

Online Bingo Regulations – What You Need to Know

Written by Matt Kennedy | Last updated: 27 March 2026

If you play online bingo in the UK, it's important to understand how the industry is regulated and what protections are in place for you as a player. The UK has some of the strictest gambling regulations in the world, designed to keep players safe and ensure games are fair.

The UK Gambling Commission (UKGC)

The **UK Gambling Commission** is the body responsible for regulating all commercial gambling in Great Britain, including online bingo. Any site that offers real-money bingo to UK players must hold a valid UKGC licence. This is a legal requirement - operating without one is a criminal offence.

The UKGC sets the rules that bingo operators must follow, investigates complaints, and has the power to fine operators or revoke their licences if they breach the conditions. You can check whether any bingo site holds a valid licence by searching the [UKGC public register](#).

What Does a UKGC Licence Mean for Players?

When a bingo site holds a UKGC licence, it means:

- **Fair games**- All random number generators (RNGs) used in bingo and side games are independently tested and certified to ensure every number drawn is genuinely random.
- **Segregated funds**- Operators must keep player funds separate from business funds, so your money is protected even if the company runs into financial difficulties.
- **Transparent terms**- Bonus terms, wagering requirements, and withdrawal conditions must be clearly stated and not misleading.
- **Dispute resolution**- Licensed operators must provide access to an independent Alternative Dispute Resolution (ADR) service if you have a complaint that can't be resolved directly.
- **Data protection**- Your personal and financial data must be handled in accordance with UK data protection law.

Age Verification and Identity Checks

UK gambling regulations require all operators to verify that players are at least 18 years old **before** they can deposit, play, or access free-to-play games. This means you will need to provide identification when

you register with a bingo site.

Operators typically verify your identity using electronic checks, but they may also ask you to upload documents such as a passport, driving licence, or utility bill. This process is known as KYC (Know Your Customer) and is a legal requirement, not optional.

Affordability Checks

Since 2023, the UKGC has introduced enhanced affordability measures. Operators are required to carry out financial vulnerability checks on players, particularly those who are spending significant amounts. These checks are designed to identify players who may be gambling beyond their means.

In practice, this means that if your spending reaches certain thresholds, the operator may ask you to provide evidence of your income or financial situation. While some players find this intrusive, it is a regulatory requirement aimed at reducing gambling harm.

Responsible Gambling Tools

All UKGC-licensed bingo sites must provide responsible gambling tools to help players stay in control. These include:

- **Deposit limits**- Set daily, weekly, or monthly limits on how much you can deposit.
- **Loss limits**- Cap the amount you can lose over a set period.
- **Session time limits**- Set reminders or automatic logouts after a certain amount of time.
- **Reality checks**- Notifications that tell you how long you have been playing and how much you have spent.
- **Self-exclusion**- Temporarily or permanently block yourself from a site. You can also use [GamStop](#) to self-exclude from all UKGC-licensed gambling sites at once.
- **Cool-off periods**- Take a short break from gambling without permanently closing your account.

The Ban on Credit Card Gambling

Since April 2020, it has been illegal to use a credit card to gamble online in the UK. This applies to all UKGC-licensed operators, including bingo sites. You can still deposit using debit cards, e-wallets, prepaid cards, and bank transfers.

Advertising Standards

Gambling advertising in the UK is regulated by the [Advertising Standards Authority \(ASA\)](#) and the [Committee of Advertising Practice \(CAP\)](#). Bingo operators must not target their advertising at under-18s,

must not make misleading claims about bonuses or odds, and must include responsible gambling messaging.

Since October 2022, operators have been prohibited from using sportspeople and celebrities who appeal strongly to under-18s in their advertising.

Other Licensing Jurisdictions

While a UKGC licence is the only one that matters for UK players, you may see bingo sites that also hold licences from other jurisdictions such as:

- **Malta Gaming Authority (MGA)**- One of the most respected regulators in Europe.
- **Gibraltar Gambling Commissioner**- Another well-regarded jurisdiction, particularly for larger operators.
- **Isle of Man Gambling Supervision Commission**- Known for its thorough regulatory standards.

Having additional licences can be a positive sign, but for UK players the UKGC licence is the essential one. We only feature bingo sites on Top Online Bingo Sites that hold a valid UKGC licence.

What to Do If Something Goes Wrong

If you have a problem with a UKGC-licensed bingo site, follow these steps:

1. **Contact the site directly**- Use their customer support (live chat, email, or phone) to raise your complaint.
2. **Escalate to the ADR provider**- If the site cannot resolve your complaint within eight weeks, you can escalate it to their designated ADR provider. The site must tell you who this is.
3. **Report to the UKGC**- If you believe a site is operating illegally or breaching its licence conditions, you can report it directly to the [Gambling Commission](#).

Getting Help

If you or someone you know is struggling with gambling, the following organisations offer free, confidential support:

- **GambleAware**- Freephone 0808 8020 133
- **GamCare**- 0808 8020 133
- **GamStop**- Free self-exclusion from all UK licensed gambling sites

This guide was last reviewed and updated in March 2026.

Responsible Gambling: Gambling should be fun and never seen as a way to make money. Only gamble with money you can afford to lose. If you feel you may have a problem, visit gambleaware.org or call the National Gambling Helpline on 0808 8020 133. All sites featured on Top Online Bingo Sites are licensed by the UK Gambling Commission. You must be 18+ to gamble.

For more guides and the latest bingo site reviews, visit
www.toponlinebingosites.com/guides/