting from participation in lotteries shall be monitored and researched. The Ministry of Social Affairs and Health is responsible for harm monitoring and research, assessment of harm related to the running of gambling games and the development of their prevention and treatment. The Finnish Institute for Health and Welfare implements the task in accordance with the mandate of the Ministry of Social Affairs and Health.

Veikkaus Oy shall reimburse the State for the costs of monitoring, assessing the harm resulting from the running of gambling games, researching harm, and developing its prevention and treatment. The Ministry of Social Affairs and Health charges the company a fee equal to the total costs incurred by the activities of the Ministry.

Provisions on collection of the fee are laid down by decree of the Ministry of Social Affairs and Health.

Section 53 (335/2023)

Disclosure of Veikkaus Oy's data

Veikkaus Oy shall each year submit its action plan, its budget for the following year and its financial statements, immediately upon their completion, to the Ministry of Finance, the Ministry of the Interior, the Ministry of Social Affairs and Health and the National Police Board.

Veikkaus Oy shall each year submit to the Ministry of the Interior, the Ministry of Social Affairs and Health and the National Police Board a report on the development of its gambling services and on the measures that it has taken to prevent and reduce the economic, social and health-related harm resulting from gambling.

Notwithstanding non-disclosure provisions, Veikkaus Oy may disclose information concerning the company's customers and their gambling for the purpose of scientific research, if the data recipient has the right to process such data in accordance with data protection legislation.

Section 53 as amended by Act 335/2023 enters into force on 1 January 2024. Previous form of wording:

Section 53 (1284/2021)

Disclosure of Veikkaus Oy's data

Veikkaus Oy shall each year submit its action plan, its budget for the following year and its financial statements, immediately upon their completion, to the ministry dealing with the distribution of proceeds for each purpose of use, as well as to the Ministry of Finance, the Ministry of the Interior and the National Police Board.

The company shall each year submit to the ministry dealing with the distribution of proceeds for each purpose of use, as well as to the Ministry of the Interior and the National Police Board, a report on the development of its gambling services and on the measures that it has taken to prevent and reduce the economic, social and health-related harm resulting from gambling.

Notwithstanding non-disclosure provisions, Veikkaus Oy may disclose information concerning the company's customers and their gambling for the purpose of scientific research, if the data recipient has the right to process such data in accordance with data protection legislation.

Section 54 (1284/2021)

Right to information of the Ministry of Social Affairs and Health

Notwithstanding non-disclosure provisions, the Ministry of Social Affairs and Health has the right to obtain, free of charge, from Veikkaus Oy and the Finnish Institute for Health and Welfare, the information necessary for monitoring and researching the harm caused by participation in lotteries, for assessing the harmfulness of gambling games, and for developing harm prevention and treatment. The right to obtain information also applies to essential personal data. The information may be disclosed by means of a technical interface or otherwise electronically.

Veikkaus Oy or the Finnish Institute for Health and Welfare shall pseudonymise the personal data referred to in this section before it is disclosed. Personal data may only be processed for the purpose for which it was disclosed and for statistical purposes. The Act on the Secondary Use of Health and Social Data (552/2019) does not apply to the processing of personal data referred to in this section.

Section 55 (1284/2021)

Right to information of the National Institute for Health and Welfare

Notwithstanding non-disclosure provisions, the Finnish Institute for Health and Welfare has the right to obtain, free of charge, from Veikkaus Oy and the Ministry of Social Affairs and Health the information necessary for monitoring and researching the harm caused by participation in lotteries, for assessing the harmfulness of gambling games, and for developing harm prevention and treatment. The right to obtain information also applies to essential personal data. The information may be disclosed by means of a technical interface or otherwise electronically.

The Finnish Institute for Health and Welfare shall have the right to combine the personal data referred to in subsection 1 with the data received under its rights to obtain information laid down elsewhere, where this is necessary for the purpose of processing.

The Finnish Institute for Health and Welfare shall pseudonymise personal data before transferring it for analysis. Personal data may only be processed for the purpose for which it was disclosed and for statistical purposes. The Act on the Secondary Use of Health and Social Data does not apply to the processing of personal data referred to in this section.

Section 56

Exceptions concerning certain game machines and game equipment

Notwithstanding the provisions of sections 5 and 7, the local police department for the location of the game machine or game equipment grants a licence:

1) to a natural person, organisation or foundation referred to in section 1 of the Freedom of Enterprise Act to make available for public use, against a charge, hand-operated wheels of fortune and game machines and game equipment acquired before 1 June 1970 with which the player can win an item or other monetary benefit or counters exchangeable for them; and

2) to an amusement park or funfair to make available for public use, against a charge, game machines and game equipment referred to in subsection 1, non-money prize machines and other game machines and game equipment with which the player can win an item.

(677/2019)

The value of prizes obtained from the game machines or game equipment referred to in subsection 1 may not exceed EUR 35.

Licences are granted for a maximum of two years. (677/2019)

Section 6, subsection 1; sections 10, 40, 42, 44, 45 and 63; section 64, paragraphs 1 and 8; section 66; and section 67, paragraph 2 apply, as appropriate, to the game machines and game equipment referred to in subsection 1.

Section 57 (506/2009)

Payment-monitoring device

If the charge to be paid for using a slot machine or a non-money prize machine, or a game machine or game equipment referred to in section 56, is collected with the aid of a device that

allows the machine or game equipment to be used (*s/ot*), the machine or game equipment shall include a payment-monitoring device inspected and approved by an inspection body authorised by the National Police Board. The device shall reliably record information on the payments accumulated from use of the equipment. Documentation shall be compiled on the information recorded and the documentation stored as laid down on the storage of accounting records.

Section 58

Authorisation of inspection body and the inspection body's obligation to disclose information

The National Police Board authorises an inspection body upon application to undertake inspection and approval of payment-monitoring devices referred to in this Act. The authorisation is given to an inspection body which carries out technical inspections of devices and equipment. The authorisation is given for a maximum of five years. (506/2009)

The National Police Board may revoke an authorisation it has given if:

- 1) the inspection body so requests;
- 2) the inspection body, without a legitimate reason, fails to fulfil its inspection duties; or
- 3) irregularities are apparent in the activities of the inspection body which compromise the reliability of the inspections and approvals.

(506/2009)

The inspection body shall submit information on type-approved payment-monitoring devices to the National Police Board. (506/2009)

The provisions of the Administrative Procedure Act, the Language Act (423/2003), the Sámi Language Act (1086/2003), the Act on the Openness of Government Activities, the Personal Data Act and the Archives Act (831/1994) shall be observed in the inspection and approval procedure for payment-monitoring devices. (575/2011)

Personal Data Act 523/1999 was repealed by Data Protection Act 1050/2018.

Section 59

Documentation

Documentation shall be prepared on the use of slot machines and non-money prize machines, and game machines and game equipment referred to in section 56, but not hand-operated wheels of fortune, which indicate:

- 1) the location of the machine or game equipment and the time when it was placed there;
- 2) the readout of the payment-monitoring device when the machine or game equipment is taken into use, when the payment-monitoring device is replaced, when the cash box is emptied, and when the machine or game equipment is transferred to another party;
- 3) the time at which the cash box is emptied;
- 4) the time at which the payment-monitoring device was not in use, on account of it being out of order or for some other reason;
- 5) the number of times the machine or game equipment is used during inspection of the suitability for use of the payment-monitoring device or the machine or game equipment; and
- 6) the number of coins used in the machine or game equipment which do not accord with the instructions for use of the machine or game equipment.

Section 60

Information displayed on machines or game equipment and shown on tickets

Information indicating the machine and game equipment operator and the operator's contact details and business identity code shall be displayed in a prominent position on slot machines and non-money prize machines, and on game machines and game equipment referred to in section 56.

Information on the running of the lottery, the operator, and the number, value and types of prizes shall be marked on the lottery tickets or on the notice given at no charge in connection with the sale of the tickets.

Section 61

Appointing an agent

If the licence for a non-money lottery, bingo or non-money prize machine is revoked, the accounts have not been rendered within the given time limit or an order to amend the accounts under section 30, subsection 2, section 36, subsection 2 or section 41, subsection 2 has not been complied with, the licensing authority may appoint an agent to take possession of the funds accrued in the lottery and to render the accounts, at the licence holder's expense.

Section 62 (1286/2016)

Prohibitions on running a lottery

Running a lottery in a manner other than that referred to in section 3, subsection 2 or 3, or section 3a or 56 is prohibited.

It is prohibited to:

- 1) sell or resell tickets for a lottery run without a licence required under this Act, or any other gambling games than those run by Veikkaus Oy, or market such a lottery;
- 2) sell or resell tickets or market lotteries abroad, unless permitted under the legislation of the state or region in which the tickets are sold or resold or lotteries are marketed;
- 3) sell or resell tickets, receive stakes and distribute winnings connected with gambling games run by Veikkaus Oy without the permission of the company.

It is prohibited to provide space for making slot machines, casino games, non-money prize machines, or game machines or game equipment referred to in section 56 available for use without a licence referred to in this Act. (677/2019)

A bonus based on a draw may not be paid on premium bonds in addition to interest.

Gambling games run abroad in which Veikkaus Oy participates as an operator are not considered overseas lotteries under this Act.

Section 62a (1284/2021)

Prohibiting the running of gambling games

The National Police Board may prohibit the running of gambling games if:

- 1) gambling games are run by a body other than Veikkaus Oy;
- 2) the running of gambling games violates the prohibitions laid down in section 62, subsections 1–4; or
- 3) this Act, or a decree issued under this Act, is otherwise violated in the running of gambling games in a manner other than that referred to in section 62b.

The prohibition may be imposed on:

- 1) the gambling operator;
- 2) a trader or organisation that resells participation tickets or forwards participation fees related to gambling games, provides space for making slot machines available for use, or markets gambling games;
- 3) a natural person who, for economic or other gain, markets gambling games or otherwise promotes participation in gambling games.

A prohibition is in effect for a maximum of 12 months. The National Police Board may extend the prohibition period by no more than 12 months at a time if the manner in which gambling games are run has not been corrected.

The National Police Board may temporarily prohibit the running of gambling games if the legal protection of players or the supervision of the running of gambling games is compromised and the possibility of misuse increases or the reliability of a lottery is otherwise compromised. The prohibition may be in force for a maximum of 30 days at a time. The National Police Board shall lift the prohibition if there are no longer grounds for it to be enforced.

Section 62b (1284/2021)

Prohibiting the marketing of gambling games

The National Police Board may prohibit the marketing of gambling games in violation of section 14b.

The prohibition may be imposed on:

- 1) the gambling operator;

- 2) a trader or organisation that resells participation tickets or forwards participation fees related to gambling games, provides space for making slot machines available for use, or markets gambling games.

A prohibition is in effect for a maximum of three months. The National Police Board may extend the prohibition period by no more than six months at a time if the manner in which gambling games are marketed has not been corrected.

Section 62c (1284/2021)

Conditional fine

The National Police Board may impose a conditional fine to reinforce the prohibition referred to in section 62a, 62b or 62m.

The National Police Board orders the payment of conditional fines imposed to reinforce the prohibition referred to in sections 62a and 62m. The Market Court orders the payment of conditional fines imposed to reinforce the prohibition referred to in section 62b upon application of the National Police Board.

Provisions on conditional fines are laid down in the Act on Conditional Fines (1113/1990).

Section 62d (1284/2021)

Penalty payment for violating provisions on the marketing of gambling games

A penalty payment may be imposed on the gambling operator or trader who intentionally violates the provisions of section 14b on the marketing of gambling games.

The penalty payment may be imposed on the gambling operator, trader or natural person who intentionally violates the marketing prohibition laid down in section 62, subsection 2, paragraph 1.

Section 62e (1284/2021)

Amount of the penalty payment

The amount of the penalty payment is based on an overall assessment and is determined taking into account:

- 1) the nature, extent, seriousness and duration of the violation;
- 2) the benefits of the violation, where this information is available;
- 3) actions taken by the gambling operator, trader or natural person to mitigate or repair the damage;
- 4) any previous violations of marketing provisions by the gambling operator, trader or natural person.

The penalty payment imposed on a gambling operator or trader shall not exceed four per cent of the turnover of the year preceding the end of the violation, but shall not exceed EUR 5 million. However, the penalty payment shall not be less than EUR 10,000. If the financial statements have not yet been completed at the time when a penalty payment is imposed, if the business has only just started and the financial statements are not available, or if the financial statements are not available for any other reason, the turnover may be estimated on the basis of other evidence received.

The penalty payment imposed on a natural person referred to in section 62a, subsection 2, paragraph 3 shall not exceed four per cent of the person's taxable income in the year preceding the end of the violation, but shall not exceed EUR 40 000. However, the penalty payment shall not be less than EUR 500. If the income cannot be reliably established, it can be estimated on the basis of other evidence received.

For the purposes of this section, the turnover mentioned above means the net turnover referred to in chapter 4, section 1 of the Accounting Act (1336/1997) or equivalent turnover.

Section 62f (1284/2021)

Non-imposition of a penalty payment

No penalty payment shall be proposed to be imposed or imposed if:

- 1) the violation is minor; or
- 2) the imposition of a penalty payment is to be regarded as manifestly unreasonable.

A proposal to impose a penalty payment shall not be made and the penalty payment not imposed if the gambling operator, trader or natural person has taken adequate measures to remedy the violation immediately after its detection and the violation is not serious or repeated.

A proposal to impose a penalty payment shall not be made and the penalty payment not imposed if a conditional fine has been imposed for the same violation or an application for enforcing the payment of a conditional fine is pending.

Section 62g (1284/2021)

Relationship to criminal proceedings

No penalty payment shall be imposed on a person suspected of the same violation during a criminal investigation, for which consideration of charges for the same violation is pending, or on a person who is a defendant in a criminal matter concerning the same violation. Neither may a penalty payment be imposed on anyone with a final judgment for the same violation in a criminal matter.

If a matter concerning the imposition of a penalty payment is pending for the same violation or has been decided, no charges shall be brought and no judgment issued in a criminal matter.

Section 62h (1284/2021)

Imposition of a penalty payment

A penalty payment is imposed by the Market Court on a proposal from the National Police Board. No penalty payment may be imposed if the National Police Board has not made a proposal to impose it on the Market Court within five years of the end of the violation. Provisions on the consideration of a case in the Market Court are laid down in the Market Court Proceedings Act (100/2013).

The penalty payment is made payable to the State. The decision to impose a penalty payment shall not be enforced until the decision is final.

Section 62i (1284/2021)

Request for review of a decision of the Market Court

Review of a decision of the Market Court regarding a penalty payment may be requested by appeal to the Supreme Administrative Court without leave to appeal.

The decision of the Market Court may be appealed by the person on whom the Market Court has imposed a penalty payment.

The National Police Board may appeal against a Market Court decision by which the Market Court has rejected all or part of the National Police Board's proposal.

Section 62j (1284/2021)

Postponement of consideration

A court may postpone the consideration of a matter concerning a penalty payment if another matter concerning the same activity is pending in other proceedings which may affect the outcome of the penalty payment matter.

Section 62k (1284/2021)

Enforcement and expiry of a penalty payment

Enforcement of penalty payments is the responsibility of the Legal Register Centre. Provisions on the enforcement of a penalty payment imposed under this Act are laid down in the Act on the Enforcement of a Fine (672/2002). A penalty payment expires five years after the date of the final decision on the penalty payment.

A penalty payment lapses on the death of the party liable for the payment.

Section 62l (1284/2021)

Prohibition on the initiation and implementation of a payment transaction

The National Police Board shall keep available on a public information network a list in a machine-readable format of gambling operators that market gambling games in violation of section 62, subsection 2, paragraph 1 and whose running of gambling games has been prohibited by the National Police Board under section 62a.

A payment service provider shall not implement or initiate a gambling-related payment transaction where the payer is a natural person acting as the player and the payee is a gambling operator referred to in subsection 1.

Provisions of subsection 2 also apply to virtual currency services provided by virtual currency providers and to the use of virtual currency as a means of exchange.

Section 62m (1284/2021)

Prohibiting the initiation and implementation of payment transactions

The National Police Board may prohibit the initiation and implementation of gambling-related payment transactions if a payment service provider or virtual currency provider violates the prohibition laid down in section 62l.

The prohibition may be imposed on the payment service provider or the virtual currency provider.

A prohibition is in effect for a maximum of 12 months. The National Police Board may extend the prohibition period by no more than 12 months at a time if the procedure for initiating and implementing the payment transaction has not been corrected.

Section 62n (1284/2021)

Access to information from a payment service provider

Notwithstanding non-disclosure provisions, the National Police Board shall have the right to obtain, free of charge, information from the payment service provider or virtual currency provider on the gambling operator that is a payer or payee and on the service provider implementing or initiating the payment transaction on its behalf.

The right to obtain information applies to the following information, where available in the systems of service providers:

- 1) account number;
- 2) merchant category code;
- 3) the identification details of the gambling operator or the service provider forwarding payments on its behalf;
- 4) the number of payment transactions;
- 5) information necessary to supervise the prohibition on the initiation and implementation of a payment transaction other than that referred to in paragraphs 1–4.

However, the National Police Board does not have the right to obtain personal data related to individual payment transactions.

Section 63 (661/2010)

References to the Criminal Code

Provisions on the punishment for a gambling offence and a lottery offence are laid down in chapter 17, sections 16a and 16b of the Criminal Code (39/1889).

Section 64 (1284/2021)

Lottery violation

Anyone who intentionally or through negligence

- 1) violates the prohibition laid down in section 10 on running lotteries allowing players to participate on credit;
- 2) violates the restrictions concerning eligibility to gamble based on the age limit laid down in section 14a;
- 3) does not comply with the duty to prohibit entry to a casino or a specific game room in cases referred to in section 15, subsection 1;
- 4) violates the prohibition of participation laid down in section 27, subsection 3;
- 5) acts contrary to section 28, subsection 2 as a party responsible for the practical arrangements of a non-money lottery;
- 6) performs the draw or mixes the tickets for a non-money lottery in a manner contrary to what is laid down in section 29, subsection 1 or does not comply with the notification duty laid down in section 29, subsection 2 concerning the result of the draw;
- 7) violates the provisions concerning the location of slot machines referred to in section 16, subsection 1, non-money prize machines referred to in section 40 or game machines or game equipment referred to in section 56, subsection 1; or
- 8) violates the provisions of section 57 on payment-monitoring devices;

shall be ordered to pay a fine for a *lottery violation*.

Section 65 (1286/2016)

Section 65 was repealed by Act 1286/2016.

Section 66 (1284/2021)

Request for review

Provisions on requesting a judicial review by an administrative court are laid down in the Administrative Judicial Procedure Act (808/2019).

Notwithstanding a request for review, the decision to revoke a licence or amend the licence conditions under this Act, the prohibition on the running of gambling games referred to in section 62a and the prohibition on the implementation or initiation of a payment transaction referred to in section 62m shall be complied with, unless otherwise decided by the appellate authority.

Section 66a (661/2010)

Referring a prohibition on marketing to the Market Court

No appeal may be made against prohibitions on marketing gambling games referred to in section 62b and imposed by the National Police Board, or conditional fines it has imposed to reinforce such a prohibition.

The party to whom the National Police Board has imposed a prohibition on marketing gambling games referred to in section 62b, or a conditional fine to reinforce such a prohibition, may refer the matter to the Market Court on application within 30 days from the receipt of the order or the decision. The prohibition shall be complied with unless otherwise ordered by the Market Court.

Provisions on the consideration of a case in the Market Court and on appeal against a decision of the Market Court are laid down in the Market Court Proceedings Act (100/2013). (134/2013)

Section 67

Further provisions

Provisions on the following are laid down by government decree:

- 1) the information to be marked on tickets for money lotteries and non-money lotteries and the information to be issued in connection with their sale;
- 2) the content of licence applications and of a notification referred to in section 31, and the content of licence decisions;
- 3) the procedures and deadlines for running a lottery;

- 4) the content of the accounts for lotteries referred to in section 3a, the availability of the accounts, deadlines concerning the availability of the accounts, and the storage of the accounts;
- 5) the payment-monitoring devices referred to in section 57, devices and documents submitted to the inspection body referred to in section 58, exceptions from the type-approval duty, and inspection and approval of the monitoring devices; and
- 6) the duty of the National Police Board and police departments to submit information for the purpose of monitoring and researching the harm resulting from the running of lotteries and for the purpose of assessing gambling-related harm.

(1286/2016)

Subsection 2 was repealed by Act 1286/2016.

Chapter 10

Transitional provisions and entry into force

Section 68

Entry into force

This Act enters into force on 1 January 2002.

This Act repeals the Lotteries Act of 1 September 1965 (491/1965), as amended, and the Act on Regulating Financial Activity Practised for Non-profit and Charitable Purposes of 17 December 1943 (1034/1943).

Measures necessary for the implementation of this Act may be undertaken before the Act's entry into force.

Section 69

Transitional provision

Appropriations left undistributed in accordance with a decision of the Government taken before the entry into force of this Act under section 3 of the Decree on the Use of the Surplus from Money Lotteries and Pools (725/1982), section 29, subsection 3 of the Decree on Slot Machines

(676/1967) and section 11, subsection 2 of the Decree on Totalisator Betting (236/1995) shall be distributed within five years from the date of the decision.

Slot machines and non-money prize machines, and game machines and game equipment referred to in section 56 available for public use at the time of the entry into force of this Act shall be equipped with a payment-monitoring device in the manner laid down in this Act no later than one year from the entry into force of this Act.

Licences issued before the entry into force of this Act for running non-money lotteries and bingo, and making game machines and game equipment referred to in section 56 available for use, will remain valid with their conditions until the end of their validity periods.

Entry into force and application of the amending acts:

335/2023

The provisions in force at the time of the entry into force of this Act apply to the rendering of accounts with respect to Veikkaus Oy's proceeds for 2023.

The proceeds from slot machine games, casino games and casino activities run before 1 January 2017 that have not been distributed at the time this Act enters into force shall be granted as discretionary government grants to associations and foundations for promoting health and social wellbeing by the end of 2026.

The provisions in force at the time of awarding a grant and the conditions set in the grant decision apply to a grant awarded by the Ministry of Social Affairs and Health before the entry into force of this Act. The provisions in force at the time of the entry into force of this Act apply to an application that is pending at the Ministry of Social Affairs and Health or the Funding Centre for Social Welfare and Health Organisations when this Act enters into force. However, the provisions in force after the entry into force of the Act apply to the payment, accounting and auditing of a grant and to the report on the use of the grant.

The provisions in force at the time of awarding a grant and the conditions set in the grant decision apply to a grant awarded by the Ministry of Agriculture and Forestry before the entry into force of this Act. The provisions in force at the time of the entry into force of this Act apply to an

application that is pending at the Ministry of Agriculture and Forestry when this Act enters into force.