



LEGAL SPORTS BETTING IN POLAND FOR FOREIGNERS

Can individuals without Polish citizenship start betting at legal online bookmakers in our country?

It is possible, although certain conditions must be met, which are set out in the bookmakers' terms and conditions and are regulated by the Act of 19 November 2009 on Gambling Games.

For details, read the presentation.

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Gambling Act in Poland

Gambling in Poland is regulated by the Ministry of Finance, which has implemented various rules and regulations to ensure the responsible and safe use of casinos, number games or bookmaker bets. The regulations aim at protecting both players and operators from potential harm. You need to understand these regulations to make sure that you do not break any laws.

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Casinos in Poland

The Gambling Act regulates gambling in Poland. It applies to casinos as well as to betting. According to the 2017 amendment of the Gambling Act, more specifically Article 5(1b):

“Number games, cash lotteries, telebingo and slot machines outside a casino are subject to a state monopoly”.

This means that only state-owned companies can organise casino games on the Internet. There is currently one state-owned online casino - Total Casino, operated by Totalizator Sportowy. Additionally, players can play Lotto lotteries also organised by Totalizator Sportowy.

However, such strict restrictions do not apply to bookmaker betting. Such business may be conducted by any entity that obtains a relevant licence issued by the Ministry of Finance.



Legal versus illegal bookmaker betting

Let's now focus on betting. Bookmakers (both those with land-based gambling shops and those operating on the Internet), must have a licence from the Ministry of Finance to operate their business.

Online bookmakers and other gambling sites that do not have a licence from the Ministry of Finance are thrown into the so-called registry of prohibited domains (Registry of Domains Offering Gambling Games Contrary to the Law). This means that they are blocked and cannot be used. Theoretically, we might consider that any website which we can launch while staying in Poland is legal and that the operator who runs it has a licence.

Gambling and betting on the Internet

Legitimate operators on the internet betting and gambling market
08-12-2022

Legitimate operators on the betting market that have the authorization of the minister responsible for public finance for the organization of betting

No	Operator name	Address	KRS	Authorisation for the organisation of betting activities in land-based betting shops	Authorisation for organisation and conduct of betting activities on the Internet	Site where the activity is performed
1	E-TOTO Zakłady Bukmacherskie	ul. Żurawia 8 00 - 503 Warsaw	0000370248	NO	YES	www.etoto.pl
2	FORTUNA online zakłady bukmacherskie Sp. z o.o.	ul. Rady Narodowej Księstwa Cieszyńskiego 15 43-400 Cieszyn	0000002455	YES	YES	www.efortuna.pl
3	STS S.A.	ul. Porcelanowa 8 40 - 246 Katowice	0000829716	YES	YES	www.sts.pl
4	Traf - Zakłady Wzajemne Sp. z o.o.	ul. Kijowska 1 03 - 738 Warsaw	0000358998	YES	YES	www.trafonline.pl
5	TOTOLOTEK S.A.	ul. Taneczna 18A 02 - 829 Warsaw	0000027214	NO	YES	www.totolotek.pl
6	LV BET Zakłady Bukmacherskie Sp. z o.o.	ul. Wańkowicza 3 40 - 384 Katowice	0000534588	YES	YES	www.lvbet.pl
7	SUPERBET Zakłady Bukmacherskie Sp. z o.o.	ul. Wincentego Rzymowskiego 31 02-697 Warsaw	0000666114	YES	YES	www.superbet.pl

Legal versus illegal bookmaker betting

Unfortunately, many foreign bookmakers or casinos that have no right to conduct business in our country try various ways to circumvent Polish law. Once their domain is blocked, they open another one after a while. In the following part of the article, we describe how to check whether the entity operates legally in our country.

The list of domains is long and is growing day by day. It also includes popular foreign bookmakers.

Internet providers in Poland are obliged to block access to the domains of illegal operators within 48 hours of adding the domain. The list of banned domains is updated on an ongoing basis and is constantly growing because, as we have mentioned, illegal operators often open their betting operations at new addresses.



What fines are involved for betting at an illegal bookmaker?

By using the offers of illegal bookmakers you commit a fiscal offence, which is punishable by a fine. According to Article 107(2) of the Fiscal Penal Code:

“Anyone who in the Republic of Poland participates in a foreign gambling game shall be liable to a fine of up to 120 the daily rates”.



What fines are involved for betting at an illegal bookmaker?

The sum of the rates is calculated by the court, which takes into account the offender's income. Given that the daily rate in 2020, for example, ranged from PLN 86.67 to as much as PLN 34,668, in extreme cases the fine could be as high as several million zlotys.

Furthermore, the law clearly states that the fine for betting at a bookmaker who does not have a licence is: "100% of the winnings obtained not reduced by the amounts of the stakes paid". It means that the player will have to return not only the winnings, but also the money they have spent on the game.

How can I check if a bookmaker is a legal operator?

What can a player do to make sure that the bookmaker they want to open an account with is legal in Poland? There are a couple of things that can be done to remove any doubts:

Check that the bookmaker is on the list of legal entities on the betting and gambling market via the Internet, which can be found on the government website:

podatki.gov.pl or on our website, which is updated on a regular basis.

Check the procedure for creating a betting account

sending a scan or a photo of your identity card is required when registering with a legal bookmaker; this procedure aims to ensure the players' safety, as it prevents minors from registering or creating an account using another person's data

Check that the bookmaker is not listed in the registry of banned domains;

at www.hazard.mf.gov.pl you can find a list of domains blocked by the Ministry of Finance, so check that the bookmaker's website is not there



Legal bookmakers in Poland

In Poland, there are many entities licensed by the Ministry of Finance that legally offer online betting to players from Poland. The list of bookmakers is growing every year and increasing numbers of internationally known and popular companies are joining the list.

By registering an account with any of the above bookmakers, you can rest assured about your data and the funds you deposit for your game. You also do not have to fear penalties for illegal betting.

The current list of legal online bookmakers in Poland is as follows:

Legal bookmaker	MoF licence number
Fortuna	SC/12/7251/10/WKC/11-12/5565
STS	SC/12/7251/11-6/KLE/2011/5540/12
forBET	PS4.6831.10.2016
Superbet	PS4.6831.4.2017
eWinner	PS4.6831.28.2017
TOTALbet	PS4.6831.15.2017
Fuksiarz	PS4.6831.1.2020
LVBET	PS4.6831.9.2016.EQK
PZBuk	PS4.6831.26.2017
Etoto	AG9(RG3)/7251/15/KLE/2013/17
Betcris	PS4.6831.1.2019
BetX	PS4.6831.30.2017
Betters	PS4.6831.7.2020
Betfan	PS4.6831.3.2018
Betclic	PS4.6831.11.2017
GO+Bet	PA11.6831.11.2021
Traf	PS4.6831.3.2018



Betting account for foreigners

Foreigners residing in Poland can bet legally. It does not matter which country you come from. They can open an account with a bookmaker who has the required licence.

However, there are certain conditions that need to be met to bet with a bookmaker and, interestingly enough, sometimes these conditions differ slightly from one company to another.

To begin with, each bookmaker requires your standard personal and account details.



What do you need to open a betting account?

First name

Last name

User name

Password

Email address

Telephone number

Most bookmakers require a phone number on the form and, importantly, it must be a Polish number.



What do you need to open a betting account?



In the registration form, nationality needs to be provided.
If the chosen nationality is not Polish, additional fields need to be filled in.

REQUIRED DETAILS



ID NUMBER

- the player needs to provide a number from the proof of identity
- some bookmakers accept two documents, i.e. ID or passport, but some require only a passport number



DATE OF BIRTH

- in order to verify the player, the bookmaker requires their date of birth



ADDRESS OF RESIDENCE

- the player must provide a Polish address of residence
- providing a place of residence outside Poland will not be accepted



PESEL

- some bookmakers (e.g. Betcris) require a PESEL number
- without providing a PESEL number it is not possible to open the account
- very few bookmakers have such requirements

Providing the above data is enough to open a temporary account with a bookmaker.

What do you need to open a betting account?

After the time specified by the bookmaker or when the player wants to withdraw money, it is necessary to transform the account into a permanent one, i.e. verify it. To do this, the missing information must be completed by logging into the player's account.

Firstly, the player must send a photo or a scan of their passport or identity card (depending on which document the bookmaker requires). In the case of a passport, the photo must include the 4th and 5th page of the document visible in one photograph. In case of an ID photo, both sides of the document must be sent. Sometimes bookmakers also require the sending of a photo of the permanent residence card.

Another necessary condition for legal gambling in Poland is having an account in a Polish bank. Without this, depositing and withdrawing funds for the game is not possible. Providing another person's account number is not allowed. Funds can only be paid out to the account of the bookmaker account holder. This is also due to the law in force in Poland.



What do you need to open a betting account?

What other requirements, if any, may apply to foreigners registering an account?

- for citizens of a high-risk country in terms of money laundering, they may be asked for additional verification (such countries include Malta, Andorra, Turkey, and Albania)
- non-EU citizens are sometimes required to send a valid document confirming their ability to stay in the Republic of Poland (residence card, visa)
- a photo of the identity card next to the face - the bookmaker may ask for a photo of the face of the person who wants to verify the account, with the identity card visible next to it

Polish bank account numbers for foreigners

As mentioned above, the necessary condition to be able to use an account with a bookmaker legal in Poland is to have a bank account under the IBAN standard with a Polish code (PL).

What do you need to open a bank account?

identity document

contract of employment in Poland

confirmation of address of residence or domicile in Poland

a document entitling the person to stay in Poland

PESEL number

Polish bank account numbers for foreigners

Unfortunately, opening an account in Polish banks by foreigners is not that simple. Poles can open an account not only in a bank office, but also through a website, a call centre or even an app. Such a possibility is usually not available to citizens of other countries residing in Poland, unless they have a Polish ID. In order to open an account, they have to go to the bank's office.

The problem encountered in a bank office is the language barrier. The bank staff may not know foreign languages, so it is a good idea to ask a friend who speaks Polish to help in translation.

Polish bank account numbers for foreigners

What documents may be necessary for a foreigner to open an account in a Polish bank?

- an identity document - usually a passport is required, although some banks require an ID (this applies to EU citizens)
- a document entitling the person to stay in Poland - it may be a residence card, a visa or a certificate from a university
- a contract of employment in Poland - this document is not required by all banks
- confirmation of address of residence or registered domicile in Poland - such a certificate is required only by some banks
- personal identification number (PESEL) - required by some banks



Languages on Polish bookmaker websites

An obstacle when wishing to register and bet in Poland may be the lack of knowledge of the language. Unfortunately, only one bookmaker, LVBET, has prepared a foreign language version of its website. Players may use the English and Ukrainian versions. Simply select the desired language in the selection box at the bottom of the home page.

Although other bookmakers have not prepared different language versions of their sites, with the help of an internet search engine we can translate the entire site with one click. It may not be a perfect translation, taking into account all the linguistic nuances, but it is enough to understand the page.

Help from consultants in a foreign language

From time to time, when using the services of a bookmaker, we may encounter questions or problems concerning bets. Then the fastest and most effective form of contact is a live chat.

We have checked in which languages one can communicate on bookmakers' chats. None of the Polish bookmakers have the option to choose the language in which they want to conduct a conversation before it starts.

However, we have asked whether starting a conversation in a foreign language is possible. In most cases, if we write a message in English, we may count on the consultant's support. Only in case of eWinner and Fuksiarz is the contact only possible in Polish.



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