



Adamawa State Government of Nigeria

Adamawa State Regulations for Strengthening the Administration and Regulation of Gaming and Lottery and for Related Matters in the State

In Exercise of the powers conferred on me by Section 36 of Pools Betting (Control and Taxation) edict, Laws of Adamawa State of Nigeria (LASN) 1997, Section 12 of Gaming Machines Licensing and Taxation LASN 1997 and Section 128 of the Adamawa State Revenue Administration Law No 12 of 2020 and all other powers enabling me in that behalf, I Rt. Hon Ahmadu Umaru Fintiri, The Executive Governor of Adamawa State hereby makes the following regulations;

Part I - Citation

1. This regulation may be cited as Adamawa State Gaming and Lottery Regulations 2020

Part II- Applicability

2. All gaming and lottery businesses such as casinos, lotteries, lotto, pool betting, sports betting and such other games organized in Adamawa State, provided in the State or promoted or offered to persons in Adamawa State shall be regulated by the provisions of these regulations. This is without prejudice to any other law currently in force or to be enacted on the same subject.

Part III - Licensing

3. Any person or organization that organizes, provides, offers, makes available or promotes any form of gaming or lottery and its related activity in Adamawa State unless authorized by the provisions of this Regulations shall be deemed to be in contraventions of these regulations and shall be liable to financial penalty.
4. Gaming and Lottery shall not be organized in, or provided in Adamawa State, and shall not be offered, made available or promoted to any person in Adamawa State unless it is licensed in line with these Regulation.
5. (1) All Gaming and Lottery Categories specified in the first schedule and as may be identified by the Service through directives shall be licensed in terms of these regulations.
(2) All Gaming and Lottery businesses which have been granted a license shall have the license visibly displayed at all times for easy identification.
6. All business premises, machines, agents and personnel used to carry out gaming and, or lottery operations must be licensed or deemed to be guilty of an offence against these Regulations.

7. Application for a license under these regulations shall be made to the Adamawa Service through relevant forms provided by the AIRS, and shall contain such information specified as necessary to enable the Adamawa Service carry out its regulatory objectives.
8. Grant of a license
 - (1) Before a license is granted under these regulations the Service shall be satisfied that;
 - (a) the applicant has the necessary financial resources to conduct the business, or proposed business;
 - (b) the applicant has the necessary competence, technical know-how and resources to carry on its business, or proposed business;
 - (c) the applicant's business model suggests that the applicant will offer gaming and, or lottery activities in a manner that is compliant with these regulations and with its obligations at law, as well as with any conditions or directives which the Service may deem necessary to impose on the applicant with a view to adhering to the regulatory objectives;
 - (d) the applicant is committed to implementing policies and to take affirmative steps to detect and prevent money laundering, the funding of terrorism, fraud, and other criminal or suspicious transactions;
 - (e) the applicant has paid the prescribed fees;
 - (f) the applicant is duly registered to operate a business in Nigeria with all necessary Compliance documents;
9. License Renewal
 - (1) The term of a license issued under these regulations shall be one (1) year.
 - (2) Upon the expiry of its term, a license may be renewed by the Service for another one-year term, provided that any such renewal shall in all cases be subject to the continued compliance by the licensee, during the preceding original or renewed term of the license, with the provisions of the Law, these regulation, all applicable regulatory instruments and other applicable laws.
 - (3) An application for the renewal of a license shall be made no later than sixty (60) days prior to the expiration of the current license and the Service shall not entertain a late application for renewal unless the applicant can show that due to matters beyond its reasonable control it could not have filed an application for renewal of that license any sooner.
10. Refusal of a license
 - (1) The Service shall not grant, issue or renew a license in any of the following instances;
 - (a) if the application is not submitted through the relevant forms designated by the Service in accordance with the established procedure or
 - (b) if the application is incomplete; or
 - (c) if the applicable fees have not been paid; or

- (d) if the Service in its, reasonable discretion, is not satisfied that the applicant is fit to and can properly carry on its business or proposed business;
 - (e) if the Service, in its reasonable discretion, is not satisfied that the applicant is fit to and can properly be involved with the type of gaming and, or lottery business carried on or proposed to be carried on by the applicant.
11. A license granted by the Service may not be assigned or transferred in any way whatsoever to any other person without the prior written consent of the Service and any such assignment or transfer to any other person or group of persons without the consent of the Service shall be considered null and void and constitute sufficient grounds for Service to cancel that license.
12. The licensee shall notify the Service forthwith of:
- (1) any material changes in the information and documentation previously provided to the Service; and
 - (2) any material change in the games offered or operated:
- Provided that in all cases, the licensee shall strive to notify the Service of any of the above before the act takes place, and as soon as the intention becomes executable.

Part IV – Suspension or Revocation of a License

13. A licensee may request the surrender of the license at any time during the license term and the Service shall accept the surrender of the license unless in its opinion, circumstances indicate that the surrender of the license may prejudice the participants or the State's ability to investigate, enforce or carry out any of its functions at law:
- Provided that if the licensee is holding participants' monies, the Service shall also require evidence that participants' monies have been duly refunded or alternative arrangements in respect of such monies have been made to the satisfaction of the Service.
14. (1) where the Service is satisfied that grounds exist for the revocation or suspension of a license granted in terms of section 8, the Service shall in writing notify the licensee of the existence of such grounds and call upon the licensee to furnish reasons, within 21 days of service of that notice at the registered address of the licensee, why the license should not be revoked, failing which the license will cease to be valid upon the expiration of the said period of 21 days.
- (2) If the license ceases to be valid in terms of subsection (1), the Service shall inform the licensee in writing of that fact and of the expiry date upon which the license ceased to be valid.
15. The Service may order the suspension or revoke of a license if:
- (1) the licensee has failed without reasonable cause being shown to comply with the Law, these regulations, any directive, any material term or condition of the license, any regulatory instrument issued by the Internal Revenue Service, or any other applicable law;
 - (2) the licensee has failed to discharge financial commitments for the licensee's operations or the Service has reason to believe that such failure is imminent;

- (3) the licensee is insolvent or is being wound up;
 - (4) the licensee applies for an order, or is compelled by any means or for any reason, to discontinue or to wind up its operations;
 - (5) the license was obtained by a materially false or misleading representation or in some other improper way;
 - (6) the licensee has failed to meet commitments made to participants or such failure is imminent;
 - (7) the licensee has failed to pay any monies due to the Service in a timely manner;
 - (8) the Service, in its sole discretion, has determined that there is material and sufficient reason for suspending or cancelling the license;
 - (9) the Service reasonably deems it necessary in the national interest to suspend or cancel the license;
 - (10) the Service is reasonably satisfied that the licensee presents a credible and imminent danger to participants; and
 - (11) the Service is reasonably satisfied that the licensee presents a danger to the reputation of Adamawa State.
16. (1) The suspension, cancellation or expiration of a license shall not affect any liability of the licensee for anything done or omitted to be done before the date of suspension, cancellation or expiration.
- (2) The liability of the licensee to pay any fee shall continue during any period when the license is suspended.
17. (1) Where a ground for cancellation or suspension of a license arises under these regulations, the Service shall, by notice in writing, request the licensee, and may request any other person who in its opinion has an interest in the license, to show cause, within such period being not less than twenty-one (21) days after the issue of the notice as specified in the same notice, why the license should not be cancelled or suspended on such ground as is stated in the notice:

Provided that the Service may, in the same notice, require the person on whom the notice is served in terms of this regulation, to tender any information or documents which the Service may deem necessary in the circumstances.

- (2) The Service shall have regard to any representations made under sub-regulation (1) in such a manner that:
- (a) where the matter is resolved to its satisfaction, it shall take no further action and shall inform the licensee in writing accordingly;
 - (b) where the matter is resolved to its satisfaction, and it considers that further action under paragraph (c) is not warranted, it may caution the licensee in writing; or
 - (c) where the matter is not resolved to its satisfaction and it is satisfied that further action is warranted, it may:
 - (i) by notice in writing give such direction to the licensee as it considers appropriate; or
 - (ii) suspend the license for such period as it thinks fit, or cancel such license.

Part V – Financial Provisions

18. Fees

- (1) An applicant or licensee as the case may be shall pay to the Service the relevant license fees, application fees, approval fees, taxes and any other administrative fees as laid down in the Second Schedule.
- (2) The Service may, when objectively reasonable, require applicants or licensees to pay the actual costs and any other expenses incurred in conducting analyses, inspections and investigations into their backgrounds, suitability and qualifications to obtain and maintain a license, including any checks performed by the Service and the Service may publish a Directive setting out a schedule of fees.

Part VI – Inspections

19. A licensee shall allow the Service or anyone designated by it to enter any premises or facility belonging to or under the control of the licensee or a member of the management of the licensee, or premises to which the licensee has a right of access, after 24 hours' notice has been given, if such entry is reasonably necessary to enable the Service carry out its regulatory functions.
20. An Inspector or any officer of the Service shall, for the purpose of ascertaining that these regulations and all regulatory instruments issued by the Service are complied with, and that the full amount of fees, tax or any other sums payable under the Law or under these regulations are being paid, also have the powers:
 - a) to inspect, test and examine any equipment or software being used in the operation of games and, or lottery;
 - b) to remove any equipment or software to another place or premises approved and designated by the Service for the purpose of an inspection or examination;
 - c) to inspect any premises whether approved or not where equipment, software, documents or records are kept;
 - d) to request information or the production for inspection of any document or any other thing for the purposes of an inspection;
 - e) to remove any document or any other thing produced as a result of a request under paragraph (d) or discovered during an inspection for the purpose of examining the document or other thing or making copies or taking extracts.
21. An inspector or any officer of the Service removing equipment, software, document or other thing from approved premises or other place under sub-regulation (a) or (b) of section 20 shall first provide a receipt for it to the person who owns or is in charge of the premises or place.
22. (1) The person who owns or is in charge of any place or premises entered by an inspector under regulation 20 above, and any employee or agent of such person shall give all reasonable assistance to the inspector or any officer of the Service to enable him or her to exercise the powers given under the Law

and these regulations, and shall furnish the inspector or officer with such equipment, software, records, documents, information or other thing as may reasonably be requested by the Service.

- (2) No person shall hinder, obstruct or otherwise interfere with, or knowingly make a false or misleading statement, either orally or in writing, or provide or produce a false document or other thing to, an inspector or other officer of the Service who is carrying out his or her duties and functions under this regulation:

Provided that any act of commission or omission or any other behaviour in contravention of this regulation shall constitute an offence against the Law and these regulations.

23. The licensee shall make any regulatory data required accessible to the Service as may be determined by the Service
24. The Service may, at its sole discretion, conduct an investigation of a licensee and any associated persons or entities if it is brought to its attention or it has reason to believe that the licensee is in breach of these regulations, any regulatory instrument or any other applicable law, or is compromising the regulatory objectives.
25. The Service may require the licensee to undergo an audit conducted by a certified third party with regards to the licensee's financial position, its compliance with these regulations and any regulatory instrument issued by the Service and any additional scope which the Service may determine:

Provided that any expense related to the engagement and performance of such an audit shall be borne by the licensee.

Part VII – Monitoring

26. (1) The Service may, at any time, following consultation with the licensees, require a licensee, a specific category of licensees or all licensees to connect any of its systems to a monitoring system operated by the Service, and to maintain such connection at all times.
- (2) In the event that the Service imposes the requirement referred to in sub-regulation (1), the Service may specify the specifications necessary for it to be able to, and the manner in which it shall operate the monitoring system in directives, and licensees shall modify or upgrade their systems as necessary to ensure their compatibility with the monitoring system and the requirements of the Internal Revenue Service
27. (1) The Service may use a monitoring system for:
- (a) receiving reports or statements which licensees are obliged to submit to the Service in terms of these regulations, any directive, any other applicable law or any condition of the license;
 - (b) monitoring and receiving information relating to the games and, or lottery and the operation, including player, game and financial data as may be required by the Service to fulfil its objectives at law;
 - (c) investigating the licensee's compliance with the Law, these regulations, any license conditions, directives, and any other applicable legislation, including any laws or regulations at any time in force for the prevention of money laundering;

- (d) research and the compilation of statistics and analytics in an aggregated format; and
- (e) any other purpose required by the Service in fulfilling its objectives at law, or as may be specified in directives issued by the Service from time to time.

(2) Any information collected by the Service in terms of sub-regulation (1)(d) may be made available to the public.

(3) The Service shall not be held liable for any loss or damage due to a fault in the monitoring system, or in the telecommunications system used to operate the monitoring system.

28. Where the obligations referred to in regulation 27 have been imposed, a licensee shall ensure that its systems, and the means of communication through which its systems are connected to the monitoring system comply with any standards or requirements established by the Service and remain so compliant throughout the duration of the license, and shall not be modified, tampered with, or re-programmed by any person without the approval of the Service.

Part VIII – Penalties

29. If the Service is satisfied that a person has contravened a condition in respect of all payment due from the licensee to the Service under the license he may impose a financial penalty on the person in respect of that contravention.
30. The Service may also impose a financial penalty for late payment of taxes due to the Service.
31. If the Service proposes to impose financial penalty, the contravener shall serve be served a notice—
- (1) stating that the person has contravened the conditions in the law and, or regulations or directives issued by the Service;
 - (2) identifying the contraventions in question;
 - (3) stating that the Service proposes to impose a financial penalty;
 - (4) specifying the amount of penalty
 - (5) stating the reasons for the imposition of the financial penalty and the amount of the financial penalty;
32. Subject to the provisions of section 29, any contravention of these regulations shall be liable to a fine as specified in the third schedule.

Part IX – Waivers

33. Waivers may be granted to new operators who want to set up the headquarters of their operations in Adamawa State.

Part X – Consumer Protection

34. (1) The licensee shall make available to a player the following information:
- (a) all the rules relating to the game and, or lottery conducted by the licensee:

Provided that any change in such rules must be notified to the player prior to the entry into force of said change; and

- (b) any fees, including processing fees that may be incurred by the player.
- (2) The player of a game and, or lottery shall comply with all rules mentioned in sub-regulation (1)(a).
35. (1) A licensee shall immediately inquire into any complaint made to the them or to the Service by a participant in respect of the operation of a game and, or lottery operated by the licensee.
- (2) The licensee shall inform the complainant, or Service, where the complaint was referred to the licensee by the Service, by notice in writing of the results of the inquiry within fourteen (14) days from the date on which the complaint has been lodged with the licensee.
- (3) Where a complaint is lodged directly with the Service, it may:
- (a) either inquire into the complaint itself; or
- (b) refer the complaint to the licensee against whom the complaint is made:
- Provided that the licensee shall follow the procedure set down in sub-regulation (2).
- (4) A complain shall contain clear and unequivocal information about the complainant's identity, and shall give all the relevant details that gave rise to the complain.

Part XI – Miscellaneous

36. The Service may provide for a transitory period of not more than three (3) months from the date of coming into force of these regulations, or a ruling made thereunder, for any person to comply with the provisions thereof.
37. These regulations may be cited as the Adamawa State Gaming and Lottery Regulations 2020 and shall be deemed to have come into force on the _____ 2020

Part XII- Interpretation

38. (1) In these regulations unless the context otherwise requires –
- "Service" means the Adamawa State Internal Revenue Service established by Adamawa State Service Law No. 12 of 2020;
- "Casino" means any building or part of a building or facility in respect of which a license has been issued, and to which members of the public authorized by the licensee have access for the purpose among other things, of playing at prescribed games of chance;
- "Gaming" means the playing of a game of chance for winnings in money's worth, whether any person playing the game is at risk of losing any money or money's worth or not;
- "Lottery" means any arrangement for the distribution of prizes by chance, promoted, conducted and executed;

"**Law**" means any Adamawa State Law or any other relevant law of the Federation;

"**Licensee**" – a person to whom a license has been issued;

"**Lucky Cards**" means scratch & win games which involve matching symbols, pictures or words or adaptation of popular (card) games for a chance to win a prize;

"**Other Lotteries**" means private lotteries, charitable lotteries, society lotteries and promotional competitions;

"**Person**" includes anybody or group of persons corporate or unincorporated;

"**Premises**" includes any place whatsoever where gaming is taking place;

"**Player**" any person who patronizes a licensee in respect of gaming and, or lottery activities;

"**Pools betting**" means any game which involves prediction on selected sporting events, whereby draw predictions are made on selected matches

"**Sports betting**" means any gaming which involves predictions and betting on the outcome of sport activities and other events;

"**State Lottery**" means lottery run by the State and carries the State brand. Can be outsourced to an operator.

Appendix A. - First Schedule

First Schedule

Regulation 5

The gaming and lottery categories recognized in Adamawa State are;

Name	Description
<i>Lottery</i>	Any arrangement for the distribution of prizes by chance.
<i>Sports Betting</i>	Sports Betting is an aspect of gaming which involves predictions and betting on the outcome of sport activities and other events.
<i>Casino</i>	Any building or part of a building or facility used for the purpose among other things, of playing at prescribed games of chance
<i>Pools Betting</i>	This involves prediction on selected sporting events, whereby draw predictions are made on selected matches.
<i>Other Lotteries (Promotions and Raffle)</i>	Private lotteries, charitable lotteries, society lotteries and promotional competitions.
<i>State Lottery</i>	Lottery run by the State and carries the State brand. Can be outsourced to an operator
<i>Lucky Cards</i>	Gaming operations which include Scratch & win games which involve matching symbols, pictures or words or adaptation of popular (card) games for a chance to win a prize
<i>Interactive Games</i>	Interactive Games are electronic games that involve interaction with a user interface to generate visual feedback on a device.
<i>Emerging Online Games (Web Based, SMS based)</i>	This is any lottery or game of chance designed to be played on a computer or mobile phone for a chance to win cash prizes or gifts.
<i>Gaming Arcade</i>	An aspect of gaming, where slot machines, snooker boards and other similar gaming boards are used.

Second Schedule

Regulation 18

1. The fees that shall be charged by the Service shall include the following:
 - (1) Application fees means fees charged for applying for fresh licenses and permits. It also includes fees charged for renewing licenses and permits.
 - (2) License fees means fees charged for licenses issued to proprietors and agents.
 - a. Branch Permit fees means fees charged for inspection, registration and licencing of premises used for gaming and lottery operations.
 - b. Machine fees means fees charged for registration and licensing of machines used for gaming and lottery operations.
 - c. Personnel fees means fees charged for every personnel who works for a proprietor or an agent.
 - (3) Advertising fees means fees charged for the issuance of a permit to advertise gaming and lottery operations.
 - (4) Betting tax means taxes imposed on gaming activities. These taxes are to be paid on a weekly basis.
 - (5) Monthly fees means fees charged as a percentage of all bets paced.
 - (6) Winning tax means applicable taxes to be withheld from the winner and paid by the operator on behalf of the winner.

2. Application Fees

The non-refundable application/renewal fee are;

#	Category of Operator	Rate
Proprietors		
1.	Lottery	N300,000.00
2.	Sports Betting	N300,000.00
3.	Casino	N500,000.00
4.	Pools Betting	N100,000.00
5.	Other Lotteries (Promotions and Raffle)	N50,000.00
6.	Lucky Cards	N10,000.00
7.	Interactive Games	N5,000.00
8.	Emerging Online Games (Web Based, SMS based)	N10,000.00
9.	Gaming Arcade	N5,000.00
Agents		
10.	Lottery	N10,000.00
11.	Sports Betting	N20,000.00
12.	Casino	Not Applicable
13.	Pools Betting	N5,000.00
14.	Other Lotteries (Promotions and Raffle)	Not Applicable
15.	Lucky Cards	Not Applicable
16.	Interactive Games	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	Not Applicable
18.	Gaming Arcade	Not Applicable

3. License Fees

#	Category of Operator	Rate
Proprietors		
1.	Lottery	N1,000,000.00
2.	Sports Betting	N5,000,000.00
3.	Casino	N100,000,000.00
4.	Pools Betting	N150,000.00
5.	Other Lotteries (Promotions and Raffle)	N500,000.00
6.	Lucky Cards	Not Applicable
7.	Interactive Games	N15,000.00
8.	Emerging Online Games (Web Based, SMS based)	N150,000.00
9.	Gaming Arcade	N15,000.00
Agents		
10.	Lottery	N50,000.00
11.	Sports Betting	N100,000.00
12.	Pools Betting	N20,000.00
13.	Other Lotteries (Promotions and Raffle)	Not Applicable
14.	Lucky Cards	N5,000.00
15.	Interactive Games	Not Applicable
16.	Emerging Online Games (Web Based, SMS based)	Not Applicable
17.	Gaming Arcade	Not Applicable

4. Branch Permit Fee

#	Category of Operator	Rate
Proprietors		
1.	Lottery	N20,000.00
2.	Sports Betting	N20,000.00
3.	Casino	N100,000.00
4.	Pools Betting	N10,000.00
5.	Other Lotteries (Promotions and Raffle)	Not Applicable
6.	Lucky Cards	Not Applicable
7.	Interactive Games	N10,000.00
8.	Emerging Online Games (Web Based, SMS based)	N10,000.00
9.	Gaming Arcade	N10,000.00
Agents		
10.	Lottery	Not Applicable
11.	Sports Betting	Not Applicable
12.	Casino	Not Applicable
13.	Pools Betting	Not Applicable
14.	Other Lotteries (Promotions and Raffle)	Not Applicable
15.	Lucky Cards	Not Applicable
16.	Interactive Games	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	Not Applicable

#	Category of Operator	Rate
18.	Gaming Arcade	Not Applicable

5. Machine Fee

#	Category of Operator	Rate
Proprietors		
1.	Lottery	₦1,000.00
2.	Sports Betting	₦1,000.00
3.	Casino	₦5,000.00
4.	Pools Betting	₦1,000.00
5.	Other Lotteries (Promotions and Raffle)	₦1,000.00
6.	Lucky Cards	Not Applicable
7.	Interactive Games	₦1,000.00
8.	Emerging Online Games (Web Based, SMS based)	₦1,000.00
9.	Gaming Arcade	₦1,000.00
Agents		
10.	Lottery	₦1,000.00
11.	Sports Betting	₦1,000.00
12.	Casino	Not Applicable
13.	Pools Betting	₦1,000.00
14.	Other Lotteries (Promotions and Raffle)	₦1,000.00
15.	Lucky Cards	Not Applicable
16.	Interactive Games	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	Not Applicable
18.	Gaming Arcade	Not Applicable

6. Advertising Permit

#	Category of Operator	Rate
Proprietors		
1.	Lottery	₦10,000.00
2.	Sports Betting	₦10,000.00
3.	Casino	₦50,000.00
4.	Pools Betting	₦10,000.00
5.	Other Lotteries (Promotions and Raffle)	₦10,000.00
6.	State Lottery	Not Applicable
7.	Lucky Cards	₦10,000.00
8.	Interactive Games	₦10,000.00
9.	Emerging Online Games (Web Based, SMS based)	₦10,000.00
10.	Gaming Arcade	₦10,000.00
Agents		
11.	Lottery	Not Applicable
12.	Sports Betting	Not Applicable

#	Category of Operator	Rate
13.	Casino	Not Applicable
14.	Pools Betting	Not Applicable
15.	Other Lotteries (Promotions and Raffle)	Not Applicable
16.	State Lottery	Not Applicable
17.	Lucky Cards	Not Applicable
18.	Interactive Games	Not Applicable
19.	Emerging Online Games (Web Based, SMS based)	Not Applicable
20.	Gaming Arcade	Not Applicable

7. Betting Tax

#	Category of Operator	Rate
Proprietors		
1.	Lottery	N40,000.00
2.	Sports Betting	N50,000.00
3.	Casino	N100,000.00
4.	Pools Betting	N10,000.00
5.	Other Lotteries (Promotions and Raffle)	N10,000.00
6.	Lucky Cards	Not Applicable
7.	Interactive Games	Not Applicable
8.	Emerging Online Games (Web Based, SMS based)	Not Applicable
9.	Gaming Arcade	Not Applicable
Agents		
10.	Lottery	Not Applicable
11.	Sports Betting	Not Applicable
12.	Casino	Not Applicable
13.	Pools Betting	Not Applicable
14.	Other Lotteries (Promotions and Raffle)	Not Applicable
15.	Lucky Cards	Not Applicable
16.	Interactive Games	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	Not Applicable
18.	Gaming Arcade	Not Applicable

8. Monthly Fee (Good Causes)

Fees are a percentage of all earnings from bets placed by players;

#	Category of Operator	Rate
Proprietors		
1.	Lottery	5%
2.	Sports Betting	5%
3.	Casino	5%
4.	Pools Betting	5%
5.	Other Lotteries (Promotions and Raffle)	5%

#	Category of Operator	Rate
6.	<i>Scratch Card/Lucky Cards</i>	<i>Not Applicable</i>
7.	<i>Interactive Games</i>	<i>Not Applicable</i>
8.	Emerging Online Games (Web Based, SMS based)	2.5%
9.	Gaming Arcade	<i>Not Applicable</i>
Agents		
10.	<i>Lottery</i>	Not Applicable
11.	<i>Sports Betting</i>	Not Applicable
12.	<i>Casino</i>	Not Applicable
13.	<i>Pools Betting</i>	Not Applicable
14.	<i>Other Lotteries (Promotions and Raffle)</i>	Not Applicable
15.	<i>Lucky Cards</i>	Not Applicable
16.	<i>Interactive Games</i>	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	Not Applicable
18.	Gaming Arcade	Not Applicable

9. Winning Tax

Fees are a percentage of all the winner's earnings;

#	Category of Operator	Rate
Proprietors		
1.	<i>Lottery</i>	5%
2.	<i>Sports Betting</i>	5%
3.	<i>Casino</i>	5%
4.	<i>Pools Betting</i>	5%
5.	<i>Other Lotteries (Promotions and Raffle)</i>	5%
6.	<i>Lucky Cards</i>	<i>Not Applicable</i>
7.	<i>Interactive Games</i>	<i>Not Applicable</i>
8.	Emerging Online Games (Web Based, SMS based)	<i>Not Applicable</i>
9.	Gaming Arcade	<i>Not Applicable</i>
Agents		
10.	<i>Lottery</i>	Not Applicable
11.	<i>Sports Betting</i>	Not Applicable
12.	<i>Casino</i>	<i>Not Applicable</i>
13.	<i>Pools Betting</i>	Not Applicable
14.	<i>Other Lotteries (Promotions and Raffle)</i>	Not Applicable
15.	<i>Lucky Cards</i>	Not Applicable
16.	<i>Interactive Games</i>	Not Applicable
17.	Emerging Online Games (Web Based, SMS based)	<i>Not Applicable</i>
18.	Gaming Arcade	Not Applicable


Third Schedule

Regulation 29

The penalties are;

#	Category	Rate
1.	Operating without a license	N100,000 multiplied by the number of weeks operated illegally
2.	Non-compliance to inspections and request for records	N10,000 multiplied by the number of days non-compliance lasted
3.	Late payment of taxes	N10,000 multiplied by the number of days the default lasted

Issued and dated this.....02.....day of.....JAN.....2020.


Hon. Ahmadu Umaru Fintiri
Governor
Adamawa State