

# Gibraltar

## *Professional Services Guide 2026*

*The specialist directory of law firms, gaming specialists, fintech advisers, fiduciary firms, corporate service providers, and wealth management professionals operating in Gibraltar — for international businesses, UHNW individuals, and their professional advisers.*

**113**  
PROFILED FIRMS

**5,500+**  
FIRMS ACROSS 30+ JURISDICTIONS

**15%**  
CORPORATE TAX RATE

**DLT**  
PIONEER SINCE 2018

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**ABOUT THIS GUIDE**

# The SearchOffshore Gibraltar Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, international businesses, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of Gibraltar as a specialist international finance centre with particular strength in online gaming, distributed ledger technology, fintech, and corporate services.

It is designed as a starting point for conversations with qualified advisers — not a substitute for professional advice. All regulated activities in Gibraltar require appropriate GFSC licensing or registration. The post-Brexit environment has materially changed the market access framework for Gibraltar-licensed firms — current legal advice is essential for EU and UK market activities.

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## Contents

1. Gibraltar: Jurisdiction Overview
2. Legal and Regulatory Framework
3. Gaming, Fintech and Digital Assets
4. Corporate and Wealth Structures
5. Key Service Categories
6. The Current Compliance Environment
7. Regulatory Considerations for 2026
8. SearchOffshore Directory
9. Important Notices and Disclaimer

## SECTION 1

# Gibraltar: Jurisdiction Overview

Gibraltar is a British Overseas Territory located at the southern tip of the Iberian Peninsula, occupying a strategically important position at the entrance to the Mediterranean. Despite a population of approximately 34,000 and an area of 6.5 square kilometres, Gibraltar has developed a sophisticated and diverse international finance centre with particular strength in online gaming, fintech, digital assets, insurance management, and corporate services.

Gibraltar's combination of English common law, political stability, close UK ties, and a responsive regulatory environment has made it a preferred domicile for internationally mobile businesses requiring specialist licensing and regulatory expertise. The post-Brexit environment has required significant adjustment to market access arrangements — Gibraltar-licensed firms no longer benefit from automatic EU passporting and must navigate bilateral arrangements for EU market activities.

## Key Facts

<b>Status</b>	British Overseas Territory
<b>Capital</b>	Gibraltar
<b>Legal System</b>	English Common Law
<b>Currency</b>	Gibraltar Pound (GIP) / Pound Sterling (GBP) — pegged 1:1
<b>Corporate Tax</b>	15% on income accruing in or derived from Gibraltar
<b>Capital Gains Tax</b>	None
<b>VAT</b>	No VAT system
<b>Regulator</b>	Gibraltar Financial Services Commission (GFSC)
<b>Time Zone</b>	CET (UTC+1) / CEST (UTC+2) in summer
<b>Major Legislation</b>	Companies Act, Financial Services Act, Gambling Act 2005, DLT Regulations 2018

*“Gibraltar is selected for specialist regulatory expertise and niche international business sectors — particularly gaming, fintech, and digital assets — rather than traditional secrecy-based offshore structuring.”*

## SECTION 2

# Legal and Regulatory Framework

Gibraltar operates under an English common law legal system with legislation developed to support its specialist financial services sectors. The Gibraltar Financial Services Commission (GFSC) is the integrated financial services regulator, supervising investment firms, insurance companies, payment service providers, fiduciary businesses, digital asset businesses, and banking institutions.

## GFSC Supervision

The GFSC applies a risk-based regulatory model broadly aligned with UK financial services regulation, though Gibraltar maintains its own independent legislative framework. The GFSC is known for its responsive approach to new and emerging sectors — it was among the earliest financial regulators globally to introduce a dedicated framework for distributed ledger technology businesses — while maintaining rigorous standards in established sectors including insurance management and investment services.

## Post-Brexit Framework

As a British Overseas Territory, Gibraltar was subject to EU law during the UK's EU membership but left the EU alongside the UK. Gibraltar has negotiated a bespoke framework with the UK that maintains close alignment with UK financial services regulation. For financial services firms, the post-Brexit environment has required review of EU market access strategies. Firms previously relying on UK passporting for EU distribution have needed to establish EU-licensed entities or develop alternative market access strategies. Gibraltar and the UK continue to develop a bilateral financial services arrangement designed to maintain close regulatory alignment.

## Tax Framework

Gibraltar levies corporate income tax at 15% on income accruing in or derived from Gibraltar. There is no capital gains tax and no VAT system. The jurisdiction's tax framework is therefore particularly relevant for businesses whose income-generating activities are physically located in Gibraltar. For internationally mobile businesses, the substance analysis determining where income accrues is critical — and requires qualified Gibraltar tax advice.

## SECTION 3

# Gaming, Fintech and Digital Assets

Gibraltar's specialist ecosystem in online gaming, fintech, and digital assets distinguishes it from other international finance centres. These sectors have driven the development of a deep professional services community with specialist expertise in regulatory compliance, AML/CFT, licensing, and operational governance.

## Online Gaming

Gibraltar is one of the world's most respected online gaming jurisdictions, having hosted major gaming operators since the early 2000s. The Gibraltar Licensing Authority issues Remote Gambling Licences under the Gambling Act 2005, requiring applicants to demonstrate technical integrity, financial soundness, responsible gambling measures, and AML/CFT compliance. Major gaming operators including Bet365, William Hill, and 888 Holdings have historically been licensed in Gibraltar. Gibraltar-licensed operators accessing the UK market require a separate UK Gambling Commission licence following post-Brexit changes. Compliance costs have increased substantially, favouring larger, well-capitalised operators.

## DLT Regulatory Framework — A Pioneering Position

Gibraltar introduced the world's first dedicated regulatory framework for distributed ledger technology businesses — the DLT Regulations — in January 2018, requiring firms using DLT for storing or transmitting value belonging to others to hold a GFSC licence. The DLT framework has nine regulatory principles covering senior management, capital adequacy, protection of client assets, corporate governance, systems and security, financial crime prevention, resilience and business continuity, outsourcing, and market integrity. The GFSC has maintained a constructive engagement with the digital asset industry while enforcing the DLT Regulations actively.

## Fintech and Payment Services

Gibraltar has developed a fintech ecosystem focused on payment services, e-money, and digital financial services. The GFSC supervises payment institutions and e-money institutions under frameworks aligned with UK payment services regulation. Post-Brexit, Gibraltar payment institutions lost automatic EU market access and must obtain individual authorisation from EU member state regulators to operate in EU markets.

## SECTION 4

# Corporate and Wealth Structures

## Gibraltar Private Company

The standard corporate vehicle for trading, holding, gaming, and fintech operations. Well-understood internationally and widely used for UK-focused international structuring. Subject to Gibraltar corporate tax at 15% on income accruing in or derived from Gibraltar.

## Protected Cell Companies (PCCs)

PCCs allow segregation of assets and liabilities between cells within a single legal entity. Widely used in insurance management, captive insurance, and certain investment structures where asset segregation is required.

## Trust Structures

Gibraltar trust law is based on English trust principles and may be used for succession planning, wealth preservation, and fiduciary arrangements. Gibraltar-based trustees administer international wealth structures for UHNW clients with connections to the UK and Commonwealth jurisdictions.

## Category 2 Individual Status

Gibraltar operates a Category 2 Individual tax status for high-net-worth individuals. Category 2 residents pay tax on a capped basis on the first GBP 118,000 of assessable income, with income above this threshold exempt from Gibraltar tax. The status requires maintaining approved residential accommodation in Gibraltar and not engaging in trade or employment in Gibraltar other than in a permitted capacity.

## Private Wealth Structures

While Gibraltar is not a primary private wealth domicile in the same way as Jersey, Guernsey, or the Isle of Man, a community of fiduciary and trust practitioners serves UHNW clients with UK and Commonwealth connections. The combination of English legal tradition, GFSC-licensed fiduciaries, and Category 2 residency makes Gibraltar relevant for certain private wealth arrangements, particularly where a client has commercial interests in the gaming or digital asset sectors.

## SECTION 5

# Key Service Categories

## Law Firms

Law firms specialising in gaming law, financial regulation, DLT and digital assets, insurance, corporate structures, and private client matters. Gibraltar legal counsel is essential for GFSC licensing, regulatory compliance, and cross-border transactions. With 24 profiled law firms, this is one of the largest service categories in the directory.

## Corporate Services

Company formation, administration, governance, and compliance services for Gibraltar entities across gaming, fintech, digital asset, and corporate structures. With 26 profiled firms, corporate services is the largest service category in Gibraltar.

## Property Services

Gibraltar's property market serves residents, Category 2 individuals, and international businesses establishing a physical presence. Property services firms assist with residential and commercial property transactions, leasing, and Category 2 approved accommodation requirements. With 24 profiled firms, property is one of Gibraltar's most active service categories.

## Accountancy Firms

Accounting and audit firms provide statutory compliance, financial reporting, and advisory services to gaming operators, DLT businesses, fintech firms, and corporate clients. Specialist sector knowledge — particularly in gaming and digital assets — is a key differentiator for Gibraltar accountancy firms.

## Tax Advisors

Tax advisers assist with Gibraltar corporate tax analysis, substance requirements, the interaction of Gibraltar's tax framework with home-jurisdiction obligations, and CRS/FATCA compliance.

## Trusts and Fiduciary Services

Trust administration, succession planning, Category 2 residency support, and wealth preservation structures for UHNW individuals and families with UK and Commonwealth connections.

## Wealth Management

Wealth management and investment advisory services for resident UHNW individuals and family offices. GFSC authorisation is required for regulated investment activities.

## Notary

Notarial and apostille services for documentation required in Gibraltar transactions and international legal proceedings.

## SECTION 6

# The Current Compliance Environment

Gibraltar maintains a regulatory environment aligned with international transparency and financial crime standards, with particular emphasis given the AML/CFT risks inherent in its specialist sectors — gaming, digital assets, and cross-border financial services.

## AML/CFT Framework

Gibraltar's AML/CFT framework is governed by the Proceeds of Crime Act 2015 and the Terrorism (United Kingdom Measures) Gibraltar Order, supplemented by GFSC AML/CFT Guidance Notes. Regulated entities — including banks, investment firms, insurance managers, gaming operators, and DLT firms — are required to apply risk-based customer due diligence, identify and verify beneficial owners, conduct ongoing monitoring, and report suspicious activity to the Gibraltar Financial Intelligence Unit. The gaming and digital asset sectors face elevated AML/CFT risk, and the GFSC has applied increasing scrutiny to the AML/CFT systems of gaming licensees and DLT firms, with particular focus on the effectiveness of transaction monitoring.

## CRS and FATCA

Gibraltar participates in the OECD Common Reporting Standard and exchanges financial account information with over 100 partner jurisdictions. Gibraltar financial institutions report account information to the Gibraltar Income Tax Office for onward exchange. Gibraltar's FATCA compliance is implemented through a UK FATCA IGA extended to Gibraltar.

## Beneficial Ownership

Gibraltar maintains a Companies House register with beneficial ownership information for Gibraltar companies. Following Brexit, Gibraltar is no longer subject to the EU's beneficial ownership register requirements but maintains its own framework aligned with FATF standards. The GFSC requires licensed firms to maintain up-to-date beneficial ownership records and to provide them to the GFSC on request.

## FATF Status

2014	FATF Mutual Evaluation — broadly compliant with international standards
2016	Gibraltar added to FATF follow-up process for certain technical recommendations
2018	DLT Regulations introduced — world-first blockchain regulatory framework
2021	FATF follow-up concluded — Gibraltar rated compliant or largely compliant
Current	Not on FATF grey list — full CRS/FATCA participant

Current FATF and international status should always be verified with qualified advisers at the time of planning.

## SECTION 7

# Regulatory Considerations for 2026

Gibraltar in 2026 is navigating a complex regulatory transition driven by post-Brexit market access evolution, the maturation of its DLT regulatory framework in the context of global digital asset regulation, and the increasing compliance demands on its gaming sector from major target markets.

## MiCA and the DLT Framework

The EU's Markets in Crypto-Assets Regulation (MiCA), fully applicable since December 2024, has created a comprehensive EU regulatory framework for crypto-asset service providers and issuers. Gibraltar, as a non-EU jurisdiction post-Brexit, does not benefit from MiCA passporting. Gibraltar DLT firms wishing to access EU markets must obtain individual authorisation in EU member states or structure their operations to avoid triggering EU regulatory requirements. The GFSC is expected to update its DLT regulatory framework to reflect developments in international digital asset regulation — firms and advisers should monitor GFSC guidance closely.

## Gaming Sector — UK Market Access Post-Brexit

The UK Gambling Commission's comprehensive gambling regulation review has introduced significant changes to the requirements for operators accessing UK consumers. Gibraltar-licensed operators accessing the UK market must hold a UKGC licence and comply with UK responsible gambling, AML, and operational standards. The increased compliance burden has driven consolidation among smaller operators and increased the value of Gibraltar's experienced gaming compliance ecosystem for larger, well-resourced operators.

## Gibraltar-UK Financial Services Framework

Gibraltar and the UK are developing a bilateral financial services arrangement designed to maintain the close regulatory alignment and market access that existed under EU membership. The framework covers financial services, professional qualifications recognition, and other areas of mutual interest. Firms with cross-border Gibraltar-UK business should maintain current legal advice on the applicable market access framework as the arrangement develops.

## Corporate Tax and Substance

Gibraltar's 15% corporate income tax applies to income accruing in or derived from Gibraltar. For gaming operators, DLT firms, and other businesses operating from Gibraltar, the substance analysis determining what income is subject to Gibraltar tax requires careful planning. The interaction of Gibraltar's corporate tax with home country obligations and controlled foreign corporation rules in shareholders' home jurisdictions requires qualified professional advice.

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## Key Questions to Explore with a Qualified Adviser

1. What GFSC licence or registration is required for the proposed activity, and what are the application requirements and timeframes?
2. For gaming operations, what licences are required in key target markets — particularly the UK — and has operational compliance with those requirements been confirmed?
3. For DLT businesses, what is the regulatory classification of the proposed digital asset activity under the DLT Regulations, and how does this interact with MiCA for EU market access?

4. What are the AML/CFT obligations applicable to the specific business sector, and has an AML/CFT framework been designed and implemented?
5. Has banking been confirmed in principle, given the enhanced due diligence applied to gaming and digital asset businesses by correspondent banks?
6. For individuals seeking Category 2 status, do the income requirements, approved accommodation, and activity restrictions align with the client's circumstances?
7. What are the CRS/FATCA reporting obligations and has the Gibraltar corporate tax position and interaction with home country tax been confirmed?

## SECTION 8

# SearchOffshore Directory

SearchOffshore profiles 113 professional firms across 9 service categories in Gibraltar. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Law Firms	24	<a href="#">View Listings</a>
Corporate Services	26	<a href="#">View Listings</a>
Property Services	24	<a href="#">View Listings</a>
Accountancy Firms	22	<a href="#">View Listings</a>
Tax Advisors	21	<a href="#">View Listings</a>
Wealth Management	22	<a href="#">View Listings</a>
Trusts	19	<a href="#">View Listings</a>
Fiduciary Services	19	<a href="#">View Listings</a>
Notary	5	<a href="#">View Listings</a>



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SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

[Browse the Gibraltar Directory](#)

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## SECTION 9

# Important Notices and Disclaimer

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## General Disclaimer

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The offshore regulatory environment changes frequently. Information reflects the position as understood at the time of publication in May 2026 and may become outdated. Information should not be relied upon without independent professional verification. Always seek advice from qualified legal, tax, and financial professionals in all relevant jurisdictions before making any decisions relating to offshore structures, trusts, or jurisdictional choices.

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## No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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