

# Junket Representative Licence Application Form Guidance Notes

## Important Information – Please Read Before Completing and Submitting Any Application.

Applications must be completed in ENGLISH and sent to the National Gaming and Casino Supervision Commission (the Commission).

All supporting documents and information must also be in English or translations provided they are certified as true copies by a lawyer, judge or chartered or certified public accountant fluent in that language.

To be eligible to apply for a Junket Representative Licence you must have an employment or consultant agreement with a junket operator licensed as a junket operator with the Commission, which is subject to obtaining a junket representative licence with the Commission. Applications received that do not meet these criteria will not be accepted and you could lose your application fee.

No person shall perform any of the functions of a junket representative with respect to the Republic of Cyprus Integrated Casino Resort unless that person holds a junket representative licence issued by the Commission.

### Who should complete this application form?

You must use this form to apply for a junket representative licence if you intend to provide junket representative services for a junket operator relating to the ICR.

### General Information

This guidance has been written to help you complete the junket representative licence application form. Please read this document carefully **before** you attempt to answer any questions.

You will be required to provide supporting documentation/evidence with your application and/or to provide certified true copies if applicable.

If any of the information contained within the application changes during the period between submitting the application and the application being determined, you **must** notify the Commission immediately by telephone or e-mail.

The application **will not be considered** unless all relevant questions have been completed and the application fee has been paid in full. Where required, an Investigation fee must also be paid at the time of the application.

Failure to provide all relevant information, documentation or assurances or to provide further information when requested by the Commission **may result in the application being determined based on the information available at the time which may affect the outcome of the application, including whether a licence can be granted.**

Failure to provide any material fact or supply of information which is untrue or misleading will result in the refusal of the application.

Should the applicant be granted a licence and the Commission later discovers that the applicant has submitted or provided false or misleading information to obtain the licence, the licence may be revoked or other penalties imposed.

### What the Commission expects from applicants for licences

- Be able to demonstrate that they can meet the Commission's suitability assessment.
- Ensure that the activities they plan to carry out will be conducted in a manner which minimises the risks to the licensing objectives.
- Work with the Commission in an open and co-operative way.
- Disclose to the Commission anything which the Commission would reasonably expect to know.

### How is your application assessed

The Commission needs to be satisfied that licensees are suitable to hold a licence and undertake the activities for which they are licensed. In assessing suitability the Commission will take a number of factors into consideration whilst processing your application and determining suitability including:

- **Identity**- the identity of the applicant will be established and verified using appropriate official documentation. We may carry out checks with overseas regulators. The Commission also asks for a current photograph of the applicant and will check that this is consistent with any photographs on any identity documents.
- **Finances** - The past and present financial circumstances of the applicant will be investigated to ensure that the licensing objectives will not be put at risk. Where an individual is also providing funding for the Junket operator the Commission will want to be assured as to the integrity and source of such funds.
- **Integrity** - The integrity of the applicant will be assessed using a variety of means. The Commission will consider whether the information it collects raises any concerns about integrity. This includes an assessment of an applicant's criminal record and any past involvement in civil or regulatory investigations or proceedings. We will consider the manner by which the applicant has conducted themselves with specific regard to the provision of gambling in other jurisdictions. The Commission will also consider the evidence and findings of any complaints about the applicant and/or investigations by other regulators, and we will investigate any history of compliance in previous employment. Applicants who have held a licence(s) in another jurisdiction are as part of the documentation to be submitted with the application form, required to provide a letter of conduct from the jurisdiction(s) where a licence(s) is held.

- **Competence** – whether the applicant has the technical capability to provide junket representative services. This includes the applicant’s track record of compliance with the legal and regulatory requirements of any jurisdiction where it may hold a junket representative licence/permit or approval. The Commission may also take up references and may review the CVs of relevant persons to assess their work experience and the training they have received which demonstrates their competence to carry out the role required of them.
- **Criminality** – Criminal record of the applicant and/or person(s) relevant to the application. Any prior offences committed by the applicant and any person(s) relevant to the application will be taken into account when assessing an application for a junket representative licence. Any previous offences do not mean that the application will automatically be refused. Each case will be considered on its individual merits, and consideration will be given to the seriousness, relevance and date of the conviction. In evaluating the seriousness and relevance of an offence, the Commission’s assessment will focus on whether the conviction has a potential bearing on suitability to hold a licence and will have regard to safeguarding the licensing objectives and the public interest.

In assessing suitability, the Commission will use both the information and supporting documentation provided by the applicant as part of the application and also information available from other sources (e.g. open source, government departments, overseas regulators). The Commission shall carry out the investigations and enquiries it considers necessary to enable it to consider the application properly and in particular, the Commission may:

- (a) Carry out an investigation of the applicant in relation to the person’s suitability to be a junket representative;
- (b) Carry out an investigation of any person who may be an associate or who has a business association with the applicant;
- (c) Require the applicant or any person, referred to in (b), to provide such information and produce such records relevant to the investigation of the application;
- (d) Require the applicant or any person, referred to in (b) to consent to having his photograph, and with the collaboration of the police, fingerprints and palm prints taken; and
- (e) Send a copy of the application and any such photograph, fingerprints and palm prints taken to the police, who shall enquire into and report to the Commission on such matters as the Commission requests.

**For every application, the Commission may:**

- Grant a licence;
- Grant a licence subject to conditions required by the Commission; or
- Refuse a licence where there are reasons to do so.

**What the Commission expects from licensees:**

The Commission expects licensees to conduct their activities in a way that does not put the licensing objectives at risk. It expects those holding a junket representative licence to:

- Conduct their business with integrity;
- Act with due care, skill and diligence;
- Maintain adequate financial resources;
- Work with the Commission in an open and co-operative way;
- Disclose to the Commission at any time anything which it would reasonably be expected to know;
- Provide to the Commission such information or records as the Commission considers necessary from time to time;
- Ensure that the junket representative and the services provided are in compliance with the Law, the Regulations and conditions imposed by the Commission in the junket representative licence, including but not limited to compliance with Commission AML requirements.



## Section 2. Junket Operator Details

### Question 3.

Please provide the name and the address of the junket operator with which you will have an employment or consultant contract and the junket operator licence number of its licence with the Commission.

## Section 3. Contact Details

### Question 4.

The Commission needs a single contact point for any matters arising from the application who it can correspond with, who can provide answers to any queries it may have and/or to provide further information. If not you, the contact can be an employee of the junket operator or a third-party representative such as a lawyer acting on behalf of the applicant.

Please note that **ALL** correspondence relating to the application, and if granted the licence, will be sent to the individual named in this section.

It may be that you will wish to use one person to be the main contact for the application, and should the licence be granted, you would wish to have another person be the main contact for all other ongoing matters relating to the gaming supplier licence.

### Question 5.

Please provide the list of addresses where you have resided in the last 10 years. Please provide the information in chronological order beginning with the current registered address. If necessary, please use a continuation sheet.

### Question 6.

Please provide your employment history over the past ten years working backwards including the dates of employment, name, address and telephone number of the employer, the position title and description, the name of your supervisor and your reason for leaving. There should be no gaps in the employment history. If there are any gaps please provide an explanation.

## Section 4. Licence History

The Commission requires details of all junket representative licences or any other gaming-related licences, permits or certificates of suitability in any jurisdiction currently or previously held by the applicant. The Commission also requires copies of any such licences and a letter from each jurisdiction where a licence is held confirming your record for compliance.

### Question 7.

Please indicate if the applicant currently holds any junket representative or other gaming related licences, permits, or approvals, or have any applications pending, or previously held any licences, permits or approvals in **any** Jurisdiction.

If so, the yes box should be ticked and full details must be provided including the name of the issuing body, licence type, licence number, country where issued and date of issue. Please also provide a brief description of the activities and/or services that are authorised by that licence or approval. This should include details of any conditions or restrictions as to the provision of those services or activities. Please use a continuation sheet as necessary.

Please provide full details as asked for in the question and if the licence, permit or approval is no longer held, the reason it is no longer held. The Commission will want to see copies of licences held which should be submitted with the application. Please use a continuation sheet as necessary.

### **Question 8.**

Please indicate if you have had any disciplinary action taken against you in the last 10 years in respect of the licence(s) detailed in the response to Question 7. Please provide full details of the circumstances surrounding the disciplinary action taken including the outcome. You should also include any current or pending disciplinary action. If you consider there is any other information it would be useful for the Commission to know in relation to the action taken or being taken, please also include in the box provided. Please use a continuation sheet if necessary.

If required, the Commission may request further information from you or may contact the other regulator directly.

## **Section 6. Criminality and Investigations**

### **Question 9.**

Please indicate if you have **EVER** been found liable under the criminal laws of any jurisdiction or received a civil penalty in relation to your duties. Details of charges made but awaiting trial or under investigation should also be included here.

Please indicate the date of the offence, and the type of offence. In the narrative box provided, please provide full details of the circumstances surrounding the offence, the outcome including details of any penalties issued and the location and country of the convicting court. If you have crossed felony offences in answer to the type of offence, then please specify in the narrative box which offence was/is the subject of the conviction/are awaiting trial on/or are under investigation. Where you are currently under investigation, please provide details of the investigating body and where known the name of the investigating officer. Please use a continuation sheet if necessary.

If there is any supporting documentation in relation to the offence/conviction, for example a memorandum of conviction, then it should be submitted with the application form.

You must also provide with this application copies of criminal record checks obtained from the police from each jurisdiction where you have lived within the past ten years.

### **Question 10.**

In respect of any junket representative licence or any other gambling activity, gambling licence, certificate or permit held in the last 10 years please provide details of any current, pending or previous investigation by any statutory, regulatory or governing body in any jurisdiction of which the applicant or any related companies is the subject.

Such bodies could include, but are not restricted to, tax authorities, financial services authorities, customs. Details provided should include the date of the investigation, name of the investigating body, country where body is located, the type of licence held, the case/investigation number and full details of the circumstances surrounding the investigation. This would include the outcome. If the investigation is still current or pending, please include details of the investigating officer if known.

If required, the Commission may request further information from you or may contact the investigating body directly. If you have any documentation relating to the investigation you should submit it with the application.

### **Question 11.**

Please indicate in the space provided whether you have ever had civil action taken against you, the nature of the claim, the circumstances and the outcome.

## Section 7. Financial Information

### Question 12.

Please indicate if you have been declared bankrupt/sequestered or entered into an agreement with creditor or an Individual Voluntary Agreement/Protected Trust Deed in the past ten years. If so, please provide the date of the order and date of discharge, the name of the court taking action, the type of action, the amounts involved, the circumstance surrounding the action and the outcome.

### Question 13.

Please list your and your spouse's total assets and liabilities in Pounds Sterling in the space provided or on continuation sheets (if converted from another currency, please indicate the exchange rate used). The term spouse should include a common law spouse or life partner. List in separate entries amounts over £100,000.

Assets should include accounts, monies receivable, bank accounts, cash on hand (in person or safe), household and personal effects, list investments (shares and bonds), non-listed investments, house and property, surrender value of insurance policies, unit trusts, vehicles, aircraft, boats, etc.

Liabilities should include mortgage, bank overdraft, bonds payable, credit card debt, hire purchase accounts payable, loans payable (secured or unsecured), tax payable, other liabilities payable (specify).

Please list any defaults in relation to the liabilities above and the details of the circumstances.

### Question 14.

To further assess your financial circumstances, the Commission requires the following information to be submitted with the application:

- Credit reports obtained within the last sixty days.
- Original bank statements for the past three months for all bank accounts held by the applicant and the applicant's spouse.
- A statement of monthly income and expenditure for you and your spouse for the past three months preceding this application. Income should include breakdown of salary (net)/drawings, fees (directorships/consultancies), rental received, interest, dividends, sale of shares or bonds, repayment of loans, other income. Expenditure should include mortgage/rental payments, clothing, credit cards, electricity, water and other utilities, entertainment, food & liquor, insurance premiums, maintenance of property, medical expenses, motor vehicle maintenance expenses, repayment of borrowings, landline telephone, broadband/internet, mobile phone, travel, vehicle finance instalments, alimony, maintenance, other expenses.
- Annual tax returns filed by you and your spouse for the past three years in any jurisdiction

### Question 15.

Please provide full details of all accountants engaged by you within the past 10 years. Please use a continuation sheet if necessary.

### Question 16.

Please provide details of all bank, financial institution accounts that are/have been operated by the you in the last 10 years. Please indicate if the account is currently in use. Use a continuation sheet if necessary.

**Question 17.**

Please provide details of any current loans from individuals, companies or institutions that you have together with any loans you have obtained in the last 5 years.

Please specify the full name and address of the lender, the period of the loan, the original amount and the purpose of the loan. Where the loan is still outstanding please indicate how much of the loan is still outstanding. Please use a continuation sheet if necessary.

**Please note:** In addition to the information required in response to question 17, the Commission requires a copy of the loan agreement, the security schedule (if a separate document to the loan agreement), any amendment to the loan agreement and/or security schedule, and a copy of the settlement documentation (if the loan has been repaid).

**Question 18.**

Please indicate if the applicant has held any financial institution accounts that are not held in the name of the applicant in the past 10 years. These include 'numbered' accounts where the account name is withheld, accounts that are held in proxy or nominee names, or any other accounts that are not immediately identifiable as belonging to the applicant. If yes, please provide the full name of the account holder along with full details of the bank account. This should include the full name of any nominees (if applicable), the date the account was opened, any terms and conditions for the account, what the account is used for, and the full names of all the authorised signatories for the account. Please use a continuation sheet if necessary.

**Question 19.**

Please respond whether all tax returns required in any jurisdiction where they are required for the applicant to file have been filed for the three years preceding this application. Please provide tax clearance certificates or the equivalent providing evidence that tax has been paid for each jurisdiction.

**Section 8. Junket operator relationship with the applicant****Question 20.**

Please disclose if you currently have an employment or consultant agreement with the junket operator named in Question 3 and have been used as a junket representative in another jurisdiction? If so, please provide the details of the jurisdiction, the name of the casinos to which the agreement applies and the dates of commencement and termination of the agreement.

**Question 21.**

Please provide with the application:

- (1) A letter from the junket operator where the applicant is or will be employed confirming that the junket operator has or intends to enter into a contact of employment or consultancy with the applicant and enclosing a copy of the actual or proposed employment or consultant contract with the junket services operator; and
- (2) A letter from the ICR operator confirming that after having completed its own vetting procedures, the ICR operator confirms your suitability and that based on that review and in view of the Commission's licensing objectives, the ICR operator recommends that the Commission issue you a junket representative licence.

**Question 22.**

The Commission requires that all applicants and licensees to work with it in an open and co-operative way therefore if there is anything else that you consider the Commission should know or you would like to add anything else in support of the application please provide details in the space provided.

## Section 9. Declaration

You must ensure that the declaration is read and signed by you; in signing the declaration you are responsible for ensuring the statements therein are met in full.

Should the information provided in the application form cease to be correct, or if there are any changes to the information provided in the application form between the date when it was submitted and the date the application is determined, it is your responsibility to inform the Commission immediately.

## Section 10. Enclosures

This section details all the enclosures that must be provided so that the Commission can process your application. The Commission requires **all** this information as applicable to process your application. If you fail to provide this information or do not provide additional information when requested, your application will be delayed, and this may result in your application being determined based on the information we have available, which may affect the outcome.

Other documentation may be submitted in support of the application if you consider it relevant.

**Please note: Original documents should be provided. If copies are submitted they must be certified by a lawyer as being true copies. Documents must be in English or a certified translation of the document must also be provided.**

Please refer to our note on fees as to the application fee to be submitted with the application. The Investigation fee to be submitted with the application will differ depending on the level of investigation that the Commission expects it will need to carry out on the applicant. Please refer to our note on fees or contact the Commission. Should the Commission find that during its investigations that the initial investigation fee was insufficient to undertake/complete enquiries, an additional fee will be requested.

Please select the relevant cross boxes to indicate which documents are being submitted with the application.

Where you have used and are submitting continuation sheets please indicate the number of such sheets you are submitting with the application in the box provided.

## PHOTOGRAPH IDENTIFICATION FORM

- All Junket Representative licence applications **must** be accompanied by a completed and signed Photograph Identification Form.
- The Photograph Identification Form **must** be signed by both the applicant and the individual verifying the photograph.
- The individual verifying the photograph **must** be your employer/prospective employer
- A recent colour passport sized photo of the applicant **must** be attached to the Photograph Identification Form.
- The passport sized photograph **must**:
  - Be taken within the last month;
  - Be 45mm high x 35mm wide (do not trim your photograph to meet this condition);
  - Be taken against an off-white, cream, or light grey plain background so that your features are clearly distinguishable against the background;
  - Be printed on low gloss, plain white, photo quality paper (with no watermarks, embossing or printing on the back);
  - Be free from copyright (for example do not send school photographs as these are produced under copyright);
  - Be undamaged (for example from creases or paperclips);
  - Be of you on your own (for example no other people or background objects present);
  - Be a close-up of your head and shoulders so that your head, from the bottom of your chin to the top of your head is between 29mm and 34mm high, and your eyes are in approximately the centre of the photo;
  - Be clear of writing on the front;
  - Be in sharp focus and clear;
  - Have a strong definition between the face and background;
  - Be printed professionally;
  - Not show any shadows;
  - Show you facing forward looking straight towards the camera;
  - Show a neutral expression with your mouth closed;
  - Show your eyes open and clearly visible (no sunglasses or heavily tinted glasses and no hair across the eyes);
  - Show no reflection or glare on your glasses and the frames should not cover the eyes;
  - Show your full head, without any head covering, unless worn for religious or medical reasons;
  - Show nothing covering your face.