

# Tools of the Gambling Supervisory Authority in Hungary to Prevent Risky Youth Gambling, and the Importance of Differentiation with Online Gaming

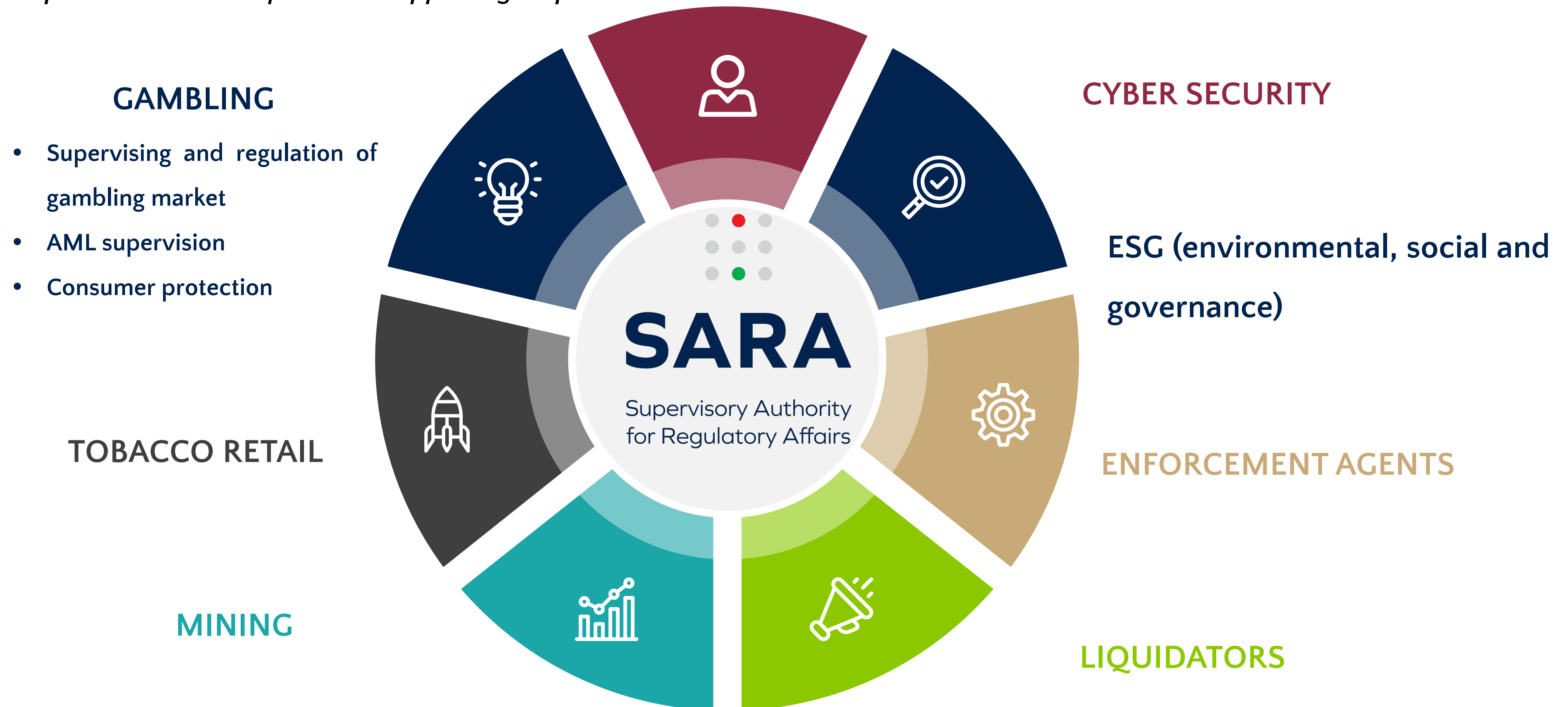
Anna Faggyas dr.



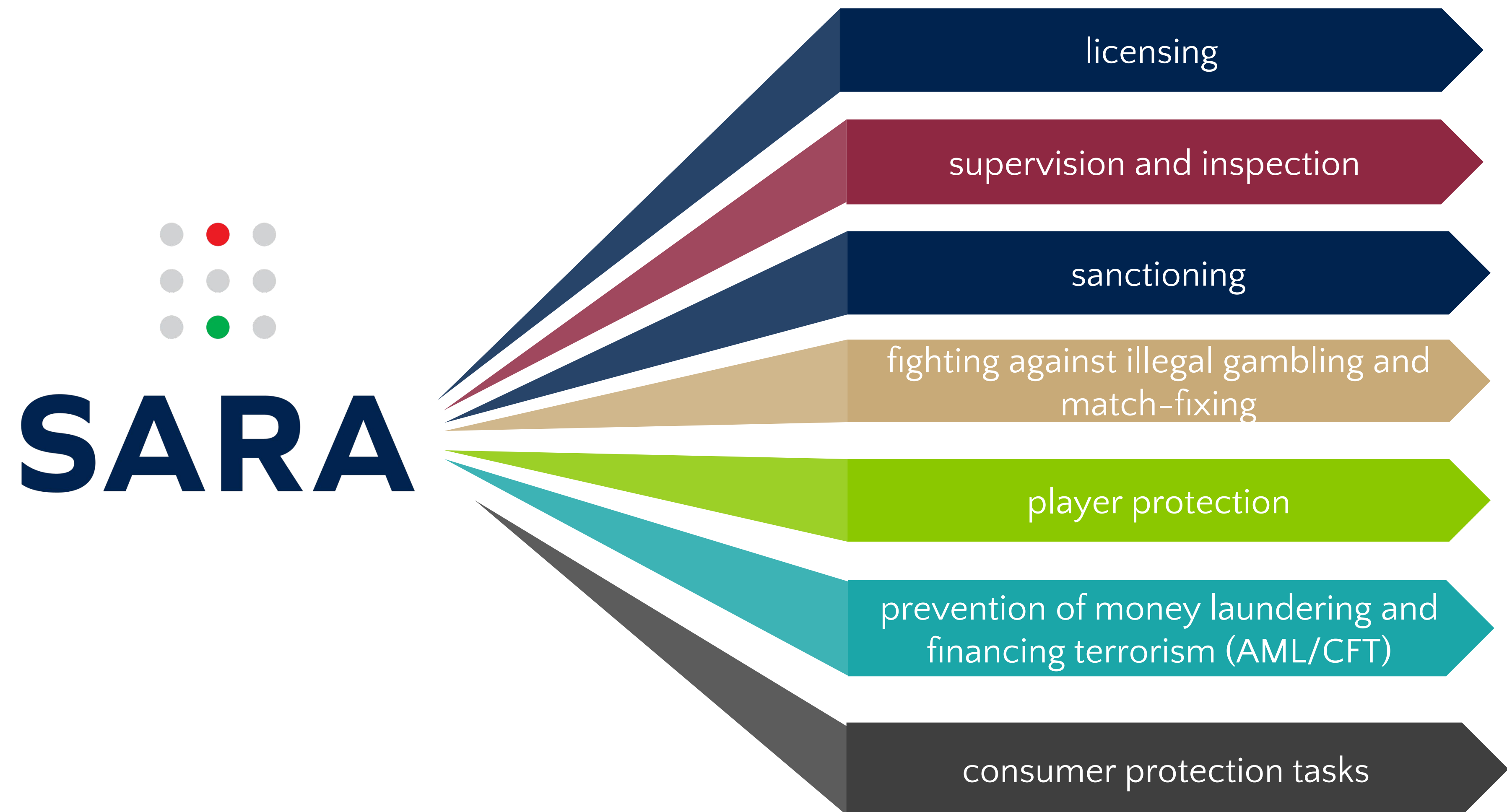
# Fields of Activities of SARA

Authority for Regulatory Affairs of Hungary (SARA) was set up

- as an **independent organization** in 2021
- main supervisory, authorization, and regulation activities
- **having the power to issue regulations (decrees of SARA)**
- **Separate scientific and research department supporting all fields**



# Competencies of SARA as a gambling regulator





## TOPICS

Gambling vs. gaming

Current regulation:

- Prohibition of underage gambling
- Main rules on responsible gambling
- Restrictions in advertising

Customer protection campaign

Player Protection Action Plan:

- Research on gambling addiction
- Regulatory proposal on advertising
- Other measures





# Gambling vs. Gaming



## Reasons and importance of the distinction:

- 1) better understanding of the phenomenon,
- 2) finding the proper target group by age,
- 3) finding the gaps in legislation,
- 4) identifying the variant and common risks of the two types of activities (gambling v. gaming)

## • **Definition** of gambling (contest of chance) (Gambling Act):

„contest of chance means any contest or game in which the player pays cash or other form of consideration in order to participate in the game and for the chance to receive a cash prize or something of value in the event of a certain outcome or a future contingent event. Winning or losing depends exclusively or predominantly on chance.”

## • **Three elements required** for a game to be qualified as a game of chance:

- paying cash or giving other form of asset for participation (paying stake)
- possibility of getting a prize (winning)
- randomness

## Definitions of other states are similar – main difference STAKE

e.g.: the Netherland –loot box case

→ blurring lines between gambling and gaming (in-game credits and bonus systems)

## Main threat and the solution:

- impossible to carry out supervisory and consumer protection activities
- games targeting young persons falling outside of regulatory obligation

**Identifying stakeholders (authorities), their tasks and responsibilities**

campaign

→ it procedures/ awareness-raising



# *Regulations on prohibition of underage gambling and main provisions of responsible gambling I.*

## Main rules of the Gambling Act and the Principles of Responsible Gambling

Gambling operators  should act in accordance with the principle of responsible gaming

### Vulnerable persons protected by law:

- ❖ under the age of 18
- ❖ who cannot participate in any forms of gambling on the bases of a court decision (limited legal capacity)
- ❖ who made a significant self-restriction statement

### Persons under 18 years of age are not allowed participating in any type of gambling (except raffle games)

- ❖ gambling operators shall convey awareness-raising notices to players on age limit prohibition,
- ❖ **warning** to point out the dangers of excessive gambling, the risk of pathological gambling;
- ❖ **limiting access of vulnerable persons** to gambling;
- ❖ extensive use of **warning and self-limitation gaming functions**; and/or
- ❖ measures introduced for **preventing and diminishing the negative effects of gambling**;

### Identification in online gambling

- ❖ strict rules of full player identification (the customer due diligence process is AML regulation based)
- ❖ shall be carried out **PRIOR** to the opening of a player account!
- ❖ operators are obliged by law to check the age of the player on the basis of official documents, identity card or passport.
- ❖ + also obliged to make a vindicative checking on the bases of official registers

### SARA maintains the register of Player Protection Register

- ❖ persons under guardianship (full incapacity of act or partial incapacity regarding gambling by decision of district courts)
- ❖ persons who made a „**significant self-restriction statement**”.

The statement can be made for different terms and regarding certain types of games (land-based casino, online casino, card rooms, online betting) or certain gambling operators.



# Regulations on prohibition of underage gambling and main provisions of responsible gambling II.

## Obligations according to Decree Nr. 5 of 2021 of SARA on responsible gambling

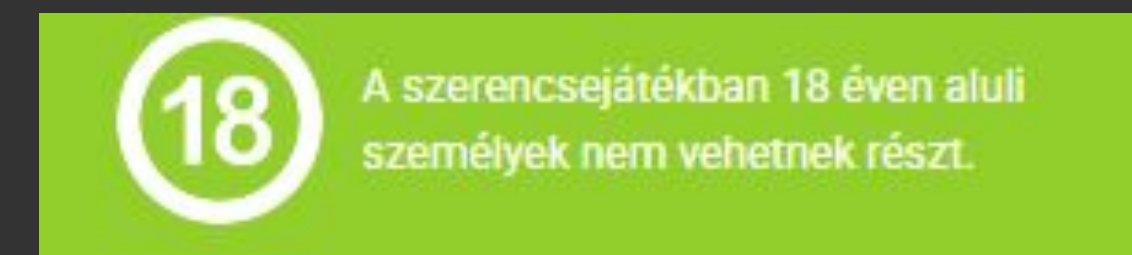
obligation to provide information on the harms of excessive gambling and the risks of developing an addiction.

The gambling operators shall:

- in the course of its activities and in its commercial communication **use a warning about the harms of excessive gambling and the risks of developing an addiction.**
- use a **warning to limit the access of vulnerable persons** to gambling
- and to **draw the player's attention to the possibility of using self-limiting and self-exclusion measures** provided for persons who are not vulnerable persons.
- out in the game plan and the rules of participation** the arrangements for the enhanced protection of vulnerable persons and the use of self-limiting, self-exclusion measures for players who are not vulnerable persons, as well as other player protection measures applied by the operator.

## Information SARA publishes on its website (and makes it continuously available to players in printed form at its customer services) regarding responsible gambling according to the Responsible Gambling Decree

- a) the names and contact details of psychiatric care providers for persons with pathological gambling addictions, by county and municipality,
- b) the names and contact details of the providers of community services for persons with problem gambling and pathological gambling addiction under the Act on Social Administration and Social Care, by county and municipality,
- c) the names and contact details of at least three non-governmental organizations involved in the protection of players or the prevention and reduction of the harmful effects of gambling,
- d) a practical information notice on the placement under guardianship procedure,
- e) a practical information notice on the significant self-restriction statement and a recommended sample of this statement,
- f) an information notice on enhanced protection and prohibition of gambling for persons under 18 years of age.
- g) a practical information notice on enhanced protection and operator control of vulnerable persons other than those under 18 years of age and on the operation of the player protection register,
- h) a practical information notice on the use of self-limiting, self-exclusion measures, as required by law, for players who are not vulnerable persons, by type of game of chance





# Restrictions of gambling advertising

Inevitable – to protect children and youth

In 2008 Act XLVIII on the Basic Requirement and Certain Restrictions on Commercial Advertising Activities (**Advertising Act**) contains the **basic prohibitions on gambling** advertising:

Prohibition of:

- advertising **unlicensed gambling**
- advertisement that **encourages children and adolescents to participate in gambling.**

Further provisions on the publication of commercial communications related to gambling: in Media Constitution and the Media Act."





# Main Problems and possible action

- 1) General responsible gambling regulations protect young adults ←→ **lack of specific rules for them**
- 2) Strict prohibition of underage gambling ←→ however person under 18 could get through the registry process
  - plays in the name of an adult with their documents
  - or with false documents,
  - or with the help of an adult

## 3) Illegal gambling

High-risk of underage gambling

No personal identification prior to opening a player account, just at withdrawal.

**SARA is engaged in the fight against illegal online gambling**, uses complex tools (e.g.: website blocking including not only illegal gambling sites but affiliate sites, payment blocking, and ban on illegal gambling advertisements, etc.)

Current action by SARA



campaign on the risks of gambling under 18



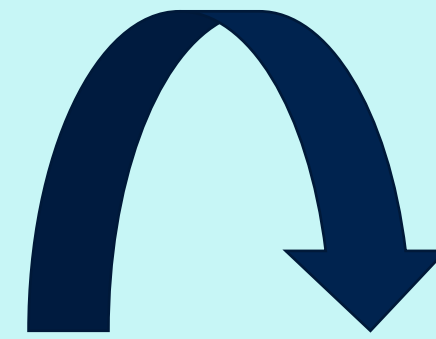
# Campaign 2024

a tét  
**Te**  
vagy

„The Stake is you!” campaign for consumer protection issues

Covering:

- cybercrime
- illegal gambling
- player protection

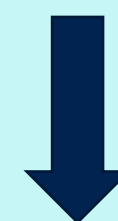


dedicated **Facebook page** and **website** ([www.atettevagy.hu](http://www.atettevagy.hu)) with videos, social media reels, **primarily targeting younger audiences**.  
+podcasts, television interview, statements to the press.

- Minors and young adults are more likely to engage in online gambling and develop excessive gambling habits or problematic gambling behaviours.
- Safeguarding minors under 18 providing information to the families and guardians of minors.
- Delivering **clear and simple messages** to **young adults** about the dangers of gambling.
- Families, teachers and society – together to **prevent minors** from participating in gambling by circumventing the prohibition.

## Further campaign plan for 2025

Extensive media campaign on Player Protection Register (social media, television, billboards, newspapers, etc.)



**Player Protection Action Plan** of SARA for 2025




# Facebook site and website of the campaign (2024)

**A tét Te vagy**  
2024. augusztus 6. · 🌐

? Tudtad, hogy Magyarországon a 18 éven aluliak - a tombola kivételével - nem vehetnek részt szerencsejátékokban?

- ➔ A személyazonosításhoz kötött játékokban nem lehet regisztrálni 18 év alatt.
- ➔ A személyazonosításhoz nem kötött játékok esetében nem történhet értékesítés 18 év alattiak számára.
- ➔ A vásárló kora ellenőrzésre kerülhet.
- ➔ A szervezők reklámjaikban is kötelesek a 18 éven aluliak játéktiltalmára felhívni a figyelmet.

Tudj meg többet a [www.atettevagy.hu](http://www.atettevagy.hu) oldalon a 18 éven aluliak védelme fül alatt.  
[#atettevagy](#) [#tudatosjatek](#) [#18evenalultilos](#)



ATETTEVAGY.HU

**A tét te vagy! – SZTFH**  
Mutass piros lapot a kiberbűnözőknek! A csoportmérkőzésekkel már...

További információ

**a tét Te vagy** A KAMPÁNYRÓL | CSALÁSTÍPUSOK | JÁTÉKOSVÉDELEM | EGÉSZSÉGVÉDELEM | SECTHÉG

## 18 ÉVEN ALULIAK VÉDELME



### Fontos hangsúlyozni, hogy Magyarországon a tombola játékok kivételével 18 éven aluliak nem vehetnek részt szerencsejátékokban.

A személyazonosításhoz kötött szerencsejátékok esetén ( kaszinó, online kaszinó, kártyaterem, távszerencsejáték) a szervezők mindig ellenőrzik a játékos életkorát a regisztráció során, így biztosított a 18 éven aluliak részvételének megakadályozása. A személyazonosításhoz nem kötött szerencsejáték esetében a szervező az értékesítő helyeken végzi az életkor szűrőpróbaszerű ellenőrzést, de különösen akkor, ha kétségesse válik a játékos életkora. Emellett a szervezők kereskedelmi kommunikációjuk során is kötelesek felhívni a 18 éven aluliak játéktiltalmára a figyelmet.

A szerencsejáték szervezők számára jogszabályi kötelezettség annak megakadályozása, hogy 18 éven aluliak vegyenek részt a szerencsejátékokban. Ezen előírás érvényesítése az illegális szervezők esetében nem lehetséges. Ezért is fontos, hogy a fiatalok családja, tanárai és az egész társadalom közösen akadályozza meg a 18 éven aluliak szerencsejátékokban való részvételét. Különösen fontos annak elkerülése és megakadályozása, hogy a 18 éven aluliak játéktiltalmát a fiatalok felnőtt korú segítségével játsszák ki, így pl. egy felnőtt okiratait használják az online játékokban való regisztráció során.



A fiatalok mellett fokozott veszélynek vannak kitéve még a 18-24 év közötti fiatal felnőttek is. Mind a fiatalok, mind a fiatal felnőttek esetében jóval nagyobb a kockázata az online szerencsejátékokban való részvételnek, a túlzott játékhasználat és a problémás játékos szokások kialakulásának.

A fiatalok, azon túl, hogy sokkal magabiztosabban használják az online játékokat, kockázatvállalási szintjük is sokkal magasabb, kevésbé ismerik fel a függőséggel kapcsolatos magatartás mintákat, a sérthetlenség, csapathatatlanság érzete is erősebben jelen van. Fontos még hangsúlyozni, hogy a szerencsejáték függőségi viselkedési forma gyakran fonódik össze egyéb függőséget okozó szerek használatával.

Ha 18 év alatti vagy, kérlek légy türelmes, meg se próbáld részt venni szerencsejátékokban. Ha eléred a nagykorúságot, remélhetőleg megsziveled tanácsainkat, és csakis tudatosan, felelősen, mértékkel játszol majd.

Amennyiben barátod, ismerősöd, gyermeked, tanítványod még nem töltötte be a 18 életévét, kérlek, semmi esetre se tedd lehetővé számára a szerencsejátékot, inkább oszd meg vele ezeket az információkat.

További részletes információ az SZTFH honlapján az alábbi [linken](#) található.

PARTNEREINK





# Player Protection Action Plan (2025) I.

## 1. Research on gambling addiction and the use of illegal gambling

SARA launched (in 2024 november) its first representative research in cooperation with the Institute of Behavioral Research of the Hungarian University of ELTE. Only for adults, based on international methodology: the Problem Gambling Severity Index (PGSI) identifying different subgroups of problem gamblers with different levels of risk status (none, low, moderate, and problematic).

The analysis of the research is still in progress, main preliminary findings:

### ◆ Online gambling is the most popular among:

- males
- with secondary or higher education
- age group is 18-29
- live in the capital city or bigger towns
- prefer online sport betting



◆ Online betting has become a weekly regularity in the largest proportion (57%) among those who have played it several times before.- 16-29% of the total sample have played on unlicensed sites.

◆ Of the 5,000 people, 30% indicated that they had experienced a problematic gambling habit in the last 12 months (guilt, excessive gambling, stress and anxiety, borrowing money, etc.).

◆ **38% percent of respondents had already gambled before turning 18.**

◆ **16 % of the respondent has started online gambling between the age of 15-17.**

◆ Compared to the average, a higher proportion of men and the youngest respondents had gambled before the age of 18.

◆ The most common form of gambling among those who had gambled before the age of 18 was scratch cards (63%), followed by number games (43%).

**Online betting accounted for 16%, and online casino gaming for 12%.**



# Player Protection Action Plan (2025) II.

## 2. Restriction of commercial communications promoting gambling - new regulatory proposal

The current regulation of advertising in Hungary only provides advertising bans targeting children and unlicensed gambling operations

Amendment of the Hungarian regulation on gambling advertising is under discussion  with the aim of tightening the advertising regulations

### Main proposals:

- ❖ to tighten the rules on protection of minors by **prohibiting the gambling advertisement in the environment of protected institutions** (e.g. schools, healthcare institutions, service providers of psychiatric care, buildings in youth camps, venues of an event specifically organized for children)
- ❖ to **restrict the content of gambling ads**: may not present gambling as a source of regular income, a solution for financial problems, a way to earn better social reputation, should not feature people who are popular among minors, the advertisement must not contain any disparagement regarding staying away from gambling activities.
- ❖ advertisements must contain a **warning about the age limit of 18 years and gambling addiction** [with required visual elements] as well as information on the Player Protection Register and of the self-exclusion possibilities at the operators
- ❖ considering of introducing a **prior notification** of the text and content of the gambling advertisements by SARA.

# Player Protection Action Plan (2025) III.

## 3. Setting a mandatory maximum deposit limit by the player - new regulatory proposal

- ◆ Currently player has the possibility to set the maximum bet/spend/loss, but the limit is not mandatory.
- ◆ Proposal on obligation for players to set a maximum monthly amount for depositing after registration.  
(Nudge research on limit - more efficient a limit in a free text field rather than from a drop-down menu)
- ◆ Providing a maximum monthly deposit limit of 120 000 HUF (approx. 300 euros) **for young adults** (18-24) by law.



## 4. Transforming of Player Protection Green Number to a Helpline to provide support by professional staff

SARA operates a green number for players protection reporting  
proposed plan to transform into a helpline → players could ask for help/advice from professionals (live) provided by SARA



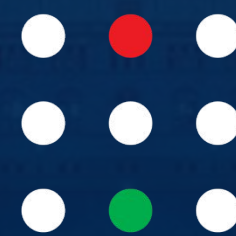
## 5. Institutional cooperation with the ministry responsible for health and other institutions dealing with addiction treatment

- ◆ consultation forums and meetings for different stakeholders
- ◆ discussion about the problems related to gambling addiction and responsible gambling
- ◆ develop proposals for separate or joint solutions





Thank you for  
your attention!



**SARA**

Supervisory Authority  
for Regulatory Affairs