

UKGC vs MGA

The UK and Malta gambling licences compared, side by side



UNITED KINGDOM
GAMBLING COMMISSION



REGULATORY FRAMEWORK
UK Gambling Act 2005



LICENSING MODEL
B2C and B2B



COMPLIANCE STANDARDS
LCCP and Social Responsibility



ENFORCEMENT APPROACH
Risk-based and Proportionate



MARKET ACCESS
UK Market

VS



MALTA
GAMING AUTHORITY



REGULATORY FRAMEWORK
Gaming Act (Chapter 583)



LICENSING MODEL
B2C and B2B



COMPLIANCE STANDARDS
RG Compliance & Player Protection



ENFORCEMENT APPROACH
Preventive and Collaborative



MARKET ACCESS
Global Markets

UKGC vs MGA at a glance

The UK Gambling Commission runs the most demanding compliance regime in the licensed gambling sector, with point-of-consumption authority over every operator that touches a British consumer. The Malta Gaming Authority supervises the largest concentration of remote gambling licensees in the European Union and acts as the de facto EU hub. They were built in the same regulatory tradition and have spent the last decade evolving in different directions. From **1 April 2026** the UK Remote Gaming Duty rises from 21 percent to 40 percent. From **1 October 2026** the MGA gaming tax rises to 15 percent for Type 1 casino and 10 percent for Types 2–4.

UKGC · UNITED KINGDOM

Point-of-consumption authority; 40% RGD from Apr 2026; 1.1% statutory levy; hard slot caps

Under the Gambling (Licensing and Advertising) Act 2014, any operator transacting with a British consumer needs a UKGC operating licence regardless of where the business sits. LCCP + RTS rulebook, mandatory GAMSTOP, £5 / £2 slot stake caps, autoplay banned, William Hill £19.2m record fine. UKGC is the sector AML supervisor under MLR 2017.

MGA · MALTA

EU-hub recognition model; 5% gaming tax (rising); compliance contribution capped per Type

Gaming Act 2018 (Cap. 583) + Directives 2 & 3 of 2018. B2C licence at €25,000 / year (€10k for Type 4 only) plus compliance contribution scaled by Type and GGR. Operator-led RG and self-exclusion within the directive framework. FIAU is AML supervisor; MGA coordinates. Article 56A protects MGA licences from foreign judgments inside Malta.

Eight discriminating dimensions

Dimension	UKGC · United Kingdom	MGA · Malta
Regulator	Gambling Commission (UKGC) · est. 2005	Malta Gaming Authority (MGA) · est. 2001 (rebranded 2015)
Framework statute	Gambling Act 2005 + Gambling (Licensing and Advertising) Act 2014	Gaming Act 2018 (Cap. 583) + Directives 2 & 3 of 2018
Standards rulebook	LCCP + Remote Technical Standards (RTS)	Cap. 583 + Directive 2 (Player Protection) + Directive 3 (Authorisations)
Jurisdictional reach	Point of consumption — any GB consumer triggers UKGC authorisation	EU-hub recognition — serves markets that recognise the MGA licence
Headline duty / tax on GGR	40% Remote Gaming Duty from 1 Apr 2026 (was 21%) + 1.1% statutory levy	5% on Malta-player revenue (Type 1 → 15% , Types 2–4 → 10% from 1 Oct 2026)
Annual licence fee	£4,200 → £793,700+ by GGY band	€25,000 B2C (€10,000 for Type 4 only)
AML supervisor	UKGC (sector AML supervisor under MLR 2017)	FIAU is supervisor; MGA coordinates
Distinctive obligations	GAMSTOP mandatory; affordability checks £150 net loss / 30 days; slot caps; autoplay ban	Operator-led RG; no national SE scheme; Article 56A blocks foreign judgments inside Malta

VERDICT · WHICH LICENCE TO PICK IF...

It is rarely UKGC or MGA — it is usually one, the other, or both

Pick UKGC if the British market is material to the business plan; there is no substitute for the UKGC operating licence to serve GB consumers. **Pick MGA if** the platform is built for European and rest-of-world markets generally and the operator wants an EU-recognised hub with operational flexibility, lighter product prescription, and an attractive headline tax rate even after the 1 Oct 2026 rises. **Hold both** when the business is a genuine multi-market book: UKGC for the British market, MGA for the EU-hub platform, with national top-up licences for the markets that require them (Germany, Netherlands, Spain, France). For high-revenue casino operators, the 1 April 2026 RGD doubling materially changes the unit economics of every UKGC online casino and pushes more of the revenue mix toward MGA-licensed non-UK channels.

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2005 vs **2001**

ESTABLISHED

UKGC under Gambling Act 2005; MGA as LGA in 2001, rebranded 2015

40% vs **5→15%**

HEADLINE DUTY / TAX

UK RGD doubles on 1 Apr 2026; MGA Type 1 to 15%, Types 2–4 to 10% on 1 Oct 2026

£19.2m vs **€2.8m**

RECORD / 2025 PENALTIES

UKGC record (William Hill 2023) vs MGA full-year 2025 total

26 vs **52**

INDEXED STANDARDS

UKGC LCCP indexed vs MGA framework indexed standards

The same tradition, two directions

The UK Gambling Commission and the Malta Gaming Authority were built in the same European regulatory tradition. Both are standards-based regulators. Both license remote operators alongside land-based gambling. Both inherited the same post-2000 wave of online gambling legislation that established the modern European licensing framework. Both have spent the last decade taking that shared starting point in different directions.

The UKGC has evolved into the licensed gambling sector's most paternalistic regulator: hard product caps, mandatory affordability checks, statutory levy, point-of-consumption authority, and the largest financial penalties in the regulator's history. The Commission's direction of travel since the 2023 White Paper is unmistakable, with tighter player-protection rules, harder limits on the highest-risk online products, and a funded independent harm-reduction system that operators pay for at 1.1 percent of online GGY. The November 2025 Budget then raised Remote Gaming Duty from 21 percent to 40 percent effective 1 April 2026, materially changing the unit economics of every UKGC-licensed online casino.

The MGA has gone in a different direction: a hub regulator with operational flexibility, lighter product prescription, an attractive headline tax rate (5 percent on Malta-player revenue, rising to 15 percent for Type 1 casino and 10 percent for Types 2–4 from 1 October 2026 under LN 84 & 86 of 2026), and a 2018 Gaming Act that consolidated the previous fragmented framework into a single technology-neutral regime designed to keep Malta the largest concentration of remote gambling licensees in the European Union. Where the UKGC writes the player-protection rules into the standard, the MGA writes the framework and expects the operator to evidence the controls. Both approaches have produced enforcement. They have produced different kinds.

The two regulators are not in competition for the same operators. An MGA licence is not an alternative to a UKGC licence for the British market, because the MGA does not authorise transactions with British consumers. The choice is usually about which licence to add next, not which to replace.

Editorial · drawn from the Gambling (Licensing and Advertising) Act 2014 and MGA recognition guidance

This profile sets out the comparison along the dimensions operators actually use to decide: licence architecture, application cost and ongoing fees, the standards rulebook, player-protection design, AML supervision, advertising rules, enforcement posture and the doctrinal positions both regulators have taken on jurisdictional reach. For the regulator profiles in full, see the [UKGC cornerstone](#) and the [MGA cornerstone](#).

Source. Gambling Act 2005 (UK); Gaming Act 2018 Cap. 583 (Malta); Gambling (Licensing and Advertising) Act 2014 (UK); HM Treasury Autumn Budget 2025 (UK); MGA Annual Report 2024.

Jurisdictional reach and the operator's decision frame

The most important architectural fact about both regulators is not how they are structured internally but how far they reach. The UKGC reaches every operator that touches a British consumer. The MGA reaches every operator that opts in for an EU-hub licence and serves markets that recognise it.

UKGC · UNITED KINGDOM

Point-of-consumption authority

Under the Gambling (Licensing and Advertising) Act 2014, any operator that transacts with or advertises to consumers located in Great Britain must hold a UKGC operating licence regardless of where the business is based. Offshore licences do not substitute. The reach is determined by where the player is, not where the operator sits.

Statute: Gambling Act 2005 + Gambling (Licensing and Advertising) Act 2014

MGA · MALTA

EU-hub recognition model

An MGA B2C licence authorises the operator to provide gaming services from Malta. Whether those services can lawfully be offered to a consumer in another country depends on that country's recognition rules. Several EU states (Germany, the Netherlands, Spain, France) require a local national licence. An MGA licence remains the recognised hub authorisation across smaller European markets and into many non-EU jurisdictions.

Statute: Gaming Act 2018 (Cap. 583) + Directives 2 & 3 of 2018

The two are not interchangeable. The UKGC licence is the price of access to British consumers. The MGA licence is the price of an EU-hub platform from which the operator can pursue national recognition in each market it intends to serve. Many holding groups carry both because they want both, not because either covers the other.

Three UK categories, two Maltese categories crossed with four game types

The UKGC issues three categories of licence to authorise British gambling. The MGA issues two licence categories crossed with four game types under the 2018 Gaming Act consolidation. Both regimes carry parallel personal-licensing requirements for accountable individuals.

UK · OP	Operating licence. Authorises the business to provide gambling. Remote operators apply for the activities they intend to offer (remote casino, remote betting, remote bingo). Software suppliers and white label providers hold their own operating licences.
UK · PML	Personal Management Licence. Required for individuals in specified management positions: overall management, financial affairs, regulatory compliance, marketing, gambling and IT functions. PML holders carry personal accountability.
UK · PFL	Personal Functional Licence. Required for individuals performing operational functions in land-based premises. Remote-only operators generally do not need PFLs.
MGA · B2C	Gaming Service licence. Operator-facing authorisation for businesses providing gaming directly to players. Granted for up to ten years.
MGA · B2B	Critical Gaming Supply licence. For game studios, platform providers, integrators and other essential suppliers to licensed B2C operators. Granted for up to ten years.
MGA · TYPE	Game type 1 to 4. Both MGA categories are subdivided by game type: Type 1 (casino), Type 2 (sports betting), Type 3 (peer-to-peer), Type 4 (controlled skill games). Each type dictates the applicable compliance contribution scale.

The structural difference matters at scale. A UK casino business typically holds one operating licence covering its activities plus several PMLs for its senior accountable individuals. A Maltese B2C operator typically holds one Gaming Service licence covering one or more game types, plus key-person registrations at €50 per person per role. UK PML holders carry direct personal accountability for the conduct of the business in a way the MGA framework does not equally emphasise, which has consequences when enforcement starts asking who knew what when.

The cost line: where the gap actually opens

The headline annual licence fees are not the story. The story is what sits on top: a statutory levy and a doubling of Remote Gaming Duty in the UK against a 5 percent gaming tax cap in Malta (rising 1 Oct 2026). The cost gap widens dramatically at scale.

Line	UKGC · United Kingdom	MGA · Malta
Application fee	Set by fee category; combined operating + PML around £10,260	€5,000 one-time, non-refundable
Annual licence fee	£4,200 → £793,700+ by GGY band	€25,000 B2C standard licence (€10,000 for Type 4 only)
Variable revenue charge	Compliance contribution structure not used	Compliance contribution by Type and GGR — floors €5k (Type 4) to €25k (Types 2 & 3); caps €375k (Type 1) to €600k (Type 2)
Statutory levy / sector charge	1.1% of online GGY statutory levy, since 6 Apr 2025	No separate statutory levy
Headline tax / duty on GGR	40% Remote Gaming Duty on online casino GGR from 1 Apr 2026 (was 21%)	5% gaming tax on revenue from Maltese residents only (rises to 15% for Type 1 casino and 10% for Types 2–4 from 1 Oct 2026 under LN 84 & 86 of 2026)
Effective cap on revenue charge	None — both RGD and the levy scale with revenue	Compliance contribution capped per Type at the €600k band
Practical implication at scale	Materially higher per pound of GGR, especially from Apr 2026	Materially lower per euro of GGR, especially for high-revenue operators

THE COST STACK AT A GLANCE

- 1 April 2026 is the inflection point.** Remote Gaming Duty on UK online casino GGR rises from 21 percent to 40 percent. For a UK-licensed online casino operator running a meaningful book, this is the single most consequential cost change of the decade.
- The UK statutory levy is uncapped.** 1.1 percent of online GGY, paid on top of RGD, with no ceiling. The MGA compliance contribution is capped per Type and per band.
- MGA's 5 percent tax applies only to Maltese-resident revenue (and rises 1 Oct 2026).** Under LN 84 & 86 of 2026 the Type 1 casino rate moves to 15 percent and Types 2–4 to 10 percent. The rate still applies only to revenue from players physically located in Malta, so for most MGA licensees the bulk of revenue remains outside the gaming-tax line; the compliance contribution still does the heavy lifting on the cost side.
- UKGC's annual fee scales by GGY band.** Small licensees pay in the low thousands. The largest operators pay six figures plus £125,000 per added £500 million of GGY above the £1 billion threshold.

For a detailed cost-per-pound walk-through across realistic GGY scenarios, see our companion article [UKGC vs MGA in 2026: which licence actually costs more to maintain](#). The comparison is not a single number; it depends on revenue mix, the share of British versus EU and rest-of-world players, and product mix between casino (subject to the new 40 percent RGD) and betting (different duty regime).

Source. Gambling Commission Fees Calculator; HM Treasury Autumn Budget 2025 (Remote Gaming Duty); Gambling Levy Regulations 2025; MGA Guidance Note on Licence Fees and Taxation (2018); MGA Annual Report 2024.

LCCP + RTS vs Gaming Act + Directives

Both regulators publish a standards-based rulebook that operators self-attest to at registration and maintain compliance evidence against on an ongoing basis. The rulebooks differ in their drafting style, in what they cover and in how they are organised.

UKGC · LCCP + RTS

Two consolidated rulebooks

The **Licence Conditions and Codes of Practice** combines binding licence conditions, mandatory Social Responsibility Code provisions, and ordinary code provisions that carry evidential weight in any review (current edition: 6 Apr 2026). The **Remote Technical Standards** govern game integrity, RNG, customer interaction and player-protection technical controls. Both are outcome-based but prescriptive on the highest-risk online products.

Explorer: gamingcompliance.io/ukgc/licence-conditions-and-codes-of-practice/

MGA · CAP. 583 + DIRECTIVES 2 & 3

Single Act with implementing directives

The Gaming Act 2018 consolidates the regime into a single technology-neutral statute. Most operational detail sits in the **directives** issued under it: Directive 2 of 2018 (Player Protection) sets KYC, deposit and session limits, self-exclusion and ADR; Directive 3 of 2018 (Gaming Authorisations and Compliance) sets the authorisation regime in detail. Framework-led where the UKGC is rule-led.

Explorer: gamingcompliance.io/mga/ (52 standards, 13 themes)

The drafting style matters in practice. The UKGC writes specific product limits into the rule: a slot must have a minimum spin speed; autoplay is prohibited; reverse withdrawal is not permitted. The MGA writes the principle (player protection, fairness, integrity) and expects the operator to demonstrate the controls. The trade-off is predictability versus operational flexibility: a UKGC-licensed operator knows exactly which features are banned; an MGA-licensed operator has more design latitude and more responsibility to evidence the design.

For multi-jurisdictional operators the practical implication is documentation reuse: most of the policy work (AML programme, RG framework, KYC architecture, key persons) satisfies both regimes. The differences cluster around specific product-level rules that the UK has codified into the RTS and that the MGA leaves to operator design within the directive framework.

National scheme vs operator-led

Both regulators require operators to verify identity and age, to offer responsible-gambling tools, and to handle self-exclusion. The architectures behind those requirements are very different.

UKGC · GAMSTOP + AFFORDABILITY

National scheme, regulator-set thresholds

Mandatory participation in **GAMSTOP**, the national online self-exclusion scheme. From 30 Aug 2024, light-touch financial vulnerability checks trigger at a net loss of **£500 in any 30 day period**; the threshold dropped to **£150** on 28 Feb 2025. A financial risk assessment pilot is testing frictionless credit-reference data sharing for higher-spending customers. Recording risk indicators without acting is itself a failure.

Slot caps: £5 / spin age 25+, £2 / spin age 18–24 (since 2025)

MGA · OPERATOR-LED

Framework + operator design

Directive 2 of 2018 requires identity and age verification before deposit or gameplay, deposit and session limits available to players on demand, a working self-exclusion process, mandatory RG messaging and access to alternative dispute resolution. Each operator maintains its own self-exclusion register; **no national scheme** equivalent to GAMSTOP. Stake-cap and product-design decisions are made by the operator within the directive's parameters.

Slot caps: none imposed at the regulator level

The architectural choice has been consequential for enforcement. The UKGC's national scheme and prescriptive affordability thresholds create binary tests: either the operator has integrated and acted on the threshold or it has not, which makes the regulator's evidential burden in enforcement comparatively straightforward. The MGA's operator-led model requires the regulator to demonstrate that the operator's controls were inadequate against the directive's principles, which is a different evidential exercise and tends to produce a different shape of enforcement output.

Both restrict marketing; the UK alone restricts the product

Marketing rules on both sides have converged on similar lines: no targeting of minors, accountability for affiliates, honest depiction of odds and bonus terms. The UKGC then adds a hard product perimeter that the MGA does not.

WHERE THE UK ALONE DRAWS HARD PRODUCT LINES

1. **Slot stake caps.** £5 per spin for adults aged 25 and over; £2 per spin for 18 to 24 year olds. Effective Apr / May 2025. No MGA equivalent.
2. **Autoplay banned.** Online slots may not autoplay under the Remote Technical Standards. MGA permits autoplay subject to operator design.
3. **Reverse withdrawal prohibited.** Customers cannot re-stake money they had requested to withdraw. MGA does not impose the same prohibition.
4. **Win-presentation features restricted.** RTS bans features that speed up play or present losses as wins. MGA does not prescribe specific feature bans at the same level of detail.
5. **Minimum spin speed.** Online slots must observe a minimum spin speed under the RTS. MGA does not impose the same operational floor.

The product gap matters commercially because it affects what an operator can launch on each licence. A bonus-buy slot, a higher-stake table game variant, or a faster spin product that an MGA licensee can offer to non-UK players may be technically impermissible on the UKGC platform. For multi-jurisdictional operators this generally means two product configurations: a UK build and a non-UK build, with the UK build constrained by the RTS perimeter.

UKGC is the supervisor; MGA coordinates with FIAU

The single biggest AML architectural difference between the two regimes is who actually supervises the operator. In the UK the gambling regulator does it; in Malta a separate financial intelligence body does it, with the gambling regulator coordinating.

UKGC · THE SECTOR AML SUPERVISOR

Single regulator, single supervisor

Remote casino operators are relevant persons under the Money Laundering Regulations 2017 and are bound by the Proceeds of Crime Act 2002. The UKGC is the **AML supervisor for the British gambling sector**. Licence condition 12.1.1 requires a money laundering and terrorist financing risk assessment with proportionate controls. AML financial penalties are issued by the Commission itself, often combined with social-responsibility findings.

Recent enforcement theme: source-of-funds scrutiny on high-spending players

MGA · FIAU COORDINATION MODEL

Two bodies, different sanction lines

MGA licensees are subject persons under the Prevention of Money Laundering Act. The **FIAU is the AML supervisor**; the MGA coordinates closely with FIAU on the gaming sector but does not itself impose AML financial penalties. In 2024 the FIAU imposed administrative penalties of nearly €185,000 across six licensees. The 2026 MGA supervisory agenda includes a thematic review of crypto-asset and cash-equivalent payment controls.





Recent enforcement theme: crypto and cash-equivalent payment controls

Why the split matters for an operator. A UKGC licensee that fails its AML programme faces a single combined enforcement action from the Commission. An MGA licensee that fails its AML programme can face an MGA action on the gaming-conduct side and a separate FIAU action on the same conduct, with two penalty notices to manage and two supervisors to brief. Operators with mixed regulatory exposure should not assume Maltese AML supervision is lighter; it is differently structured.




Different rhythms, similar conclusions

Both regulators are active. They produce different enforcement profiles. The UKGC concentrates fewer but much larger penalties. The MGA produces a higher volume of smaller actions with a wider use of warnings, settlements, suspensions and cancellations alongside fines.

UKGC SELECTED LANDMARK PENALTIES (RECENT)

William Hill group WHG, Mr Green & WH Org · 2023 · SR + AML		£19.2 m
Entain (LC International) Ladbrokes & Coral · 2022 · SR + AML		£17.0 m
888 VIP and AML control failures · 2022		£9.4 m
Paddy Power Betfair Customer interaction · Dec 2025		£2.0 m

MGA ENFORCEMENT BY PERIOD

2025 · full year Compliance failures incl. AML and unauthorised offerings; 4 suspensions		€2.8 m
2024 · full year 25 admin penalties + 3 settlements; 2 suspensions, 8 cancellations		€306 k
FIAU 2024 · AML penalties Six gaming licensees, separate from MGA action		€185 k

The conclusions both regulators reach about which conduct merits punishment have converged. Both single out failure to act on customer–interaction indicators and failure to scrutinise source of funds. The difference is shape, not substance. A UKGC settlement is a multi-million headline; an MGA action is more likely to be a smaller fine combined with operating–licence consequences (settlement, suspension, cancellation) that the MGA has shown more willingness to deploy than the UKGC. The MGA suspended four operator licences in 2025; the UKGC, while it has considered suspension in several recent actions including the William Hill matter, has tended to settle with financial penalties instead.

Point of consumption vs Article 56A

Two doctrinal positions define how each regulator thinks about jurisdictional reach. They sit in tension and they matter for any operator with multi-market exposure.

The UK position is the **point-of-consumption** test set out in the Gambling (Licensing and Advertising) Act 2014. The location of the consumer determines where authorisation is required. Any operator that transacts with a British consumer needs a UKGC licence, regardless of where the business is incorporated, where its servers sit or what other licences it holds. The doctrine is straightforward, well established, and has been the basis of every UKGC enforcement action against offshore operators serving British players since 2014.

The Maltese position is the more provocative one. In June 2023 the Maltese parliament passed Bill 55, which became **Article 56A** of the Gaming Act. The provision requires Maltese courts to refuse to recognise or enforce a foreign judgment relating to gaming services lawfully provided under an MGA licence. The intent is defensive: it protects MGA-licensed operators from successful player-recovery claims brought in other EU jurisdictions, particularly Germany, where players have sued in their home courts to recover gambling losses on the basis that the operator lacked a local licence. The German regulator has publicly disputed the law's compatibility with the Brussels I Recast Regulation. Article 56A is enforceable in Malta; whether courts elsewhere will respect Malta's refusal to enforce is the open question.

Practical implication for operators. The two doctrines push in opposite directions. The UK doctrine assumes every consumer-facing transaction creates a UK authorisation footprint and enforces accordingly. The Maltese doctrine assumes the MGA-licensed activity is lawful where the licence is held and resists external enforcement against it. Operators with mixed-market exposure should not treat Article 56A as a generalised defence; treat it as protection inside Malta and as a higher-risk profile in jurisdictions whose courts are not bound by Maltese law.

An operator decision frame

The decision is rarely UKGC or MGA. It is usually UKGC, MGA, both, or both plus a third. The shape that has emerged from the operator-side counsel work over the last two years is the following.

DECISION FRAME

- 1. If British consumers are a material market — UKGC, no substitute.** The Gambling (Licensing and Advertising) Act 2014 is clear. There is no other licence that authorises the British market. The cost is what it is; the alternative is offshore exposure to UKGC enforcement plus payment-processor and advertising-platform refusal to work with the brand.
- 2. If the platform is built for European markets generally — MGA is the recognised hub.** An MGA licence buys access to a regulatory framework that European banks, payment providers, software vendors and partners recognise, and to national markets that offer MGA-recognition pathways. Plan to top up with national licences (Germany, Netherlands, Spain, France) for the markets that require them.
- 3. For high-revenue casino operators, do the cost arithmetic from 1 April 2026.** Remote Gaming Duty at 40 percent on casino GGR, plus 1.1 percent statutory levy, plus the annual UKGC fee, is a different shape from MGA's gaming tax (5 percent on Malta-player revenue, rising on 1 Oct 2026 to 15 percent for Type 1 casino and 10 percent for Types 2–4 under LN 84 & 86 of 2026) plus the compliance contribution. For operators with high non-UK revenue mix, the MGA economics get more attractive at scale.
- 4. For operators planning aggressive product features — MGA gives more design latitude.** Bonus-buy slots, faster spins, autoplay, higher table-game stakes and similar product choices that are permissible under the MGA framework are not permissible under the UK Remote Technical Standards. Operators that want product flexibility outside the UK frequently run a non-UK MGA build alongside a constrained UK build.
- 5. Hold both when the business is a multi-market book.** Most large European-facing groups carry both: UKGC for the British market and MGA for the EU-hub platform. The compliance machinery is heavier (two regulators, two AML lines, two product configurations) but the market access is wider.

Frequently asked questions

Q. Can an MGA licence be used to serve British customers?

A. No. A Malta Gaming Authority licence does not authorise an operator to transact with consumers in Great Britain. Since the Gambling (Licensing and Advertising) Act 2014, any operator that transacts with or advertises to consumers in Great Britain must hold a UK Gambling Commission operating licence regardless of where it is based. The UKGC has whitelisted the MGA as a recognised jurisdiction, but recognition is not authorisation: an MGA-licensed operator still needs a UKGC operating licence to serve British players.

Q. How much more expensive is a UKGC licence than an MGA licence?

A. Materially more at the revenue line, especially from 1 April 2026 when Remote Gaming Duty rises from 21 percent to 40 percent. A UKGC operator pays an annual licence fee scaled by gross gambling yield (£4,200 to £793,700+), the 1.1 percent statutory levy on online GGY introduced in April 2025, and Remote Gaming Duty at 40 percent of online casino GGR from April 2026. An MGA operator pays a €25,000 annual B2C licence fee, a compliance contribution scaled by game type and GGR (floors from €5k for Type 4 up to €25k for Types 2 and 3, caps from €375k for Type 1 up to €600k for Type 2), and a 5 percent gaming tax on revenue from Maltese residents (rising on 1 October 2026 to 15 percent for Type 1 casino and 10 percent for Types 2 to 4 under LN 84 & 86 of 2026). For high-revenue operators the cost gap is substantial.

Q. Which licence should a new entrant choose?

A. It is rarely either or. The UKGC licence is the price of access to British consumers, a £14 billion annual market and the most lucrative single English-language jurisdiction. The MGA licence is the price of an EU-passport-style platform with operational flexibility, lighter product prescription, and a recognised supervisory framework that European banks, payment providers and partners are comfortable with. Operators with meaningful UK ambition take UKGC. Operators building a multi-market European book take MGA. Many of the largest holding groups carry both.

Q. What product features can an MGA-licensed operator offer that a UKGC operator cannot?

A. Several. From April 2025 the UKGC caps online slot stakes at £5 per spin for adults aged 25 and over and at £2 per spin for 18 to 24 year olds. Autoplay is prohibited under the Remote Technical Standards, as is reverse withdrawal and a range of win-presentation features that speed up play or present losses as wins. The MGA does not impose equivalent hard product caps, leaving stake limits and autoplay implementation to the operator within the directive framework. The trade-off is supervisory: the MGA expects operators to evidence the RG controls; the UKGC writes them into the rule.

Q. How does enforcement compare between the two regulators?

A. Different rhythms. The UKGC produces large per-case penalties: the William Hill group £19.2m settlement in 2023 remains the record, with Entain (£17m) and 888 (£9.4m) close behind. The MGA produces a higher volume of smaller actions and a wider toolkit (warnings, administrative penalties, settlements, suspensions, cancellations), with 2025 marking a step change when full-year penalties exceeded €2.8 million and four operator licences were suspended. Both treat anti money laundering and player protection as the highest-risk supervisory themes.

Resources & continue reading

WEB UKGC Licence Conditions & Codes of Practice (LCCP) · gamblingcommission.gov.uk	PDF UKGC Remote Technical Standards (RTS) · gamblingcommission.gov.uk
WEB UKGC Fees we charge & calculator · gamblingcommission.gov.uk	WEB Statutory gambling levy guidance · gamblingcommission.gov.uk
PDF Gaming Act 2018 (Cap. 583), Malta · legislation.mt	WEB MGA Regulatory Framework hub (Directives 2 & 3) · mga.org.mt
PDF MGA Licence Fees & Taxation Guidance · mga.org.mt	WEB MGA Enforcement Register · mga.org.mt/licensee-hub
REF UK Gambling Commission cornerstone · ukgc-licence-requirements/	REF Malta Gaming Authority cornerstone · mga-licence-requirements/
REF UKGC LCCP explorer · ukgc/	REF MGA standards explorer (52 standards across 13 themes) · mga/
REF AGCO vs AGLC comparison · agco-vs-aglc-standards-comparison/	REF France vs Spain affiliate rules · france-vs-spain-affiliate-rules/
REF Brazil vs Colombia vs Peru · brazil-vs-colombia-vs-peru-gambling-regulation/	TOOL iGaming Tax Calculator · tools/tax-calculator/

Two regulators, one compliance backbone

Build the dual-market compliance plan from the source. Explore both rulebooks, compare requirements across regulators, and track every amendment.

Continue reading at gamingcompliance.io/ukgc-vs-mga-licence-comparison. For the underlying regulator profiles see ukgc-licence-requirements/, mga-licence-requirements/, ukgc/ and mga/. For other cross-jurisdiction comparisons see [AGCO vs AGLC](http://agco-vs-aglc), [France vs Spain](http://france-vs-spain) and [Brazil vs Colombia vs Peru](http://brazil-vs-colombia-vs-peru). To model the dual-market tax position see tools/tax-calculator/.

About this report. This comparison was authored by the GamingCompliance.io editorial team from primary sources: the Gambling Act 2005, the Gambling (Licensing and Advertising) Act 2014, the UKGC Licence Conditions and Codes of Practice (current edition 6 April 2026), the UKGC Remote Technical Standards, the

Gambling Levy Regulations 2025, HM Treasury Autumn Budget 2025 (Remote Gaming Duty), the Gaming Act 2018 (Cap. 583) of Malta, MGA Directives 2 and 3 of 2018, the MGA Guidance Note on Licence Fees and Taxation, Legal Notices 84 and 86 of 2026 (Malta gaming tax), the Money Laundering Regulations 2017, the Proceeds of Crime Act 2002, the Prevention of Money Laundering Act (Malta), the FIAU 2024 Annual Report, and the MGA Annual Report 2024. Current to 28 May 2026. Published 30 May 2026. The PDF mirrors the on-page comparison at gamingcompliance.io/ukgc-vs-mga-licence-comparison/ and is free to share with attribution.