



# Online Gambling Reform

# 12 things

## that need to change



	We need	Why?	Most important
1	National legislation with consumer protections	Current consumer protection is grossly inadequate	<ul style="list-style-type: none"> <li>Effective consumer protections</li> <li>Ban inducements</li> <li>Ban credit</li> <li>ID verified upfront</li> </ul>
2	National independent regulator and Ombudsman	Need consistent national regulatory framework and Ombudsman for consumer dispute resolution (industry funded)	<ul style="list-style-type: none"> <li>Effective penalties</li> <li>Independence</li> <li>Resourced</li> <li>Effective regulatory/investigative powers</li> </ul>
3	No credit for gambling	<ul style="list-style-type: none"> <li>Gambling beyond their means.</li> <li>Quick pathway to financial ruin.</li> </ul>	<ul style="list-style-type: none"> <li>Ban ALL credit that gamblers use:                             <ul style="list-style-type: none"> <li>Company unsolicited credit</li> <li>Company solicited credit</li> </ul> </li> <li>Credit card</li> <li>Payday lender</li> <li>Emerging – e-wallets/payment gateways, bitcoins</li> </ul>
4	Early recognition of problem gambling AND National Problem Gambler Management Guidelines	<ul style="list-style-type: none"> <li>Predictive algorithm technology available. (Processes when triggers are hit. )</li> </ul>	<ul style="list-style-type: none"> <li>Developed by Independent, trusted organization (eg NICTA/Data61)</li> <li>National Problem Gambler Identification Guidelines developed by independent experts</li> <li>Embed in Codes</li> </ul>
5	Protection for gamblers using own money (Aggregated Account Register)	Loss of savings is devastating (super, retrenchment payouts, savings for home deposits etc). Some bet whole fortnight's wages.	<ul style="list-style-type: none"> <li>Gambler to set annual 'loss amounts' (<u>hard</u> limit of what they are rationally prepared to lose annually)</li> <li>Across ALL accounts</li> <li>Consider loss caps set by government (same as new Crowd Funding Act)</li> <li>Register Independent of industry</li> <li>Link with anti-money laundering</li> </ul>
6	National Online Self Exclusion Register	Current individual account system doesn't work	<ul style="list-style-type: none"> <li>National – exclude once, covers all online licensed companies</li> <li>Online in real time</li> <li>Not run by industry</li> <li>Third party exclusion</li> <li>Data safeguards</li> <li>Permanent (Crown Casino model)</li> </ul>
7	Family empowered to control damage	Impacted but shut out. Friends may know there is a problem before family.	'Concerned others' can initiate 3rd party exclusion (to regulator or gambling company)
8	Public health & dangerous product warnings	Current 'gamble responsibly' message places 100% responsibility on gambler. Where is corporate responsibility for safe delivery of product/service?	<ul style="list-style-type: none"> <li>Public health awareness campaign</li> <li>Reframe with preventative focus on dangerous product &amp; addiction</li> <li>Reduce stigma</li> <li>Publicise help for both gamblers and families</li> </ul>
9	Industry contribution to 'dealing with damage'	Industry profits and cost shifting to community sector	<ul style="list-style-type: none"> <li>Industry levy to fund community services</li> <li>Guaranteed funding to develop capacity building</li> <li>Industry not decision makers in how the money is distributed</li> </ul>
10	Suicide prevention plan	Industry practices causing suicides. Under-reported.	<ul style="list-style-type: none"> <li>Compulsory industry suicide training &amp; national guidelines</li> <li>Funded research on incidence of unexplained deaths &amp; gambling debts/ losses</li> <li>National approach by coroners and police to capture data</li> </ul>
11	Know your customers requirements	Illegal gambling occurring – currently many ID at 45 days. Minors gambling and losing money when companies verify only once someone has won.	<ul style="list-style-type: none"> <li>ID online check upfront (independent verification) – UK Gambling Commission model</li> <li>Must be before any gambling allowed</li> <li>Can be used for anti-money laundering</li> </ul>
12	To include fantasy games in the definition of online gambling	This was the US loophole & is now a huge gambling market	<ul style="list-style-type: none"> <li>Cover any online fantasy games that allow people to part with unlimited funds or are deemed to be gambling (avoid skill or luck definition)</li> <li>Future proof for new forms of gambling</li> </ul>