

# Interactive Gambling Amendment (Gambling Reform) Bill 2026

Submission on Exposure Draft

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## Executive Summary

Wesley Mission and the Alliance for Gambling Reform welcome the opportunity to provide feedback on the Exposure Draft of the *Interactive Gambling Amendment (Gambling Reform) Bill 2026*.

Wesley Mission and the Alliance for Gambling Reform are committed to reducing gambling harm in Australia and supporting those affected by it. Wesley Mission provides direct support to thousands of Australians experiencing gambling harm each year and brings frontline insight into the real-world impacts of gambling. The Alliance for Gambling Reform is a national advocacy organisation working to reduce the alarming level of gambling harm by partnering with community organisations and local councils, advocating for stronger laws and rules, and amplifying the voices of those impacted. It does not seek to ban gambling, but to minimise harmful industry practices.

Our submission is underpinned by the position that all 31 recommendations of the House of Representatives Standing Committee of Social Policy and Legal Affairs Committee report, *You win some, you lose more* (the Murphy Report), informed by extensive evidence and the voices of lived experience, should be adopted and implemented in full.

The Prime Minister stating he had three clear goals in relation to these reforms: to break the connection between wagering and sport; to minimise children's exposure to wagering advertising; and to reduce the saturation of gambling advertising across the internet, radio and TV channels. This Bill does not meet these goals.

We recognise the Government's intent to strengthen protections through advertising restrictions, improvements to BetStop, and measures targeting offshore operators. These are important steps. However, the Bill, as currently drafted, does not go far enough to meaningfully reduce, or indeed prevent gambling harm in Australia. The evidence is clear that stronger, more comprehensive reform is both necessary and achievable.

In several areas, the Bill risks weakening existing protections. It permits gambling advertising during breaks in live sport after 8:30pm, despite current rules prohibiting such ads entirely; it relies on opt-out models for online advertising that place the burden on individuals; and it allows continued high volumes of advertising that sustain harmful exposure. These settings are inconsistent with the stated policy intent and with evidence showing that saturation and normalisation drive gambling participation and harm—particularly among children and young people.

This submission identifies four critical gaps in the current Bill where reform is essential and makes recommendations on amendments and implementation: advertising, inducements, duty of care and mandated pre-commitments.

Australia's current approach remains fragmented and overly reliant on individual responsibility. Stronger, systemic reform is both necessary and achievable. Strengthening this Bill in line with the evidence-based recommendations outlined in this submission would better align it with its objective: to reduce gambling harm and protect the wellbeing of Australians.

Yours sincerely,



A handwritten signature in black ink, appearing to read 'Stu Cameron'.

Rev. Stu Cameron  
CEO & Superintendent  
Wesley Mission



A handwritten signature in black ink, appearing to read 'Martin Thomas'.

Martin Thomas  
CEO  
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# 1. Summary of Recommendations

## Advertising

Wesley Mission and the Alliance for Gambling Reform recommends that the Bill be strengthened to deliver a genuine, evidence-based reduction in Australians' exposure to gambling advertising — including a legislated pathway to a full ban, the correction of provisions that would weaken existing protections, and the replacement of opt-out models with opt-in frameworks online.

#	Recommendation
1.1	Amend the Bill to include a statutory pathway to a full prohibition on all gambling advertising across all platforms — broadcast, digital, venue, and sponsorship — within three years of commencement.
1.2	Insert a requirement for independent reviews at 18 and 30 months after commencement, with a statutory obligation to escalate restrictions (including to a full ban) if a measurable reduction in gambling harm has not been achieved.
1.3	Amend s 62L(2) to maintain the existing prohibition on gambling advertising during scheduled and unscheduled breaks in live sport after 8:30pm. As drafted, the Bill removes an existing protection. The amendment should ensure the Bill does not weaken the status quo for evening sport.
1.4	Replace the online opt-out model (s 62P(3)) with an opt-in requirement — gambling advertising should only be delivered to users who have actively elected to receive it. At minimum, the "reasonable steps" exception should be narrowed with ACMA-mandated standards that prevent default exposure.
1.5	Narrow the dedicated racing and wagering channel exemptions (ss 62E, 62M(3), 62N(3), 62P(5)) to ensure they cannot be used to circumvent the intent of the restrictions — for example, by rebranding mainstream sport content as "wagering" programming.
1.6	Amend s.62F to state that if anyone receives direct or affiliate payment from promoting a wagering product, they are deemed an "influencer", and the prohibition applies regardless of audience size.

## Inducements

Wesley Mission and the Alliance for Gambling Reform recommends that the Bill be strengthened to prohibit all gambling inducements — the bonuses, "free bets," odds boosts, and loyalty incentives that independent research shows drive riskier gambling behaviour, particularly among those already at risk of harm.

#	Recommendation
2.1	Insert a new Division prohibiting all gambling inducements offered to persons in Australia — including sign-up bonuses, "free bets," odds boosts, cashback offers, and VIP/loyalty incentives linked to wagering activity.
2.2	Include a regulation-making power enabling the Minister to prescribe additional forms of inducement, ensuring the legislation can respond to emerging industry practices without requiring amendment.

## Duty of Care

Wesley Mission and the Alliance for Gambling Reform recommends that the Bill be strengthened to impose a statutory duty of care on licensed wagering operators, requiring them to identify and respond to gambling harm — rather than relying on individuals to self-identify — and making compliance an enforceable condition of licence.

#	Recommendation
3.1	Introduce a statutory duty of care requiring licensed interactive wagering service providers to take all reasonable steps to prevent and reduce gambling harm — including maintaining harm-identification systems, intervening where indicators are present, and training staff in harm recognition and response.
3.2	Make compliance with the duty of care a condition of licence, enforceable through the existing licensing framework with the ultimate sanction of licence revocation for persistent non-compliance.

## Pre-commitment and Affordability

Wesley Mission and the Alliance for Gambling Reform recommends that the Bill be strengthened to move beyond reactive self-exclusion and require mandatory, account-level pre-commitment controls and affordability checks — preventative measures that the international evidence shows are significantly more effective at reducing harm than voluntary alternatives.

#	Recommendation
4.1	Require operators to mandate account-level deposit and net loss limits — set by the customer before any wager is accepted — on a daily, weekly, or monthly basis.
4.2	Prohibit operators from allowing a customer to increase a deposit or loss limit in less than 72 hours, to prevent impulsive escalation during moments of high risk.
4.3	Require operators to conduct mandatory affordability assessments where a customer's net losses exceed a prescribed threshold or their activity patterns indicate a risk of harm, with mandated intervention (limit reduction, account suspension, or other prescribed action) where harm risk is identified.

## Other Considerations

#	Area	Recommendation
5	National Regulator	Commit to establishing a national gambling regulator and ombudsman, with a clear timeline and process (separate legislation).
6	Harm Reduction Levy	Introduce a levy on licensed wagering providers to structurally fund gambling harm prevention, treatment, and research.
7	Offshore Enforcement	Strengthen Schedule 2 by establishing a publicly accessible register of prohibited operators, introducing proactive ISP-level blocking

		obligations, and dedicating resources to monitoring offshore advertising through social media influencers.
8	Data Transparency	Mandate standardised, public reporting by licensed operators on aggregate customer losses, harm indicators (including account suspensions and self-exclusion referrals), and complaint volumes and outcomes.
9	National Harm Reduction Strategy	Develop a comprehensive national strategy on gambling harm reduction grounded in public health principles, including a national Social Cost of Gambling study.

## 1. Advertising

### 1.1. What the Bill does

1.1.2 The Exposure Draft introduces a new Part 7C of the *Interactive Gambling Act 2001*, establishing advertising caps, time-based bans, platform controls, venue and uniform prohibitions, and restrictions on celebrity endorsements and odds promotion.

### 1.2 What the evidence shows

1.2.2 Advertising drives gambling participation and harm — the evidence is unambiguous.

1.2.3 The Australian Institute of Family Studies (AIFS) found that around three-quarters (78%) of Australian adults are exposed to wagering advertising at least once a week, with two in five (41%) exposed four or more times a week. Among those exposed weekly, there were significantly higher rates of gambling participation and risk of harm. Critically, 21% of people were prompted to start betting for the first time after seeing an ad; 34% increased the amount they bet; and 29% placed bets on impulse. Young people (18–34) and those already at risk of harm were significantly more likely to report that advertising changed their behaviour.<sup>1</sup>

1.2.4 The first comprehensive Australian study of children's exposure to gambling advertising found that an average of 374 gambling ads were broadcast per day on Australian free-to-air TV — approximately five times the number of alcohol ads. Two-thirds aired during the day, when large numbers of young people were watching. Among younger age groups, children aged 0–12 had the most exposure. The study concluded that the existing Commercial Television Industry Code of Practice had failed to protect children.<sup>2</sup>

<sup>1</sup> Australian Gambling Research Centre. (2023). *Exposure and impact of sports and race betting advertising in Australia*. Melbourne: Australian Gambling Research Centre, Australian Institute of Family Studies.

<sup>2</sup> O'Brien, K & Iqbal, M 2019, Extent of, and children and young people's exposure to, gambling advertising in sport and non-sport TV, Victorian Responsible Gambling Foundation, Melbourne

- 1.2.5 Research by the Australia Institute (March 2025) found that almost one in three (30%) of 12–17-year-olds are already gambling, increasing to almost half (46%) of 18–19-year-olds — and these habits persist into adulthood.<sup>3</sup>
- 1.2.6 The Victorian Gambling and Casino Control Commission has confirmed that research consistently shows seeing gambling ads increases young people's interest in betting, and that when gambling seems normal, young people are more likely to try it.

### 1.3 Why the Bill's approach falls short

- 1.3.2 Despite the evidence, the Exposure Draft still permits a substantial volume of gambling advertising.
- 1.3.3 Television: Up to three gambling advertisements per hour remain permissible between 6:00am and 8:30pm on any channel (s 62M). When 374 gambling ads per day were already identified as harmful, capping at three per hour does not constitute a meaningful reduction — it institutionalises ongoing exposure.
- 1.3.4 Live sport after 8:30pm: Section 62L prohibits gambling advertising during live sport overnight (8:30pm–6:00am), but — critically — the prohibition during scheduled and unscheduled breaks is *removed* after 8:30pm (s 62L(2)). Under the current regulatory settings, gambling ads are banned during live sport regardless of time of day. The proposed reform would therefore remove an existing protection after 8:30pm. O'Brien and Iqbal's research showed a large number of children and young people watch sport beyond 8:30pm. A reform that weakens protections during prime-time evening sport cannot credibly be described as a harm-minimisation measure.
- 1.3.5 Online: Gambling advertising online is not banned. Section 62P provides an exception where the online content service provider takes "reasonable steps" to prevent access by restricted users and allows registered adult users to "opt out" (s 62P(3)). This is an opt-out model, not a ban. Behavioural research consistently shows that most people never change default settings. The burden is placed on individuals — including parents — rather than on government and industry.
- 1.3.6 Dedicated racing and wagering channels/services are entirely exempted from the advertising frequency caps, the radio restrictions, and the online prohibitions (ss 62E, 62M(3), 62N(3), 62P(5)).
- 1.3.7 Influencers: The definitions of "notable person" and "influencer" in s.62F require clearer definitions to remove loopholes and ensure a safer online environment for young people. It is important that "influencers" are not defined solely by their reach or follower counts. Micro-influencers are increasingly used by the gambling industry as they often have highly engaged followings.

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<sup>3</sup> The Australia Institute. (2025) *Teenage gambling in Australia*, The Australia Institute, viewed 8 June 2026, [australiainstitute.org.au](https://australiainstitute.org.au).

## 1.4 International lessons

- 1.4.2 Italy introduced a blanket ban on all forms of gambling advertising in 2018 under the *Decreto Dignità*. The ban was the most far-reaching intervention in the European gambling sector. However, several years on, the evolution of digital platforms has revealed structural limitations in a model that was not designed for the digital environment — particularly around tipsters, influencers, and affiliate marketing.
- 1.4.3 The lesson for Australia is clear: if you are going to restrict gambling advertising, the framework must be comprehensive and digitally literate from the outset. A partial restriction that leaves digital and opt-out loopholes will be rapidly circumvented.
- 1.4.4 France’s 2023 influencer law removed follower thresholds entirely — if you are paid to promote or receive affiliate income, you are deemed an influencer, and the rules apply regardless of audience size. We endorse this definition as being most effective to regulate the changing and nuanced landscape of social media content.

## 1.5 Recommended amendments

- 1.5.2 We recommend a two-part structural amendment to Schedule 1 of the Bill, plus three targeted amendments to specific provisions.
- 1.5.3 Amend s.62F to state that if anyone receives direct or affiliate payment from promoting a wagering product, they are deemed an “influencer”, and the prohibition applies regardless of audience size.

### Statutory pathway to a full ban (Rec 1.1)

- 1.5.4 Insert a new section (e.g., s 62ZG) in Part 7C, Division 5, requiring:

*The Minister must, by legislative instrument, make rules providing for a phased prohibition on all wagering advertising content across all broadcasting services, datacasting services, online content services, sporting venues, and uniforms, to take full effect no later than three years after the commencement of this Part.*

This amendment preserves the Government’s immediate restrictions as a first phase, while embedding a full prohibition as the statutory endpoint — with a three-year transition period to allow industry adjustment.

## 1.6 Independent review trigger (Rec 1.2)

**Insert a new section (e.g., s 62ZH) requiring:**

*(1) The Minister must cause an independent review of the operation and effectiveness of this Part to be undertaken and completed no later than 18 months, and again no later than 30 months, after commencement.*

*(2) Each review must assess whether the restrictions have achieved a measurable reduction in gambling harm, with particular reference to: (a) exposure of children and young people; (b) rates of gambling participation and harm indicators; and (c) the adequacy of restrictions to achieve the objects of this Act.*

*(3) If a review finds that the restrictions have not achieved a measurable reduction in gambling harm, the Minister must, within 6 months of receiving the review, make rules under section 62ZG escalating restrictions, including to a full prohibition.*

This creates accountability, embeds evidence-based review, and provides a statutory ratchet toward stronger protections if the initial measures prove insufficient.

## **1.7 Fix the 8:30pm live sport loophole (Rec 1.3)**

1.7.2 Section 62L(2) currently provides that during scheduled and unscheduled breaks in live sport after 8:30pm, content is *not* taken to be in conjunction with live coverage. This is weaker than the current regulatory position, under which gambling advertising is banned during live sport regardless of time.

1.7.3 We recommend amending s 62L(2) to align with s 62K(2) — that is, content during breaks should be treated as content in conjunction with live coverage at all times. This is not an enhancement; it is a correction to ensure the Bill does not inadvertently remove an existing protection.

## **1.8 Replace opt-out with opt-in online (Rec 1.4)**

1.8.2 The "reasonable steps" exception in s 62P(3) creates an opt-out model for online gambling advertising. Behavioural research consistently demonstrates that defaults determine outcomes — most users never change default settings.

1.8.3 Wesley Mission and the Alliance for Gambling Reform recommends replacing the opt-out model with an opt-in requirement: gambling advertising should only be served to users who have actively elected to receive it. At minimum, the ACMA should be required (not merely empowered) to set mandatory standards under s 62P(4) that prevent default exposure to wagering advertising content.

## **1.9 Narrow the dedicated channel exemptions (Rec 1.5)**

1.9.2 The exemptions for dedicated racing and wagering channels, programs, and online content services (ss 62E, 62M(3), 62N(3), 62P(5)) are broadly drafted. The test is whether content "wholly or principally relates to" racing or wagering (s 62E(1)). Without tighter parameters, there is a risk that operators or broadcasters restructure programming to qualify as "dedicated" wagering content — for example, by wrapping mainstream sport coverage in a wagering-branded program format.

- 1.9.3 We recommend the ACMA be given an express power to revoke a "dedicated" determination where it is satisfied the exemption is being used to circumvent the restrictions, and that the Minister's public interest test in s 62E(3) and (6) be expanded to require consideration of harm-minimisation objectives.

## 2. Inducements

### 2.1. What the Bill does

- 2.1.1. The Exposure Draft focuses on advertising format and placement. It does not directly prohibit inducements — the bonuses, free bets, odds boosts, VIP incentives, and promotional offers that wagering operators use to recruit and retain customers.

### 2.2. What the evidence shows

- 2.2.1. Inducements cause people to gamble more, take bigger risks, and make worse decisions — and the effect is strongest for those already at risk.
- 2.2.2. A landmark 2025 study by the Economic and Social Research Institute (ESRI) in Ireland — the first controlled experiment of its kind — tested the effect of promotional offers on 622 men under 40 during the Euro 2024 tournament. Those exposed to inducements (free bets, money-back guarantees) spent 10% more on betting and were significantly less likely to abstain, with the number of non-bettors nearly cut in half. More alarmingly, participants in the inducement group were three times more likely to place money on deliberately poor-value bets. Despite being regular bettors, many participants were unaware that the stake is not returned on a free bet.
- 2.2.3. Experimental research confirmed that wagering incentives cause gamblers to select significantly riskier (longer odds) bets than unincentivised bets. The "better odds/winnings" inducement was the most attractive, followed by bonus bets and cash rebates.<sup>4</sup>
- 2.2.4. A broader experimental study published by Greo found that participants offered gambling inducements spent more money on bets and were less likely to opt out of betting compared to those without inducements — and this effect was stronger for participants with higher problem gambling severity scores. In other words, inducements are most effective at driving behaviour among the people they are most likely to harm.<sup>5</sup>

<sup>4</sup> Rockloff MJ, Browne M, Russell AMT, Hing N, Greer N. Sports betting incentives encourage gamblers to select the long odds: An experimental investigation using monetary rewards. *J Behav Addict*. 2019 Jun 1;8(2):268-276. doi: 10.1556/2006.8.2019.30. Epub 2019 Jun 7. PMID: 31172813; PMCID: PMC7044548.

<sup>5</sup> Ó Ceallaigh, D., Timmons, S., Robertson, D. A., & Lunn, P. D. (2025). Effects of inducements on sports gambling and decision-errors: An experimental study. *Journal of Behavioral Addictions*, 14(2), 959–971. <https://doi.org/10.1556/2006.2025.00056>

- 2.2.5. The Victorian Responsible Gambling Foundation's 2018 study (Hing et al., CQUniversity) on the effects of wagering marketing on vulnerable adults — one of the most comprehensive Australian studies on the topic — found that inducements are a key mechanism through which advertising drives harmful gambling behaviour in people already at risk.<sup>6</sup>

## 2.3. Why this matters for the Bill

- 2.4. Allowing advertising restrictions while permitting inducements is internally inconsistent. If the purpose of the Bill is to reduce the influence of gambling marketing on behaviour, leaving inducements unregulated undermines that purpose.

- 2.4.1. At Wesley Mission, our counsellors regularly hear from individuals drawn back into gambling by personalised bonus offers, "free bet" promotions, and VIP escalation pathways — often at the precise point they were trying to stop.

### 2.4.2. Recommended amendment

- 2.4.3. Insert a new Division 3A in Part 7C of Schedule 1 (or a standalone new Part) prohibiting inducements (Recs 2.1, 2.2). Inducements should include but not be limited to (a) sign-up bonuses or welcome offers; (b) deposit-matching promotions; (c) "free bet," "risk-free bet," or "bonus bet" promotions; (d) odds boosts or enhanced odds promotions; (e) cashback, rebate, or loss-back offers; (f) loyalty, VIP, or reward programs linked to wagering activity.

- 2.4.4. The regulation-making power in subsection (3) is essential. The gambling industry rapidly designs new inducement structures to circumvent specific prohibitions — the legislation must be able to respond without requiring further amendment.

## 3. Duty of Care

### 3.1. What the Bill does

- 3.1.1. The Exposure Draft does not create any statutory obligation on gambling operators to identify, prevent, or respond to gambling harm.

### 3.2. What the evidence shows

- 3.2.1. Without a legislated duty of care, operators have no legal obligation to act on the data they already hold — even when that data reveals clear indicators of harm.

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<sup>6</sup> Hing, N, Russell, A, Rockloff, M, Browne, M, Langham, E, Li, E, Lole, L, Greer, N, Thomas, A, Jenkinson, R, Rawat, V, Thorne, H, 2018, Effects of wagering marketing on vulnerable adults, Victorian Responsible Gambling Foundation, Melbourne

- 3.2.2. The UK High Court confirmed in *Gibson v TSE Malta LP (t/a Betfair)* [2024] EWHC 2900 (Comm) that gambling operators do not owe a general duty of care to customers at common law. The Court dismissed claims by a customer who had lost approximately £1.5 million over a decade, finding that Betfair was not legally required to intervene, despite managing his account through a VIP team and holding extensive behavioural data.
- 3.2.3. This case illustrates precisely why a statutory duty of care is necessary. The common law will not develop one. Operators will not voluntarily adopt one against their commercial interests. If Parliament intends gambling harm to be prevented, it must legislate accordingly.
- 3.2.4. In Australia, the evidence of the downstream consequences of inaction is mounting. A government-commissioned NSW study by the Australian National University found a statistically significant relationship between gaming machine exposure and police-recorded family and domestic violence, with longitudinal analysis suggesting the relationship is likely causal.
- 3.2.5. The AIFS National Gambling Prevalence Study Pilot (2024) found that compared to 2019, more Australians are being harmed by gambling amid rising participation. The proportion of individuals engaged in high-risk gambling behaviour increased to 13.6% in 2024, up from 11.6% the previous year.
- 3.2.6. Australians collectively lose \$32 billion on legal forms of gambling annually — the largest per capita losses of any country in the world. In the 2022–23 financial year, Australians lost \$1,555 per adult.
- 3.2.7. Operators collect vast amounts of real-time data on customer behaviour. They know when a customer is escalating. They know when patterns indicate harm. Every other regulated sector that handles consumer risk — financial services, alcohol, tobacco — carries legal obligations to protect consumers. Gambling should be no different.

### **3.3. Recommended amendment**

- 3.3.1. Insert a new standalone section that introduces a statutory duty of care requiring operators to; monitor accounts for harmful gambling patterns, intervene with warnings, mandatory limits, or suspension, maintain documented harm-prevention systems.
- 3.3.2. As part of the new standalone section, insert a component that includes (a) making compliance with the duty of care a condition of operating licence which is enforceable through the existing licensing framework with the ultimate sanction of licence revocation for persistent non-compliance.

## 4. Mandated pre-commitment and affordability checks

### 4.1. What the Bill does

- 4.1.1. Schedule 3 of the Exposure Draft strengthens BetStop — the National Self-Exclusion Register — with welcome improvements including a 7-day confirmation period for deregistration (s 61JKA), stronger account closure requirements (s 61MB), and account-linking obligations (s 61MC).
- 4.1.2. However, BetStop is a reactive tool. It requires a person to identify themselves as experiencing harm and take the step of self-exclusion before any protection applies. The Bill does not mandate account-level pre-commitment controls or affordability checks.

### 4.2. What the evidence shows

- 4.2.1. Mandatory pre-commitment systems are significantly more effective than voluntary ones — and voluntary systems have repeatedly failed.
- 4.2.2. A comprehensive review by Delfabbro & King examined a decade of evidence on pre-commitment and limit-setting tools. It found that voluntary systems have disappointingly low uptake — only 1–10% of players use them — and confirmed the potential benefits of mandatory systems. The review drew on studies of mandatory limits in Norway, finding that mandated controls delivered meaningful reductions in gambling expenditure.<sup>7</sup>
- 4.2.3. A major 2025 comparative policy review of 30 European countries found that while almost all countries (27 of 30) have some form of limit-setting, effectiveness depends critically on how policies are designed and implemented. The review identified mandatory policies, system-level regimes, and reasonable maximum caps as the most promising practices, and recommended coupling limit-setting with duty-of-care obligations.
- 4.2.4. Longitudinal data from Finland, where mandatory pre-commitment was introduced for land-based electronic gambling machines, showed that total consumption of gambling declined, and — critically — declines in land-based EGM sales were not offset by online alternatives or other substitutes in the long term. This directly addresses the common industry argument that mandatory limits simply push people to other products.
- 4.2.5. The International Center for Responsible Gaming (ICRG) found that mandatory "hard lock" limits (where players cannot continue after a limit is reached) are more effective in reducing visits and expenditure than "soft lock" limits (where players can override).

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<sup>7</sup> Delfabbro, P. H., & King, D. L. (2021). The value of voluntary vs. mandatory responsible gambling limit-setting systems: A review of the evidence. *International Gambling Studies*, 21(2), 255–271. <https://doi.org/10.1080/14459795.2020.1853196>

### 4.3. Why this matters for the Bill

- 4.3.1. Self-exclusion addresses harm after it has become severe enough that the individual recognises it and acts. Mandatory pre-commitment and affordability checks are preventative — they intervene earlier in the harm trajectory.
- 4.3.2. At Wesley Mission, individuals present to our services having already lost their savings, their homes, and their relationships. By the time they reach self-exclusion, the damage is done.

### 4.4 Recommended amendment

- 4.4.1 Insert a new section as part of Schedule 3 that (a) requires operators to mandate account-level deposit and net loss limits before a wager is accepted; (b) prohibits operators from allowing a customer to increase a deposit or loss limit in less than 72-hours; (c) requires operators to conduct mandatory affordability assessments where a customer's net losses exceed a prescribed threshold or their activity patterns indicate a risk of harm, with mandated intervention (limit reduction, account suspension, or other prescribed action) where harm risk is identified.

## 5.0 Other Considerations

- 5.1.1 This Bill represents a missed opportunity to legislate and implement the full suite of 31 recommendations of the Murphy Review, including the establishment of a National Gambling Regulator, the introduction of a Harm Reduction Levy, stronger restrictions on offshore operators, enhanced data transparency and reporting obligations, and the development of a comprehensive National Harm Reduction Strategy.
- 5.1.2 While not all of these reforms fall strictly within the scope of the Exposure Draft, they are essential components of a coherent, effective, and evidence-based national response to gambling harm. Without these structural measures, the impact of the Bill will be limited and key gaps in the current system will remain.
- 5.1.3 A national gambling regulator is critical to ensure consistent standards, coordinated oversight, and effective enforcement across jurisdictions. Australia's gambling market — particularly online wagering — is national in scale but fragmented in regulation, resulting in inconsistent protections, enforcement gaps, and limited accountability.
- 5.1.4 A national harm reduction levy should be designed to ensure effectiveness, accountability, and independence. The levy should provide sustainable, independent funding for prevention, early intervention, treatment services, and research. Current arrangements are fragmented and insufficient to meet demand, and do not align the costs of harm with the industry that generates those risks.
- 5.1.5 Stronger action is also needed to address offshore operators, including a public register of prohibited providers, ISP-level blocking, and enhanced monitoring of digital marketing channels, which continue to undermine domestic protections.

- 5.1.6 In addition, mandatory, standardised data transparency and reporting obligations are essential to support effective regulation. Without access to consistent data on losses, harm indicators, and interventions, policymakers and regulators cannot properly understand or respond to gambling harm.
- 5.1.7 These measures should be brought together under a comprehensive national harm reduction strategy, grounded in public health principles and supported by robust data and evaluation.

## 5. Conclusion

The *Interactive Gambling Amendment (Gambling Reform) Bill 2026* represents an important acknowledgment by the Australian Government that gambling harm requires stronger national action. The existing regulatory framework — fragmented, reactive, and heavily reliant on individual responsibility — is not equipped to address a market that is national, data-driven, and increasingly sophisticated. This submission has identified four critical areas where the Bill must be strengthened to achieve its stated objectives:

- Reducing exposure to gambling advertising, including a clear statutory pathway to a full prohibition;
- Eliminating harmful inducements that drive riskier behaviour and increased spending;
- Establishing a statutory duty of care to ensure operators take responsibility for preventing harm; and
- Introducing mandatory pre-commitment and affordability measures to shift the system toward prevention.

In addition, structural reforms — including a national regulator, sustainable harm reduction funding, improved data transparency, and stronger enforcement mechanisms — are essential to support a coherent and effective national response. Taken together, these reforms represent a shift from a model that places responsibility primarily on individuals, to one that recognises gambling harm as a systemic issue requiring systemic solutions. Australia has reached a critical juncture in gambling reform. Incremental change will not be sufficient to reduce harm at the scale currently being experienced. The Parliament now has the opportunity to establish a framework that is evidence-based, nationally consistent, and focused on prevention.

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