

Queensland responsible gambling Resource manual

Section J • V3.2 • 2020

Bingo

Developed by representatives from the Queensland bingo sector and
the Department of Justice and Attorney-General

Contents

Practice 1 Provision of information	3	Practice 5 Financial transactions	19
1.1 Potential risks	3	5.1 ATM facilities	19
Example 1.1A Responsible gambling policy	4	5.2 Cashing of cheques and payment of winnings	19
1.2 Available on request	5	Example 5.2A Financial transactions policy	19
1.3 Odds of winning major prizes	5	5.3 Credit betting (lending of money)	20
Example 1.3A Player information guide	6	Examples of acceptable/unacceptable actions	20
1.4 Predominant cultural groups	7	Practice 6 Advertising and promotions	21
Examples of acceptable/unacceptable actions	7	6.1 Code of Ethics	21
Practice 2 Interaction with customers and community ..	8	6.2 False, misleading or deceptive	21
2.1 Community liaison	8	6.3 Misrepresentation of probabilities	21
2.2 Customer liaison role	8	6.4 Reasonable strategy (financial betterment)	21
2.3 Customer complaints	9	6.5 Misleading statements	22
Example 2.3A Complaint handling procedures	9	6.6 Community standards	22
Example 2.3B Gambling-related incident report	10	6.7 Other activities to promote	22
2.4 Training and skills development	11	6.8 Minors or vulnerable or disadvantaged groups ..	22
Example 2.4A Possible problem gambling risk		6.9 External signs	22
indicators	11	6.10 Irresponsible trading practices	22
Example 2.4B Register of training	12	6.11 Consumption of alcohol	22
Examples of acceptable/unacceptable actions	12	6.12 Consent of the person	22
Practice 3 Exclusion provisions	13	6.13 Responsible gambling messages	23
3.1 Exclusion procedures	13	Examples of acceptable/unacceptable actions	23
Example 3.1A Self-exclusion flowchart	14	Gambling help information	24
Example 3.1B Application for self-exclusion		Examples of risk indicators	25
(bingo use only)	15		
3.2 Contact information for support services	16		
3.3 Exclusion from other gambling providers	16		
3.4 Correspondence to excluded customers	16		
Examples of acceptable/unacceptable actions	16		
Practice 4 Physical environment	17		
4.1 Minors prohibited	17		
4.2 Minors excluded	17		
4.3 Hospitality services	17		
4.4 Unduly intoxicated customers	17		
4.5 Child care and play areas	17		
4.6 Gratuities	17		
4.7 Passage of time	17		
4.8 Breaks in play	18		
4.9 New gambling products and services	18		
Examples of acceptable/unacceptable actions	18		

Practice 1

Provision of information

Introduction

An integral part of the *Queensland responsible gambling Code of Practice* (Code of Practice) is to create an environment where relevant information is available for people to make informed decisions when considering buying gambling products and tickets from all bingo operators. This information will be readily available to all customers and will be placed at the point of sale.

To assist customers in making informed decisions, all bingo operators need to provide relevant information specific to their products presented in appropriate media that is accessible to all customers.

1.1 Potential risks

Information about the potential risks associated with gambling and where to get help for problem gambling is prominently displayed in all gambling areas and near cash out facilities which service gambling areas.

Actions of the gambling provider

All bingo operators will include contact details for gambling help, including the Gambling Helpline phone number (**1800 858 858**) and Gambling Help Queensland website (www.gamblinghelpqld.org.au) on promotional materials.

All bingo operators will prominently display current responsible gambling signage and information on where to get help in all gambling areas, points of sale and near cash out facilities servicing bingo areas (where applicable). Current in-venue signage includes:

All bingo operators and staff must familiarise themselves with the *Responsible gambling policy* (**Example 1.1A**) and gambling signage and provide customers with information when requested.

Best practice

All bingo operators could provide information about the potential risks of gambling through new or additional signage. They will present existing information in new and emerging media and technology to refresh the presentation of the message.



For additional information about where the signage can be used, or to download copies please visit www.business.qld.gov.au/liquor-gaming

Example 1.1A Responsible gambling policy

This responsible gambling policy broadly defines the range of responsible gambling initiatives and harm minimisation strategies within the venue. If you require further clarification on any of the information contained within this policy, please ask one of our friendly staff.

General

Management and staff of the gambling provider support the responsible provision of gambling services at the venue for our customers' enjoyment.

Gambling services are offered at the venue in accordance with the relevant legislation—for example, the *Charitable and Non-Profit Gaming Act 1999*.

Practices

1. Provision of information

The gambling provider has available a range of information, upon request, to assist customers with their decision to gamble, which includes:

- *Player information guide*
- signage on the potential harm of gambling
- support services to assist those affected by gambling.

2. Interaction with customers and community (Category 2 bingo operators only)

The gambling provider has a senior staff member available to assist with:

- customers' enquiries on gambling-related issues
- facilitating exclusion programs for customers
- liaison with community network groups
- resolving customer complaints.

The gambling provider has a commitment to the ongoing training and development of staff and management in the responsible provision of gambling and gambling products.

The gambling provider has in place a detailed complaint handling procedure for the amicable and timely resolving of complaints.

3. Exclusion provisions (Category 2 bingo operators only)

The gambling provider will offer exclusion provisions as one of a range of proactive measures to assist those with gambling problems.

Please ask a staff member for the customer liaison officer.

4. Physical environment (Category 2 bingo operators only)

Customers who are unduly intoxicated will not be permitted to gamble and may be asked to leave the premises.

The gambling provider will keep the gambling area in a safe and clean condition all of the time.

Players' privacy and confidentiality will be a top priority all of the time.

5. Financial transactions

Credit betting is illegal.

No credit is available to anyone, at any time, under any circumstance.

The ATMs within this venue have access only to debit accounts.

Please refer to the organisation's *Financial transactions policy* for more information.

6. Advertising and promotions

The gambling provider is to ensure that advertisements and promotions:

- provide a balanced perspective and are not false, misleading or deceptive
- allow their customers to make informed decisions about their gambling
- do not create misconceptions about gambling
- do not focus exclusively on gambling (where other services are offered).

'[Insert name of gambling provider]—Promoting responsible enjoyment'.

1.2 Available on request

Applies to Category 2 operators only

Information is displayed in a prominent location to alert customers that the following information is available on request:

- the gambling provider's Responsible gambling policy document including policies for addressing problem gambling issues relevant to the local community
- the nature of games, game rules, odds or returns to players
- exclusion provisions
- gambling-related complaint handling procedures
- key elements of the gambling provider's financial transaction practices.

Actions of the gambling provider

Category 2 bingo operators will:

- prominently display in all gambling areas a copy of the Information display board (available to download from www.business.qld.gov.au/liquor-gaming) which alerts customers to the availability of their *Responsible gambling policy* (Example 1.1A) and other gambling information
- ensure that all activities relating to gambling engaged in by customers will remain confidential and will not be discussed with other customers or members of the community
- prominently display the *Complaint handling procedures* (Example 2.3A) and will maintain a register of such complaints.

Additionally, all bingo operators and staff must familiarise themselves with the information contained in the *Responsible gambling policy*.

Best practice

Responsible gambling information/message could be printed on bingo game cards, bingo advertising and included on new and emerging technology.

1.3 Odds of winning major prizes

Applies to Category 2 operators only

Meaningful and accurate information on the odds of winning major prizes is prominently displayed in all gambling areas and in proximity to relevant games.

Actions of the gambling provider

Category 2 bingo operators will prominently display the odds of winning and the win rates of major prizes.

The *Player information guide* (Example 1.3A) will include sections on the following information:

- chances of winning
- dangers of gambling
- referral to counselling assistance and other support services.

Best practice

All bingo operators could maintain a record of the supply and demand of responsible gambling information.

All bingo operators could make the *Player information guide* available upon request in a variety of community languages, which will be determined by the demographics from each operator's area. This information can be found at the Australian Bureau of Statistics website (www.abs.gov.au).

Example 1.3A Player information guide

Category 2 bingo operators only

Chances of winning

In most games of bingo, there must be a winner. In bingo games with unlimited calls, your chances of winning vary with the number of players, average number of tickets per player and number of tickets you have purchased.

For example, players multiplied by (x) average tickets per player divided by (÷) your number of tickets:

$$200 \times 5 \div 12 = 83$$

Your chance of winning = 83 to 1

Most jackpot games have limited calls. In bingo games within limited calls, the chances of winning are as follows:

15 numbers in:	Odds per sheet played (6 tickets)*
45 calls	22,132 to 1
46 calls	14,915 to 1
47 calls	10,155 to 1
48 calls	6,982 to 1
49 calls	4,844 to 1
50 calls	3,391 to 1
51 calls	2,394 to 1
52 calls	1,703 to 1
53 calls	1,221 to 1
54 calls	882 to 1
55 calls	641 to 1
56 calls	470 to 1
57 calls	346 to 1
58 calls	257 to 1
59 calls	191 to 1
60 calls	143 to 1

***Note:** these odds do not take into account the chance of another player winning before you do and are for tickets with 15 numbers that range from 1–90.

Dangers of gambling

Bingo is considered, by bingo operators, to be a minor form of gambling or fundraising. However, the dangers of gambling still exist.

This venue supports maximising the economic and social benefits of gambling while minimising harm associated with it.

Are you gambling with more than your money?

Responsible gambling information and brochures are available.

Help is available from the Gambling Helpline on **1800 858 858** or Gambling Help Queensland website (www.gamblinghelpqld.org.au)

1.4 Predominant cultural groups

Applies to Category 2 operators only

Gambling providers are to provide information and materials suitable for predominant cultural groups in their local community.

Actions of the gambling provider

Category 2 bingo operators will make available upon request the *Player information guide* (**Example 1.3A**) in a variety of community languages, which will be determined by the demographics of each operator's area. This information may be obtained from the Australian Bureau of Statistics website www.abs.gov.au

Where suitable information and materials are not available, gambling providers should provide non-English speaking customers with the contact details for a translating service, e.g. Translating and Interpreting Service (TIS) National on **131 450** or www.tisnational.gov.au

Best practice

Category 2 bingo operators could make all gambling materials available in the predominant cultural group language in their local community.

Examples of acceptable/ unacceptable actions

Acceptable

Where appropriate, informing customers that responsible gambling information and brochures are available.

Unacceptable

Placing responsible gambling information in hard-to-reach areas or covering responsible gambling signage with other notices.

Asking customers to come back at another time to collect responsible gambling information.

Interaction with customers and community

Introduction

Supporting early intervention and prevention strategies within the gambling industry involves communicating and cooperating with the local community. All bingo operators must liaise with local communities on a regular basis to effectively communicate responsible gambling initiatives and receive feedback and concerns.

It is inevitable that from time to time a customer may raise an issue or complaint regarding a gambling product or service. All bingo operators must ensure that these complaints are resolved quickly and in a non-threatening environment.

All staff are to be provided with ongoing training in responsible gambling services and products.

2.1 Community liaison

Applies to Category 2 operators only

To support early intervention and prevention strategies where opportunities arise, gambling providers are to establish effective mechanisms to link with:

- local gambling-related support services
- community networks where responsible gambling-related issues could be raised.

Actions of the gambling provider

Where practicable, Category 2 bingo operators will familiarise themselves with the community support services that exist in their locality and utilise local community consultative networks.

Category 2 bingo operators will establish regular contact with at least one local gambling-related support service.

Best practice

Where practicable, Category 2 bingo operators could include the Gambling Helpline phone number (1800 858 858) and/or Gambling Help Queensland website (www.gamblinghelpqld.org.au) on bingo game cards.

2.2 Customer liaison role

Applies to Category 2 operators only

Gambling providers are to nominate a person/s to perform the customer liaison role and who is to:

- be available during approved opening gaming hours
- provide appropriate information to assist customers with gambling-related problems

- support staff in providing assistance to those customers
- provide assistance to staff with gambling-related problems
- develop linkages with local community groups where opportunities arise.

Actions of the gambling provider

Category 2 bingo operators will nominate a staff member as the customer liaison officer (CLO).

This person will:

- be available during all bingo sessions
- answer queries concerning the *Responsible gambling policy* (Example 1.1A)
- provide appropriate information to assist customers and staff with gambling-related problems, including referral to local support services
- ensure that a customer's request to no longer receive promotional material is acted on promptly
- establish contact with local support services
- initiate contact and form and sustain good relations with local community groups and agencies.

The CLO will regularly update staff and management about gambling-related enquiries and actions taken to address them.

Best practice

In addition to the above, the CLO could:

- participate in local network meetings to discuss community issues
- coordinate local forums to discuss gambling-related issues.

2.3 Customer complaints

Applies to Category 2 operators only

Complaint handling procedures that can deal with gambling issues are established and promoted by gambling providers.

Actions of the gambling provider

Category 2 bingo operators will establish and implement smooth and effective *Complaint handling procedures (Example 2.3A)*. Gambling providers are encouraged to develop their own complaint handling procedures and place these in prominent locations throughout their venue.

Details of the complaint and action taken will be recorded in a register and maintained by the bingo operator. If the complaint is gambling-related, the CLO is to complete a *Gambling-related incident report (Example 2.3B)*. The CLO is to retain a copy of the completed report for their records.

Category 2 bingo operators will inform the customer of other avenues of redress available to them, such as contacting the Office of Liquor and Gaming Regulation or consulting their solicitor.

Best practice

In addition, Category 2 bingo operators could:

- establish a minimum time in which to respond to all complaints
- offer a written response as soon as practicable.

Example 2.3A Complaint handling procedures

This site will handle all complaints in accordance with the procedures as outlined below:

1. Staff members are to refer all complaints to the nominated staff member/customer liaison officer (CLO) for appropriate action.
2. The CLO is to contact the complainant to establish the exact nature and cause of the complaint. The CLO is to provide the complainant with an approximate timeframe for an outcome to be achieved.
3. The CLO is to consider the complaint and take the appropriate action, having regard to current policies and legislation. Depending on the complaint, the matter may need to be escalated to management or the Office of Liquor and Gaming Regulation (OLGR).
4. The CLO is to communicate all outcomes or developments to the complainant in a timely manner. Final responses must be supported by any relevant policies and/or legislative provisions that may be applicable.
5. If the complainant is not satisfied with the outcome, the CLO is to advise the complainant of other avenues of redress, such as referral to OLGR or to the complainant's solicitor.
6. If the complaint is gambling-related, the CLO is to complete a *Gambling-related incident report*. The CLO is to retain a copy of the completed report for their records.

Example 2.3B Gambling-related incident report

Site name _____

Incident date _____ Incident time _____

Who reported the incident? (record as many details as possible)

Name _____ Phone _____

Address _____

City _____ State/Territory _____ Postcode _____

Email _____

Incident details (attach additional pages if required)

Immediate action taken (attach additional pages if required)

Follow-up action/other matters to note (attach additional pages if required)

Signatory details

Signatory name _____

Signatory position (customer liaison officer/manager/other) _____

Signature _____ Date _____

2.4 Training and skills development

Applies to Category 2 operators only

Mechanisms are established to ensure that appropriate and ongoing responsible gambling training is provided to staff who provide gambling products to customers.

In addition, the relevant owners, boards and managers receive appropriate information to guide decision making in relation to responsible gambling.

Actions of the gambling provider

Category 2 bingo operators will ensure that all gambling-related customer service staff (including volunteers) will be trained in the provision of responsible gambling services and products.

Training will include information about *Possible problem gambling risk indicators (Example 2.4A)*.

The bingo operator will keep records of such training and skills development in the *Register of training (Example 2.4B)*.

Best practice

Category 2 bingo operators could ensure that training is on-going and renewed annually to ensure relevancy and currency of information.

Example 2.4A Possible problem gambling risk indicators

Observed or reported signs

Emotional responses

- Looks nervous/edgy, e.g. shaking, leg switching, bites lip continuously.
- Verbalises anger, e.g. swears to themselves/grunts.
- Looks very sad/depressed (after gambling)/head in hands/cries after losing lots of money.
- Groans repeatedly while gambling/shows significant changes in mood during sessions.

Frequency, duration and intensity

- Spends more than \$300 in one session of gambling.
- Significant changes in expenditure pattern, e.g. sudden increases in spending.

Impaired control

- Obsesses with need for lucky icons, trinkets, etc. or special chair or place to sit.

Irrational attributions/behaviours

- Blames venues for losing/complains to staff about losing.
- Compulsively fiddles with icons/lucky charms while playing.

Other behaviours

- Significant decline in personal grooming and/or appearance over several days.

Raising funds/chasing behaviour

- Gets cash out on 2 or more occasions to gamble using an ATM or EFTPOS at venues.
- Asks to change large notes at venues before gambling.
- Borrows money from other people at venues/asks for a loan or credit from venues.
- Rummages around in purse/wallet for additional money/appears to have run out of money.

Social behaviours

- Asks venue staff to not let other people know that they are there/avoids contact with others.
- Is rude or impolite to venue staff.
- Becomes very angry if someone takes the person's spot in the venue.
- Brags about winning or makes a big show relating to how skilful he or she is as a gambler.

Adapted from Delfabbro, P.H., Osborn, A., Nevile, M., Skelt, L. & McMillen, J. (2007). Identifying Problem Gamblers in Gambling Venues, Gambling Research Australia, Melbourne and Responsible Gambling Advisory Committee Exclusions Focus Group (2002) Pathways and Protocols for Exclusion—An Intervention/Rehabilitation Strategy.

Example 2.4B Register of training

This register may be used to record relevant training undertaken by gambling-related customer service staff such as the customer liaison officer.

Staff member's name	Payroll number/ID number	Training undertaken (including completion date)

Examples of acceptable/unacceptable actions

Acceptable

Providing assistance if a customer volunteers that they have a gambling problem by supplying:

- information on the organisation's *Responsible gambling policy*
- the Gambling Helpline phone number (1800 858 858) or the Gambling Help Queensland website (www.gamblinghelpqld.org.au)

Providing training to staff so that they can refer customers who have a gambling problem to the CLO.

Unacceptable

Refusing to sell a bingo ticket to someone who looks scruffy because you don't think that they can afford it.

Dismissing a customer's request for assistance with a gambling problem by telling them you can't help them.

Discussing a customer's gambling problem in front of other customers and staff.

Refusing to sell someone a bingo ticket because you think that they have a gambling problem that they haven't told you about.

Practice 3

Exclusion provisions

Self-exclusions and venue-initiated exclusions for problem gambling

Introduction

Customers who believe they have a gambling problem are to be given information about self-exclusion provisions and gambling support services.

3.1 Exclusion procedures

Applies to Category 2 operators only

Gambling providers to provide exclusion procedures and supporting documentation.

Actions of the gambling provider

Category 2 bingo operators will develop, promote and implement procedures and documentation on self-exclusion as an option for customers who believe that they have a gambling problem. When implementing exclusion procedures, the bingo operator, in consultation with the CLO, will:

- follow the procedures in the *Self-exclusion flowchart (Example 3.1A)* document
- complete an *Application for self-exclusion (bingo use only) (Example 3.1B)* for all requests for self-exclusion
- give the customer a copy of the completed *Application for self-exclusion (bingo use only)* that states he/she will not gamble with the operator for a specified time
- provide the customer with a list of local community support groups
- update a register of excluded persons and inform all relevant staff, including management.

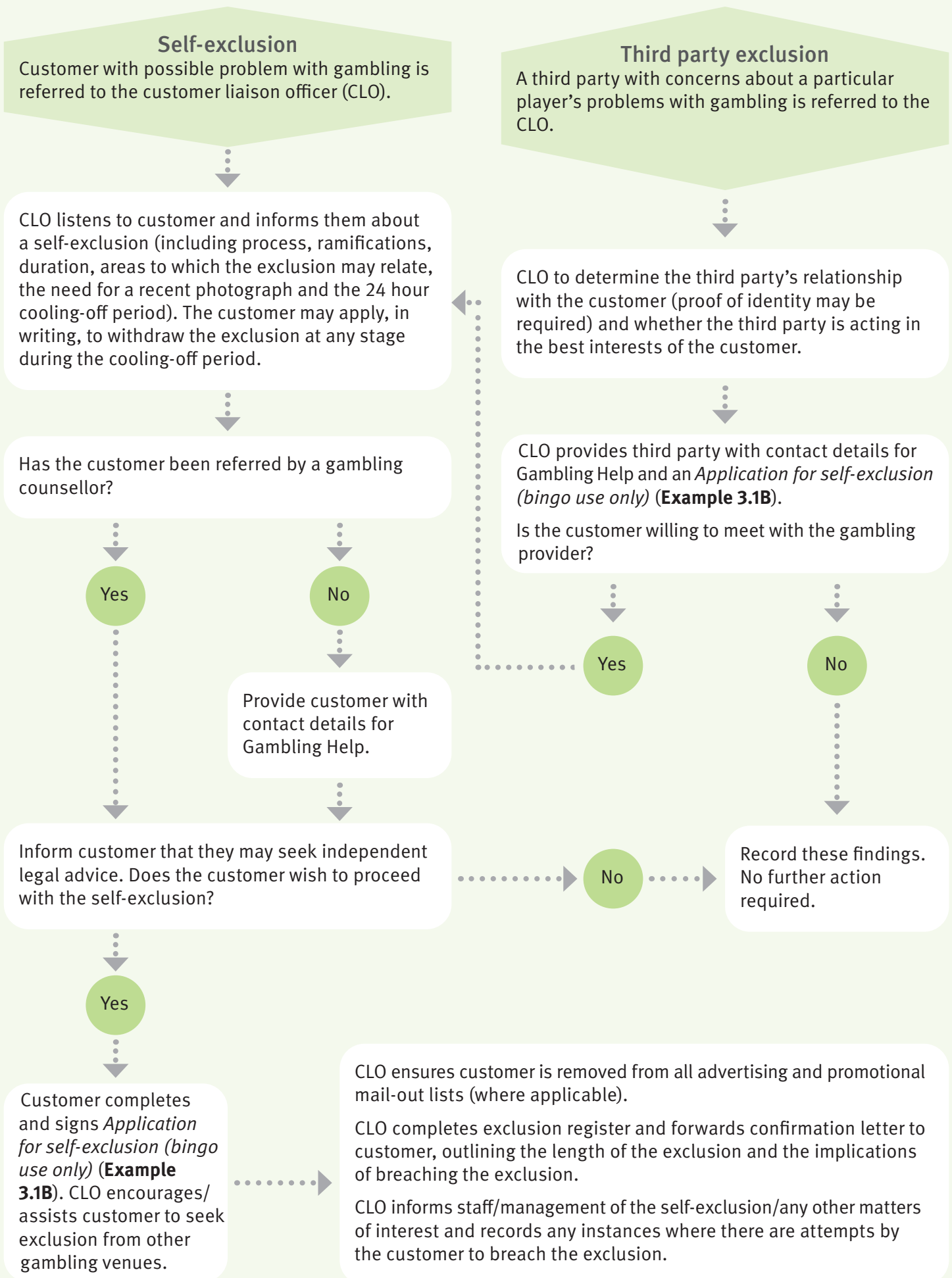
To ensure the effectiveness of self-exclusion procedures, the bingo operator will:

- provide regular staff information and training sessions on self-exclusion
- have clear reporting procedures (staff to management) of relevant incidents (observations, enquiries, breaches, frequency) and actions taken with regard to customers seeking self-exclusion
- review the policy for self-exclusion on a regular basis to see if it is working and what areas may need improvement.

Best practice

The CLO or the nominated staff member could be identified in the bingo operator's *Responsible gambling policy (Example 1.1A)* as the contact point for information on exclusion provisions or any general gambling-related issues.

Example 3.1A Self-exclusion flowchart



Example 3.1B Application for self-exclusion (bingo use only)

Gambling provider name _____

Applicant full name _____

Date of birth _____ Email _____

Address _____

City _____ State/Territory _____ Postcode _____

Phone _____ Mobile _____

Membership no. (if applicable) _____

Exclusion from _____ to and including _____
(date) (date)

I state that I am the person named above and request that you prohibit me from participating in playing bingo at your venue. By signing this document I acknowledge the following items to be true and correct:

- I am voluntarily excluding myself from the forms of gambling offered by the gambling provider named above.
- I have previously contacted a gambling support service and/or have been provided with the necessary information by this organisation to allow me to contact a gambling support service.
- I have been advised by this gambling provider to obtain independent legal advice.
- The responsibility to abstain from engaging in gambling activities at this venue rests with me.
- I will not attempt to participate in gambling at this venue for the period of the exclusion, which I understand will be for a period of three months.
- I agree this exclusion application does not impose any legal obligations or responsibilities upon this organisation that are not already prescribed in legislation.
- I agree that this application may only be withdrawn by me, in writing, within 24 hours of signing this *Application for self-exclusion (bingo use only)*.

By signing below, I also acknowledge the following:

- I am required to provide the gambling provider with a recent photograph of myself which will be treated in the strictest confidence and used only for the purposes related to enforcing this exclusion and that I release and exonerate this gambling provider from any privacy or other legal implications.
- The gambling provider must remove my contact details from all mailing lists associated with the distribution of gambling-related material for the duration that my exclusion remains in force.

I understand that the gambling provider will make every endeavour to ensure that I am excluded from gambling activities for the duration of my exclusion.

Following the expiration of the exclusion period mentioned above, I will be required to apply, in writing, to be re-admitted to gamble at this venue. The application must detail the changes in circumstances that have occurred so that the gambling provider can determine if I can be permitted to gamble.

This document is not intended to create a legally binding relationship between the parties. If I am permitted access to the specified gambling activities, I will not claim against this gambling provider for a breach of any implied or other contractual duty.

Applicant signature _____ Date _____

Gambling provider use only

Representative name _____

Position (customer liaison officer/manager/other) _____

Signature _____ Date _____

3.2 Contact information for support services

Applies to Category 2 operators only

Gambling providers offer customers who seek exclusion contact information for gambling-related support services.

Actions of the gambling provider

Category 2 bingo operators will offer customers who seek exclusion, contact information for a range of appropriate counselling and support agencies.

Best practice

Category 2 bingo operators could have on hand a supply of the local Gambling Help service provider's business cards which can be provided to customers seeking information on exclusion provisions or any general problem gambling-related issues.

3.3 Exclusion from other gambling providers

Excluded customers are to be given support in seeking consensual exclusions from other gambling providers, where practicable.

Actions of the gambling provider

All bingo operators are exempt from this practice.

3.4 Correspondence to excluded customers

Gambling providers must not distribute promotional or advertising material to persons who are self-excluded, been issued with an exclusion direction for problem gambling or are known to have formally requested that this information not be sent.

Actions of the gambling provider

All bingo operators will not send correspondence or promotional material to gambling customers who have formally requested that this information not be sent or who have requested self-exclusion.

All bingo operators will act promptly to remove from the contact and membership list/s the names of self-excluded customers and people who have requested that promotional material not be sent.

Best practice

Customers of bingo operators could be given information advising them that they can request removal from correspondence mail-out lists at any time.

Examples of acceptable/unacceptable actions

Acceptable

Providing the option of self-exclusion from the game/venue (Category 2 bingo operators only).

Encouraging the customer to seek independent legal advice before signing the *Application for self-exclusion (bingo use only)* (**Example 3.1B**) (Category 2 bingo operators only).

Training staff on correct self-exclusion procedures.

Offering customers who believe that they have a gambling problem or who seek self-exclusion, contact information for Gambling Helpline and local Gambling Help support services.

Acting promptly to remove from the contact and membership list/s the names of self-excluded customers and people who have requested that promotional material not be sent.

Unacceptable

Allowing self-excluded customers to continue to gamble.

Providing counselling to customers who believe that they have a gambling problem instead of referring them to the Gambling Helpline or local Gambling Help support services.

Continuing to send correspondence or promotional material to customers who have self-excluded or who request that such information not be sent.

For Category 2 bingo operators only: dismissing a customer's request for self-exclusion or delaying the signing of the *Application for self-exclusion (bingo use only)*.

Physical environment

Introduction

All bingo operators must ensure that the physical environment where gaming is conducted is pleasant and safe for customers.

4.1 Minors prohibited

Minors are prohibited from gambling.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.2 Minors excluded

Minors are prohibited from designated gambling areas.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.3 Hospitality services

Provision of hospitality services in areas where gambling is provided is managed in such a way as to encourage customers to take breaks in play.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.4 Unduly intoxicated customers

Customers who are unduly intoxicated are not permitted to continue gambling.

Actions of the gambling provider

All bingo operators, staff and volunteers will not sell a bingo ticket to customers who show signs of undue intoxication. These signs may include a combination of any of the following:

- slurring or mistakes in speech
- mood changes
- loss of balance or coordination
- clumsiness or fumbling with change
- confusion, or inability to hear or respond.

4.5 Child care and play areas

Where child play areas are provided, best efforts should be made to minimise exposure to areas where gambling activities are conducted.

Where gambling providers offer adjunct child care, these facilities must provide safe and suitable standards of care in accordance with relevant child care legislation.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.6 Gratuities

Staff working in gambling areas are not to encourage gambling customers to give them gratuities.

Actions of the gambling provider

All bingo operators, staff and volunteers working in gambling areas will not encourage gambling customers to give them gratuities.

Recruitment and training of staff and volunteers will include instructions on being aware of gratuities and ways to deal with offers if/when they arise.

Best practice

All gratuitous offers should be recorded for litigation purposes.

4.7 Passage of time

Gambling providers implement practices to ensure that customers are made aware of the passage of time.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.8 Breaks in play

Gambling providers implement practices to ensure that customers are discouraged from participating in extended, intensive and repetitive play.

Actions of the gambling provider

All bingo operators are exempt from this practice.

4.9 New gambling products and services

Prior to the introduction of relevant new gambling products and services, including those which make use of emerging technology, consideration should be given as to the potential impact of the technology on responsible gambling behaviours.

Actions of the gambling provider

All bingo operators should consider the potential impact on responsible gambling behaviours of all new bingo technology, products and services before implementing.

Best practice

The Gambling Helpline phone number (1800 858 858) or Gambling Help Queensland website (www.gamblinghelpqld.org.au) could be included in/on all new technology, products and services, where practicable.

Examples of acceptable/unacceptable actions

Acceptable

Accepting a small token of thanks for selling a prize-winning entry to a customer.

Accepting the customer's offer to return a prize to a charity.

Unacceptable

Selling a bingo ticket to a customer who is showing signs of undue intoxication.

Encouraging customers to pay you a share of their winnings.

Accepting a customer's offer to give you their prize as a personal gift.

Practice 5

Financial transactions

Introduction

All bingo operators are to develop a financial transactions policy and must provide a gambling environment where customers are able to make an independent decision in relation to their money and spending habits.

5.1 ATM facilities

ATMs are not to be located in close proximity to designated gambling areas, or in the entry to gambling areas, where safe and practicable.

Actions of the gambling provider

All bingo operators are exempt from this practice.

5.2 Cashing of cheques and payment of winnings

Gambling providers are to establish a limit above which all winnings are paid by cheque or electronic transfer.

Gambling winnings above the set limit are paid by cheque and are not cashed on the gambling provider's premises until the next trading day or within 24 hours of the win.

The following cheques can be cashed only by prior arrangement:

- *cheques not made payable to the venue*
- *cheques not made payable to the person presenting the cheque*
- *multiple cheques.*

Actions of the gambling provider

The bingo operator will pay all winnings above the site's maximum payout amount by cheque. For example, if a person wins \$1000, and the site's maximum payout amount is \$700 they will receive a cheque for \$300 and a cash payment of \$700.

All bingo operators will not cash cheques under any circumstances.

Bingo operators will develop a *Financial transactions policy* (Example 5.2A) which will be made available to all customers on request.

Best practice

A customer prize claim form could be developed for prizes over the set limit.

Example 5.2A Financial transactions policy

Cash out facilities

The following is an example only. Gambling providers are encouraged to develop their own policy in accordance with their processes.

Credit

Credit for gambling is illegal and the bingo operator will not extend it under any circumstances.

Cashing of cheques

The bingo operator will not cash cheques under any circumstances.

Payment of prize winnings

The bingo operator will provide a choice of payouts. If the winning amount is greater than the site's maximum payout amount, the bingo operator will pay either the whole amount by cheque or pay in cash to the site's maximum payout amount, with the balance of the payout paid by cheque.

5.3 Credit betting (lending of money)

Gambling providers are not to provide credit or lend money to anyone for the purpose of gambling.

Actions of the gambling provider

All bingo operators, staff or volunteers will not provide credit or lend money to anyone for the purpose of gambling.

Best practice

All bingo operators could ensure all staff or volunteers are on a regular basis informed of the policy of not providing credit or lending money for the purpose of gambling.

Examples of acceptable/unacceptable actions

Acceptable

Paying prizes for customers up to the limit specified in your *Financial transaction policy*.

Accepting cash payment for bingo tickets at the time of purchase.

Unacceptable

Refusing to pay a prize to the customer when they have won.

Issuing a customer with bingo tickets without receiving full payment.

Accepting money for gambling after the game has commenced.

Advertising and promotions

Introduction

This practice applies to advertising and promotions in all sectors of gambling in Queensland. In recognition of the diversity within the gambling industry, the Code of Practice recognises that some practices apply to all sectors while others apply only to particular sectors.

This practice covers communication activities including (but not limited to) advertising in the media (including all electronic media), sponsorship, point of sale materials, leaflets, displays, internal and external signage, the internet, subscriber products (e.g. Sky Channel and pay TV) and all other materials designed for public communication. This practice is to be used in conjunction with all regulatory requirements for the conduct of gambling in Queensland.

Bingo operators must ensure that advertisements and promotions:

- allow their customers to make informed decisions about their gambling
- do not create misconceptions about gambling
- do not focus exclusively on gambling (where other services are offered).

6.1 Code of Ethics

Strategies will ensure that any advertising or promotion complies with the Code of Ethics as adopted by the Australian Association of National Advertisers.

Actions of the gambling provider

Bingo operators will train staff and volunteers to implement the *Code of Ethics* as adopted by the Australian Association of National Advertisers (www.aana.com.au).

6.2 False, misleading or deceptive

Strategies will ensure that any advertising or promotion is not false, misleading or deceptive.

Actions of the gambling provider

Bingo operators will ensure that all advertising and promotional materials provide a balanced perspective and are not false, misleading or deceptive.

6.3 Misrepresentation of probabilities

Strategies will ensure that any advertising or promotion does not implicitly or explicitly misrepresent the probability of winning a prize.

Actions of the gambling provider

Bingo operators will ensure that the language used in all advertising and promotional materials is not misrepresentative in terms of the probability of winning a prize.

6.4 Reasonable strategy (financial betterment)

Strategies will ensure that any advertising or promotion does not give the impression that gambling is a reasonable strategy for financial betterment.

Actions of the gambling provider

Bingo operators will avoid any type of advertising or promotional activity which gives the customer the impression that gambling is a reasonable strategy for financial betterment.

Odds of winning will form an integral part of any advertising or promotional material.

Responsible advertising and promotions will not promote gambling as an easy and automatic:

- alternative to employment or earning an income
- financial investment
- way of solving financial problems
- way to achieve financial security.

6.5 Misleading statements

Strategies will ensure that any advertising or promotion does not include misleading statements about odds, prizes or chances of winning.

Actions of the gambling provider

Advertising or promotional material will include realistic information about the odds of winning, the scope of prizes and the chances of winning. This information will not be misleading in any way.

6.6 Community standards

Strategies will ensure that any advertising or promotion does not offend prevailing community standards.

Actions of the gambling provider

Community standards will be considered and respected at all times with regard to the advertising and promotion of gambling.

6.7 Other activities to promote

Strategies will ensure that any advertising or promotion does not focus exclusively on gambling, where there are other activities to promote.

Actions of the gambling provider

All bingo operators are exempt from this practice.

6.8 Minors or vulnerable or disadvantaged groups

Strategies will ensure that any advertising or promotion is not implicitly or explicitly directed at minors or vulnerable or disadvantaged groups.

Actions of the gambling provider

Advertising and promotions will not be directly aimed at minors, vulnerable or disadvantaged groups in the community.

Advertising and promotions related to gambling will not appear in media directed primarily at minors. Media selection and placement of all advertising and promotions will be in accordance with the relevant legislative and code of practice/guideline requirements for all forms of advertising and promotions in Australia, e.g. television, radio, print, online—including social media, if applicable.

6.9 External signs

Strategies will ensure that any advertising or promotion does not involve any external signs advising of winnings paid.

Actions of the gambling provider

All bingo operators are exempt from this practice.

6.10 Irresponsible trading practices

Strategies will ensure that any advertising or promotion does not involve any irresponsible trading practices by the gambling provider.

Actions of the gambling provider

Bingo operators will ensure that all advertising and promotions for gambling involve acceptable trading practices.

6.11 Consumption of alcohol

Strategies will ensure that any advertising or promotion does not promote the consumption of alcohol while engaged in the activity of gambling.

Actions of the gambling provider

Bingo operators will not advertise or promote any of their gambling activities in a manner which promotes alcohol consumption while engaged in the activity of gambling.

6.12 Consent of the person

Strategies will ensure that any advertising or promotion has the consent of the person prior to publishing or causing to be published anything which identifies a person who has won a prize.

Actions of the gambling provider

Bingo operators will not publish or cause to be published information which identifies any person who has won a prize without the express prior consent of such person.

Bingo staff and volunteers will treat information about customers, whether they are a major prize winner or simply a regular player, with the utmost confidentiality and respect their desire to remain anonymous.

6.13 Responsible gambling messages

Strategies will ensure that any advertising or promotion incorporates responsible gambling messages (where applicable).

Actions of the gambling provider

Bingo operators will include words and/or images that convey the message that gambling is fun only when done so in a responsible manner e.g. 'Gamble responsibly'.

Examples of acceptable/unacceptable actions

Acceptable

Maintaining the confidentiality of prize-winning customers.

Telling other customers about the win in general terms.

Promoting to your customers that your organisation has sold a major prize.

Promoting and selling gambling products in a friendly, informed manner. For example, to ask when a customer is purchasing a bingo ticket or collecting a prize e.g. 'Did you know we have a jackpot bingo game this Saturday?'

Unacceptable

Disclosing the identity of prize-winning customers to others.

Asking a customer who has won a major prize something about their win in front of others without their permission.

Telling others that a customer has a gambling problem which they disclosed to you.

Using promotional lines such as 'Join our bingo game and win', or 'Buy your bingo tickets here and win', or 'Play today and win'.

Providing potentially misleading or deceptive information to customers such as implying that your bingo game has better odds than other bingo games e.g. 'Improve your chances of winning' or 'Best bingo odds in town'.

Suggesting that a gambling prize will pay off your mortgage/bills e.g. 'Play bingo and pay off your bills'.

Using investment terms such as 'Would you like to invest your money to win our jackpot bingo?'. Saying to a customer who is collecting a substantial prize 'Imagine what you would win if you invested your winnings in more tickets!'.

Gambling help information

Phone

Gambling Helpline (**1800 858 858**) is a free, confidential help service which operates 24 hours a day, seven days a week offering information and assistance over the phone including crisis support and referral to the nearest Gambling Help service for face-to-face counselling.

Face-to-face

Queensland Gambling Help services are staffed by qualified counsellors and community educators who provide assistance and support services to individuals concerned about their own gambling or those that are worried about friends, family members or workmates. The counsellors and educators are located within a network of regions across Queensland under the auspices of:

- Centacare
- UnitingCare Community
- Relationships Australia Queensland
- Lifeline Darling Downs and South West Qld.

The network is funded by the Queensland Government from gambling revenue and operates during business hours across Queensland. The Gambling Help services offer:

- professional, confidential and free face-to-face counselling for issues such as addictions and relationship and financial problems that can result from problem gambling
- individual, couple or family based sessions for both the person with the gambling problem or significant others
- phone counselling for clients in remote areas
- counselling for referral to other agencies, where appropriate
- individual support to venues and customers for venue-initiated exclusion and self-exclusions, where applicable
- training for gambling industry staff
- culturally appropriate assistance.

Phone the Gambling Helpline on **1800 858 858** for referral to the nearest local Gambling Help service or contact your local Gambling Help service directly.

Online

Gambling Help Online is a national website that provides live online professional counselling and email support 24 hours a day, seven days a week. The website includes extensive information and self-help tools to assist in identifying, and dealing with, problem gambling. It is a free, anonymous and confidential service and is available at www.gamblinghelponline.org.au

Other services (available 24 hours)

Gamblers Anonymous **0467 655 799**

Lifeline **13 11 14**

Frequently asked questions

What are the effects of problem gambling?

Apart from the obvious financial harm, gambling can cause a variety of personal, social, vocational, financial and legal harm within the community. This harm may include:

- psychological problems, with 40–60 per cent of problem gamblers experiencing clinical depression, displaying suicidal behaviour and anxiety problems (*Battersby & Tolchard, 1996*)
- poor physical health (*Delfabbro & LeCouteur, 2008*)
- relationship issues and family difficulties, with problem gamblers reporting that they have lost (or jeopardised) relationships, neglected the needs of their families and lied to family/friends as a result of gambling
- vocational issues, including absenteeism, loss of employment, and/or committing crimes within the workplace to fund problem gambling
- financial difficulties, including debt, bankruptcy and homelessness.

The local community is also impacted by problem gambling, and services such as Centrelink, Legal Aid, emergency relief providers (e.g. the Salvation Army), Lifeline, mental health service providers and other social welfare agencies are all accessed by the gambler or their family. Insurance companies, landlords, utility service providers and local businesses are also affected by claims or bad debts.

Why do some people develop problem gambling behaviours and others do not?

There are a number of theories and approaches that account for why individuals develop problem gambling behaviours. Risk factors associated with problem gambling behaviour include age, gender, impulsivity, biological/genetic vulnerabilities, family history, peer group influence, and environmental variables.

Sometimes, individuals simply learn problem gambling behaviours as a conditioned response to the positive feelings associated with winning. Some find that they gain a sense of importance and enjoy the notice and approval shown by others towards them at the venue when they do win.

It has often been reported that they may use gambling as a means of overcoming a number of different negative emotions such as feeling lonely, boredom, dealing with grief, depression/anxiety or to satisfy a need for excitement/entertainment and/or compensate for poor coping skills. Some problem gamblers exhibit this behaviour as a result of pre-existing mental health problems such as post traumatic stress disorder or depression and bipolar disorders.

Children are often first exposed to gambling within the family unit. Where problem gambling is prevalent in the family unit, those children may be at a higher risk of starting to gamble or use alcohol and tobacco at an early age. It is critical to understand that

problem gamblers don't overcome their problem by simply having more self control. Problem gambling is more complex than just a control problem.

Why is it important to know your local Gambling Help service provider?

The Code of Practice supports early intervention and prevention strategies, and where opportunities arise, gambling providers are to establish effective mechanisms to link with local gambling-related support services and community networks where responsible gambling-related issues could be raised.

Gambling Help counsellors and educators are also available for staff training and to provide information about problem gambling behaviours. It's often hard to recognise who has a problem and who hasn't. Staff training sessions are also a good way to get to know your local Gambling Help counsellor. Occasionally venue staff also seek confidential free counselling as a result of work-related issues around problem gamblers. The Gambling Help service is available to help the venues and the staff with gambling-related issues.

It is a legislative requirement that gambling providers provide information on gambling-related support services for customers seeking assistance or who wish to self-exclude. Customers with problem gambling behaviours will often approach the venue to self-exclude from the venue, or it may become apparent to staff at a gaming venue that a customer or family member may be experiencing distress as a result of problem gambling.

What are some signs which may indicate that someone is displaying 'problem gambling' behaviour?

For a comprehensive list of indicators refer to the *Possible problem gambling risk indicators* in **Practice 2** of this Resource manual (p. 11).

Examples of risk indicators

1. Loss of control

Obvious distress where someone is crying while playing or changing money at the cashier/bar. Slumped over body posture, head in hands and quiet misery can also be a sign of 'problem gambling'.

- *'I went back to the window to get another \$20 again six times with tears streaming down my face... no-one said anything to me, I just couldn't leave'—Annie, 67 years (pensioner).*

2. Loss of control

Aggressive behaviour towards gaming machines or other customers or staff.

- *'This man started hitting and kicking the machine. I said that if he didn't stop I would call security, I asked him if he had a problem...it turned out that he had just lost his entire pay. He was OK with me giving him some info about counselling but I haven't seen him again'—Suzie, 32 years (gaming manager).*

3. Personal remorse

Comments such as ‘There goes the rent’ or ‘I can’t afford to do this’ or worse ‘If this doesn’t win I may as well end it all’.

- ‘She said laughing “There goes the rent” which left me feeling uncomfortable. I went back and checked it out with her. She insisted it was a joke but I kept an eye on her for a few weeks afterwards’—Jan, 54 years (waitress).

4. Depression, or thoughts about suicide

- ‘There was this man at my blackjack table...he told me that if he didn’t win that he would be looking for a rafter to swing from. He wasn’t joking’—Paul, 20 years (croupier).

5. Negative impacts of gambling

Problem gamblers may sometimes spend relatively small amounts of money, but if they can’t afford to lose that money, then they have a problem with their gambling. The loss of even a small amount of money could increase a customer’s anxiety, resulting in a negative impact on themselves, their family and workplace. Questions such as ‘Is this machine working?’, ‘It must be broken/fixed...it should have won by now’ or ‘I’ve paid for this machine...I should own it now’.

- ‘I had a staff member who was not very reliable, always tired and during a discussion about her performance admitted that she had a problem. She insisted that she never played at work but that she was regularly losing at the casino. I offered to get in touch with John, our local counsellor, reassuring her that it was completely confidential. She tells me that she has chosen to access a Gambling Help service counsellor closer to home’—Pat, 42 years (gaming manager).

6. Loss of control/personal remorse

Long periods of play or frequent repeated periods of play.

- ‘They must have known I had a problem...I stole over \$250,000 to feed my habit and spent it all there. I practically lived there’—George, 45 years.

How successful is counselling in the treatment of ‘problem gambling’?

Studies suggest that problem gambling behaviours have a much higher rate of recovery once the gambler enters treatment, compared to problem drinking or other substance abuse behaviours.

- ‘My counsellor and the group work that I did really helped me understand why I gambled and helped me to deal with my feelings better. It isn’t easy, but things are so much better now...I have a life’—Joseph, 54 years.
- ‘I finally have my jewellery out of hock and I can start saving for things I want. I still get strong urges but I know that I have to do this for my sake and my husband’—Jenny, 35 years.
- ‘The financial counsellor had some really good cash safety strategies, I feel that there is some hope now. That I can stay safe from harming myself and my family’—Terry, 27 years.

In addition to providing counselling (including financial counselling), education and support for problem gamblers and their families, all the services above provide a wide range of other services. These services may include a combination of relationship counselling, mediation, employment assistance programs, support for young people and their families, support for victims of crime, education and support groups in many areas such as domestic violence. For information and assistance on possible services contact your local Gambling Help service directly.

What should I do if I have a customer that:

- **spends an unusually long time gambling?**
 - **appears distressed?**
 - **tells you they feel their gambling is out of control?**
1. Demonstrate your concern and display respect for the customer.
 2. Refer the customer to the CLO/supervisor/manager.
 3. CLO/supervisor/manager approaches customer to discuss issue and asks if they would like to contact the Gambling Help service to make a free counselling appointment:
 - a. If the customer agrees, provide them with the contact details for the Gambling Help service and offer them the use of a phone and a quiet location within the venue. CLO advises the customer about their right to self-exclude from your venue.
 - b. If the customer does not agree, provide the customer with contact details for the Gambling Help service to take home with them. CLO advises the customer about their right to self-exclude from your venue.