

A vibrant street scene in Curaçao, featuring a row of colorful, multi-story buildings with red-tiled roofs and white balconies. The buildings are reflected in a canal in the foreground. The sky is blue with white clouds. The water is a deep blue-green color.

Curaçao Online

Gaming License:

A Comprehensive Guide



GamingLicense.com

Curaçao Online Gaming License: A Comprehensive Guide

Curaçao, a Caribbean island nation within the Kingdom of the Netherlands, is known for its stable economy, strategic location, and investor-friendly environment. With a well-established online gaming industry, the country has long been a preferred jurisdiction for operators seeking efficient licensing and tax advantages.

Curaçao has long been recognized as one of the most favorable jurisdictions for online gaming operations. With the enactment of the **National Ordinance on Games of Chance** (in Dutch 'The Landsverordening op de kansspelen' or 'LOK'), Curaçao has modernized its gaming regulatory framework, reinforcing transparency, compliance, and oversight.

This guide provides an updated overview of Curaçao's online gaming licensing structure, including key requirements, processes, and associated fees. It is designed to assist operators and independent professional services firms in guiding their clients in obtaining a Curaçao online gaming license in collaboration with **GamingLicense.com (GL)**.

1. Curaçao as a Strategic Online Gaming Hub

● Stable Political and Economic Environment

Curaçao remains a preferred jurisdiction for online gaming businesses due to its political stability and robust economy. The government actively supports the gaming sector, ensuring a secure and predictable operating environment.

● Revised Regulatory Framework Under LOK

With the introduction of LOK, Curaçao now enforces a central licensing regime with enhanced compliance requirements, including stronger AML (Anti-Money Laundering) and Responsible Gaming measures.



- **Favorable Tax Regime**

Curaçao continues to offer a competitive tax regime, with corporate income tax at 2% for online gaming operators and no VAT, capital gains tax, or withholding tax on dividends.

- **Global Market Access**

Curaçao remains a strategic gateway for online gaming companies seeking access to global markets, including Europe, Asia, and Latin America.

2. Curaçao Online Gaming License Types

The LOK has replaced the former ****master and sub-license**** system with a ****two-tier licensing model**.

B2C (Business-to-Consumer) License

This license allows operators to offer gaming services directly to players. Services covered include online casinos, sports betting, poker, and other gambling activities. A B2C license encompasses all consumer-facing activities.

B2B (Business-to-Business) License

This license caters to service providers offering software, platforms, or payment solutions to B2C operators. B2B license holders can serve licensed gaming companies across multiple jurisdictions.

3. Key License Requirements Under LOK

Stable Political and Economic Environment

License holders must be a Curaçao-incorporated company.

A local Managing Director is required. If a non-resident Managing Director is appointed, a Local Representative must be retained.



The GL Team will introduce a trusted Corporate Service Provider (CSP) with an accredited Managing Director who will coordinate in fulfilling these requirements, including company incorporation and registration with the Curaçao Chamber of Commerce.

Financial Requirements

Applicants must provide proof of sufficient capital to support their gaming operations. While minimum capital requirements depend on the size and scope of the business, demonstrating financial sustainability is essential.

Note that minimum financial reserves and player fund segregation are **now mandatory**.

Technical Requirements

Operators are required to have a fully functional gaming platform, including secure payment gateways, encrypted data protection, and servers capable of handling traffic. Compliance with technical security standards is mandatory. The LOK states that on-island is required however at this time detailed requirements from the Regulator are forthcoming.

Compliance and Regulatory Requirements

Curaçao places strong emphasis on responsible gaming, anti-money laundering (AML) measures, and player protection. Operators must comply with local and international standards on KYC (Know Your Customer) processes and reporting suspicious activities.

The LOK also now requires Operators to handle player complaints according to established standards which include the use of accredited Alternative Dispute Resolution Providers (ADR). Although guidelines are forthcoming, GL advises its clients to begin exploring avenues to put ADR in place in order to avoid costly court cases in future.

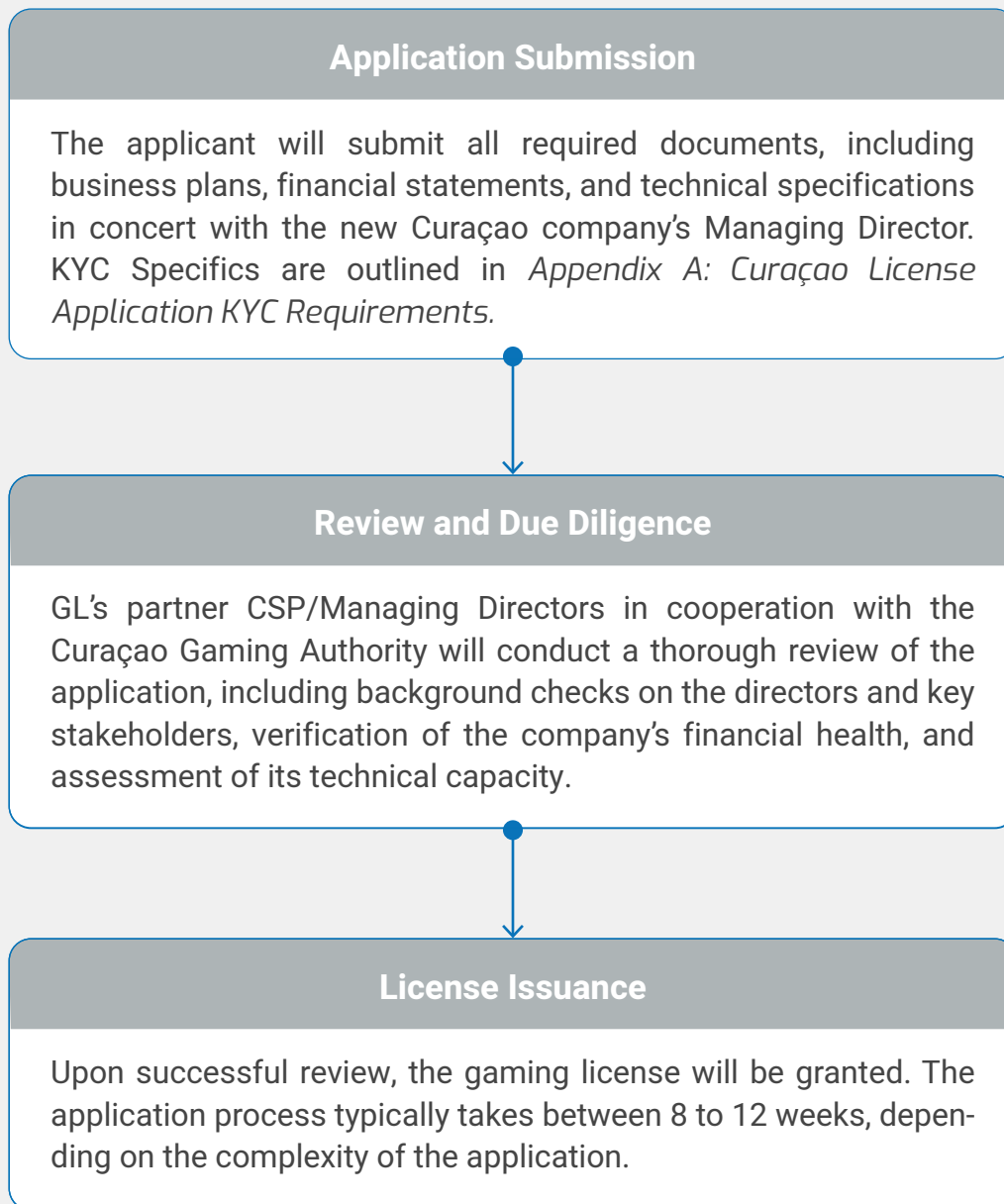
Responsible gaming policies

Responsible gaming policies must be implemented, including player verification (KYC) and self-exclusion mechanisms.



4. Application Process and Timeline

The process of applying for a Curaçao online gaming license involves:



5. Fees and Associated Costs

Corporate Setup

The initial fee to setup a Curaçao company with a resident Managing Director for the first year, is approximately EUR 8,000. Annual renewal fees are approximately EUR 5,500 and include office rental, however make sure to budget for administration, time spent, and additional charges based on the activity of the company.

B2C License Fee

Applicants pay a one-time non-refundable initiation fee of EUR 3,500 to GL to begin the process. After successfully setting up the company and initiating the application with the CGA, the applicant is billed a one-time application fee of EUR 4,592, then two separate recurring annual fees; a license fee (EUR 24,490) and a supervisory fee (EUR 22,960).

Note that in addition to the application fee applicants must pay EUR 150 for each UBO and EUR 128 per holder of a qualifying person. If the UBO is listed on an exchange the cost is EUR 2,550 per UBO.

Domains are charged at EUR 250 per domain.

B2B License Fee

Applicants pay a one-time application fee of EUR 3,500 to GL to initiate the application process. After successfully setting up the company and initiating the application with the CGA, the applicant is billed a one-time application fee of EUR 4,592, then one separate recurring annual fee: a supervisory fee (EUR 22,960).

Note that in addition to the application fee applicants must pay EUR 150 for each UBO and EUR 128 per holder of a qualifying person. If the UBO is listed on an exchange the cost is EUR 2,550 per UBO.

Domains are charged at EUR 250 per domain.

Additional Costs

There may be additional costs for registering new domain names or amending the license to accommodate changes such as updating directors or beneficial owners.



Conclusion

With the LOK now in effect, Curaçao has strengthened its reputation as a leading jurisdiction for online gaming. The new regulatory framework enhances compliance, player protection, and operational integrity while maintaining Curaçao's cost-effective licensing model.

We are here to assist you in navigating the new licensing landscape, ensuring full compliance, and maximizing your business potential.



5 STEPS

COMPANY INCORPORATION IN CURAÇAO

1

- Must register a **legal entity in Curaçao** (e.g., a B.V. or N.V.).
- The company **must be domiciled in Curaçao** to qualify for the license.
- Corporate structure must meet Curaçao's **commercial and tax regulations**.

WHY?

Ensures the business operates under Curaçao jurisdiction for legal and regulatory oversight.

LOCAL PRESENCE REQUIREMENT

2

- The company must have a **registered office** in Curaçao.
- At least one **local resident director** is required.
- The law states one additional **key person** must fulfill a full-time role (with more detail forthcoming from the regulator).

WHY?

Ensures that Curaçao-based regulators have direct contact with the company for oversight and accountability

AML & KYC COMPLIANCE POLICIES

3

- Operators must **implement Know Your Customer (KYC) procedures** to verify players' identities.
- Adherence to **Anti-Money Laundering (AML) standards** to prevent fraud, money laundering, and financing of illegal activities.
- **Regular reporting** to the Curaçao Gaming Control Board (GCB) on suspicious transactions.

WHY?

Protects both players and operators from financial crimes and ensures compliance with **international regulations (FATF, EU standards)**.

RESPONSIBLE GAMING MEASURES

4

- Operators must promote **responsible gambling** and have mechanisms to prevent addiction.
- Self-exclusion options must be available for players.
- Policies to **protect vulnerable players** and prevent underage gambling.
- Transparent **terms and conditions** on bonuses, withdrawals, and betting limits.

WHY?

Ensures ethical business practices and aligns Curaçao's licensing with industry standards like **MGA & UKGC responsible gaming frameworks**.

LICENSING FEES & COSTS

5

- **Previously:** Fees were set by Master License holders under the old system.
- **Now:** Fees are standardized and **regulated by the Curaçao Gaming Control Board (GCB)**.
- Exact **fees may vary** depending on the new framework, but they remain competitive compared to Malta and UK licenses.

WHY?

Standardized fees provide **transparency and regulatory credibility** under Curaçao's new licensing system.



Contact Us!

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