CGA
Curaçao Gaming Authority

Compliance and Enforcement Policy for remote gambling (online gaming) Version-ENG- 31-03-2026

Internal procedure applied by CGA

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Chapter I - Introduction

On December 24, 2024, the National Ordinance on Games of Chance (LOK)[1] came into force. The government considered it desirable, among other things, to enact legislation on the organization of games of chance in the context of social and technological developments or to give them the opportunity to modernize. Also, to establish the supervision and enforcement of gambling rules and rules to combat and prevent gambling addiction. As explained in the Explanatory Memorandum (Explanatory Memorandum) of the LOK, provisions have been introduced that will (gradually) apply to all games of chance offered in or from Curaçao, such as, among other things, general provisions relating to prohibited activities regarding games of chance, the granting, suspension, revocation or amendment of (provisional) gaming licenses, responsible gambling, the designation of the Gaming Authority, enforcement and supervision.

With the LOK, Curaçao Gaming Authority (CGA) has also been designated as an independent administrative body as referred to in Article 111, paragraph 1 of the Constitution of Curaçao, in accordance with Article 12.1 of the LOK, and the tasks and powers of CGA as a gaming authority have been set out. CGA's main task is to implement the rules established by the LOK, and also tasks about games of chance that are regulated by or on the basis of other national ordinances and legal regulations. In particular the National Ordinance on Identification in Services (NOIS)[2] and the National Ordinance on the Rendering on of Unusual Transactions (NORUT),[3] the National Ordinance on the Prevention of Money Laundering, Terrorist Financing and the Financing of Proliferation (NOPMLTFFP)[4], the regulations for the combating of money laundering, the financing of terrorism and proliferation of weapons of mass destruction (applicable also for online games) of January 2025, as published by de CGA, as well as the Sanction Decree[5], which are not limited to the aforementioned regulations, are assigned to CGA.

In this context, the CGA, and also with regard to the tasks and powers of the persons charged by the CGA with supervision, ensures the timely preparation and implementation of decisions, the quality of the procedures used in this regard, the careful treatment of persons and institutions that come into contact with the CGA and the careful handling of applications, objections and complaints received.

The present policy has also been published on the CGA website, as also prescribed in Article 12.1 of the LOK.

[1] P.B. 2024, no. 157
[2] P.B. 2017, no. 92, as last amended
[3] P.B. 2017, no. 99, as last amended
[4] P.B. 2024, no. 41
[5] P.B. 2025, no. 52

This policy describes the principles, objectives and procedures of the CGA for the compliance and enforcement of remote gambling (online gaming). The policy aims to guarantee integrity, transparency and legal certainty within the remote gambling sector.

I.1 Purpose and legal framework

The purpose of this policy is to promote compliance and enforcement of remote gambling laws and regulations and to protect the public from the risks of unregulated or unfair gambling.

The implementation of this policy takes place within the framework of the LOK, the NOIS, NORUT, the associated NOPMLTFFP and the Sanction Decree and all related laws and regulations and or policy rules adopted and published by the CGA.

The CGA, as a supervisor, has been granted the authority to apply enforcement powers such as the order subject to a penalty, the order subject to administrative coercion, the administrative fines and the revocation or suspension or amendment of permits. Both the LOK, the NORUT and the NOIS also qualify the violation of certain articles as criminal provisions, which can be submitted to the Public Prosecutor's Office.
When applying supervisory and enforcement powers, the CGA is bound by these statutory powers, but also by the unwritten rules of general principles of good administration, which also apply to all administrative bodies in Curaçao. The CGA supervision and enforcement policy is based mainly on the principles of proportionality, subsidiarity and transparency. The unwritten rules of general principles of good administration will have to be observed in any intention of the CGA to take enforcement action.

I.2 Enforcement strategy

The CGA enforces the gaming sector through a phased enforcement strategy consisting of:

1. prevention and information;
2. supervision and risk-based control; and
3. corrective measures and sanctions.

In the case of minor violations, a corrective approach (such as a warning or instruction) is in principle chosen, while in the case of serious or repeated violations, administrative or criminal enforcement measures arising from the LOK, the NOIS or NORUT are taken.

Ad.1 Purpose of the enforcement strategy "Prevention and information"

The prevention and education strategy under the LOK aims to promote compliance by:

1. - reducing violations by providing timely information;
2. - increasing knowledge and awareness among license holders, consumers and intermediaries;

3. - strengthening the integrity of the gaming sector in Curaçao;
4. - the prevention of formal enforcement measures by overcoming problems at an early stage.

This strategy is in line with the principles of proportionality, subsidiarity and transparency, as is appropriate for supervision and enforcement within the Curaçao legal order.

Ad.2 Purpose of the enforcement strategy "Supervision and risk-based control"
The supervision and control policy under the LOK aims to ensure compliance with legal obligations, to identify abuses at an early stage and to protect the integrity of Curaçao's gaming sector. By deploying risk-based supervision, supervisory capacity is used efficiently so that the most serious risks are addressed.

Ad 3. Purpose of the enforcement strategy "Corrective measures and sanctioning"
The CGA's corrective measures and sanctioning policy focus on ensuring compliance with rules. It stimulates behavioral change. It is about ending violations (correcting), undoing illegal situations or preventing further violations. The citizen/company is influenced to comply with rules in the future. The importance of the rules is also brought to the attention of the wider public, which strengthens the credibility of the CGA. This strategy acts in an equal and predictable manner through a standardized approach.

I.3. Prioritisation
The CGA, when applying its compliance and enforcement powers, sets priorities based on risks to society. The highest priority is given to:

1. Protection of minors and vulnerable persons;
2. Combating illegal gambling;
3. Prevention of fraud, money laundering and funding of terrorism and proliferation of weapons of mass destruction;
4. Compliance with advertising and responsible gaming rules.

I.4 Transparency
The CGA publishes an annual enforcement report containing an overview of supervisory activities, imposed measures and policy developments.

Chapter II - Compliance and enforcement provisions
For the compliance and enforcement provisions, reference is made to the LOK, the NORUT, the NOIS and the Sanction Decree. The CGA has developed internal procedures and templates to ensure consistent application.

Chapter III - The phases of enforcement (the implementation of enforcement)

The starting point is that the CGA uses the power given to it by legislation and regulations to deploy instruments to ensure compliance with and enforcement of the legislation. In this context, the CGA uses the following enforcement phases.

1. Phase 1: the detection of the violation (control/supervision)
   The Supervision Department (SD) of the CGA checks/supervises compliance with the relevant laws and regulations. The supervisors work in a risk-oriented way. This means that, based on an investigation, the SD concentrates on providers or activities where the risk of violations and damage to the players is greatest. Control and supervision are carried out in both a preventive and repressive manner. Preventive action is already taken by checking the issued permits and repressive is taking place when violations are reported or detected.

2. Phase 2: Determination and recording of the violation
   The SD collects data that ensures compliance with and enforcement of the relevant laws and regulations. When a possible violation of provisions/regulations/restrictions/policy rules is identified or reported, the SD collects the findings of the investigation. This data is recorded in a report of findings/violation. This report is sent to the CGA's Enforcement Department (ED).

3. Phase 3: Preparation (which enforcement measure)
   The ED of the CGA is responsible for advising and preparing the proposed enforcement measure in accordance with the relevant laws and regulations. The ED analyses the report of findings, assesses the violation legally against the relevant laws and regulations, as well as based on the unwritten rules of general principles of good administration and, depending on the violation and circumstances, advises applying a certain enforcement measure. Advice for an enforcement measure is drawn up, in which the considerations for using the recommended enforcement measure are substantiated. The legal procedure to be followed is also mapped out. If the advice is followed, the managing board of CGA will take a decision for the chosen enforcement measure with the aim of issuing an enforcement decision to the offender with the chosen measure.

4. Phase 4: Imposition of enforcement measure
   The legally prescribed procedure for imposing the enforcement measure is followed and the measure is formally imposed on the offender. This measure can be:
   - instruction;
   - order under administrative coercion;
   - order subject to a penalty;
   - administrative fine;
   - suspension, revocation, amendment of the license; or

- referring to the Public Prosecution office in the event of criminal offences.

5. Phase 5: Decision

The enforcement decision is sent to the offender in accordance with the legal procedure. The date of the issuing of the decision is registered and compliance with the enforcement decision is monitored by ED.

6. Phase 6: Remedies

According to the National Ordinance on Administrative Jurisdiction, the (common) offender who does not agree with the enforcement decision can[6] lodge an objection with the CGA or appeal with the Court of First Instance of Curaçao. This legal remedy is optional, which means that either you choose to object directly or to appeal. If an objection is chosen, an appeal can only be lodged after the objection has been decided on by the CGA. The enforcement decision refers to the legal remedies that the (alleged) offender has against the enforcement decision.

Chapter IV - The method of enforcement, the "escalation ladder"

In enforcement, the CGA uses an escalation model, also known as the escalation ladder. This means that the enforcement measures to stop the violation become increasingly drastic as the offender does not remedy the violation, as requested. In an ideal case, a less drastic measure (a conversation or mediation) is started "figuratively" (see Figure 1) as the first step, and the violation stops before or when the measure is applied. However, in other cases, one step higher will have to be climbed to apply other measures because the violation has continued. Ultimately, this can result in the permanent revocation of the permit.

The CGA escalation ladder is characterized by:

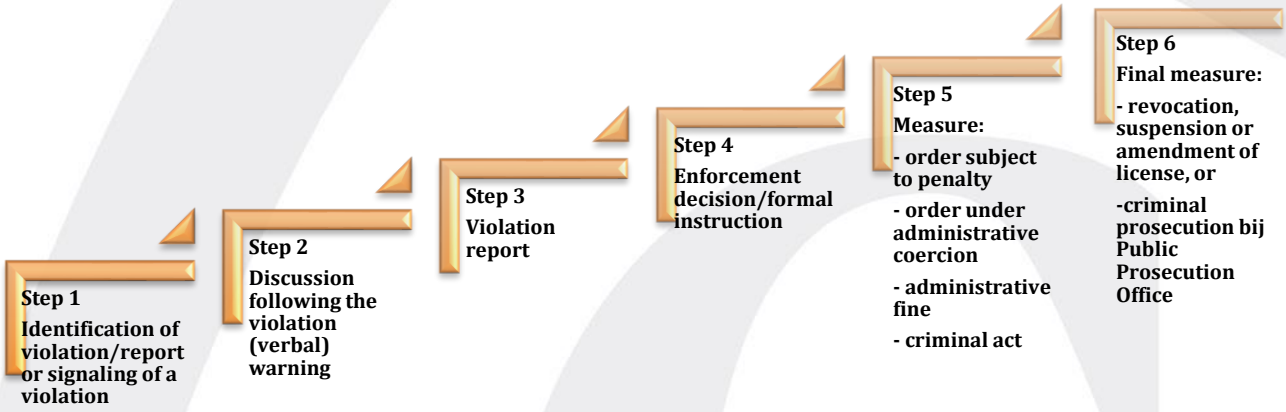
1. A structured approach: it shows a clear and effective approach from the least to the most drastic measure.
2. The first step(s) is/are in principle not legal action: usually it starts with, for example, a conversation to gather data and information, a (local/digital) observation to view/study the situation or a (verbal) warning.
3. The escalation: if the first steps are not effective, more severe legal steps are taken. In view of the facts and circumstances, these vary from the issuing of a designation decision to the revocation of the permit (last step in each specific case).

The escalation ladder is characteristic of the enforcement sector and is designed to be enforced in a careful and proportionate manner. The figure 1 shows a stylized escalation

[6] A.B. 2001, no. 79, as amended

ladder that is used within the CGA in the event of a violation of LOK, NORUT, NOIS or Sanction Decree.

Figure 1.



Chapter V - Communication

All findings in the enforcement process and communication between the parties are written, clear and timely. In the event of repeated or unclear cases of violations, the file is submitted to the management for decision-making on immediate more serious measures.

Chapter VI- Annual review

The CGA evaluates the implementation of the enforcement policy every year. This involves looking at the effectiveness, efficiency and consistency of enforcement and, where necessary, adapting to new developments in the sector and case law. The results are used to improve these policies and practices.