Inquiry into online gambling and its impacts on those experiencing gambling harm

Submission to inquiry from Mark Kempster.

Introduction: I wish to submit this document to the sitting parliamentary committee who have been asked to investigate online gambling and its impacts on those experiencing gambling harm. The following submission is my own lived experience as a person who has up until recently, fought an ongoing battle with gambling addiction. I have worked inside the industry while battling this and am hoping by writing this submission, I can portray to you the predatory behaviour current sports betting agencies act with and how difficult it currently is for anyone looking escape addiction to remove themselves from the sheer bombardment of gambling advertising in today's media.

My Story -

I fell into gambling at an early age. I was an active teenager and have always had a love of everything sport. I played many sports during high schools and played football at my local club in the reserves at age 16. As a young man playing and training with adults, I saw on weekends how much enjoyment the older boys would get out of gambling. It something I believed I had to do to "fit in". Betting and sports clubs have gone hand in hand for decades and has become a way of life for most sporting clubs across Australia. I'm still yet to be involved in any sporting club that didn't run some form of 'punters club'. It has become indoctrinated in the psyche of the young Australian males.

When I began gambling, I did not have access to online gambling. If I wanted to bet, I had to go to a pub or TAB outlet. It made what I was doing manageable for the first few years of gambling. This all changed once we hit the age of smart phones, apps, and online betting.

By the time I was 23, I had accounts with at least 6 or 7 different betting companies. The complete ease of access was ridiculous. I didn't have to leave the couch or my mates to have a bet and it became a much more social thing to be doing. It was at this time I believe my addiction really started to become something I could no longer control. For the next 7 years, I estimate I have lost close to \$100,000. I went through any savings I had, accessed money from my super to pay off credit card debts I used to gamble with and became an absolute shell of the fun loving, sport loving person I once was. I was totally consumed by gambling. I would find any excuse to be on my phone to justify my gambling. I would

organise time with my mates just so I could gamble away from my partner. I became an insecure, angry human being and would vent by targeting other people's insecurities on social media to make me feel better about myself. I absolutely hated the person I had become.

During these 7 years, I have no doubt I tried more than 50 times to stop gambling. Every weekend would be the "last time". After I had lost my money for that day and could not access anymore, I would use "Take a Break" features on nearly all betting companies' apps. This function would supposedly allow their customers the ability to take time away from betting. I would take breaks for 1 week, 1 month or sometimes 3 months. On multiple occasions once these breaks had finished, I was offered "bonus bets" or "deposit matches". You would think that if these companies had any duty of care to their customers, they would understand that if a customer had used the "take a break" function on multiple occasions that they are probably having an issue. By offering the enticements to gamble as soon as your break had finished just dragged your right back to the beginning and the cycle would start again.

This is just one example of the predatory behaviour I have been subjected to. The industry wants everyone to believe that they truly care about their customers, and they take the duty of care they have to customers seriously. I would happily argue that my above lived experience shows the complete opposite.

As I mentioned in my opening remarks, during this 7-year period I worked for a large betting company based in Australia for 2 years. Throughout my time working with this company, I was in the absolute depths of my gambling addiction. While I was working at this company, I was banning myself with the same "take a break" functions from their own app and the apps of the sister companies. Not once was I ever asked why I had chosen to exclude myself for periods of time while I was working with the company. If they didn't bother to check in on their own staffs gambling habits, how are we supposed to believe that would have any duty of care to their customers who were in the same position?

On the 25/10/2020, I had my last bet. With the help of my family, friends, and psychologists I have managed to get my addiction under control. However, this is where I would like to explain to you how difficult the gambling industry in Australia has made this for me.

I self-excluded myself from all online gambling companies through the Northern Territory Gaming Commission in October 2020. I was led to believe at this time that this would stop gambling companies from contacting me. I couldn't have been more wrong. To this day I continue to receive weekly text messages and/or emails from multitudes of betting companies with either promotions on what they can offer me or programs such as "betting bots" to increase the number of bets I place. I estimate on my phone I have more than 100 text messages in the last 12 months, majority from companies I have never, ever had any

Inquiry into online gambling and its impacts on those experiencing gambling harm Submission 26

association with. I have attached copies of some of these text messages with this submission.

I would like to go in depth about one company in particular, who has contacted me in the preceding 7 days of writing this submission.

On Monday October 31st 2022, I received an email from a newer Betting Company operating under the name of "Bet Nation" (<u>www.betnation.com.au</u>). Their email, which I have attached with this submission, read as follows –

"Are you ready to feel the sensation? Bet Nation is accepting all bets to win up to \$1,000,000 on the Melbourne Cup. Plus, get money back if your horse runs 2^{nd} to 10^{th} , up to \$50 in Bonus Bets, in the race that stops the nation"

The email was sent to my personal email account. It was also full of pictures of ex sporting greats celebrating the idea of winning big on the Melbourne Cup. One of the ex-sportsman in particular has had a very highly publicised battle with their own gambling addiction (which shows the sheer hypocrisy of it all). This company has been in existence as far as I can gather from their ABN for no more than 12 months.

I have NEVER, EVER, had any association with this company at any stage of my life. Not while I was gambling as they weren't around when I had my last bet, and certainly not in the time since. This raised the following questions to me –

- Where have they got my contact details from?
- Why are no checks being made against the self-exclusion register to check on who they should be contacting?
- And again, WHERE HAVE THEY GOT ANY OF MY DETAILS FROM!

Upon further investigation of the company who owns Bet Nation, Amused Australia, some of their board members were previously employed by another Australian betting company by the name of Bet Deluxe who I did have an account with before I self-excluded. I'd suggest it would be easy to join the dots and see where my details have come from and why I was targeted with this email.

The obvious targeting of customers with betting history by this company is absolutely appalling but not surprising as is probably something that most companies undertake. They have shown absolutely no interest in playing by the NT Gaming Commissions rules and regulations and seem quite happy to flaunt the self-exclusion register. This would be because if customers don't bring these incidents up to the commission, it is more than likely that it would never be known. I have friends who were also sent this email by this company without any prior association with the company. When I challenged Bet Nation on these questions, they offered a weak, generic apology that was also sent to my friends who

received the original email. The still have not answered any of the above questions I have put to them on where they have got my contact details from.

If this example again doesn't not show you the predatory nature of the industry, I don't know what will.

I have gone through and read all submissions made to this inquiry. It shows that I am not alone in the destruction of lives caused by online betting companies in this country. I am one of the lucky ones who have been able to get my addiction under control, but there are tens of thousands of people every day in our society who are having their lives ruined by the gambling industry and their complete lack of duty of care.

I have a 4-year-old son and I am terrified of what type of world he will grow up into if nothing is done to change the way these companies need to behave. Is it right that my son is subjected to on average 943 gambling advertisements on free to air tv every day? Let alone what is shown on streaming and online platforms. Is it right that children can not access the scores of their favourite sports teams on mobile apps without having betting companies shoved down their throats? Is it right that the first thing the next generation see on entering a sporting ground is advertising for betting companies? Is it right we have betting companies praying on our sense of "mateship" in this country by telling us the best way to enjoy our favourite sports is to "bet with mates"? I should not have to avoid my love of sport due to the amount of gambling advertising I currently need to endure during a broadcast.

What I am recommending -

- That all gambling advertising be removed from Australian Television as has happened with cigarette advertising in this country. There are quite clear correlations between the 2 industries.
- An industry wide approach to deposit limits. For example, currently you can have a \$200 deposit limit with every online betting company in Australia. This allows customers to use up all their deposit limit with one company and then move onto the next company to continue to bet. I am proposing that customers should need to set a daily/weekly/monthly deposit limit that covers ALL companies. Once it has been used up, you should not be able to just go to a different company and be able to continue to bet. This would be something that an independent body would be able to oversee and enforce.
- An immediate stop to obvious targeting of customers by betting companies with promotion material.
- An investigation into the above practices.

Inquiry into online gambling and its impacts on those experiencing gambling harm Submission 26

- A more streamlined approach to Exclusion. Once a customer has taken a break 3 times, that customer is immediately banned from all online gambling companies for a minimum of 12 months.
- Increased commitments by betting companies towards services for problem gamblers to help with their recovery.

We are on the crest of a pandemic like wave of online gambling addiction in Australia. This committee has a real opportunity to stop this happening and I implore you to not let this opportunity slip through your fingers. Please let my story and the story of others who have submitted to this inquiry be the catalyst for real change for our next generation.

I do appreciate the opportunity to provide my submission and I very happy to provide evidence and speak to any of my lived experiences at public hearings during this inquiry.