

ATM Industry Reference Group

Inquiry into ATMs and Cash Facilities in Licensed Venues Bill 2008

We would like to begin by thanking the Senate Standing Committee on Community Affairs for the opportunity to make a written submission to this Inquiry into the *ATMs and Cash Facilities in Licensed Venues Bill 2008*. Of course, we also offer to make ourselves available for any future public hearings by the Committee.

The ATM Industry Reference Group has previously made both written and spoken representation to the Senate Standing Committee on Community Affairs regarding Senator Fielding's *Poker Machine Harm Minimisation Bill 2008* and we strongly urge the committee to reference this submission¹ and to review the Committee Hansard of our presentation to the Committee from the Sydney hearing of Friday 12 September².

Given the similarities between the bills covered in previous inquiries and Senator Xenophon's new bill, we do not feel we need to go over previously covered ground however, as the *ATMs and Cash Facilities in Licensed Venues Bill 2008* goes the extra step by seeking to completely ban ATMs from venues with gaming machines we consider it important to record our complete opposition to this bill.

Senator Xenophon's bill would do severe damage to Australian communities. Apart from removing approximately 25 per cent of all ATMs across the country, it will disadvantage the vast majority of ATM users who are not problem gamblers and who simply want safe and convenient access to their funds.

The safety issues should not be downplayed – many cardholders like using ATMs in hotels and clubs because they are a safe environment to handle cash. ATMs in pubs and clubs provide cardholders with privacy, are well lit, have CCTV coverage and have security staff to keep a watchful eye. Removing ATMs from pubs and clubs will not stop the need for cash, it will merely push tens of millions of cardholders onto the streets to find another ATM.

Seeking to ban ATMs is band aid politics at its worst. In doing so this bill tacitly implies our small independent industry is the cause of problem gaming, which is an inference that we reject completely. In fact rather than being a cause of problem gambling, the ATM industry Reference Group believe we can play a vital role in being part of the solution.

We have proactively offered support for per-transaction and/or per day financial limits per card (dependent of course on the amount being set at a sensible level), and we have technology available to help problem gamblers who identify themselves to voluntarily decide to be excluded from a venue's ATM.

We have already implemented and are widely supportive of state based harm minimisation regulations including:

- ensuring that no cash withdrawals can be accessed from credit cards in a pub or club with gaming machines;
- facilitating maximum amounts per transaction in various states;
- placement of ATMs away from gaming machines; and
- "Splash screen" messages on the ATM about the risks of gaming.

¹ http://www.aph.gov.au/Senate/committee/clac_ctte/poker_machine_harm_minimisation/submissions/sub07.pdf

² <http://www.aph.gov.au/hansard/senate/commttee/S11204.pdf>

We believe the technology based solutions we offer provide a more positive and targeted approach to dealing with the issue of problem gambling, without disadvantaging the vast majority of cardholders who use ATMs in pubs and clubs for convenience and safety.

Removing ATMs will not cure problem gambling and while it may make a good headline, it is an overly simplistic response to a very complex issue. We encourage you to better understand the key issues in order to develop sensible, evidence-based measures that will not disadvantage the vast majority of the community.

Yours sincerely



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