

(S22)

**From:** OSWALD, Robyn [Robyn.Oswald@fahcsia.gov.au]  
**Sent:** Thursday, 4 November 2010 5:57 PM  
**To:** (S22)

[Redacted]

**Cc:** (S22)

[Redacted]

**Subject:** For Information: Ministerial Expert Advisory Group on Gambling meeting, 8 November 2010 - Agenda and papers [~~SEC-UNCLASSIFIED~~]  
**Attachments:** MEAG Agenda Papers - 8 Nov 2010 - final.DOC

**Security Classification:** ~~UNCLASSIFIED~~

Dear Ministerial Expert Advisory Group (MEAG) members

Please find attached the agenda and agenda papers for the MEAG meeting in Melbourne on Monday, 8 November. A full set of papers will also be available for members at the meeting. The meeting details are:

**Venue:** Buckingham Room  
Stamford Plaza Melbourne  
111 Little Collins Street Melbourne Vic 3000  
**Time:** 10 am to 3.30 pm (morning tea and coffee will be served on arrival from 9.30 am).

If you have special dietary or other requirements, or if you have any further questions about the meeting, please contact Joanne Llewellyn on 02 6244 8622 or email the [MEAGSecretariat@fahcsia.gov.au](mailto:MEAGSecretariat@fahcsia.gov.au).

For those requiring travel and accommodation, arrangements are being finalised today and we will contact you by noon tomorrow to confirm your details.

I'll look forward to meeting with you all next Monday.

Regards

*Robyn Oswald*  
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Problem Gambling Taskforce  
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(S22)  
Email: [robyn.oswald@fahcsia.gov.au](mailto:robyn.oswald@fahcsia.gov.au)

**MINISTERIAL EXPERT ADVISORY GROUP  
ON PROBLEM GAMBLING**

8 November 2010  
10:00 am – 3.30 pm (AEDT)  
**AGENDA**

**MEETING VENUE:**  
*Buckingham Room, Stamford Plaza  
111 Little Collins St, Melbourne*

<b>MORNING TEA AND COFFEE SERVED ON ARRIVAL (from 9.30 am)</b>		
<b>ITEM 1: WELCOME AND INTRODUCTIONS</b>		
10.00 am	1.1 Welcome and introductions	Chair
<b>ITEM 2: OVERVIEW</b>		
10.15 am	Overview*	The Hon Jenny Macklin MP The Hon Bill Shorten MP
<b>ITEM 3: ADVISORY GROUP'S OPERATIONS</b>		
10.45 am	3.1 Conflict of Interest Declarations* 3.2 Relationship to whole of government arrangements 3.3 Purpose, frequency of meetings and timelines 3.4 Process for providing advice to Government*	Chair
<b>ITEM 4: KEY ISSUES FOR DISCUSSION – MEMBERS' VIEWS</b>		
11.15 am	4.1 Development of options for implementation: overview* 4.2 Pre-commitment	Chair Roundtable Discussion
<b>LUNCH 12.30-1.00 pm</b>		
1.00 pm	4.3 Dynamic warning and cost of play displays 4.4 ATM withdrawal limits 4.5 Research	Roundtable Discussion
<b>AFTERNOON TEA 3.00-3.15 pm</b>		
<b>ITEM 5: OTHER BUSINESS</b>		
3.15pm	5.1 Other business* 5.2 Next meeting in December*	Chair
3.30pm	MEETING CLOSE	

\*no paper

**MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Chair: Professor Peter Shergold AC, CEO, Centre for Social Impact, University of NSW**

**Researchers/Academics**

Dr Paul Delfabbro, Associate Professor in Psychology, University of Adelaide  
Professor Nerilee Hing, Director, Centre for Gambling Education and Research, Southern Cross University  
Professor Alex Blaszczynski, Chair in Psychology, University of Sydney  
Mr Ashley Gordon, Centre for Gambling Education and Research, Southern Cross University  
Dr Charles Livingstone, Deputy Head, Department of Health Social Science, Monash University

**Hotel, Club and Gaming Industries**

Ms Cheryl Vardon, Australasian Gaming Council  
Mr Anthony Ball, Clubs Australia  
Mr Chris Downy, Australasian Casino Association  
Mr Ross Ferrar, Gaming Technologies Association  
Mr Rohan Martin, ATM Industry Reference Group  
Mr John Whelan, Australian Hotels Association  
Mr John Duffy, International Gaming Technology  
Mr John Bresnan, Crown Limited  
Mr David Curry, Australian Leisure and Hospitality Group

**Problem Gambling and Employee Support Services**

Mr Simon Schrapel, ACOSS and Uniting Care Wesley, Adelaide  
Dr Mark Zirnsak, Victorian InterChurch Gambling Taskforce  
Major Brad Halse, Salvation Army Southern Territory  
Ms Rosemary Hambledon, Relationships Australia South Australia  
Mr Barry Sheehan, Centacare Toowoomba  
Ms Kate Roberts, Gambling Impact Society, NSW

**Union**

Ms Louise Tarrant, Liquor Hospitality and Miscellaneous Union

## **MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Paper title:** Background on whole of government arrangements.

**Purpose:** To update members on the supporting bodies established to support the Government's gambling reforms.

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**Recommendation:**

That members **note** the relationship between the various bodies set up to provide advice to the Commonwealth.

**Background:**

- A number of supporting bodies, in addition to the Ministerial Expert Advisory Group, have been set up to provide advice and reports that will help shape the Commonwealth Government's position on gambling. These include the Council of Australian Government's (COAG) Select Council on Gambling Reform and a Parliamentary Joint Select Committee on Gambling Reform.
- Advice and information from these groups will help shape the policy development and implementation process.
- A diagram of the different groups involved with problem gambling reform is at **Attachment A**.
- The *COAG Select Council on Gambling Reform*, which is co-Chaired by the Commonwealth Minister for Families, Housing, Community Services and Indigenous Affairs, the Hon Jenny Macklin MP, and the Assistant Treasurer, the Hon Bill Shorten MP, has been set up to develop a national response to the recommendations of the Productivity Commission Report on Gambling.
- The Select Council comprises Australian, State and Territory Government Treasurers and/or Ministers with responsibility for gambling regulation or community and human services portfolios.
- The first meeting of the Select Council was held on 22 October 2010 in Melbourne.
- The Select Council is supported by a Senior Officials Working Group made up of government officials from each jurisdiction.
- The Select Council reports to the Council of Australian Governments (COAG). COAG is the peak intergovernmental forum in Australia, comprising the Prime Minister, State Premiers, Territory Chief Ministers and the President of the Australian Local Government Association (ALGA).

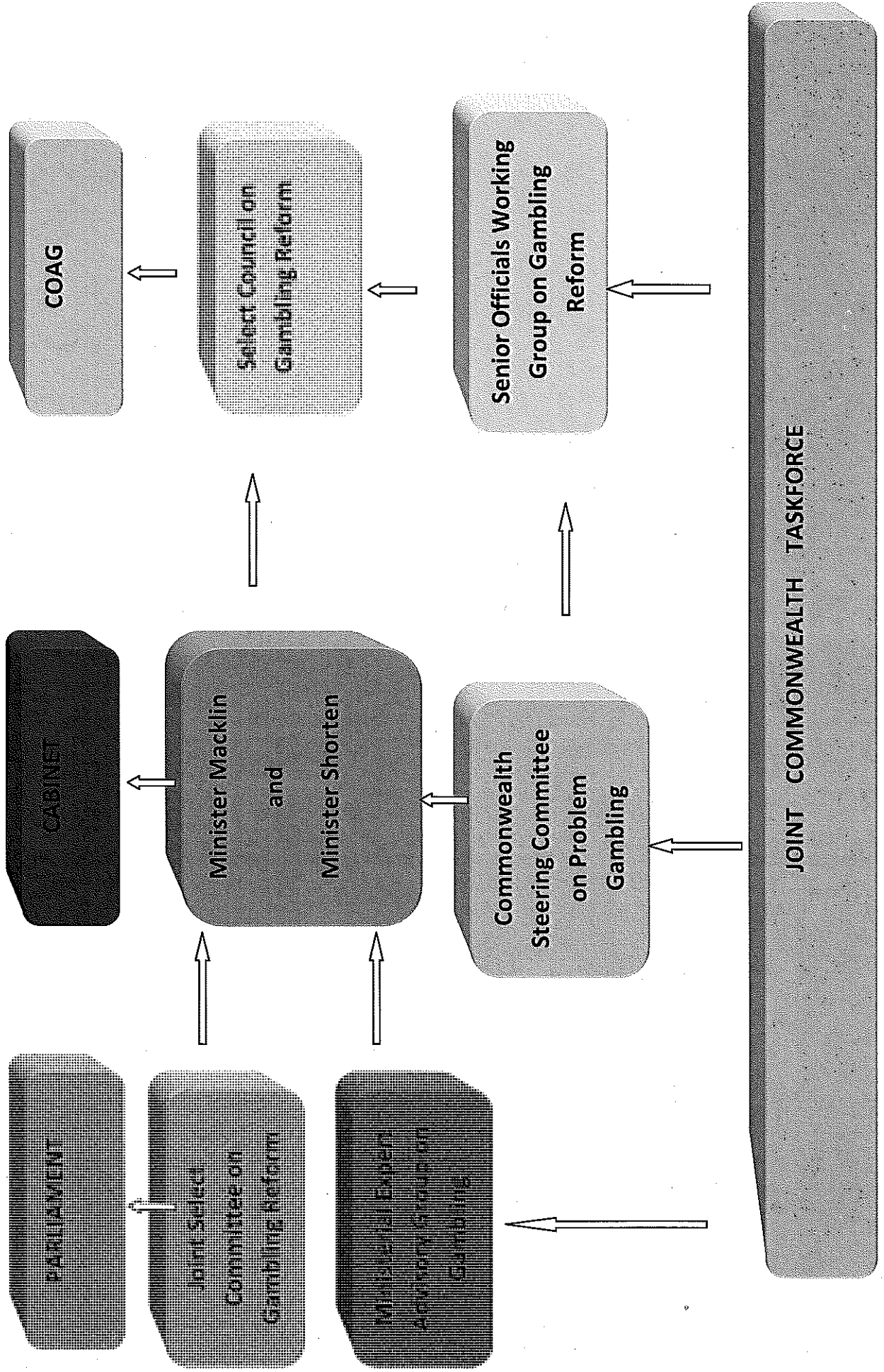
- A *Parliamentary Joint Select Committee on Gambling Reform* has been established to inquire into and report on a national response to the full set of Productivity Commission recommendations, legal advice commissioned and received by the Commonwealth, any gambling related legislation that has been tabled in either House, and such other matters relating to gambling referred by either House.
- The purpose of parliamentary committees is mainly to conduct inquiries into specified matters, which includes taking submissions, hearing witnesses, sifting evidence, discussing matters in detail and formulating reasoned conclusions. A parliamentary committee consists of a group of Members or Senators (or both in the case of joint committees) appointed by one or both Houses of Parliament.
- The Committee may report from time to time but its final report must be presented by 30 June 2013.
- The *Ministerial Expert Advisory Group* will provide specialist advice to the Minister for Families, Housing, Community Services and Indigenous Affairs and the Assistant Treasurer on the Commonwealth's gambling reform agenda. The group will be chaired by Professor Peter Shergold AC and includes an additional 21 representatives from clubs, hotels and casinos; organisations that provide problem gambling counselling and support services; industry; and researchers and academics who specialise in understanding problem gambling behaviour and harm minimisation measures.
- Additional information on these groups, including membership and Terms of Reference, is at **Attachment B**.

**Attachments:**

Attachment A – Supporting Bodies

Attachment B – Information and Terms of Reference for Supporting Bodies

# Problem Gambling Governance Arrangement – Attachment A



**COAG SELECT COUNCIL ON GAMBLING REFORM:  
TERMS OF REFERENCE AND GOVERNANCE**

<b>Co-Chairs</b>	Minister for Families, Housing, Community Services and Indigenous Affairs, the Hon Jenny Macklin MP, and Assistant Treasurer, the Hon Bill Shorten MP.
<b>Membership</b>	<p>Australian, State and Territory Government Treasurers and/or Ministers with responsibility for gambling regulation or Treasury portfolios and community and human services portfolios.</p> <p>The invitation for Western Australia to join the Council has been declined but remains open.</p> <p>Up to two representatives from each jurisdiction.</p> <p>At its first meeting, the Council will decide whether any other parties should be members or consulted, or attend as observers. Additional expertise will be sourced as required.</p>
<b>Purpose</b>	The Select Council on Gambling Reform has been established to develop a national response to the findings and recommendations of the Productivity Commission Report on Gambling.
<b>(S47B)</b>	
<b>Operations and Resourcing</b>	<p>The Council will be supported by a Senior Officials Working Group with up to three members from each jurisdiction. The Council may also establish sub-working groups of officials to undertake specific tasks.</p> <p>Secretariat support will be provided by the Commonwealth Department of Families, Housing, Community Services, and Indigenous Affairs.</p>
<b>Decision-Making</b>	Decision making will be by consensus.
<b>Frequency of meetings</b>	<p>Meetings will be held at least three times per year.</p> <p>It is anticipated the Council will meet in October 2010, January / February 2011 and April 2011.</p>
<b>Reporting</b>	<p>The Council will provide progress reports to COAG [through the COAG Unit in the Department of the Prime Minister and Cabinet] as per the agreed key milestones in its project plan and at least biannually.</p> <p>The Council will provide a final report to COAG by a date yet to be negotiated. The first report to COAG will be provided by 31 May 2011.</p>

## COAG SELECT COUNCIL ON GAMBLING REFORM: MEMBERSHIP

<p>COMMONWEALTH (Co-Chairs)</p>	<p><b>The Hon Jenny Macklin, MP</b>, Minister for Families, Housing, Community Services and Indigenous Affairs</p> <p><b>The Hon Bill Shorten, MP</b>, Assistant Treasurer</p>
<p>NSW</p>	<p><b>The Hon Eric Roozendaal MLC</b>, Treasurer, Special Minister for State</p> <p><b>The Hon Kevin Greene MP</b>, Minister for Gaming and Racing</p>
<p>VIC</p>	<p><b>The Hon John Lenders, MP</b>, Treasurer</p> <p><b>The Hon Tony Robinson, MP</b>, Minister for Gaming</p>
<p>QLD</p>	<p><b>The Hon Peter Lawlor MP</b>, Minister for Tourism and Fair Trading</p> <p><b>The Hon Karen Struthers MP</b>, Minister for Community Services and Housing</p>
<p>SA</p>	<p><b>The Hon Tom Koutsantonis, MP</b>, Minister for Gambling</p> <p><b>The Hon Jennifer Rankine, MP</b>, Minister for Families and Communities</p>
<p>TAS</p>	<p><b>The Hon Michael Aird, MLC</b>, Treasurer, Minister for Racing</p> <p><b>The Hon Cassy O'Connor, MP</b>, Secretary to Cabinet, Minister for Arts, Animal Welfare, Environment, Parks and Heritage</p>
<p>NT</p>	<p><b>The Hon Delia Lawrie MLA</b>, Treasurer</p> <p><b>The Hon Konstantine Vatskalis MLA</b>, Minister for Children and Families</p>
<p>ACT</p>	<p><b>The Andrew Barr MLA</b>, Minister for Gambling and Racing</p> <p><b>The Joy Burch MLA</b>, Minister for Disability, Housing and Community Services</p>



## PARLIAMENTARY JOINT SELECT COMMITTEE ON GAMBLING REFORM

A resolution to establish the Parliamentary Committee was put to the Parliament and agreed to in the House of Representatives on 29 September 2010 and in the Senate on 1 October 2010.

### *Members*

Mr Wilkie (*Chair*), Mr Champion (*Deputy Chair*) and Senators Back, Bilyk, Crossin and Xenophon, Mr S.P. Jones, Mr Neumann, Mr Frydenberg, and Mr Ciobo.

### *Participating members*

Senator Abetz, Adams, Barnett, Bernardi, Birmingham, Boswell, Boyce, Brandis, Bushby, Cash, Colbeck, Coonan, Cormann, Eggleston, Ferguson, Fielding, Fierravanti-Wells, Fifield, Fisher, Heffernan, Humphries, Johnston, Joyce, Kroger, Macdonald, McGauran, Mason, Minchin, Nash, Parry, Payne, Ronaldson, Ryan, Scullion, Troeth, Trood and Williams.

### **Terms of Reference – Parliamentary Joint Select Committee on Gambling Reform**

Inquire into and report on:

- i) The Productivity Commission report on gambling, released in June 2010, including a national response to the full set of its recommendations;
  - ii) The design and implementation of a best practice full pre-commitment scheme – that is uniform across all States and Territories and machines - consistent with the recommendations and findings of the Productivity Commission;
  - iii) Legal advice commissioned and received by the Commonwealth by 1 February 2011 regarding the Commonwealth's constitutional competence and prospects for successfully legislating in this area, including the reasoning supporting the legal advice and financial and other consequences flowing from it;
  - iv) Any gambling-related legislation that has been tabled in either House, either as a first reading or exposure draft;
  - v) Appropriate terms of reference, to be set by no later than 30 June 2013, of a further Productivity Commission Inquiry to examine the impact of pre-commitment schemes on problem gambling and to determine what further harm minimisation measures may be necessary.
  - vi) Monitoring the impact of reforms to address problem gambling; and
  - vii) Such other matters relating to gambling referred by either House.
- b) Make recommendations to the Minister for Families, Housing, Community Services and Indigenous Affairs and the Assistant Treasurer, to inform any position that the Commonwealth will take to the COAG Select Council on Gambling Reform.

## **MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Paper title:** Purpose of group, frequency of meetings and timelines

**Purpose:** To inform members on the purpose of the work of the Ministerial Expert Advisory Group on Gambling (the Group), meeting schedule and relevant timelines

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**Recommendations:**

That members **note:**

1. the purpose of the Ministerial Expert Advisory Group.
2. that members draw upon the timeline at **Attachment A** to determine timing of future meetings and advice to government.

**Background:**

- \* On 21 October 2010 the Minister for Families, Housing, Community Services and Indigenous Affairs, the Hon Jenny Macklin MP, and the Assistant Treasurer, the Hon Bill Shorten MP, announced the membership of the Ministerial Expert Advisory Group and outlined its role in providing specialist and technical implementation advice on the Commonwealth's gambling reform agenda.
- \* The purpose of the Group is to consider key issues such as the implementation of a best practice, full pre-commitment scheme for poker machines, the roll-out of poker machine dynamic warning and cost of play displays and establishing ATM withdrawal limits in venues with poker machines (excluding casinos).
- \* The Group could agree on a schedule of future meetings and timing of advice to Ministers to maximise its input into the decision-making process.
- \* (S47B)

**PROBLEM GAMBLING REFORM: TIMELINE**

Date	Item	Comment
End September	Joint (Parliamentary) Select Committee on Gambling Reform established.	On 29 September Parliament established the Joint Select Committee on Gambling Reform to inquire and report on a national response to the Productivity Commission's Report on Gambling
15 October	First Senior Officials Working Group meeting for COAG Select Council on Gambling Reform	Chaired by Secretary of FaHCSIA.
22 October	First COAG Select Council on Gambling Reform meeting in Melbourne	Agreed Terms of Reference and broadly discussed key issues.
8 November	First Ministerial Expert Advisory Group meeting in Melbourne.	Group will meet in December and January and as required until June 2011.
Mid-late November	Second Senior Officials Working Group meeting for COAG Select Council on Gambling Reform	Discussion of policy issues to be considered by the COAG Select Council.
November	Independent research study commissioned	
(S47B)		

**MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Paper title: Development of options for a full pre-commitment system**

**Purpose:** The purpose of this paper is to provide background on the Government's commitment in relation to the implementation of a full pre-commitment system, and key issues to inform discussion.

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**Discussion points**

\* (S47B)

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**Background:**

The Government has committed to implementing a full pre-commitment system – that is uniform across all states and territories and machines – consistent with the recommendations and findings of the Productivity Commission Report on Gambling. Implementation of pre-commitment arrangements are to commence in 2012, with the full pre-commitment scheme commencing in 2014.

The capacity for pre-commitment to be networked across all venues in one state depends upon a number of factors including the size of the venue, the capacity of the existing stock of electronic gaming machines (EGMs) to implement pre-commitment and the additional hardware or software costs associated with upgrading EGMs or monitoring systems. This is a particular issue for many smaller venues that may have fewer and older gaming machines with limited capacity for upgrades.

These factors vary considerably from jurisdiction to jurisdiction. The existing infrastructure to deliver pre-commitment currently exists in Queensland with other states and territories needing varying levels of investment.

Considerable work on pre-commitment has already been undertaken in some Australian jurisdictions. For example, Queensland and South Australia have trialled voluntary

pre-commitment systems, while Victoria has legislated for a staged introduction of pre-commitment by 2015.

The Productivity Commission (PC) argues that pre-commitment is a strong, practical and ultimately cost-effective option for harm minimisation. It overcomes some of the existing deficits in achieving self control for problem gamblers and for genuine informed consent by other consumers.

In light of this, the PC recommends a full pre-commitment system for EGMs as a key mechanism for improving informed consent for gamblers and to give gamblers the capacity to control their play.

Pre-commitment refers to measures that allow players to take control of their own spending decisions through setting limits on their play. This includes the ability to pre-select the amount of money (and possibly time) that a player will expend in a session, or over a longer course of time (that is, day, month or week).

A full pre-commitment system is a system offered to all players at the beginning of play. In the model recommended by the PC, all players would be registered with default limits set and then players may choose to retain the defaults, set their own limits or set no limits. Limits could not be revoked within a set period, and where no limits are set players would be periodically asked if that remains their preference. The Productivity Commission's recommendation in relation to the features of a full pre-commitment system is at **Attachment A**.

#### **Outcomes from COAG Select Council on Gambling Reform (22 October 2010)**

Ministers agreed to establish a working group to progress work on pre-commitment, including options for features and functionality of a scheme, consideration of implementation issues including technology, timing and phasing, and impacts on industry and governments.

For the next meeting of the Select Council, the working group will provide advice on:

- initial design options and features of an evidence-based full pre-commitment scheme;
- initial options for achieving uniformity and consistency between jurisdictions; and
- the costs and benefits of various pre-commitment approaches, including for industry and governments.

The pre-commitment working group is jointly Chaired by the Commonwealth and Queensland governments.

**Productivity Commission Recommendation 10.4**

Each state and territory government should implement a jurisdictionally-based full pre-commitment system for gaming machines by 2016, subject to initial development (recommendation 19.1), trialling (recommendation 19.2) and compatible monitoring systems (recommendation 10.6).

This system should:

- provide a means by which players could voluntarily set personally-defined precommitments and, at a minimum, a spending limit, without subsequently being able to revoke these in the set period
- allow players to see their transaction history
- encourage gamblers to play within safe spending and time limits, by specifying default limits
- include the option for gamblers to set no limit on their spending as one of the system options, but with periodic checking that this remains their preference
- allow occasional gamblers to stake small amounts outside the system
- include measures to avoid identity fraud
- ensure players' privacy
- be simple for gamblers to understand and use
- present few obstacles to future innovation in the presentation and design of the system
- apply to all gaming machines in all venues in a jurisdiction, with an exemption until 2018 for venues with less than ten machines that also face significant implementation costs relative to revenue.

**MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Paper title: Development of options for dynamic warning and cost of play displays**

**Purpose:** To provide information on the Government's commitment in relation to dynamic warning and cost of play displays on electronic gaming machines (EGMs), and key issues to inform discussion.

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**Discussion points**

- \* (S47B)
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**Background**

The Australian Government has agreed to support the PC's recommendations in relation to dynamic warning and cost of play displays.

Dynamic warning displays

All jurisdictions require venues to display gambling warnings. These often take the form of posters, information pamphlets and warning messages that are fixed to EGMs. These are referred to as static warnings. The effectiveness of these static warnings in minimising harm is uncertain. The PC uses evidence from recent research to suggest EGM players are more likely to respond to 'dynamic' warning messages, delivered via the gaming machine screen.

Some research has argued that static warnings are ineffective as a responsible gambling strategy (Focal Research, 2004; Hing, 2003; Jardin, 2009). The failure of warnings to impact behavioural change is because they are presented prior to game play rather than in situ. Message fatigue was presented as a factor in a study by AC Nielson (2006).

The PC recommends that gaming machines display warnings electronically when the style of play is indicative of significant potential for harm (dynamic warnings). It recommends that by 2012 all new electronic gaming machines (EGMs) should have the capability for dynamic warnings, by 2014 dynamic warnings should be activated in all machines with the feature, and by 2016 dynamic warnings should be mandatory for all EGMs.

The PC recommends that in the interim, where monitoring systems are already capable of sending messages to EGMs, jurisdictions should require gaming machines to periodically display simple warnings (unrelated to a gambler's playing style) by 2011.

#### Cost of play displays

The PC recommends that gaming machine players be informed about the cost of play through disclosure of the 'expected' hourly expenditure and the percentage cost of play display, calculated as 100 minus the return to player (RTP).

The RTP currently differs between jurisdictions and venue types with the minimum return to player ranging from 85 per cent (in Tasmania, New South Wales and the Northern Territory) to 92 per cent (in some Queensland clubs and hotels).

The PC recommends that initially this be achieved with a sign fixed to all EGMs, showing the percentage cost of play display and the expected hourly cost of play display on that EGM, based on some customary styles of play.

The PC also recommended that by 2011 all new gaming machines electronically display the cost of play based on an individual's style of play and show the percentage cost of play and by 2016 all gaming machines should be required to have this feature, with an exemption until 2018 for venues with fewer than 10 machines.

The capability of EGMs to implement these changes varies across jurisdictions and across the existing stock of EGMs. The PC recommends the warnings be delivered via a remotely adjustable central monitoring system (CMS). Queensland is the only jurisdiction currently capable of displaying dynamic warning messages. New South Wales currently does not have a two-way monitoring system capable of making changes remotely to EGMs.

#### **Outcomes from COAG Select Council on Gambling (22 October 2010)**

Ministers agreed that consumers should have access to accurate, easy to understand information about how much they spend and the cost of playing.

Ministers also noted that electronic dynamic warnings and cost of play displays have the potential to better target problem gamblers and change people's gambling behaviour.

Ministers agreed to establish a working group to develop options and timelines to progress dynamic warnings and play displays, including features and parameters under which these warnings could be delivered.

The Commonwealth also agreed to undertake additional research to establish the parameters under which dynamic warnings and cost of play displays could be delivered.

The Queensland Government noted that gaming machines in Queensland already have the capacity to deliver dynamic warnings and undertook to work with the Commonwealth to test dynamic warning and cost of play displays in selected venues across the state.



**MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

**Paper title: Development of options for ATM withdrawal limits**

**Purpose:** To provide members with information on the Government's commitment to implementing a \$250 daily withdrawal limit per card for automatic teller machines (ATMs) in venues with poker machines (excluding casinos).

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**Discussion points**

- \* (S47B)
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**Background**

The Australian Government has committed to implementing a \$250 daily withdrawal limit per card for automatic teller machines (ATMs) in venues with poker machines (excluding casinos). This limit will not cover EFTPOS transactions.

*The Analysis of Gambler Pre-Commitment Behaviour* (Gambling Research Australia 2006) stated that the top two triggers identified by gamblers for regular gaming overspending were access to cash on their person and access to ATMs at the venue. This research also found that access to cash was more important for problem gamblers for explaining why spending limits were exceeded than for non-problem gamblers.

The report's findings state that "unprompted and prompted responses highlight that ATM accessibility is seen by gamblers as contributing to the tendency to exceed gambling limits". The report suggests that Australian jurisdictions should examine the potential of ATMs and other points of access to cash as potential avenues for the delivery of pre-commitment mechanisms.

In *Identifying Problem Gamblers in Gambling Venues* (2007) regular withdrawal of cash from ATMs to gamble was identified as one of the visible signs of someone being a problem gambler. The research showed that there was an 89 per cent chance that problem gamblers will gamble using ATM or EFTPOS facilities at venues on at least two or more occasions per visit. This was over twice the likelihood for all other gamblers.

The PC report examined several aspects of ATMs in gaming venues ranging from the options of complete removal of ATMs from gaming venues, ATM withdrawal limits, EFTPOS withdrawal limits and the use of credit in gaming venues.

The PC report recommended that a daily limit of \$250 on withdrawals from ATMs could help address gambling harms without overly affecting non-problem gamblers and other patrons. They also suggested that the daily withdrawal limit should be adjusted periodically to account for inflation.

The PC argues that recreational gamblers and other clients of venues would not be adversely impacted by a \$250 daily withdrawal limit. Evidence from the ATM Industry Reference Group to the Productivity Commission Inquiry showed that nearly 85 per cent of cash withdrawals from ATMs in gaming venues involved amounts below \$250 per card per day. It should be noted, however, that in some smaller towns in rural locations these ATMs may be the only ones available in the community.

The PC argues that the cost to the ATM industry of complying with a daily withdrawal limit is not likely to be significant. In its submission to the Productivity Commission the ATM Reference Group advised that its members were already working towards compliance with the Victorian legislation to limit cardholders to a maximum withdrawal limit of \$400 within a 24-hour period.

The PC report also recommended that casinos be exempt from a withdrawal limit. When comparing casinos with clubs and hotels, the Productivity Commission stated that, as casinos offered a broader range of gambling and other services, a withdrawal limit would have greater costs for casinos.

The PC report also recommended that an exemption from a withdrawal limit may be also needed for those venues in regional areas that have no readily accessible alternative banking facilities. They suggested that this could be where a local population centre is five kilometres or more from the nearest banking facility.

ATM withdrawal limits in gambling venues differ between jurisdictions, varying from no limit to a \$400 per card per day limit. The current ATM withdrawal limits in Australian jurisdictions are:

- no limit for the Australian Capital Territory, New South Wales and Queensland;
- the Northern Territory, South Australia, Victoria and Western Australia have withdrawal limits per transaction;
- Victoria has a \$400 per card per day withdrawal limit;
- ATMs are banned from hotels and clubs in Tasmania; and
- the Victorian government has taken a decision that from mid-2012 ATMs will be removed from licensed premises in that state. This will be subject to exemptions for small towns in regional Victoria where access to cash may be very limited.

**Outcomes from COAG Select Council on Gambling (22 October 2010)**

Ministers agreed to task officials with developing a proposal for the implementation of a \$250 per day per card limit on ATM withdrawals in gambling venues (excluding casinos) for their consideration.

Victoria has legislated to prohibit ATMs in gaming venues from July 2012, and Tasmania does not have ATMs in hotels or clubs.

Ministers noted the importance of ensuring that tourist hubs and regional and rural areas with limited access to ATMs are not disadvantaged.

**MINISTERIAL EXPERT ADVISORY GROUP**

**8 November 2010**

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