



Australian Banking  
Association

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Committee Secretary  
Senate Standing Committees on Environment and Communications  
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Canberra ACT 2600

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## Interactive Gambling Amendment (Credit and Other Measures) Bill 2023

The Australian Banking Association (ABA) supports the proposed changes to the *Interactive Gambling Amendment (Credit and Other Measures) Bill 2023* that will prohibit the use of credit cards and payments linked to a credit card for online wagering.

The ABA has long advocated for this important, yet simple change to be enshrined in law bringing online gambling into line with gambling in-venue.

The changes to the Act will ensure that 1) there is a consistent policy approach to the use of credit for all gambling in licensed venues, at racetracks and online; and 2) that the *interactive wagering services* providers as the responsible merchants will implement this policy change.

The ABA strongly recommends the use of Bank Identification Numbers (BINs) as the most effective and workable mechanism to implement credit blocks. Interactive wagering service providers should use the BINs to identify debit cards and whitelist those cards for acceptance in their businesses. Whitelisting of debit card BINs will ensure that all credit and pre-paid products (including new-to-market credit or pre-paid cards) will be blocked by default. This approach will also ensure that the onus of compliance with requirements will be appropriately placed on online wagering entities.

Attached is the most recent ABA submission that was provided to a Parliamentary Committee, which provides further detail on the ABA's views.

Yours sincerely,

Amanda Pullinger,  
Head of Customer Policy

### About the ABA

The Australian Banking Association advocates for a strong, competitive and innovative banking industry that delivers excellent and equitable outcomes for customers. We promote and encourage policies that improve banking services for all Australians, through advocacy, research, policy expertise and thought leadership.