



# National Consumer Protection Framework for online wagering

Activity statements implementation – 10 November 2021

## Purpose

To advise that the principles of the National Consumer Protection Framework for online wagering – National Policy Statement for the activity statements measure, have been agreed by all relevant gambling ministers. The measure is to be implemented by online wagering providers within 6 months of 31 January 2022 (the official notice date) through existing laws, regulations, and licenses by 31 July 2022.

## Implementation

The attached National Policy Statement sets out the agreed policy commitments of Commonwealth, state, and territory governments that underpin the activity statements measure. The National Policy Statement also outlines the agreed implementation requirements.

Online wagering providers are required to send consumers meaningful activity statements in line with the attached National Policy Statement, such as the recommended prototype also attached. This will allow consumers to easily track and monitor their online wagering spending, wins, and losses.

The prototype statement is based on the *BETA Better Choices: Enhancing informed decision-making for online wagering consumers* and Implementation Governance Committee recommended format, to provide consumers with a clear and easily understood summary of their betting activity.

## Key timeframes

Date	Activity
10 November 2021	5th Online Wagering Industry Briefing Session to inform providers of activity statement requirements and implementation timeframe.
31 January 2022	Official notice to providers that the activity statement measure is to be implemented within six months.
31 July 2022	Activity statements fully implemented by providers with June 2022 statements provided to consumers.

## Further information

For information about Department of Social Services gambling reform, contact the Implementation Governance Committee secretariat at [gambling@dss.gov.au](mailto:gambling@dss.gov.au). Concerns regarding compliance or implementation timeframes should be directed to the relevant state or territory regulator.

## Frequently Asked Questions

### ***How will activity statements help make it safer for people gambling online?***

Meaningful, user-friendly activity statements provide consumers with information on their wagering activity, including how regularly, and how much money they are spending on gambling. This information helps consumer to reflect on and make decisions about their wagering activity.

### ***How was the BETA activity statement prototype developed?***

The activity statements measure is based on research published in December 2020 by the Behavioural Economics Team of the Australian Government (BETA), including the prototype activity statement.

The prototype has been updated to incorporate feedback received from providers and peak bodies.

### ***Do providers need to use the BETA activity statement prototype?***

The BETA activity statement prototype is considered best practice, and is compliant with the National Policy Statement. Providers who wish to use a different format must ensure that the design is compliant with the National Policy Statement principles for activity statements.

### ***What will be the frequency of activity statements?***

Statements are to be provided monthly where the consumer has been active within the statement period. If there has been no wagering activity in the statement period, a statement must not be sent.

***How are wins and losses treated on the prototype activity statement?*** *You Spent* is the sum of *Stakes* and *Free Bets* for the statement period.

*You Won* is the sum of *Net Results* from winning bets (*Pay Out* less *Stake*). Wins from *Free Bets* are included in *Pay Out*.

*You Lost* is the sum of *Net Results* from losing bets (*Stake*). A losing *Free Bet* gives a zero *Net Result*. Your *Net Result* for the period is the sum of *Net Results* from all bets, or *You Won* less *You Lost*.

***What if a bet spans more than the activity statement period?***

The prototype activity statement works on a “cash accounting” basis. The *Stake* is recorded in the period in which the bet is placed. If a bet is not finalised by the end of a statement period, there will be a negative *Net Result* to the value of the *Stake* for that period. If that bet is subsequently a winning bet, it is treated as a *Pay Out* with no associated *Stake* in the period of the win.

***What about other transaction types that have not been discussed, or new products that are released?***

The *Net Result* of any bet can be calculated. Where there are costs associated with a bet, this forms part of the *Stake*. Where a benefit flows to the customer, this forms part of the *Pay Out*. This approach is consistent with the requirement for activity statements to be clear and easily understood.

***Will there be a grace period for the wagering industry to introduce activity statements?***

In cases where there is a genuine need for additional time to implement and evidence that every effort has been made to meet the required timeframes, providers may apply for a 3-month extension from their regulator. Detailed criteria can be provided by your regulator.