

**Environment And Communications**  
ANSWERS TO QUESTIONS ON NOTICE  
**Infrastructure, Transport, Regional Development and Communications**

IQ21-000087

**Division/Agency:** ACMA

**Topic:** Details of unauthorised credit card use for gambling

**Proof Hansard Page:** 18 (10 September 2021)

**Senator Anne Urquhart asked:**

Senator URQUHART: No worries. Thank you.

In your submission you state that illegal offshore gambling services often allow consumers to use Australian credit cards to deposit money in their accounts. Complaints received in investigations undertaken by the ACMA indicate that, because of lack of regulation and oversight, consumers face heightened risk due to offshore activity. Those risks include unauthorised use of credit cards and refusal to pay all or part of the winnings—the sort of things you talked about earlier, Ms Rainsford. Can you provide more detail about the unauthorised use of credit cards for gambling services?

Ms Rainsford: We might need to take some of that on notice to see if we can get detail, but I think our reference there probably goes to claims by people contacting us because they've been involved with an overseas service and, indeed, may have provided details of their credit card for a particular transaction. The service then uses those details to take charges that the customer has not authorised them to take. I think that's probably the most likely manifestation of that symptom.

**Answer:**

The ACMA continues to receive complaints from people who have used offshore gambling sites. Typically, complaints are about customers not being able to access their funds. In many cases, people had found that their accounts were closed after winning, or they were only granted access to a small portion of their winnings. In some cases, complainants have advised that there have been unauthorised charges to their credit cards by the illegal gambling services. In these instances we advise the complainant to contact their financial institution to seek assistance.

The ACMA does not have any more granular information on consumer experiences of unauthorised credit card use by illegal gambling services.

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IQ21-000088

**Division/Agency:** ACMA

**Topic:** National Self-Exclusion Register milestones

**Proof Hansard Page:** 21 (10 September 2021)

**Senator Anne Urquhart asked:**

Senator URQUHART: I'm happy for you to take it on notice, but could you provide me with some milestones about when the register will be up and running and that process along the way. You've mentioned that later this year you will have a beta version, but could you provide on notice some milestones about between now and then.

Ms Rainsford: Yes, I'm certainly happy to do that.

**Answer:**

The expected schedule for the delivery of the National Self-Exclusion Register is:

Time	Activity
Q3 2021	User research Preliminary design and development of the solution
Q4 2021	Solution development Targeted consultation on the design of the solution, Register Rules and cost recovery arrangements
Q1 2022	Solution trialling and testing, including security assessment Public consultation on the Register Rules and cost recovery arrangements
Q2 2022	Final testing and onboarding of interactive wagering providers Register Rules and cost recovery arrangements finalised
Mid-2022	Register available to the public, subject to trialling and testing