



National Consumer Protection Framework for Online Wagering

Australians participating in online wagering will be better protected by a series of strong, nationally consistent consumer protection measures.

A new National Framework

The Commonwealth and state and territory governments have developed a set of standard minimum protections for online gamblers, which must be adhered to by all online wagering providers.

A suite of consumer protection measures make up the new National Consumer Protection Framework for online wagering. These will be implemented through a mix of Commonwealth, state and territory legislation and regulation, which will align with current regulatory responsibilities.

The measures provide consistent, easy-to-use tools and information for all Australians — no matter where they live — to help them better control their gambling.

Measures to reduce harm

The National Framework will introduce 10 measures to protect consumers. These measures will be enforced across all Australian jurisdictions.

1. Prohibition of lines of credit

Since February 2018, online wagering service providers have been prohibited from offering or providing credit to people who gamble on their site or app (with limited exemptions). This measure addresses the conflict of interest in online wagering providers effectively acting

like a bank to offer lines of credit. For more information, visit the [ACMA website](#).

2. Payday lenders

Since February 2018, the use of small amount credit contracts, also known as payday lending, for online wagering has been restricted to better protect consumers. This measure stops wagering service providers from advertising payday loans. Potential connections between online wagering customers and credit providers are also restricted, as customers cannot be referred to a payday lender, nor can customer information be given to payday lenders. For more information, visit the [ACMA website](#).

3. Customer verification

Online wagering providers will have to verify their customers' identity within 14 days of their registration, instead of the current 90 days. The reduced timeframe for customer verification will help to ensure underage and self-excluded customers, and those operating under assumed names, do not access online wagering.

4. Restrictions on inducements

Online wagering providers will be prohibited from offering any credit, voucher, reward, or other benefit as an incentive to open an account or to refer another person to open an account. This measure is designed to protect consumers from incentive-based marketing and strengthen standards for direct marketing. It also includes preventing turnover requirements to withdrawing winnings from complementary betting credits or tokens.

5. Account closure

Online wagering providers will have to give their Australian customers a simple, easy-to-find, and readily accessible way of closing or cancelling their online wagering account. Providers will be required to prominently display account closure information, and ensure customers can close an account in the same channel as they bet. The account closure process must start as soon as the request is received, and consumers cannot be enticed to keep an account open.

6. Voluntary opt-out pre-commitment scheme

Consumers will be able to easily monitor and manage their gambling, by setting deposit limits before they start gambling. Customers will be given a tool to pre-commit to their own limits, which cannot be increased on the spot, as part of a voluntary opt-out pre-commitment scheme. Every online wagering provider will be required to offer deposit limits to their Australian customers. This measure will be further refined through trialling and testing.

7. Activity statements

Online wagering providers will be required to send consumers meaningful activity statements so that they can easily track and monitor their online wagering spending and behaviour. Activity statements will increase consumers' awareness of their spending, wins, and losses. The use of activity statements will be trialled over 12 months before full implementation, to ensure the design of activity statements meets user needs.

8. Consistent gambling messaging

Online wagering providers will all have to use the same messaging about the risks and potential harm of gambling in their advertising, direct marketing, websites, and other direct communications to their customers. This will help to avoid inconsistent or ineffective messages about responsible gambling, and make sure messages reach people as they are making gambling decisions. The evidence-based, consistent messaging will be extensively trialled and user-tested.

9. Staff training

Staff involved in providing online wagering services, or with the capacity to influence the service, will be trained in the responsible service of online wagering. This will help to reduce harm by creating a culture of responsible gambling within wagering organisations nationally.

10. National self-exclusion register

Those experiencing gambling harm will be able to exclude themselves from all interactive wagering services via a simple online registration process, meeting a critical gap in consumer protections in Australia.

When will the measures be implemented?

Beginning from 26 November 2018, the measures within the National Framework have been implemented progressively. Some measures are already in place through the Commonwealth's *Interactive Gambling Amendment Act 2017* and state and territory regulations.

Commonwealth, state and territory governments are committed to working together to ensure these measures provide the greatest protection for Australians who gamble online. During the implementation process, governments will monitor the measures and continue to build on and refine them in line with the latest evidence.

More information

For more information about these measures and other Department of Social Services' gambling reform, visit [Department of Social Services website](#).