

## away games

Struggles with a massive rise in post-pandemic 'stag' tourism, **falls in visitor spend plus increased competition and taxation** is piling the pressure on operators of all description in Holland.



The Netherlands, known for its vibrant cities, iconic windmills, and tulip-laden landscapes, saw a total of 20.3 million tourists in 2023. German visitors represent the highest number and account for about 30 per cent of arrivals, followed by those from the UK, USA, France, and Belgium.

The travel and tourism industry contributed €99bn to the GDP in 2023, a slight drop from the €102.9bn in the pre-pandemic year of 2019. Domestic visitors account for around 77 per cent of this expenditure. However, visitor figures have been increasing annually. Back in 2019 there were 20.1 million visitors,

and despite the drop during Covid with around 7.2 million in 2020, this increased to 16.5 million in 2022.

The tourism sector contributes 3.8 per cent to the GDP and supports 1.5 million jobs. On the downside, the number of tourists flooding into the Netherlands is causing problems, especially in some cities like Amsterdam, which is fed up with the tourist deluge, and the city has struggled with 'nuisance' tourism for many years. Last year, Amsterdam, which has a population of 883,000 saw 9.4 million tourists spend at least one night in the city, with the number of overnight stays reaching 22.1 million.



Around 15.1 million spent at least one day in the capital compared to 12.6 million in 2019.

In 2021, city officials agreed to limit the number of overnight stays to 20 million, but the growth, down to an increase in global tourism which has rocketed post-pandemic, is proving difficult to stop. Amsterdam celebrates its 750th anniversary this year and with various celebrations planned, there is no real hope of slowing down visitors' insatiable appetite for this city.

In a bid to reduce the numbers, the city has already increased tourist taxes, introduced a halt on new hotel development, and

also plans to reduce river cruises from 2026. The start of 2024 saw a new ban on coaches weighing 7.5 tonnes or more, entering the city centre (bar via one particular access), and instead, they are directed to parking areas on the city borders.

Amsterdam has around 41,000 hotel rooms and 92,000 beds. There are 2,294 licensed bed and breakfasts, which are given licences for a five-year period, whilst more than 5,100 permits were granted that year to people renting out their home via websites such as Airbnb - these licences are given for one year. The Vision on Tourism in Amsterdam in 2035 project was

launched in 2022 and aims to solve the problem of over-tourism by the year 2035, and key measures include:

1. **Reducing the supply of home rentals.** Homeowners in the city can rent out their primary residence, or part of it, to a maximum of four people at a time and for a maximum of 30 nights per year. A permit to do so costs €71 with hefty fines for non-compliance.
2. **No new hotel construction.** In 2024 the local government announced that no new hotels can be built in the city unless another one closes. This could, in turn, mean higher priced room rates in the long term with limited availability.
3. **A ban on new tourist shops.** This began back in 2017 and is ongoing. It prevents new businesses from solely focusing on tourist shops such as souvenir or ice cream parlours. New shops should be aimed at residents or workers.
4. **River cruise reduction.** To reduce crowds and pollution, Amsterdam is reducing the number of river and sea cruises coming into the city. They want to halve the number by 2028 allowing a maximum of 1,150 calls per year whilst sea cruises will be reduced from 190 to 100 maximum starting next year. The plan is also to move the city's sea cruise terminal in Veemkade outside of the city centre by 2035. The cruise ship reduction is expected to reduce visitors by 300,000 annually.
5. **Stay Away campaign.** Launched in 2023 this aims to shake off the party Amsterdam's image. Mostly aimed at British male tourists coming for the relaxed sex and drugs rules, there are now high fines for drunkenness and noise pollution. There are also earlier closing times for bars and brothels and a ban on alcohol and smoking cannabis in public areas.
6. **Increase in tourist tax.** Tourism accommodations such as hotels, camping, private rentals, and B&Bs. The tax was increased from seven per cent to 12.5 per cent on the cost of an overnight rate for out-of-town visitors (the highest in Europe) whilst sea and river cruises pay a 'day tripper' tax of €14 per passenger.

The restriction in tourism could see the city lose between €46m and €103m in revenue, which will have an effect on the Dutch economy. After a sluggish 2023 the GDP growth in the Netherlands is projected to grow by 1.6 per cent this year and 1.5 per cent in 2026 after being 0.8 per cent last year.

After a record high of 11.6 per cent in 2022, inflation has dropped substantially to around three per cent in the first half of last year, compared to 4.2 per cent in 2023. Meanwhile, wages have increased, and household disposable income rose by 4.5 per cent last year. Geopolitical uncertainty may slow growth, especially as the Netherlands is a key trading nation. There is low unemployment of around 3.8 per cent at the beginning of the year.

## **GAMBLING MARKET OVERVIEW**

The Dutch gambling market was worth €4bn in 2023 an increase of 21 per cent from 2022 revenues of €3.3bn. This was largely down to the online sector (34 per cent increase), although land-based casinos also saw significant growth of 19 per cent in revenues. The lottery sector has a 30 percent share, the casino sector has a 61 percent share, and the sports betting market has a nine percent share (seven percent is online).

The Dutch spend on average €272 on gambling annually. The European average is €339.

## **LOTTERIES**

The National Postcode Lottery (NPL), National Lottery, and the Friends Lottery are the biggest lotteries in the Netherlands. NPL is responsible for 36 per cent of the turnover of the lottery sector with €830m, followed by Staatsloterij with 34 per cent (€771.1m) and Friends with 15 per cent (€341.64m).

In 2023 a total of €117m was paid in gaming tax and €698m to charities, sports associations, or the state. Lottery winners have to pay 29.5 per cent gaming tax on any prize over €449.

The National Lottery – Nederlandse Loterij – was created in 2016 from the merger between Staatsloterij and Lotto. Since 2021 they have offered casino and sports betting online. There are ten lottery brands available: Staatsloterij, Lotto, Eurojackpot, Miljoenenspel, Lucky Day, Krasloten, Toto Winkel, Toto Sport, Toto Casino, and Winnitt. The lottery has more than 5,700 Points of Sale.

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Capital:  
**Amsterdam**  
Total Area:  
**41,543 sq.km**  
Population:  
**17.7 million**  
Median age:  
**42.2 years**  
Religions:  
**Roman Catholic, Protestant, other**  
Languages:  
**Dutch (official)**  
Ethnic Groups:  
**Dutch (75%), EU, Turkish, Moroccan**  
Currency:  
**Euro**  
Regions:  
**12 provinces**  
Borders:  
**Borders with Belgium and Germany**  
Government type:  
**Parliamentary Constitutional Monarchy**  
Chief of State:  
**King Willem-Alexander (since 2013)**  
Head of Government:  
**Prime Minister Dick Schoof (since 2024)**  
Elections:  
**Next election due November 2027**  
Unemployment:  
**3.8% (Jan 2025)**  
Tourism:  
**20.3 million**

### **SPORTS BETTING**

Sports betting is divided between bets on horse and harness racing and sports betting. Both types are offered online and land-based via betting shops or on racecourses.

There was a legal monopoly for harness and horse racing, which was offered by ZEturf and TOTO Winkel; however, since the market opened in 2021 this is now offered by various providers.

The GGR of the sports betting market has tripled since opening in 2021 and in 2023 amounted to €348.5m divided between sports betting online with €285.2m, land-based sports betting with €56.9m, horse betting online with €4.9m and horse betting land-based with €1.63m.

Currently, the government is not allowed to use income from online gambling on sports for gambling addiction. In October 2023, a motion was submitted to change this and enable such revenues to be used to help with gambling addiction programmes.

### **CASINOS GAMES**

Casino GGR amounted to €2.42bn in 2023 made up of casinos online with €1m (compared to €787m in 2022), Holland casinos with €645.9m in gaming revenues and €680.9m from gaming in arcades and restaurants.

Holland Casinos offered 6,249 player places compared to 12,286 in restaurants and 30,433 in arcades. The Dutch spend on average €162 on casino games per year. There is no nationwide cap on the number of licences for slot machines, however, a licence from the local municipality is required to operate one or more machines at a location plus a licence issued by the gaming authority, Kansspelautoriteit. There were 230 gaming halls in 2023. The majority are located in the west and south of the country. Dutch trade association, VAN Kansspelen, has been active for more than 40 years and represents 100 members who operate gaming machines in amusement centres or in the hospitality sector. This is about 95 per cent of operators in total.



## HOLLAND CASINOS

In December 1975 the government granted the only casino licence in the Netherlands to Holland Casino after the Betting and Gaming Act was revised to legalise casino gambling.

The idea behind the monopoly was to ensure gaming would remain reliable and controlled with the aim of protecting the player, combating gambling addiction, and crime. So in March 1976 the company opened its head office at Schiphol airport and in October of the same year opened its first casino in Zandvoort. Two casinos followed this in the popular tourist resorts of Valkenburg (1977) and Scheveningen (1979) which was then followed by a major expansion between 1985–1989 with five city centre casinos opening in Rotterdam, Amsterdam, Breda, Groningen, and Nijmegen.

In 1984 the company relocated its office to Hoofddorp and in 1986 came the introduction of slots in casinos. Later casinos in Eindhoven (1993), Schiphol (1995), Utrecht (2000) and Enschede (2002) would join the list and the company reached the target of 12 casinos stated in the government's policy document of 1995. In 2004, the government revised its limit and Holland Casino was granted permission to open a further two locations in Leeuwarden (2004) and Venlo (2006) bringing the total to 14.

In 2021 the company refurbished its locations in Utrecht and Venlo, although the grand opening parties were postponed until 2022 after the pandemic restrictions.

In 2017 the company closed Casino Schiphol, which moved to Amsterdam West a year later whilst a fire that year destroyed Hotel Casino Groningen. The casino has been housed in a pop up location since although a new site at the Business Park Ter Borch on the edge of Tynaarlo has been chosen to house the casino which is due to open in 2027.

In January this year, the company closed down its first casino in Zandvoort which brings Holland Casino operations to 13 casinos. The closure is part of its strategy aimed at tackling rising costs of the casino, increasing the robustness of the company, and continuing to invest in prevention policy. Visitor figures to this location have been dropping.

Generally, although the company has seen an increase in visitors overall, player spend is less per visit. In 2024 Holland Casinos operated a total of 364 gaming tables (372 in 2023) and 6,233 slots (6,249 in 2023). The average spend per visitor was €135 with over 5.1 million visitors that year to 14 casinos.

Revenues have topped pre-pandemic levels, however, this is partly due to the boost from online revenues as Holland Casino went live with its online gambling offer in October 2021.

Revenues in 2024 amounted to €784m, a 4.1 per cent drop on 2023 revenues of €817.7m. Online revenue amounted to €85.2m in 2024 compared to €115.8m in 2023 and €145.4m the year before. Revenue is falling due to increased competition and the entry of some large international players in the online sector.



## CASINOS HOLLAND REVENUES

	2024	2023	2022	2021	2020	2019
Gross Revenue	€784m	€817.7m	€753.8m	€304.2m	€333m	€728.9m
Table games	€247.6m	€264.2m	€327.3m	€94m	€124.7m	€288.9m
Slots	€396.1m	€381.6m	€327.3m	€152.4m	€185.8m	€383.4m
Online	€85.2m	€115.8m	€145.4m	€40.3m	-	-
Tips	€19.1m	€20.8m	€19.8m	€8.1m	€10.6m	€25.4m
Catering	€31.6m	€30.5m	€24m	€7.8m	€10.2m	€27.3m
Other	€4.1m	€4.5m	€3.3m	€1m	€911,000	€3.6m
Net income	€561.4m	€592.9m	€548.6m	€219m	€239.5m	€526.5m
EBITDA	€70.6m	€98.6m	€88.3m	-€0.2m	-€22.8m	€145.3m

## MONTHLY ONLINE GAMBLING GGR 2024

MONTH	CASINO GAMES	SPORTS BETTING	POKER	HORSE BETTING
Jan 2024	€93.5m	€25.4m	€3.15m	€381,000
Feb 2024	€85m	€37.6m	€2.77m	€350,000
March 2024	€90.3m	€26.1m	€2.89m	€415,000
April 2024	€90.3m	€25.1m	€2.91m	€360,000
May 2024	€97.3m	€29.2m	€2.95m	€406,000
June 2024	€106.4m	€47.3m	€2.76m	€331,000
July 2024	€107.2m	€24.5m	€3.18m	€311,000
August 2024	€97.8m	€30.7m	€3.14m	€365,000
Sept 2024	€94.4m	€25.8m	€2.87m	€341,000
Oct 2024	€72m	€23.4m	€2.17m	€231,000
Nov 2024	€72.7m	€26.5m	€2m	€246,000
Dec 2024	€78m	€26.5m	€2.19m	€195,000

CFO Ruud Bergervoet said: "Holland Casino's finances are under severe pressure due to increased costs. This mainly concerns high inflation, the increase in the collective labour agreement and investments in our gaming offering and staffing. As a company we are also still working on paying off the Corona debts. This makes our financial position vulnerable. It is crucial for our financial health that no further significant cost increases occur now. Only then can we prevent ourselves from ending up in a loss-making situation." Additionally, the company saw an 11 per cent rise in personnel costs, driven by inflation and an increase in the collective labour agreement, causing a strain on profitability. The company underwent a reshuffle earlier this year as part of a restructuring effort at its head office to streamline

operations and enhance efficiency. There have been some redundancies. The company appointed Jan Paul van Heemskerck van Beest to head the Casino Holland Online division, whilst the online IT department will come under the supervision of Casino Technology and Operations Support Pieter Boers.

## THE GAMBLING LAW

Gambling in the Netherlands changed in 1964 with the introduction of the Gambling Act – although legislation was strict, it regulated the market. Up until 1974 the lotto was banned, as was casino gaming. This law was amended in 1974 which legalised lotto and roulette and led to the opening of the first legal casino operated by Holland Casino in 1976 in Zandvoort.

# Netherlands

## Market Report

In April 2021, the Remote Gambling Act (KOA Act) came into force, opening up the Dutch online gambling market and enabling the licensing of remote games of chance.

There are four types of remote game of chance licensing options:

1. For casino games against the 'house' (roulette and slots)
2. For casino games where players play against other players (poker)
3. Sports betting (fixed odds, pool betting, and betting exchange)
4. Bets on horse racing and harness racing.

There are (Jan 2025) 26 licences against the 'house'; seven licences for poker/bingo; 21 sports betting licences and nine horse racing licences. Licensees can also offer betting on virtual sports (seen as a casino game), fantasy sports betting, and esports.

Initially, 10 licences were granted and these went live in October 2021. Holland Casino and Nederlandse Loterij Organisatie were among the first 10 operators to receive a licence. There is no limit on the number of licences which are issued by the Kansspelautoriteit KSA (Netherlands Gambling Authority)

The obligation to be licensed only falls on the business-to-consumer (B2C) operators and not on the B2B operators. Also, individual staff are not required to hold their own licence, differing from other jurisdictions. However, the licensing regime means the B2C licensees must make sure their operation is compliant with BGA, AML Act, and the Sanctions Act 1977.

Online operators do not need to team up with land-based operators and international liquidity pooling is permitted so long as the games offered in other jurisdictions are provided under licence issued by that authority.

Licensees must be:

1. Public limited company or private limited liability company in the EU or EEA.
2. All electronic means used for the operation of games of chance must be located in an EU/EEA jurisdiction.
3. A control database needs to be located in the Netherlands.
4. Operators must have an 'active duty of care' for problem gambling issues so they need to advise players about the risk and monitor and analyse player behaviour.
5. Untargeted advertising is prohibited and advertising online games is subject to stringent conditions.
6. All remote operators must connect to the Central Exclusion Register (CRUKS). Land-based slots operators and Holland Casino must also be connected and if a player is excluded from one operator, they will be denied access to all operators for the appropriate period of time.



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#### GAMBLING DATA 2019-2023

	2023	2022	2021	2020	2019
<b>GGR</b>					
Landbased casino	€1.32bn	€1.07bn	€544.8m	€699.9m	€1.23bn
Online casino	€1.09bn	€787m	€123.1m	-	-
Lottery	€1.19bn	€1.12bn	€990.6m	€936m	€979.9m
Landbased betting	€58.5m	€52.3m	€37.3m	€70.9m	€58.8m
Online betting	€290m	€257.7m	€39.5m	-	-
<b>TOTAL</b>	<b>€4bn</b>	<b>€3.3bn</b>	<b>€1.7bn</b>	<b>€1.7bn</b>	<b>€2.3bn</b>
<b>GAMING TAX</b>					
Landbased casino	€358.9	€314.6m	€159.4m	€197.2m	€364.8m
Online casino	€318.4m	€228.2m	€35.7m	-	-
Lottery	€117.22m	€123.2m	€114.1m	€110.4m	€105.5m
Landbased betting	€18.1m	€15.2m	€3.5m	€3.6m	€3.2m
Online betting	€84.1m	€74.7m	€11.4m	-	-
<b>EXPENDITURE PER PLAYER</b>					
Landbased	€179	€158	€111	€119	€163
Online	€96	€73	€11	-	-

- Remote gambling licences are issued for a maximum of five years.
- Remote gambling players must be at least 18 years of age. Identity must be established and limits, including a deposit limit, time limit, and account balance limit, must be set by the player for the account on registration.
- Temporary accounts are prohibited.

#### ONLINE GAMBLING MEASURES

The online market was worth €1.47bn in 2024 compared to almost €1.4bn in 2023 an increase of 28 per cent on 2022. Casino games against the house (table games and slots) are the highest in revenue, accounting for 77 per cent of the GGR compared to poker/bingo with a 2.6 per cent share, horseracing with 0.4 per cent share, and sports betting with 20 per cent.

There were around 1.1 million player accounts at the end of 2023.

The objective of launching the online market in the Netherlands was to increase the level of channelisation to about 80 per cent within three years of opening. It is reported that 91 per cent of players play exclusively with legal providers – however, despite this, the illegal market turnover is growing fast, so players are wagering more outside of the regulated market.

The channelisation rate with respect to GGR for the second half of 2024 was said to be around 50 per cent, dropping from 58 per cent during the first half of that year.

The legal online gambling market is expected to grow by five to eight per cent; however this could now be hindered by strict restrictions imposed on online gambling providers over the last couple of years.

***Awareness will also be stimulated during play with a pop-up every half hour to advise them of playing time and limit sets In addition, a maximum deposit limit of €700 for adults (or €300 for those under 24) will be blocked until the end of the month and can only be activated by customer care teams following one-to-one contact with the player to establish if their financial capacity is sufficient.***

Since October 2024 measures for online gambling have been implemented to make players “play more consciously.” These were introduced by the then Minister for Legal Protections, Franc Weerwind, via the second part of the Responsible Gaming Policy Rule.

The policy provides clarification of the rules about real-time monitoring of gaming behaviour, intervention of risky behaviour, and a threshold for deposits. It states that there must be mandatory checks on players who have set a monthly deposit limit of €350, for adults and €150 for those aged under 24, to warn them of the risk of gambling with high amounts.

During the checks, the gambling provider must point out to the players the consequences and risks of setting a higher playing limit and the risk of losing this amount. They must offer help and support via the CRUKS exclusion register.

Awareness will also be stimulated during play with a pop-up every half hour to advise them of playing time and limit sets In addition, a maximum deposit limit of €700 for adults (or €300 for those under 24) will be blocked until the end of the month and can only be activated by customer care teams following one-to-one contact with the player to establish if their financial capacity is sufficient.

Weerwind claimed the mandatory deposit limits are a “safe and balanced measure.”

A few months after this was introduced a study was undertaken by the KSA on the new policy rules which said the percentage of players depositing more than the limits (€700 or €300 limit) has fallen sharply since the rules from 9.7 per cent to 3.8 per cent for older adults and from 12 per cent to 2.8 per cent for those under 24. The average loss per account also fell from €117 to €83 per month whilst legal operator GGR has fallen by 10 per cent.





*The most important starting point is protecting all citizens from gambling-related harm. In doing so, I go beyond preventing addiction and also look at other harm that participation in gambling can cause such as debts. It is necessary to protect all people, especially those who have not yet come into contact with gambling or who have stopped gambling.*

The Licensed Dutch Online Gambling Providers association (VNLOK) says young adults (aged 18–23) make up 9.4 per cent of the adult population but account for 22 per cent of active accounts. Their average loss per month is €42 lower than that of older players which shows the popularity of online gaming among this age group.

## **NEW GAMBLING POLICY**

The last gaming act came into play in 2021 ahead of the country's online market launch. An updated gambling act is expected to come into force by the end of this year and will be a review of the current regulations.

The government initiated the review last year and published its findings in November. It claimed that measures to encourage responsible gambling and protect players from harm were failing. Since 2021 the number of people gambling has increased alongside the number of possible problem gamblers, particularly young adults. The data estimates that around 500,000 are now gambling monthly and losing around €1,000 every six months.

Minister Teun Struycken has been working on an updated gambling policy. Struycken was appointed by the new Conservative coalition government as the Minister responsible for overseeing gambling reforms in July last year.

As a minister of the New Social Contract (NSC) party, Struycken takes on the role of Legal Protections Minister with the primary task of finalising the ongoing review of the KOA Act. The NSC is seen as a hard-line opponent of online gambling and called for a ban in their manifesto. Struycken says the main goal of the new act is to protect citizens from the risks of gambling.

Struycken said: "For me, the most important starting point is protecting all citizens from gambling-related harm. In doing so, I go beyond preventing addiction and also look at other harm that participation in gambling can cause such as debts. It is necessary to protect all people, especially those who have not yet come into contact with gambling or who have stopped gambling. In doing so, I focus in particular on minors and young adults."

Struycken's measures for the Vision on Gambling policy paper include various changes such as a request to raise the legal gambling age from 18 to 21 for online slots in particular. Other measures are:

## **ADVERTISING**

Advertising will be further restricted, and rules will be introduced to 'severely limit' the appeal of online gambling. The suggestion is a "no, unless" attitude to advertising for remote games of chance. The KSA suggests a new model for advertising based on the risk profile of gambling products. So higher-risk operations would face stricter advertising rules. Other suggestions include

*The addiction treatment group Verslavingskunde Nederland (VKN) is urging the government to completely ban gambling ads online. At the moment, operators are limited in marketing their products due to a gambling ad prohibition on television, radio, or in public spaces. In July 2023 a ban on non-targetted advertising came into force banning ads that could reach minors and young adults or those vulnerable.*



banning advertising unless it is permitted. So similar to tobacco ads which are restricted to registered specialised tobacconists or points of sale. The addiction treatment group Verslavingskunde Nederland (VKN) is urging the government to completely ban gambling ads online. At the moment, operators are limited in marketing their products due to a gambling ad prohibition on television, radio, or in public spaces. In July 2023 a ban on non-targetted advertising came into force banning ads that could reach minors and young adults or those vulnerable. Influencer advertising is banned and online and social media advertising is heavily restricted and cannot target those under 25.

### **SELF EXCLUSION**

There is also some concern over the current activity of the national self-exclusion register CRUKS which is said to work 'poorly' at the moment. There is a proposal for a longer mandatory exclusion period for players involuntarily added to the list, whilst requesting a simpler sign-up process for involuntary requests.

Players can register themselves voluntarily, or family members or interested parties (ie: administrators) can submit a request for a person to be added to the register. There were 126 applications last year. If a gaming arcade or casino advises that any measures they have taken to deal with addiction issues are not working, then CRUKS can also step in to add someone to the list. This happened 97 times last year.

CRUKS registered 85,000 people by the beginning of 2024 up from 61,000 the previous year. The percentage of people who opted for the minimum six-month registration fell from 22 per cent in 2023 to 12 per cent in 2024. It is said that gambling addiction is responsible for about three per cent of all addictions compared to alcohol, drug, and other types. The KSA also has a Gambling Desk – Hands 24x7 – for players or family members who wish to talk anonymously about their gambling problems. The desk is operated 24/7 and accessible by phone, chat, email, and Whatsapp. In 2024 there were just over 3,000 help conversations compared to 2,100 in 2023 and just over 1,000 in 2022.

### **KSA POWERS**

The question over illegal operators has raised its head. Licensed online operators say Dutch players are heading over to illegal sites that aggressively recruit players with promotions that legal operators are prohibited from offering (high bonuses, cashbacks, autoplay and bonus buys), unlimited limits, and lack of player verification.

They are calling for tougher action against illegal operators such as prioritising banning unlicensed sites. The idea is to give the KSA more powers to better supervise the gaming environment.

### **DUTY OF CARE**

There will be a tightening of the duty of care of providers and an



overarching deposit limit with a capacity test. This will be an extension of the earlier limits imposed last year. It will include a central system where players' playing limits are recorded and tracked with a capacity test built for players who wish to play above a limit.

### THE KNOCK-ON EFFECT

The Dutch government has already given the green light to gambling tax increases. In January this year the rate increased from 30.3 per cent to 34.2 per cent on GGR and will increase again in January 2026 to 37.8 per cent.

Holland Casino paid €222.6m in gambling tax in 2024 and is calling on the government to cancel the further proposed increase from January next year. CEO Petra de Ruiter said: "The proposed increase to 37.8 per cent gambling tax in 2026 requires drastic choices that, even after further study, are irresponsible in our opinion. The tax hike has seen some operators leave the Dutch market, such as Flutter Entertainment-owned Tombola and Live Score Bet.

Online bingo platform Tombola was the first to withdraw in October last year, triggered by the regulatory changes, in particular the tax increase. The company says that despite making significant marketing investments over the last three years of operation, they were unable to achieve a level of meaningful market share.

Flutter purchased Tombola in November 2021 and has been

looking to expand its product portfolio. The following month Live Score Bet also closed its virtual doors after being among the first 10 entrants into the market in 2021.

Other land-based operators have also been withdrawing from the Dutch market. JVH Gaming and Entertainment, parent company of Jack's Casino, Flash Casino, and Flamingo Casino closed 23 of its 87 gaming hall locations in the Netherlands at the end of last year – citing the tax increase as behind their decision alongside rising costs. The closures mean half of the 40 Flash Casino-branded venues have closed whilst Flamingo Casino, a brand JvH acquired in 2018, will disappear completely from the market.

Meanwhile, Dutch football clubs face a financial hit and an estimated €70m 'black hole' when the new rules banning sponsorship by online betting firms come into force at the end of the season. All but one of the 34 professional clubs in the country have signed sponsorship deals with online betting firms over the last four years. The only exception is Roda JC Kerkrade.

The €70m loss is made up of an estimated €40m in direct sponsorship and €30m from other revenue streams such as pitch side advertising. The law will affect the smaller clubs in particular, as sponsorship accounts for a significant amount of their annual turnover. Gambling sponsorship was only legalised in 2021, but prohibits any new deals starting from July 2023 and the termination of all existing deals by July this year.



# FURTHER CHANGES ON THE HORIZON

“Change is the only constant in life” is a well-known observation, and one which applies to the “life” of the Dutch remote gambling market.

It felt, for many years, as if many parties were waiting with bated breath for legislative reforms to take place, so that the Netherlands Gambling Authority (Kansspelautoriteit) would be in a position to award remote gambling licences. Up until April 2021, before such changes entered into force, a key constant for operators was the wait until application day. Yet, following the market actually opening in October 2021, some stakeholders will undoubtedly feel that the regulated regime has not been constant enough.

No sooner did the market open than calls for advertising restrictions arose. Secondary legislation was further amended even though the results of the evaluation of the regulatory regime, which the Ministry of Justice and Security was legally




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bound to undertake in 2024, were not yet known. Other changes have arisen through the Netherlands Gambling Authority amending its policy rules, as well as informing the market as to its interpretation of particular regulatory provisions.

Change stops for no one. For more than a decade the “gambling dossier” fell within the portfolio of a State Secretary, or Minister, who belonged to the same political party, the VVD. Whilst the VVD is one of the four parties of the present coalition government, they have relinquished ministerial posts associated with the Ministry of Justice and Security, with a fresh wind blowing through the gambling dossier. Remote operators will not experience this as a pleasant summer



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breeze. Following a largely negative evaluation of the remote gambling regime in 2024, the State Secretary for Legal Protection revealed a “new policy vision” for remote gambling in February 2025. Whilst it may well take some time before the changes associated with the revised policy vision are felt, they are certainly brewing on the horizon.

A key change in this new vision is that policy will now be directed towards protecting citizens from gambling harms, rather than the previous approach, which was to protect consumers from the excesses of consumption. This shift is accompanied by dropping the idea that an attractive legal offering should channel demand away from the illegal market.

Regulatory changes will therefore also have an impact on licence holders, as part of a suite of broader changes. Such changes will reduce the margin of discretion which operators currently have in giving effect to provisions that give body to operators’ duty of care to prevent excessive participation. The detailed regulatory requirements are thus expected to become more prescriptive in nature.

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should, apparently, become clearer. Previous governments had said that it would not be feasible to introduce a single cross-operator player limit.

However, the State Secretary intends to introduce such a system, whereby a single deposit limit will apply to all accounts held by an individual across numerous licence holders. It is unclear how this will work from a technical perspective. This approach will be coupled with an affordability test so that the yet-to-be-determined default maximum amount can be increased on a case-by-case basis, thereby avoiding a “one-size doesn’t fit all that comfortably” solution.

Further measures are also being considered to also increase the firepower of the Netherlands Gambling Authority in terms of enforcing the prohibition on locally unlicensed gambling. The significance of which will not be lost on those stakeholders who are concerned about large-scale leakage to the unlicensed market, on the back of tax hikes and regulatory restrictions, not least those regulatory changes introduced in October 2024.

It is clear that the “finer details” are still to be worked out, and the trajectories leading to such reforms taking place are still in their embryonic stages. Furthermore, all licences awarded to date have a life expectancy of five years, so those awarded at the opening of the market need to be renewed during 2026, a process that will run roughly in parallel with the broader regulatory changes taking shape.