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CASINO CONTROL ACT (CHAPTER 33A)

CASINO CONTROL (CREDIT) (AMENDMENT) REGULATIONS 2013

In exercise of the powers conferred by sections 108 and 200 of the Casino Control Act, the Casino Regulatory Authority of Singapore, with the approval of the Minister for Home Affairs, hereby makes the following Regulations:

Citation and commencement

1. These Regulations may be cited as the Casino Control (Credit) (Amendment) Regulations 2013 and shall come into operation on 31st January 2013.

Amendment of regulation 2

2. Regulation 2 of the Casino Control (Credit) Regulations 2010 (G.N. No. S 53/2010) (referred to in these Regulations as the principal Regulations) is amended —

(a) by inserting, immediately before the definition of “cash”, the following definition:

““associate” has the same meaning as in regulation 2(2) and (3) of the Casino Control (Casino Marketing Arrangements) Regulations 2013 (G.N. No. S 65/2013);”;

(b) by inserting, immediately after the definition of “cheque-cashing facility”, the following definition:

““minimum balance”, in relation to a deposit account, means a credit balance in the deposit account of not less than

\$100,000;”.

New regulations 2A and 2B

3. The principal Regulations are amended by inserting, immediately after regulation 2, the following regulations:

“Form of deposit by premium player

2A.—(1) For the purposes of paragraph (a) of the definition of “premium player” in section 2(1) of the Act, the deposit shall be in one or more of the following forms:

- (a) money received by a casino operator from a patron in the form of cash, a cashier’s order or a bank draft payable to the casino operator or an electronic funds transfer to the casino operator’s bank account;
- (b) chips or any traveller’s cheque received by a casino operator from a patron;
- (c) any casino cheque payable to a patron, which is accepted by a casino operator;
- (d) any personal cheque issued by a patron made payable to a casino operator, after the cheque has been deposited with and cleared by an authorised bank;
- (e) if and only if a patron is neither a citizen of Singapore nor a permanent resident of Singapore, an amount on credit granted by a casino operator or by a licensed international market agent to the patron.

(2) In addition to paragraph (1), where a patron is neither a citizen of Singapore nor a permanent resident of Singapore, but not otherwise, the deposit may be an amount on credit granted by a casino operator under section 108(7)(a) of the Act or by a licensed international market agent to the patron under section 108(7A) of the Act.

(3) For the avoidance of doubt, a patron who is neither a citizen of Singapore nor a permanent resident of Singapore may make a deposit in a combination of forms in paragraphs (1) and (2).

Period of credit balance to remain premium player

2B. For the purposes of paragraph (b) of the definition of “premium player” in section 2(1) of the Act, the period during which the credit balance in a deposit account is below

\$100,000 must not exceed a continuous period of 12 months.”.

Deletion and substitution of regulations 3 and 4

4. Regulations 3 and 4 of the principal Regulations are deleted and the following regulations substituted therefor:

“When patron qualifies as premium player

3. A patron of a casino qualifies as a premium player of the casino when he opens a deposit account with the casino operator of that casino and provides the casino operator with a deposit in accordance with regulation 2A which satisfies the minimum balance.

When patron remains or ceases to be premium player

4.—(1) After a patron of a casino first qualifies as a premium player of the casino in accordance with regulation 3, the patron remains as a premium player of the casino for an initial period of 12 months thereafter, unless otherwise expressly provided in this regulation.

(2) In any case where after a patron of a casino qualifies as a premium player of the casino in accordance with regulation 3 —

(a) the credit balance in the deposit account opened by the patron with the casino operator of that casino falls below

\$100,000;

(b) the period during which the credit balance in the deposit account is below

\$100,000 does not exceed the period specified in regulation 2B; and

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- (c) one or more additional deposits in accordance with regulation 2A are made by or on behalf of the patron into the patron's deposit account,

the patron shall remain a premium player of that casino for a period of 12 months starting from the date the credit balance in the deposit account reaches

\$100,000 or more.

(3) Where —

- (a) a patron of a casino who is neither a citizen of Singapore nor a permanent resident of Singapore is a premium player of the casino; and
- (b) the patron subsequently becomes a citizen of Singapore or a permanent resident of Singapore,

the patron shall cease to be a premium player of the casino upon his becoming a citizen of Singapore or a permanent resident of Singapore, unless, upon becoming such a citizen or permanent resident, he provides the casino operator with a new deposit in one or more of the forms in regulation 2A(1)(a) to (d) which satisfies the minimum balance, and he shall remain a premium player of the casino for a period of 12 months starting from the date he so provides the casino operator of that casino with the new deposit.

(4) Where the credit balance in the deposit account of a patron of a casino who is a premium player of the casino is

\$100,000 or more on —

- (a) the next anniversary of the date he first qualifies to be a premium player referred to in paragraph (1) if applicable to the patron;
- (b) the next anniversary of the date referred to in paragraph (2) or (3) if applicable to the patron; or
- (c) the date immediately after the end of the further period referred to in this paragraph if applicable to the patron,

that patron shall remain a premium player of the casino for a further period of 12 months starting on that date, and so on.

(5) A patron ceases to qualify as a premium player if he does not retain his qualification as a premium player in accordance with paragraph (1), (2), (3) or (4), or upon the closure of the patron's deposit account with the casino operator, whichever is earlier.

(6) Nothing in this regulation prevents a patron who is a premium player of a casino from applying to close his deposit account with the casino, and that patron shall cease to be a premium player of that casino immediately upon the closing of such deposit account.

Illustration 1

Patron *A* makes a deposit of

\$100,000 into his deposit account with a casino operator on 2nd January 2012. Patron *A* qualifies as a premium player with the casino operator on 2nd January 2012. Patron *A* draws down

\$100,000 from his deposit account on 4th January 2012 to play at the casino. On 4th January 2012, the deposit balance is recorded as

\$0. Patron *A* continues to retain his qualification as a premium player, which will cease on 1st January 2013 or upon the closure of Patron *A*'s account with the casino operator, whichever is the earlier.

Illustration 2A

Patron *B* makes a deposit of

\$100,000 into his deposit account with a casino operator on 2nd January 2012. Patron *B* qualifies as a premium player with the casino operator on 2nd January 2012. Patron *B* draws down

\$20,000 from his deposit account on 4th January 2012 to play at the casino. Patron *B* further deposits

\$30,000 into his deposit account with the casino operator on 6th January 2012, bringing his deposit balance to

\$110,000. Patron B re-qualifies as a premium player on 6th January 2012. Patron B's qualification as a premium player status will cease on 5th January 2013 or upon the closure of Patron B's deposit account with the casino operator, whichever is the earlier.

Illustration 2B

Patron B does not carry out further transactions in respect of his deposit account after 6th January 2012. The balance in his deposit account remains at

\$110,000 on 5th January 2013. He does not close his deposit account with the casino operator on 6th January 2013 and still has

\$110,000 in his deposit account on 6th January 2013. Patron B re-qualifies as a premium player on 6th January 2013 without having to furnish another

\$100,000, as he already has not less than

\$100,000 in his deposit account on 6th January 2013.”.

Note: Patron B in *Illustration 2B* is the same Patron B in *Illustration 2A*.

New regulations 5A and 5B

5. The principal Regulations are amended by inserting, immediately after regulation 5, the following regulations:

“Credit qualifying programme for premium player who is either a citizen of Singapore or a permanent resident of Singapore

5A.—(1) A casino operator may, on or after 30th April 2013, provide chips on credit to a premium player who is either a citizen of Singapore or a permanent resident of Singapore only in accordance with all of the following requirements relating to credit:

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- (a) the premium player to be provided chips on credit by the casino operator must first register for a credit qualifying programme with the casino operator with respect to its casino and qualify for chips on credit under that programme;
 - (b) the casino operator must be satisfied of that premium player's creditworthiness based on its credit policy, procedures and controls referred to in regulation 12; and
 - (c) the premium player has drawn down and utilised for gaming from his deposit account with the casino operator a sum of money (referred to in this regulation as the principal capital) of at least

[\\$100,000 before he is provided any chips on credit.](#)

(2) Where a premium player who is either a citizen of Singapore or a permanent resident of Singapore is registered for a credit qualifying programme with a casino operator with respect to its casino, the casino operator shall not, except with reasonable excuse, regard any winnings by that premium player from any gaming at the casino in determining the principal capital for the purposes of paragraph (1)(c).

(3) Where a premium player who is either a citizen of Singapore or a permanent resident of Singapore qualifies for chips on credit under a casino operator's credit qualifying programme, and he does not cease to qualify as a premium player under regulation 4(5), for the remainder of the period that he is a premium player —

- (a) he remains qualified for chips on credit with that casino operator; and
- (b) he does not have to re-register for a credit qualifying programme with the casino operator or re-qualify for chips on credit under that programme.

(4) Notwithstanding paragraph (1), a premium player who is either a citizen of Singapore or a permanent resident of Singapore may continue to be provided chips on credit by a casino operator

under any credit agreement entered into between that premium player and the casino operator before and subsisting on 30th April 2013 until the expiry or termination of the credit agreement provided that no amendment is made to the validity period or the maximum credit limit under the credit agreement.

Provision of credit by way of chips

5B.—(1) For the purposes of section 108(7B) of the Act, the casino operator or any licensed international market agent providing credit shall comply with all requirements under the Act and any regulation made thereunder.

(2) No licensed international market agent, associate of a licensed international market agent or licensed international market agent representative shall use any chips on credit provided by a casino operator under section 108(7)(c) of the Act for the purposes of gaming on his own account, unless each international market agent or international market agent representative, as the case may be, complies with all requirements under the Act and any regulation made thereunder.”.

Amendment of regulation 6

6. Regulation 6 of the principal Regulations is amended by deleting the regulation heading and substituting the following regulation heading:

“No provision of credit without prior request”.

Amendment of regulation 9

7. Regulation 9(2) of the principal Regulations is amended by deleting sub-paragraphs (a) to (f) and substituting the following sub-paragraphs:

- “(a) the names of the parties to the credit agreement;
- (b) the nationality of the patron;
- (c) the countries in which the patron has been granted permanent residency;

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- (d) the terms and conditions relating to the grant of credit to a patron when the patron becomes a citizen of Singapore or permanent resident of Singapore;
 - (e) the date on which the credit agreement was entered into;
 - (f) the validity period of the credit agreement;
 - (g) the maximum credit limit of the patron under the credit agreement;
 - (h) the patron's eligibility to draw upon the full amount of credit granted under the credit agreement, up to the credit limit referred to in sub-paragraph (g); and
 - (i) any interest or other consideration payable by the patron for the granting of credit to him.”.

Amendment of regulation 11

8. Regulation 11 of the principal Regulations is amended —

- (a) by deleting the words “junket promoter” wherever they appear in paragraphs (1) and (2) and substituting in each case the words “international market agent”;
- (b) by deleting sub-paragraph (i) of paragraph (1)(c) and substituting the following sub-paragraph:
 - “(i) in the case of a casino operator, the records specified in any requirements under these Regulations or the Casino Control (Internal Controls) Regulations 2013 (G.N. No. S 59/2013) or any directions given by the Authority under any of those Regulations; and”;
- (c) by deleting the word “and” at the end of paragraph (1)(c)(ii)(A); and
- (d) by deleting the full-stop at the end of paragraph (1)(c)(ii)(B) and substituting the word “; and”, and by inserting immediately thereafter the following sub-paragraph:
 - “(C) such other records specified in any requirements under these Regulations or the Casino Control

(Internal Controls) Regulations 2013 or any directions given by the Authority under any of those Regulations.”.

Deletion and substitution of regulation 14 and new regulation 15

9. Regulation 14 of the principal Regulations is deleted and the following regulations substituted therefor:

“Power to take disciplinary action against casino operator and licensed international market agent, etc.

14.—(1) Any casino operator which —

- (a) qualifies a patron as a premium player not in accordance with regulation 3;
- (b) retains a patron’s qualification as a premium player not in accordance with regulation 4(1);
- (c) re-qualifies a patron as a premium player not in accordance with regulation 4(2);
- (d) wilfully, recklessly or negligently treats a patron as a premium player when the patron ceases to be a premium player in accordance with regulation 4(3);
- (e) allows a patron to remain as a premium player not in accordance with regulation 4(4);
- (f) provides chips on credit to a premium player not in accordance with regulation 5A(1) and (2) ;
- (g) provides credit otherwise than in accordance with regulation 5B(1); or
- (h) contravenes regulation 5(1), 6, 7, 8(1), 9(1), 10(1), 11 or 12,

shall be liable to disciplinary action under section 54 of the Act.

(2) Any licensed international market agent who contravenes —

- (a) regulation 5(2), 5B(2), 6, 8(2), 9(1), 11 or 12; or

(b) permits or allows any of its associates to game in a casino in contravention of regulation 5B(2),

shall be liable to disciplinary action under the Casino Control (Casino Marketing Arrangements) Regulations 2013 (G.N. No. S 65/2013).

(3) Any licensed international market agent representative who contravenes regulation 5B(2) shall be liable to disciplinary action under the Casino Control (Casino Marketing Arrangements) Regulations 2013.

Offences

15.—(1) Any associate of a licensed international market agent who contravenes regulation 5B(2) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding

[\\$10,000 or imprisonment for a term not exceeding 12 months or to both.](#)

(2) Any patron, for the purpose of obtaining chips on credit not in accordance with regulation 5A(1), falsely represents to any casino operator that he is not a citizen of Singapore or a permanent resident of Singapore, shall be guilty of an offence and shall be liable on conviction to a fine not exceeding

[\\$10,000 or to imprisonment for a term not exceeding 12 months or to both.”.](#)

Miscellaneous amendments

10. The principal Regulations are amended by deleting the words “junket promoter” wherever they appear in the following provisions and substituting in each case the words “international market agent”:

Regulations 5(2), 6, 8(2), 9(1) and 12(1) and (3).

Made this 30th day of January 2013.

RICHARD MAGNUS
Chairman,
Casino Regulatory Authority of
Singapore.

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