

TAB QLD/SA/TAS/NT Responsible Gambling Policy

Introduction

UBET Limited (TAB QLD/SA/TAS/NT, hereinafter referred to as “TAB”) has developed this Policy to minimise the potential harm associated with gambling. In developing this Policy, TAB has taken into account:

- community concerns on potential harm associated with gambling;
- the role of TAB in providing a responsible gambling environment; and
- the rights and responsibilities of customers who may have a gambling-related problem.

As a self-regulatory and voluntary instrument, this Policy demonstrates the commitment of TAB to minimising the potential harm associated with gambling on its employees, customers and the community.

Policy goals

The goals of this Policy are to:

- manage potential harm associated with gambling by creating a responsible gambling environment;
- educate and inform employees, customers and the community about the potential harms associated with gambling;
- create awareness of the benefits that will arise where employees, customers and the community assist TAB in its endeavours to minimise potential harm associated with gambling; and
- ensure compliance with various Australian states’ and territories’ Responsible Gambling Codes of Practice in those places where TAB hold an operating license.

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 individual or others.

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.

Harm minimisation strategies

TAB has a responsibility to ensure that the various legislative instruments including Responsible Gambling Codes of Practice that are in place in the states and territories where relevant entities hold licenses to operate as wagering providers are adhered to. TAB also has a responsibility to ensure that it will implement strategies to minimise the potential harm associated with gambling. The strategies are as follows:

1. Provision of information

Responsible gambling and product information - TAB and its Agents will make available to customers important product information and wagering rules, signage on potential harm associated with gambling, and responsible gambling information brochures which include information on where to get help for problem gambling, how to set a bet limit, how to self-exclude and how to make a complaint.

2. Interaction with customers and community

Community liaison - TAB will appoint a responsible gambling customer liaison officer (“CLO”) at each retail outlet (normally the person in charge) and at head office to liaise with the community by facilitating discussion and establishing networks between TAB and community support agencies on responsible gambling issues.

Customer liaison - The CLO role is to provide support to customers and TAB staff dealing with problem gambling issues and to record all TAB’s gambling-related complaints and incidents using a responsible gambling complaints and incident report. The CLO will assist customers to make contact with skilled counselling through the Gambling Help services on 1800 858 858 or www.gamblinghelponline.org.au.

Customer complaints - TAB will inform customers about its gambling-related complaints mechanism through the display of state and territory based ‘Where to get help’ materials and its Responsible Gambling brochure. TAB will strive to deal with customer complaints in a timely

manner. Where the outcomes are not to the satisfaction of the complainant, TAB will inform the complainant of other avenues of redress, in particular the relevant regulator.

Training and skills development - TAB will ensure that gambling-related service staff and managers receive appropriate information and training in the responsible provision of gambling and gambling products, complying with this Policy and local state or territory legislation and local responsible gambling requirements including the signing of training registers where required.

3. Exclusion provisions

Self-exclusion - TAB will provide for self-exclusion (barring) as an option to assist people who perceive they may have a problem with gambling and for people that staff perceive have a problem. Staff will make customers aware of the existence of self-exclusion (barring) provisions by displaying relevant information within agencies and on the websites and by approaching customers they suspect have a problem. TAB and agents will encourage people who choose to exclude themselves from an agency or from their TAB online account, to also exclude themselves from other gambling venues in the area and other online gambling operators. TAB will undertake regular reviews of self-exclusion provisions to assess their effectiveness.

Third party exclusion - Following an approach from a third party (for example, family members or professional/welfare groups), TAB will suggest to any third party approach that self-exclusion documents and procedures are available, provide a copy of the self-exclusion application form to the third party, and encourage the third party to discuss the options with the person believed to have a problem with gambling.

4. Physical environment

Minors - TAB will prohibit persons under the age of 18 from participating in gambling.

Physical environment - TAB will ensure a safe and pleasant environment for customers. TAB will display the time of day within agencies to make customers aware of the passage of time.

Gratuities - Agents and staff are not to encourage customers to give them gratuities.

Confidentiality - TAB and agents will ensure that all activities relating to gambling engaged in by customers shall remain confidential and shall not be discussed with other customers or members of the community.

5. Financial transactions

Financial transactions policy - TAB and agents will not extend credit for the purpose of gambling under any circumstances. Maximum cash limit of \$10,000 apply for payouts in some jurisdictions. In some jurisdictions, if the winning amount is greater than this limit, either the whole amount can be paid by cheque or by electronic funds transfer, or paid partly in cash to the maximum limit with the balance of the payout paid by cheque or by electronic funds transfer. Limitations also apply to the cashing of cheques for winnings.

6. Advertising and promotions

Advertising and promotions - TAB will ensure that any advertising or promotion complies with the Code of Ethics adopted by the Australian Association of National Advertisers as well as any gambling advertising requirements in the applicable jurisdiction.

Policy review

TAB will review the *Responsible Gambling Policy* and make assessments of TAB's gambling environment on a regular basis. TAB will make such changes as are reasonably necessary to comply with this Policy and the ongoing responsible gambling environment.

This Policy is current at 24/06/2019