

Gambling codes of practice

Introduction

There are two codes of practice for responsible gambling in the Northern Territory. They aim to minimise harm to individuals and the community from problem gambling.

The [Code of Practice for Responsible Gambling](#) relates to all forms of gambling.

The [Code of Practice for Responsible Online Gambling](#) relates only to online gambling, including web-based, app and telephone betting on any device such as computers, tablets and smartphones.

The codes set down what NT gambling providers must do to help reduce harm caused by problem gambling.

They also encourage licenced gambling operators to take extra steps to further minimise harm.

There is also a mandatory code of practice which forms part of the licence conditions for sports bookmakers. This code sets out the rules for providing credit to gamblers. [Read the code](#).

NT Code of Practice for Responsible Gambling 2016

Preamble

For many people, gambling is an enjoyable entertainment activity that doesn't cause any issues or problems. Unfortunately some people can experience a loss of control from their gambling that results in problems for themselves, their families, their employer and the community in general.

The Code of Practice for Responsible Gambling (the Code) aims to minimise to individuals and the community the harms associated with loss of control of gambling through the creation of responsible gambling environments in line with best practice and community expectations. The Code sets out minimum requirements for NT gambling providers to adopt to reduce harms associated with problem gambling. Licenced operators are encouraged to implement additional strategies to further minimise harm.

What is responsible gambling?

Responsible gambling allows individuals to make informed decisions about how they gamble. It can result from a regulated environment where the potential for gambling related harms are minimised. It occurs through the actions and ownership by individuals, communities, the regulator and the gambling industry to achieve socially acceptable outcomes.

For individuals:

- they may gamble for pleasure and entertainment but are aware of the likelihood of losing, and understand the associated risks
- they exercise control over their gambling behaviour
- gambling occurs in balance with other activities in their lives and is not causing problems or harms for themselves or others.

For the broader community, including online gambling operators:

- shared responsibility for generating awareness of the risks associated with gambling
- creating and promoting environments that prevent or minimise problem gambling
- being responsive to community concerns around gambling.

What is problem gambling?

In their 2010 report, the Productivity Commission reported that adult prevalence rates are 0.7% and 1.7% of the adult population for problem and moderate risk gambling respectively. Further reports show that a further 1.5% to 2% of adults have milder difficulties. However, problem gambling often impacts on those beyond the individual, such as family, friends, employers and those in the broader community.

Problem gambling is characterised by difficulties in limiting money and/or time spent on gambling which leads to negative impacts for the gambler, others, or for the community.

The negative impacts resulting from problem gambling can broadly include, but are not limited to:

- excessive financial losses relative to the gambler's income
- adverse personal effects on the gambler, family, friends and work colleagues as well as the broader community
- adverse physical and mental health issues
- negative impacts on work performance
- legal problems.

However, the negative impacts from problem gambling can run much deeper.

From a personal perspective, a problem gambler may experience:

- stress
- depression
- anxiety
- poor health
- thoughts of suicide and sometimes, attempts
- isolation from family and friends
- bankruptcy
- theft, fraud and other crimes.

From the family and friends perspective of a problem gambler, they may experience:

- neglect by the gambler
- the gambler missing family functions or other obligations
- regular requests for money
- pawning or selling family items
- arguments over time and money spent gambling
- domestic and family violence
- children may be left unsupervised or neglected due to the time spent gambling
- family breakdown.

Employers may face issues with a problem gambler employee including:

- poor performance
- absenteeism
- theft from the employer or other staff members.

While not as widely recognised as personal and family issues, the broader community suffers from problem gambling through:

- costs associated with family breakdown
- the need for Government to establish intervention services and counselling support
- costs associated with imprisonment for fraud and theft
- costs associated with hospitalisations.

Expected outcomes

The Code has been established to achieve the following outcomes:

1. Minimising the extent of gambling-related harm to individuals and the broader community
2. Enabling people to make informed decisions about their gambling activities
3. Enabling people (not just the gambler) adversely affected by gambling to have access to timely and appropriate assistance and information
4. Promote a shared understanding between individuals, the broader community, the gambling industry and regulator of responsible gambling practices and an understanding of the rights and responsibilities of all parties
5. Ensure gambling providers have safe and supportive environments for the provision of gambling products and services.

Cultural and geographic diversity

The Northern Territory recognises there are cultural and geographic diversities that gambling providers need to respond to in their local community. Consideration should be given to ensuring people from culturally and linguistically diverse backgrounds can access the relevant prevention and protection measures outlined in the Code.

It is also recognised that different geographic areas may have particular needs that, where appropriate, gambling providers will take into account when implementing the Code.

The Code of Practice for Responsible Gambling

This Code includes practices which, when applied, can lead to best practice in the provision of gambling products and services.

While the principles of this Code are intended to apply to all gambling providers, the method of achieving them will vary from venue to venue according to the form of gambling offered.

The Code of Practice for Responsible Gambling will be gazetted under the following legislation and penalties exist for licensees that contravene or fail to comply with the code:

- section 79A of the Gaming Control Act
- section 193A of the Gaming Machine Act
- section 148A of the Racing and Betting Act
- section 28B of the Soccer Football Pools Act .

Gambling providers will be required to demonstrate implementation of the Code to achieve the stated outcomes. Appropriate records corroborating this are required and must be made available periodically as required by the regulator.

Reviewing the Code of Practice for Responsible Gambling

As best practice actions are constantly evolving and changing the Code will be subject to regular reviews in light of new research, technology and business practices.

The reviews will take into account new operating practices, the effectiveness of existing measures, the research and study of gambling in Australia and overseas and other pertinent circumstances.

Responsible Gambling Advisory Committee

The Northern Territory Responsible Gambling Advisory Committee will consist of representatives from government, industry and NGOs. The Committee will develop and provide a responsible gambling manual to assist gambling service providers to meet their obligations under the Code.

Responsible gambling practices

The Code commits gambling service providers to responsible gambling practices with a focus on strong patron protection. Due to the diversity of gambling providers, some of the practices below may not apply to all of them.

Practices have been organised into the following broad categories:

1. Provision of Information
2. Interaction with Patrons and Community
3. Training and Skills Development
4. Exclusion provisions
5. Physical Environment
6. Minors
7. Financial Transactions
8. Advertising and Promotions
9. Participation in Gambling Research and Evaluation
10. Privacy Policy

1. Provision of information

All gambling providers are to make available information that will allow their patrons to make informed decisions about their gambling habits. The information to be displayed includes:

1.1 A Mission Statement that clearly demonstrates the venues commitment to responsible gambling must be displayed at the venue in a location easily accessible by patrons and for those providers with websites, clearly displayed on their home page. Providers of telephone betting services must have in place suitable initiatives to achieve the same outcomes.

1.2 Information relating to the potential risks associated with gambling must be displayed prominently as well as information about where patrons can seek assistance with any gambling issues they may have. The information is to be displayed in all gambling areas plus those locations where an ATM or EFTPOS machine is available.

1.3 Meaningful and accurate information regarding the odds or win rates of major prizes should be clearly displayed in all gambling areas and providers who utilise websites must ensure this information is easily accessible by patrons.

1.4 All gambling providers must make available, when requested, the following types of information for their patrons:

- Responsible Gambling Policy documentation including, where appropriate, policies for addressing problem gambling issues relevant to the local community
- the nature of games, game rules, odds or returns to players for all products offered
- all provisions relating to the Self-Exclusion process

- gambling-related complaint resolution mechanisms and appropriate documentation.

2. Interaction with patrons and community

2.1 Community Liaison. To support early intervention and prevention strategies, gambling providers are to establish:

- appropriate links with gambling support services in the NT and, where applicable, nationally
- link with appropriate community networks where gambling related issues could be raised.

2.2 Community Liaison Officer Role - Commercial gambling providers must appoint a person to:

- be available during approved gaming opening hours
- provide appropriate information and assistance to patrons with gambling related problems
- support other staff in providing assistance to these affected patrons
- provide assistance to any staff that may themselves have gambling related issues.

2.3 Patron Complaints - Resolution mechanisms for recognising and addressing complaints are to be established and promoted by gambling providers. Any complaints concerning breaches of the Code will be directed to the individual provider. It is then the responsibility of that particular gambling provider to ensure that mechanisms are in place to address complaints in a manner that enables any legitimate issue to be dealt with effectively in order to ensure that this Code is upheld and that any breach is rectified as soon as possible.

2.4 Responsible Gambling Records - Gambling providers will ensure they record all actions taken by staff in assisting people in accordance with the Code through a Responsible Gambling Incident Register. The register will need to include the following minimum amount of information:

- a) Date, time, location and nature of any event where a patron reports a gambling related issue or complaint.
- b) Name and address (or description of person where this information is unavailable) of the person the incident relates to; and
- c) The name of the staff member involved and the action they took.

The register should also list those patrons who have chosen to exclude themselves from the venue and include name, address, contact details and the date the exclusion commenced.

Casinos in the NT are not required to keep a register as such but must record any issues in the Log that is filed monthly with the Director-General of Licensing.

3. Training and skills development

3.1 New Staff - All new staff, engaged in the provision of gambling services, must complete appropriate gambling training within three (3) months of commencing employment. This should include training that will allow all relevant staff to identify and respond to 'Red Flag' behaviours as well as general information in relation to gambling and gambling products offered by the venue.

3.2 On-going Training - Gambling providers operating electronic gaming machines are to ensure current gaming staff partake in refresher training (approved by the Director General of Licensing) annually regarding harm minimisation strategies to enable the ongoing provision of a responsible gambling environment. Gambling providers not operating electronic gaming machines must undertake the training biannually.

3.3 Licensees and Managers - are to participate in appropriate training at least once every five years to guide decision making in relation to responsible gambling practices and environment.

3.4 Record of Training - A Gambling Training Register is to be maintained and kept as a part of responsible gambling records. This register should include staff name, date of training and type of training. A copy of this register should be provided to the Director-General on request.

4. Exclusion provisions

Gambling providers are to make available the option of patrons excluding themselves from the gambling venue or site to patrons who feel they are developing a problem with gambling.

4.1 Patron Responsibility - Gambling patrons will be encouraged to take responsibility for their gambling activity.

4.2 Self-Exclusion Procedures - All commercial gambling providers must use the generic form of self-exclusion which has been developed for use by Northern Territory gambling providers. This is available on the Department of Business website (Note: casinos have specific provisions in place). Procedures with clear, supporting documentation are to be implemented and application forms for self-exclusion must be available at Reception, within the gambling area, adjacent to the gambling products or/and on the website.

4.3 Completed Self-Exclusion Forms - Management, Community Liaison Officer and/or security staff of the gambling provider are to be supplied with the completed self-exclusion forms together with a photo of the relevant person. These forms will include the stated wish of the patron to be reminded of their desire to be excluded from the specified gambling provider. Details will also be entered in the Responsible Gambling Incident Register.

4.4 Counselling Contact Information - gambling providers are to offer patrons who seek self-exclusion and/or express a concern that they have a gambling problem, contact information for appropriate counselling agencies.

4.5 Self-Exclusion from Other Gambling Providers. Self-exclusion gambling patrons are to be given support and encouragement in seeking self-exclusions from other gambling providers.

4.6 Correspondence or Promotional Material - all gambling providers are not to send correspondence or promotional material to gambling customers who are excluded from their services or who request that this information not be sent to them.

4.7 Licensee Exclusion - all gambling providers operating electronic gaming machines will have adequate procedures in place to exclude patrons in accordance with section 112 of the Gaming Machine Act.

5. Physical environment

A gambling provider must maintain a safe environment to protect the interests of gamblers themselves, their friends and family, and a physical environment that is consistent with responsible gambling.

5.1 Passage of Time - Gambling providers will implement practices to ensure that customers are made aware of the passage of time - eg: clearly visible clocks in the vicinity of cash cages, automatic teller machines and coin dispensers, together with natural lighting where possible. Where gaming machines incorporate a clock, it must display the correct time.

5.2 Intoxicated Customers - Customers who are intoxicated are to be prevented from gambling and removed from the premises as per the requirements under the Liquor Act.

5.3 Child Care Facilities - Where gambling providers offer child care facilities, these facilities must recognise all child care legislation and staff overseeing the facility must be appropriately accredited. The facility should be set up so that children cannot see gambling activities taking place.

5.4 Procedures to Check Venues and Car Parks - Where Gambling providers, where offer patrons a car park, as opposed to a general public car park; practical, they will adopt procedures to check car parks under their control with the aim of reducing the risk of children being left unattended.

6. Minors

All gambling providers are to adopt appropriate strategies to ensure minors are prohibited from gambling and not induced to gamble.

6.1 Prohibition of Minors - Minors are prohibited from gambling and gambling providers will check the identification of any person whom they have reason to believe might be less than 18 years of age.

6.2 Activities for Minors - Activities run by gambling providers for minors must not promote any aspect of gambling and should not be conducted in close proximity to gambling activities.

6.3 Minors as staff members - Where legislated minors are not permitted to work in gambling activities and where no legislation is applicable, gambling product providers are discouraged from allowing minors to sell NT Keno and lottery products.

7. Financial transactions

Financial transactions associated with gambling are to be undertaken in a responsible manner, which includes such factors as the location and operation of Automatic Teller Machines (ATMs), the provision of credit or granting loans for the purpose of gambling, and the cashing of cheques.

7.1 Signage - ATMs will carry or have within close sight of them problem gambling warning signage and appropriate support service contact details in a manner clearly visible to customers.

7.2 Location - ATMs must not be located within designated gaming areas and where safe and practicable, not in the entry to gaming areas. They must not be located within sight of the gaming areas.

7.3 ATM and EFTPOS Facilities will have access only to debit accounts; access to credit accounts will not be permitted.

7.4 Credit and Money Lending - all gambling providers, with the exception of bookmakers, are not to provide credit or lend money to anyone for the purpose of gambling.

7.5 Cashing of Cheques, whether personal or third party, on the gambling provider's licensed premises for the sole purpose of gambling is forbidden.

7.6 Payment of winnings - all gambling providers are to pay by cheque winnings in excess of \$500 or where offered, electronic transfer. Cheques provided for gambling winnings should not be cashed within 24 hours of the win.

Northern Territory casino licensees will not be required to comply with items 7.4, 7.5 and 7.6. These issues will be addressed by the Casino Operator Agreements and Directions.

8. Advertising and promotions

Advertising and promotions are to be delivered in an honest and responsible manner with consideration given to the potential impact on people adversely affected by gambling.

8.1 Compliance with the Advertising Code of Ethics - Advertisements must comply with the Advertising Code of Ethics as adopted by the Australian Association of National Advertisers or the Advertising Federation of Australia. Any television advertising and promotion must also comply with the Federation of Commercial Television Stations (FACTS) Code of Practice.

8.2 Return to Player - Advertising, marketing and promotions must accurately detail prizes on offer and the game results available.

8.3 Accurate Details - Advertising, marketing and promotions must accurately detail prizes on offer and the game results available.

8.4 False Impressions - No advertising produced by any gambling provider is to give the impression that gambling is a reasonable strategy for financial betterment, i.e. advertisements should centre on entertainment purposes

8.5 Minors - Advertising displays and point of sale material for gambling products must not be directed at minors, portray minors participating in gambling, or be set up in an area specifically to target minors.

8.6 Problem Gambling Signage - Advertising displays at the point of sale are to have on or within sight of them appropriate problem gambling warning signage in a clearly visible manner.

8.7 Notices of Winnings Paid - Advertising of individuals' winnings paid should only be displayed within the gambling provider's premises and not externally in public spaces. Personal particulars of winners are only to be published with their consent

8.8 Urging to Buy - Gambling providers are not to verbally urge non-gambling customers to buy gambling products.

8.9 Alcohol Consumption - The gambling provider will ensure no advertising depicts or promotes the consumption of alcohol while engaged in gambling activities.

9. Participation in Gambling Research and Evaluation

All commercial gambling venues have a social responsibility to participate in research and evaluation activities associated with gambling. Gambling Service Providers are encouraged to participate in all gambling research projects endorsed by the Director General of Licensing.

10 Privacy policy

The gambling provider must maintain the privacy of player information and must ensure, as far as possible, that there is no unauthorised or inappropriate disclosure of personal information obtained or kept under this Code of Practice.

NT Code of Practice for Responsible Online Gambling 2016

Statement

For many people, gambling is an enjoyable activity that does not cause issues or problems for themselves or others. Unfortunately, some people can experience a loss of control from their gambling that may result in problems for themselves, their families, their employer and the community in general.

Objective

The Code of Practice for Responsible Online Gambling (the Code), which is mandatory, aims to minimise, to individuals and the community, the harms associated with the loss of control of gambling through the creation of responsible gambling environments in line with national and international best practice and community expectations. The Code sets out minimum requirements for Northern Territory online gambling operators to adopt in order to reduce harms associated with problem gambling.

Online gambling operators are encouraged to implement additional strategies to further minimise harm.

This Code applies to all online gambling licensed through the Northern Territory of Australia including web-based, app and telephone betting on any platform such as computers, tablets and smartphones.

To enable licensees to transition requirements, the Code, which is mandatory, will come into effect on and from 1 March 2016.

What is responsible gambling?

Responsible gambling is where individuals are able to make informed decisions about how they gamble. A regulated environment where the potential for gambling related harms are minimised can contribute to people gambling responsibly. It occurs through the actions and ownership by individuals, communities, the regulator and the gambling industry in achieving socially acceptable gambling outcomes.

For individuals, responsible gambling means:

- they may gamble for pleasure and entertainment but are aware of the likelihood of losing, and understand the associated risks
- they exercise control over their gambling behaviour
- gambling occurs in balance with other activities in their lives and is not causing problems or harms for themselves or others.

The broader community, including online gambling operators, have a role in responsible gambling through:

- shared responsibility for generating awareness of the risks associated with gambling
- creating and promoting environments that prevent or minimise problem gambling
- being responsive to community concerns around gambling.

What is problem gambling?

In their 2010 report, the Productivity Commission reported that adult prevalence rates are 0.7% and 1.7% of the adult population for problem and moderate risk gambling respectively. Further reports show that a further 1.5% to 2% of adults have milder difficulties. However, problem gambling often impacts on those beyond the individual, such as family, friends, employers and those in the broader community.

Problem gambling is characterised by difficulties in limiting money and/or time spent on gambling which leads to negative impacts for the gambler, others, or for the community.

The negative impacts resulting from problem gambling broadly include, but are not limited to:

- excessive financial losses relative to the gambler's income
- adverse personal effects on the gambler, family, friends and work colleagues as well as the broader community

- adverse physical and mental health issues
- negative impacts on work performance
- legal problems.

However, the negative impacts from problem gambling can run much deeper.

From a personal perspective, a problem gambler may experience:

- stress
- depression
- anxiety
- poor health
- thoughts of suicide including, sometimes, attempts
- isolation from family and friends
- bankruptcy
- theft, fraud and other crimes.

From the perspective of family and friends of a problem gambler, they may experience:

- neglect by the gambler
- the gambler missing family functions or other obligations
- regular requests for money
- pawning or selling family items
- arguments over time and money spent gambling
- domestic and family violence
- children may be left unsupervised or neglected due to the time spent gambling
- family breakdown.

Employers may face issues with a problem gambler employee including:

- poor performance
- absenteeism
- theft from the employer or other staff members.

While not as widely recognised as personal and family issues, the broader community suffers from problem gambling through:

- costs associated with family breakdown
- the need for Government to establish intervention services and counselling support
- costs associated with imprisonment for fraud and theft
- costs associated with hospitalisations

- reduction in spending on other community activities and businesses.

Cultural and geographic diversity

It is recognised that there are cultural and geographic diversities that gambling operators need to respond to. Consideration should be given to ensuring people from culturally and linguistically diverse backgrounds can access the relevant prevention and protection measures outlined in the Code.

It is also recognised that different geographic areas or jurisdictions may have particular requirements that, where appropriate, gambling operators will take into account when implementing the Code.

Expected outcomes

The Code has been established to achieve the following:

- minimise the extent of gambling related harms to individuals and the broader community
- enable individuals to make informed decisions about their gambling habits
- enable people (not just the gambler) adversely affected by problem gambling to have access to timely and appropriate support and information
- promote a shared understanding between individuals, the broader community, the gambling industry and the regulator of responsible gambling practices and an understanding of the rights and responsibilities of all parties
- ensure online gambling operators offer services for the provision of gambling products in a responsible manner.

Reviewing the Code

As best practice actions are constantly evolving and changing, the Code will be subject to regular reviews.

The reviews will take into account new operating practices, the effectiveness of existing measures, changes in technology, contemporary business practices, the research and study of gambling in Australia and overseas and other pertinent circumstances.

Responsible online gambling practices

The Code commits online gambling operators to responsible gambling practices with a focus on client protection.

Practices have been organised into the following broad categories:

1. Provision of information
2. Interaction with clients and community

3. Training and skills development
4. Exclusion provisions
5. Harm minimisation
6. Minors
7. Financial transactions
8. Advertising and promotions
9. Participation in gambling research and evaluation
10. Privacy protections

1. Provision of information

Online gambling operators are to make available information that will allow their clients to make informed decisions regarding their gambling habits. The following information is to be displayed on the online gambling operator's website. Online gambling operators offering telephone services must have in place suitable initiatives to achieve the same outcomes.

1.1 Responsible gambling information

The online gambling operator is to ensure that they have a webpage outlining their policies, procedures and commitment to responsible gambling practices including a Gamble Responsibly message. Information on where clients can seek help with gambling related issues must also be displayed.

While it is preferable to have a link to the responsible gambling information on each page, a link must, at a minimum, be located on the operator's home page.

1.2 Odds and win rates

Information regarding the odds and win rates for products offered by the operator, where appropriate, must be accessible on the website and displayed in a manner readily understood by a client e.g. the chance of winning a jackpot is 1 in 500,000.

1.3 Information provided on request

An online gambling operator must provide the following types of information in relation to its responsible gambling practices on request:

- responsible gambling policy documentation including, where appropriate, policies for addressing problem gambling issues
- the nature of the events, games, game rules, odds and returns to players for all products offered, where relevant, and
- information relating to the operator's Self-Exclusion process.

Information must be sent to the client via a medium they have access to, such as telephone, email or post.

1.4 Terms and conditions

Online gambling operators must ensure their terms and conditions are easily located on their website, with a link to them on each page. Terms and conditions must be clear with regards to how betting is managed, particularly where maximum payout limits exist. Staff should also be appropriately trained to ensure client questions regarding terms and conditions are answered correctly, readily and clearly.

2. Interactions with clients

2.1 Responsible gambling liaison role

Online gambling operators must have an appropriate level of management available to:

- assist staff and clients during those hours where staff are available to speak to clients
- provide appropriate information and assistance to clients with gambling related problems
- support staff in providing assistance to these affected clients
- provide confidential assistance to any staff who themselves may have gambling related issues
- establish policies and procedures that allow customers to take steps to limit their gambling if desired
- have available, for clients and staff, details of appropriate gambling support services.

2.2 Gambling incident register

Online gambling operators will ensure they record all actions taken by staff in assisting clients in accordance with this Code through a Gambling Incident Register. The register will need to include, as a minimum, the following information:

- time, date and nature of problem gambling related issue or incident
- name and address of the person the incident relates to
- the name of the staff member involved
- the action they took.

The register should also list excluded clients including their personal details such as name, address, date of birth, contact details, the dates of exclusion, and any other relevant information.

2.3 Client problem gambling incidents

Online gambling operators must establish and promote mechanisms to recognise and resolve issues relating to client problem gambling incidents. All incidents are to be dealt with quickly and efficiently and all resolutions must be recorded in the Gambling Incident Register.

3. Training and skills

3.1 New staff

All new staff, engaged in client interaction, must complete appropriate responsible gambling training within three (3) months of commencing employment. Training should include:

- identifying problem gambling Red Flag behaviours
- ability to provide clients with full information on operator's gambling products or direct clients to where they can find the information
- ability to provide clients with appropriate odds for a product when requested
- the operator's self-exclusion policy and processes
- answer questions regarding the operator's terms and conditions, both generally and for specific bet types.

Where the staff member may not know the answer to questions raised by the client, they must be able to direct the call to the appropriate person or arrange for a response to be provided at a later time.

Problem gambling Red Flag behaviours may include, but are not limited to:

- gambling for an extended period
- changing gambling patterns
- increase in deposit frequency
- escalating sums of money deposited
- thinks they can control outcome or believes myths
- accuses online gambling operator of changing payouts or rigging systems
- admissions of being drunk or under the influence of other drugs
- exhibits signs of distress such as crying or swearing
- expresses guilt or remorse for gambling
- verbally abusing staff
- threatens property or staff
- remarks that may indicate serious overspending
- repeatedly commenting about family problems
- shows concern about losses and payouts
- indicating they need a break from gambling
- discloses problem gambling.

3.2 On-going training

Online gambling operators are to ensure that all staff, including senior staff and managers overseeing these employees, who have interaction with clients, complete refresher training courses regularly, but at least every 12 months, to maintain optimum understanding of harm minimisation strategies and promote a responsible gambling environment.

While the use of a Registered Training Organisation is preferable, training conducted in-house is acceptable; however the operator must provide the training material upon request by the regulator.

3.3 Record of training

A Gambling Training Register is to be maintained and kept as a part of responsible gambling records. This register should include staff name, date of training and type of training. A copy of this register must be provided to the regulator upon request.

4. Exclusion of problem gamblers

Online gambling operators are to make available to their clients, the option of excluding themselves from the gambling service where the client feels they are developing a gambling problem.

The option should also be offered to exclude from all Northern Territory online gambling operators.

4.1 Client responsibility

The operator's clients will be encouraged to take responsibility for their gambling activity through the online gambling operator's provision of clearly defined terms and conditions, rules, odds and player returns.

4.2 Self-exclusion features

Online gambling operators must provide self-exclusion features on their website to enable their clients the opportunity to exclude themselves from accessing the operator's gambling products. The operator must offer this option via an online process or a form based process, and must ensure suitable internal procedures are in place to have any self-exclusion request dealt with immediately. The option for exclusion from all Northern Territory online gambling operators must be included.

In addition to having its own process for a client to activate an exclusion, the online gambling operator must also have in place procedures that will allow it to process a request on a self-exclusion form developed by the regulator and available from the Departmental website, when lodged by a client.

All self-exclusion actions must be recorded in the Gambling Incident Register.

4.3 Funds paid out

Online gambling operators will ensure all outstanding funds are paid out to a client who has self-excluded, subject to appropriate and necessary checks and verifications.

4.4 Counselling contact information

Online gambling operators will promptly offer clients who seek self-exclusion contact information for appropriate counselling agencies.

4.5 Self-exclusion from other gambling operators

Online gambling operators will ensure clients who have self-excluded are given support and encouragement in seeking self-exclusions from other Australian gambling operators.

4.6 Correspondence or promotional material

Online gambling operators are to ensure they have in place suitable procedures to ensure correspondence or promotional material is not sent to clients who are excluded from their services or who request that this information not be sent to them.

5. Harm minimisation measures

Online gambling operators must offer harm minimisation measures to protect the interests of gamblers and their friends and family, that are consistent with the responsible gambling measures cited in this Code.

5.1 Voluntary pre-commitment features

Online gambling operators must offer pre-commitment facilities that allow a client to set a maximum spend and/or deposit and/or time limit. Clients should be able to decrease these limits immediately, however, any increase to a limit, must not take effect for at least 24 hours.

5.2 Self-assessment tools

Online gambling operators are to offer access to self-assessment tools (through links to appropriate gambling support sites), to assist clients to manage their gambling activities.

5.3 Activity statements

Online gambling operators must ensure that client activity statements are available online and upon request by the client. Activity statements must include the following information for each transaction:

- date
- time
- amount

- description of the transaction
- the account balance
- win/loss information
- time spent gambling online (not applicable to sports bookmakers).

5.4 Intoxicated clients

Online gambling operators are to take all reasonable steps to refuse a client and prevent a client from gambling if suspected of being drunk or under the influence of other drugs.

6. Minors

For the purposes of this code minors refers to people who have not yet attained the age of 18 years.

Online gambling operators are to adopt appropriate strategies to ensure minors are prevented from gambling including ensuring their website does not induce minors to gamble.

6.1 Prohibition of minors

Minors are prohibited from gambling and online gambling operators must ensure they have appropriate processes in place to prevent minors from accessing gambling services.

Online gambling operators must have a notification on their website that draws attention to client's responsibility of not allowing minors to gamble.

6.2 Filters

Online gambling operators must ensure their websites and apps allow for filtering software to be applied. The website should also encourage the use of filtering software on client devices to prevent access by minors.

6.3 Identification verification

Online gambling operators are to obtain adequate evidence of identity within 45 days of an account being opened or before winnings may be withdrawn, whichever occurs first.

- online gambling operators must suspend the account if identification verification is not obtained within 45 days
- online gambling operators are to return deposited funds and close the account immediately if identification shows the person is not over 18 years of age.

6.4 Activities for minors

Online gambling operators must not run any activities on their website or apps aimed at minors whether those activities involve gambling or not.

6.5 Minors as staff members

Online gambling operators are not to allow minors to have interaction with clients where that interaction would involve the operator's gambling products.

7. Financial transactions

Financial transactions associated with gambling, including the provision of a deferred settlement facility, are to be undertaken in a financially responsible manner.

7.1 Deposits

Online gambling operators must ensure deposit transfers are to be carried out on a webpage separate from the gambling pages.

7.2 Deferred settlements

Where the operator has approval to offer Deferred Settlement Facilities, they are required to adhere to the Deferred Settlement Code.

8. Advertising and promotions

Advertising and promotions are to be delivered in an honest and responsible manner with consideration given to the potential impact on people adversely affected by gambling.

8.1 Compliance with the advertising code of ethics

Advertisements must comply with all relevant codes established by Australian Association of National Advertisers including the overarching Code of Ethics and codes established by the Communications Council. Any television advertising and promotion must also comply with the Commercial Television Industry Code of Practice established by Free TV Australia.

8.2 Accurate details

The operator will ensure that all terms and conditions associated with all promotions, bonus offers, competitions etc are clearly defined and accessible.

8.3 Problem gambling signage

Online gambling operators must ensure advertising and promotions contain appropriate problem gambling warning messages in a clearly visible manner.

8.4 Notices of winnings paid

The advertising of winnings paid, where the personal details of the winner are used, must be confined to the operator's website. Generic messages, such as 'Players have won more than \$1m this month' may be advertised in places other than the operator's website (except where minors gather).

8.5 False impressions

No advertising produced by an online gambling provider is to give the impression that gambling is a reasonable strategy for financial betterment, i.e. advertisements should centre on gambling as entertainment.

8.6 Urging to buy

Online gambling operators are not to call or otherwise urge non-gambling clients to use their gambling services.

8.7 Minors

Advertising displays and point of sale material for gambling services must not be directed at minors, portray minors participating in gambling, or be set up in an area that specifically targets minors.

8.8 Alcohol consumption

Online gambling operators will ensure no advertising depicts or promotes the consumption of alcohol while gambling.

9. Participation in gambling research and evaluation

Online gambling operators are encouraged to participate in gambling research and activities if approached. While the regulator cannot force the operator to participate, such participation lends credence to the harm minimisation strategies that the operator is employing.

Where the operator has concerns about the bonafides of a request for them to participate in research, they should contact the regulator in the appropriate jurisdiction to confirm the request's legitimacy.

10. Privacy protections

Where an online gambling operator is not subject to the Privacy Act 1988 (Cth), they are required to have in place suitable policies and procedures to protect client information.

This will include appropriate security safeguards to protect client information from unauthorised access. The operator must provide full details of their privacy policies and procedures to the regulator upon request.

Mandatory code of practice for sports bookmakers: deferred settlement facilities

Northern Territory Licensed Sports Bookmakers are wagering service providers who offer online and telephone wagering on thoroughbred, harness and greyhound racing, sporting events and certain other approved events. They do not offer online gaming, poker machines, casino table games, bingo or keno.

Sports bookmakers have a strong commitment to promoting responsible gambling and recognise the need to respond to community concerns.

This Code of Practice (Code), for the provision of deferred settlement facilities (DSF), is a licence condition for all Sports Bookmakers licensed in the Northern Territory.

The Code provides a minimum industry standard in relation to the provision of the DSF to ensure a prudent and consistent approach is adopted by all Sports Bookmakers and ensuring consumer protection and harm minimisation measures are strengthened.

The Code's parameters and minimum industry standards will ensure the benefits are maintained for approved customers to use a DSF as a convenient funding option for managing their wagering account whilst addressing community concerns and mitigating the risk of harm to others.

The minimum industry standards, as detailed in this Code, clearly differentiate this funding option from the 'offering lines of credit' by other commercial practices.

The Code addresses calls from some in the community for the prohibition of offering customers such a funding option, as a prohibition may result in a number of unintended consequences. These include all of the following:

- customers would continue to access credit from unregulated overseas operators (which may also adversely impact on the integrity of sport as suspicious betting patterns cannot be identified or bets tracked)
- customers would continue to access credit from less scrupulous operators, such as illegal SP bookmakers and loan sharks which have little regard for consumer protection or harm minimisation
- legitimate and illegitimate third party credit providers and intermediaries may fill the void either directly or indirectly which would then subject customers to:
 - significant interest and fees on their loans
 - undesirable collection methods.

Objective

The objective of the Code is to provide a robust framework for mandatory Sports Bookmaker regulation in relation to the provision of DSF to ensure this funding option accords with the promotion of responsible gambling while allowing Sports Bookmaker's to remain competitive against offshore, unlicensed wagering operators.

Industry standards

The following minimum standards must be adhered to by Sports Bookmakers for all customers who open an account with a Sports Bookmaker after the commencement of the operation of the Code (other than for professional and VIP punters and bookmakers 'laying off' bets who, for the avoidance of doubt will not be covered by this Code).

A "professional and VIP punter" is defined as a person who has turned over at least \$250,000 in any 12 month period, or whose betting patterns reasonably suggest that such person will turn over at least \$250,000 in a 12 month period.

1. The DSF must be applied for. Sports Bookmakers must not offer a DSF on an unsolicited basis and no incentives or promotional offers are to be offered to encourage customers to open a DSF.
2. Sports Bookmakers can only advertise the provision of a DSF on the provider's own website, in the ordinary course of business through its Business Development Managers (or equivalent) or in Electronic Direct Marketing (EDM) with members who have agreed to receive such materials.
3. Either the Sports Bookmaker or an independent external assessment institution must undertake an appropriate credit assessment of an application for a DSF. Such checks must include:
 - a. Verification of identity in accordance with Anti-Money Laundering requirements;
 - b. Confirmation of age;
 - c. Confirmation of current residential address;
 - d. Contact details including phone and email address; and
 - e. Assess credit worthiness by establishing employment or source of income or by other means.
4. Settlement of the account is to occur weekly or monthly. Monthly settlement may only occur with facilities over \$20,000 (although such facilities may still be settled in a shorter timeframe).
5. A wagering provider cannot charge interest on the account or charge any fees for the administration of the account.
6. A DSF must not be approved for an amount in excess of a pre-commitment level set by a customer.
7. Facilities cannot be approved for any customer whose account verification process has not been finalised.
8. For a DSF over \$20,000 the Sports Bookmaker or an independent external assessment institution must interview the customer. Interviews should occur on a recorded phone line or be appropriately documented and filed, to assist in the assessment of the customer's ability to service the DSF.
9. A customer shall be prohibited from placing bets if their account balance at any time is equal to or exceeds the DSF amount.
10. Reminder notices and the follow-up of any overdue monies for the DSF will be undertaken by appropriately trained staff for at least the first twenty-one (21) days of arrears before the matter can be referred to an external collection agency.

11. The Sports Bookmaker may institute debt recovery proceedings against the customer to recover the outstanding account balance if a customer has not settled their account within a twenty-one day (21) period of the agreed settlement period.
12. The Sports Bookmaker must maintain a register of all customers that have an approved DSF.
13. The Sports Bookmaker must review an existing DSF where there has been a failure to repay by a scheduled settlement date to ensure that limit remains appropriate.
14. The customer must be provided with a copy of the Code.

Any proposed changes to the method by which wagering providers use a DSF will not apply to existing DSF holders (a Grandfather Clause).

Code review

The Code will be reviewed in 12 months from the date of gazettal or sooner if required.

Complaints

Complaints relating to compliance of this mandatory Code of Practice must be made via the [online gambling dispute form](#) for final determination.

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