

The Hon Amanda Rishworth MP

Minister for Social Services

Member for Kingston

The Hon Michelle Rowland MP

Minister for Communications

Member for Greenway

MEDIA RELEASE

FRIDAY 28 APRIL 2023

Albanese Government will ban credit cards for online wagering

The Albanese Government will ban the use of credit cards for online wagering, stepping up its commitment to protect vulnerable consumers from gambling harms.

The legislated ban will be applied to Australian licensed wagering services and would bring online wagering into line with land-based gambling where credit cards cannot be used.

Today's announcement implements [recommendations from the Parliamentary Joint Committee on Corporations and Financial Services](#) from November 2021.

The Government will shortly consult with stakeholders on draft legislation and the technical implementation of the ban, which will see Bank Identification Numbers (BINs) used to identify and block credit card payments.

Blocking BINs has been successfully deployed by Australian casinos and poker machine venues to stop credit card withdrawals from ATMs, and was used in the United Kingdom to implement its credit card ban for online gambling.

Consistent with the Committee's recommendations, lottery services, including those offered by charitable organisations, will be excluded from the ban as they present a low-risk to gambling harm.

It is anticipated that legislation to amend the *Interactive Gambling Act 2001* will be introduced later this year. The Australian Communications and Media Authority (ACMA) will receive enhanced powers to enforce the ban.

Australia has the highest gambling losses per adult, with a total of \$25 billion in losses per annum. The Australian Institute of Family Studies recently estimated that 7.2 per cent of the Australians are already experiencing – or at risk of experiencing – gambling harm; the impact of which typically extends to around six others, including family and friends.

There is widespread support to ban credit cards for online gambling - from the wagering industry, banks, responsible gambling advocates and the broader community. A recent survey by the Australian Banking Association found that over 80 per cent of Australians believe gambling with credit cards should be restricted or banned.

The Government is committed to ensuring online gambling takes place under a robust legislative framework with strong consumer protections, including through the continued implementation of the [National Consumer Protection Framework for Online Wagering](#) (National Framework).

Nine of the 10 National Framework measures have already been implemented, including the recent introduction of stronger, evidence-based warning messages on gambling advertisements which replace the 'Gamble Responsibly' tagline. The final measure will be the launch of BetStop, the National Self-Exclusion Register, which will allow consumers to exclude themselves from all Australian licensed wagering services.

The Government is also seeking agreement from the States and Territories to introduce [mandatory minimum classifications for computer games with gambling-like features](#).

The House of Representatives Standing Committee on Social Policy and Legal Affairs is currently conducting an inquiry into online gambling and its impacts on those experiencing gambling harm, which will also help inform the Government's future response.

Quotes attributable to Minister for Communications, the Hon Michelle Rowland MP:

“It’s as simple as this: people should not be betting with money they do not have.

“Protecting Australians from gambling harms is a key priority for the Albanese Government.

“Legislating a ban on the use of credit card for online gambling will help protect vulnerable Australians and their loved ones.

“Today’s announcement complements the Government’s other harm minimisation initiatives currently underway, including the implementation of the national self-exclusion register, BetStop, and classification reform to address gambling-like features in computer games”.

Quotes attributable to the Minister for Social Services, the Hon Amanda Rishworth MP:

“The Albanese Labor Government is committed to creating a better Australia. Minimising the harm caused by problem online wagering is key part of achieving that goal.

“Importantly, minimising this harm is not a set and forget exercise. Bringing online wagering into line with land-based gambling, where credit cards cannot be used, is another positive step.

“Our Government is committed to taking action in this space. We’ve implemented new taglines, we’re introducing BetStop and with this latest measure we’re taking further action to help Australians who are vulnerable to harmful online wagering.

“We’ll now look to what’s next, along with our state and territory colleagues.”