

# Queensland responsible gambling Resource manual

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# Charitable and non-profit

Developed by representatives from the Queensland Charitable and non-profit sector and  
the Department of Justice and Attorney-General

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## 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 charitable and non-profit organisations. This information will be readily available to all customers and will be placed at the point of sale. The information will be in the form of player information brochures, gambling help information, game rules and the odds of winning.

To assist customers in making informed decisions charitable and non-profit organisations will need to provide relevant information specific to their products presented in appropriate media that are accessible to all customers.

## 1.1 Potential risks

### Applies to Category 3 organisations only

*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

Charitable and non-profit organisations will provide information about the potential risks associated with gambling and where help is available for problem gamblers. This may include:

- prominently displaying current responsible gambling signage and information about where to get help at the point of sale/s
- printing the Gambling Helpline phone number (**1800 858 858**) and Gambling Help Queensland website ([www.gamblinghelpqld.org.au](http://www.gamblinghelpqld.org.au)) on all tickets, promotional materials and display boards used at points of sale, e.g. shopping centres, prize homes. For example, 'If you want information on how to play responsibly call Gambling Helpline **1800 858 858** or visit [www.gamblinghelpqld.org.au](http://www.gamblinghelpqld.org.au).' Current in-venue signage includes:

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

Charitable and non-profit organisations and sellers will familiarise themselves with the signage and provide customers with information when requested. Charitable and non-profit organisations will develop appropriate statements about risks and responsible gambling information for use by telemarketers.

### Best practice

Charitable and non-profit organisations can provide information about the potential risks of gambling through new or additional signage.



## 1.2 Available on request

### Applies to Category 3 organisations 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

Charitable and non-profit organisations will alert customers by displaying the Information display board (available for download from [www.business.qld.gov.au/liquor-gaming](http://www.business.qld.gov.au/liquor-gaming)) that the following information is available on request:

- *Responsible gaming policy (Example 1.2A)* (including *Financial transactions policy*, *Complaint handling procedures*, Advertising and promotions procedures and potential risks associated with gambling).
- *Player information guide (Example 1.2B)* including chances of winning, Gambling Helpline phone number (**1800 858 858**) and *Complaint handling procedures (Example 2.3A)*.

Charitable and non-profit organisations will provide this information to customers by using the following strategies:

- displaying signage indicating that information relating to gambling is available
- indicating information is available on request on tickets and/or promotional material.

Charitable and non-profit organisations will develop their own policy for dealing with requests for information from customers.

Telemarketers will be trained to assist phone customers with enquiries for additional gambling-related information.

## Example 1.2A Responsible gaming policy

### Category 3 organisations only

#### Introduction

The organisation has developed this *Responsible gaming policy*, in consultation with [the state committee/board of directors/the governing body] to minimise harm associated with problem gambling.

The organisation is conscious of its aims and objectives in the development of this policy. In addition, it seeks to adopt a responsible stance to the issue of problem gambling in the community. In particular this organisation will respond to:

- customer concerns in relation to the impact of problem gambling and its potential to affect the good name of the organisation
- the impact that gambling and in particular problem gambling has on the ability of the organisation to raise funds in order to fulfil its role in the community
- the duty of care that the organisation must display in its fundraising activities particularly toward those members of the broader community who may have a gambling-related problem.

Through the adoption of this *Responsible gaming policy* the organisation displays a commitment toward the goal of lessening the harmful effects that gambling, particularly problem gambling, may have on customers of the organisation and on those in the broader community.

#### Reference documents

The reference documents for the *Responsible gaming policy* are the *Charitable and Non-Profit Gaming Act 1999* and the *Queensland responsible gambling Code of Practice* (Code of Practice).

The *Charitable and Non-Profit Gaming Act 1999* s.3 provides that the overarching object of the Act is to ensure that, on balance, the State and the community as a whole benefit from general gaming. This includes:

- a appropriate standards and levels of accountability for the conduct of general gaming are set and maintained
- b the public obtains reasonable net benefits from the conduct of general gaming
- c individuals engaged in conducting general gaming do not derive a personal gain from it
- d the integrity of general gaming is maintained
- e public confidence and trust in buying general gaming tickets are maintained as a worthwhile way of supporting persons' fundraising activities.

The guiding principle of the Code of Practice states: ‘The Code of Practice is based on shared commitment by gambling industry providers to the guiding principle of ethical and responsible behaviour. This principle recognises the importance of customers’ wellbeing with a focus on minimising the potential harm of gambling. In addition, customers’ rights to privacy are respected.’

### **Policy goals**

The goals of the *Responsible gaming policy* are to:

- manage potential harm associated with gambling by creating a responsible gambling environment
- educate and inform customers, supporters and employees, about the potential harm associated with gambling
- create an awareness of the significant benefits that will arise where customers, supporters and employees assist the organisation in its endeavours to minimise the potential harm associated with gambling
- ensure compliance with the *Charitable and Non-Profit Gaming Act 1999* and the Code of Practice.

### **What is problem gambling?**

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

### **Potential harmful effects of problem gambling**

Some potential harmful effects of problem gambling on individuals and the community are:

- Personal—stress, depression and anxiety, poor health, suicide
- Work and study—job loss, absenteeism, and poor performance
- Financial—financial hardships, debts, asset losses, bankruptcy
- Legal—theft, fraud, scams
- Interpersonal—domestic violence, relationship breakdown, family neglect
- Community services—pressure on charities and the public purse.

### **What is responsible gambling?**

Responsible gambling is the provision of safe, socially responsible and supportive gambling environments where the potential for harm associated with gambling is minimised and people can make informed decisions about their participation in gambling. It occurs as a result of the collective actions and shared ownership of individuals, communities, the gambling industry and government.

Gambling includes the various fundraising activities of the organisation and customers, supporters and employees have an obligation to be alert to the needs of individuals who have a gambling-related problem.

### **Harm minimisation practices**

#### **Provision of information**

##### **Responsible gambling information**

The organisation will make available responsible gambling information at the point of sale of the various fundraising activities including signage on the potential harm associated with gambling and information on where to get help for gambling-related problems. This information is for use by customers, supporters and employees. It is to be prominently displayed.

#### **Interaction with customers and community**

##### **Community liaison**

The organisation will nominate an officer as the customer liaison officer to be responsible for gambling and gambling-related issues. This individual’s role is to include communication between customers, supporters and employees on gambling-related issues.

##### **Customer complaints**

The organisation will ensure that gambling-related complaints are dealt with promptly. Where the complainant is not satisfied the organisation will inform the complainant of other avenues of redress, in particular the Office of Liquor and Gaming Regulation or their solicitor.

##### **Training and skills development**

The organisation will ensure that those employees involved in fundraising activities receive appropriate information and training, on an ongoing basis, in the responsible provision of gambling and gambling products. This is to ensure that they are better positioned to provide advice and assistance regarding the *Responsible gaming policy* and its goals.

## Financial transactions

- **Financial transactions policy**

The organisation will not extend credit for the purpose of gambling.

## Advertising and promotions

- **Advertising and promotions procedures**

The organisation will ensure that any advertising or promotion for fundraising purposes complies with

the *Code of Ethics* as adopted by the Australian Association of National Advertisers ([www.aana.com.au](http://www.aana.com.au)).

## Policy review

The organisation will make such changes as are reasonably necessary to comply with this Policy and maintain a responsible, ongoing fundraising environment.

## Example 1.2B Player information guide

### Category 3 organisations only

#### Introduction

Gambling is an enjoyable leisure activity for many Australians and this organisation has prepared the *Player information guide* to assist you to make informed decisions on your gambling. It contains information on government regulations, gambling products and services offered by the organisation, player return rates and chances of winning and some basic suggestions to help you enjoy gambling within your means. The guide supports the *Queensland responsible gambling Code of Practice* and supporting documentation including the *Queensland responsible gambling resource manual (Charitable and non-profit)* (Resource manual) and *Responsible gaming policy* in the responsible provision of gambling products and services by the organisation.

#### Government regulations

All gambling products and services are regulated by government agencies, particularly the Office of Liquor and Gaming Regulation. This means that charitable and non-profit gaming activities are covered by specific legislation. The *Charitable and Non-Profit Gaming Act 1999* covers charitable gaming activities. Category 3 organisations are also required to meet strict licensing requirements.

#### Charitable and non-profit gambling products and services

Charitable and non-profit activities covered by this section of the Resource manual include art unions and Calcutta sweeps.

#### Chances of winning

- Art Unions—the chances of winning will depend on the number of tickets actually sold. Please feel free to ask [insert contact] for details.
- Calcutta Sweeps—a Calcutta sweep is a game conducted on a horse race or other approved event. Each player buys a ticket for a chance to be allocated a participant in the race or event, and an auction takes place at which anyone present, whether a ticket holder or not, is entitled to bid for each participant in the race or event. The winners in a Calcutta sweep are decided entirely or partly by chance, according to the result of the race or event.

#### Basic suggestions to enjoy gambling within your means

Only you can decide how much time and money you want to spend on gambling. You should spend only what you can afford to lose.

When gambling on charitable and non-profit activities, you should remember that these games are products of chance and randomness and there is no guarantee that you will achieve the winning outcomes any of the time.

#### Removal of name and address from mailing lists

The organisation will ensure no gambling-related correspondence or promotional material is sent to customers who have formally requested that this information not be sent. Customers can request removal from existing database lists at any time.

## 1.3 Odds of winning major prizes

### Applies to Category 3 organisations 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**

Charitable and non-profit organisations will provide the odds of winning major prizes (or for where the odds vary from game to game, the location of where the odds for a particular game can be found) in the *Player information guide* (Example 1.2B).

Charitable and non-profit organisations will maintain adequate supplies of the *Player information guide* and keep a record of the supply and demand of responsible gambling information.

## 1.4 Predominant cultural groups

### Applies to Category 3 organisations only

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

#### **Actions of the gambling provider**

Charitable and non-profit organisations will have all gambling materials available in the predominant cultural group language in their local community, where practicable.

Where suitable information and materials are not available, Charitable and non-profit organisations 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](http://www.tisnational.gov.au)

## Examples of acceptable/unacceptable actions

### **Acceptable**

Referring customers to the organisation's *Responsible gaming policy* as a demonstration of the organisation's commitment to responsible provision of gambling products and services.

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

### **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. Charitable and non-profit organisations must establish links and liaise with local relevant communities on a regular basis to effectively communicate responsible gambling initiatives, raise gambling-related issues 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. Charitable and non-profit organisations must establish customer complaint handling procedures so that these complaints are resolved quickly and in a non-threatening environment.

Charitable and non-profit organisations will train staff members to undertake customer liaison roles and ensure there is ongoing training for staff in responsible gambling services and products.

## 2.1 Community liaison

### **Applies to Category 3 organisations 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, Charitable and non-profit organisations will familiarise themselves with the community support services that exist in their locality and utilise local community networks where responsible gambling-related issues could be raised.

A list of local Gambling Help service numbers in Queensland can be downloaded from [www.gamblinghelpqld.org.au](http://www.gamblinghelpqld.org.au)

## 2.2 Customer liaison role

### **Applies to Category 3 organisations 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**

Charitable and non-profit organisations will nominate a staff member as the customer liaison officer (CLO). This person will:

- be contactable should the need arise
- answer queries concerning responsible gambling initiatives
- 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 a contact list of local support services.

The CLO will regularly update staff and management about gambling-related enquiries and actions taken to address them. The CLO will also be responsible, where practicable for:

- initiating contact, forming and sustaining good relations with other local community groups and agencies
- participating in local network meetings to discuss community issues
- coordinating local forums to discuss gambling-related issues.



## 2.3 Customer complaints

### Applies to Category 3 organisations only

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

#### **Actions of the gambling provider**

Charitable and non-profit organisations will establish and implement smooth and effective complaint handling procedures. The complaint handling procedures can be implemented by one or more of the following strategies:

- using the *Complaint handling procedures* (Example 2.3A) and maintaining a register of such complaints
- using the organisation's existing complaint handling procedure including maintaining records of problem gambling-related complaints and actions taken.

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.

Charitable and non-profit organisations will establish a minimum timeframe in which to respond to a customer complaint and will offer a written response as soon as practicable.

Charitable and non-profit organisations will advise the customer of other avenues of redress available to them, such as contacting the Office of Liquor and Gaming Regulation or by consulting their solicitor.

## Example 2.3A Complaint handling procedures

The organisation's representative/customer liaison officer (CLO) will follow the following procedure when resolving a customer's complaint:

- Staff members and volunteers are to refer all complaints to the organisation's representative/CLO.
- The organisation's representative/CLO will make contact with the complainant and identify and define the nature and cause of the complaint.
- The organisation's representative/CLO will determine whether the complaint can be sorted out straight away or should be referred to upper management–
  - a If the complaint can be sorted out straight away, the organisation's representative/CLO will take necessary steps to resolve the complaint on the spot.
  - b If the complaint is to be referred to a higher level, the organisation's representative/CLO will then inform the complainant of the timeframe involved in communicating and getting a response on the complaint from the higher level.
- The organisation's representative/CLO will communicate the solution to the complainant, including the basis (legislation, policies) on which the solution was framed.
- If the complainant is not satisfied with the outcome, the organisation's representative/CLO will then advise the complainant of other avenues of redress, such as the Office of Liquor and Gaming Regulation or the complainant's solicitor.
- The organisation's representative/CLO will record details of the complaint and action taken in a *Gambling-related incident report*.

## 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)

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Immediate action taken (attach additional pages if required)

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

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### Staff member details

Staff member name \_\_\_\_\_

Staff member position (customer liaison officer/manager/other) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## 2.4 Training and skills development

### **Applies to Category 3 organisations 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**

Charitable and non-profit organisations will ensure that all gambling-related customer service staff are trained in the provision of responsible gambling services and products. This training will include information on how to identify the signs of problem gambling and how staff should respond.

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

Charitable and non-profit organisations should ensure that training is ongoing and reviewed annually to ensure relevancy and currency of information.



## Practice 3

# Exclusion provisions

Self-exclusions and venue-initiated exclusions for problem gambling

## Introduction

Customers who believe they have a gambling problem should be given information about exclusion provisions and contact details for gambling support services. All staff are to be made aware of the organisation's exclusion procedures. Excluded customers are to be removed from all mailing lists to ensure they do not receive correspondence and promotional materials.

### 3.1 Exclusion procedures

*Gambling providers to provide exclusion procedures and supporting documentation.*

#### **Actions of the gambling provider**

Charitable and non-profit organisations are exempt from this practice.

### 3.2 Contact information for support services

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

#### **Actions of the gambling provider**

Charitable and non-profit organisations are exempt from this practice.

### 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**

Charitable and non-profit organisations 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 Charitable and non-profit organisations will ensure no gambling-related correspondence, promotional or advertising material is sent to customers who have formally requested that this information not be sent.

Customers should be informed that they can request removal from existing database membership lists at any time.

## Examples of acceptable/unacceptable actions

### **Acceptable**

Offering contact information for the Gambling Helpline and local counselling agencies to customers who say they have a problem with gambling.

Acting promptly to remove from the mail list, names of customers who have requested that promotional material not be sent.

### **Unacceptable**

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

Continuing to send correspondence or promotional material to customers who have requested that such information not be sent.

# Physical environment

## Introduction

Charitable and non-profit organisations must ensure that, where practicable, the physical environment where gaming is conducted is a pleasant, comfortable and safe gambling environment for customers.

### 4.1 Minors prohibited

*Minors are prohibited from gambling.*

#### **Actions of the gambling provider**

Practice 4.1 does not apply to Charitable and non-profit organisations, except where a prize includes liquor or involves a *Scratch and reveal* lucky envelope game.

All Charitable and non-profit organisations will ensure no tickets are sold to a minor where a prize in the game includes liquor.

Minors will not be permitted to enter a lucky envelope game if the lucky envelope is a *Scratch and reveal* type.

Ticket sellers will be trained to ask for photo identification where age is in doubt, to determine whether the person is a minor (under the age of 18 years).

### 4.2 Minors excluded

*Minors are prohibited from designated gambling areas.*

#### **Actions of the gambling provider**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations and their sellers will avoid continuing to sell a gambling product to a customer who is unduly intoxicated. An exception to this requirement would occur in a situation where the personal safety of a seller may be at risk.

The *Liquor Act 1992* s. 9A provides that a person is considered unduly intoxicated if:

- the person's speech, balance, coordination or behaviour is noticeably affected; and
- there are reasonable grounds for believing the affected speech, balance, coordination or behaviour is the result of the consumption of liquor, drugs or another intoxicating substance.

### 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**

Charitable and non-profit organisations 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**

Sellers working in gambling areas will not encourage gambling customers to give them gifts.

Common sense will be used on matters of this nature. For example, sellers may find it appropriate to accept a small token from a customer who wishes to give such a token.

Sellers will not encourage this practice and will avoid making statements such as ‘If you win, I want a cut of the winnings’ even if they are meant in jest.

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

Charitable and non-profit organisations will maintain a record of gratuitous offers, e.g. a bottle of wine, flowers, etc.

## 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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations should consider the potential impact on responsible gambling behaviours of all new technology, products and services before implementing.

Charitable and non-profit organisations will include the Gambling Helpline phone number (1800 858 858) or Gambling Help Queensland website ([www.gamblinghelpqld.org.au](http://www.gamblinghelpqld.org.au)) on all new technology, products and services, where practicable.

## Examples of acceptable/unacceptable actions

### **Acceptable**

Refusing to sell tickets to a minor where a prize in the game includes liquor.

Checking photo ID when age is in doubt (when the prize includes liquor or *Scratch and reveal* lucky envelopes).

Accepting a small gift, such as a small box of chocolates, for selling a prize-winning entry to a customer.

### **Unacceptable**

Selling tickets to a minor (under 18 years of age) where liquor is included as a prize.

Continuing to sell tickets to a customer who is showing signs of being unduly intoxicated.

Encouraging customers to pay you a share of their winnings.

Accepting a customer’s offer to give you the prize as a personal gift.

## Practice 5

# Financial transactions

## Introduction

Charitable and non-profit organisations 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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations will establish a limit above which all winnings are paid by cheque or electronic transfer, as outlined in the organisation's *Financial transactions policy* (Example 5.2A).

The Charitable and non-profit organisation will not cash cheques under any circumstances.

### Example 5.2A Financial transactions policy

#### **Credit**

The Charitable and non-profit organisation will not provide credit or lend money to anyone for the purpose of gambling.

#### **Cashing of cheques**

The Charitable and non-profit organisation will not cash cheques.

#### **Payment of prize winnings**

The Charitable and non-profit organisation will provide a choice of payouts. If the winning amount is greater than the set payout amount, then the Charitable and non-profit organisation will pay either the whole amount by cheque or electronic transfer, or will pay partly in cash to the set limit 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**

Charitable and non-profit organisations will not provide credit or lend money to anyone for the purpose of gambling.

Charitable and non-profit organisations will ensure all staff are regularly informed of the policy of not providing credit or lending money for the purpose of gambling.

### Examples of acceptable/ unacceptable actions

#### **Acceptable**

Paying prizes above the maximum payout amount as specified in the *Financial transactions policy* by cheque or electronic transfer.

Accepting cash payment for gambling entries at the time of purchase.

Accepting payment for gambling entries via EFTPOS facilities.

#### **Unacceptable**

Cashing a customer's wage cheque.

Issuing a customer with a gambling product/entry without receiving full payment for it.

Accepting money for a gambling entry after the draw has occurred.

Charging gambling entries to a customer's personal or company account.

Irresponsibly promoting/encouraging the use of a credit card for higher priced purchases, e.g. 'If you don't have the cash, put it on credit'.

# 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. Charitable and non-profit organisations must ensure that advertisements and promotions allow customers to make informed decisions regarding their gambling. Charitable and non-profit organisations will not create misconceptions about gambling.

### 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**

Charitable and non-profit organisations will train relevant staff to implement the *Code of Ethics* as adopted by the Australian Association of National Advertisers ([www.aana.com.au](http://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**

Charitable and non-profit organisations will ensure that all advertising and promotional activities 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**

Charitable and non-profit organisations will ensure that languages used in all advertising and promotional activities do not implicitly or explicitly misrepresent the chances 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**

Charitable and non-profit organisations will ensure that all advertising and promotional activities do not give 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**

Charitable and non-profit organisations will take steps to ensure that all advertising and promotional activities do not include misleading statements about odds, prizes or 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**

Charitable and non-profit organisations 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 promotional activities will not be implicitly or explicitly aimed at sales to minors, vulnerable or disadvantaged groups in the community.

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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations will ensure all advertising and promotional activities do not involve any irresponsible trading practices, such as targeting promotions at minors, or vulnerable or disadvantaged groups.

## 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**

Charitable and non-profit organisations 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**

Charitable and non-profit organisations will not publish or cause to be published information which identifies any person who has won a prize, without the express prior consent of said person.

## 6.13 Responsible gambling messages

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

### **Actions of the gambling provider**

Charitable and non-profit organisations will include words and/or images in advertising and promotional activities 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.

Including terms and conditions of any offer in gambling advertisements and promotions.

Telling other customers about the win in general terms (no personal or identifiable information).

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

Promoting and selling gambling products in a friendly, informed manner.

### **Unacceptable**

Using advertising that contains incorrect or misleading information.

Disclosing the identity of prize-winning customers to others without their consent.

Using promotional lines such as 'Buy your entry here and win', 'Play today and win' or 'Only winning entries sold here'.

Suggesting that a gambling prize will pay off your mortgage/bills, 'Buy a ticket and win to pay off your bills'.

# 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](http://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 venue that a customer or family member may be experiencing distress as a result of problem gambling.

## **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.