Kate Chaney MP FEDERAL MEMBER FOR CURTIN

Submission to the Inquiry into the Gambling Reform Bill 2026

Submission to the Environment and Communications Legislation Committee

Inquiry into the *Interactive Gambling Amendment (Gambling Reform) Bill 2026* and *National Self-exclusion Register (Cost Recovery Levy) Amendment Bill 2026*

Kate Chaney MP
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Australia has a gambling problem. We lose $31.5 billion a year – more per capita than any other country. Gambling does not just cause economic harm to individuals, it causes social and psychological distress to families, friends and communities. And the problem is getting worse, as young Australians are increasingly targeted by gambling industry advertising and marketing. Almost one in three 12–17-year-olds gamble. This is a public health crisis.

In 2022, I sat on the Parliamentary Committee that produced the Murphy Report, *You win some, you lose more*. This included **31 unanimous, multipartisan recommendations** after 13 public hearings and 161 submissions. Its central recommendations were a national regulator, a ban on inducements, and a full phase-out of gambling advertising.

After more than three years of silence, the Government's *Interactive Gambling Amendment (Gambling Reform) Bill 2026* responds to that report – but ignores all three of its central recommendations.

These reforms are weak and incremental. They will not significantly reduce gambling harm or protect children.

I recommend three necessary, structural reforms:

- A **national regulator** is desperately needed. In its absence, the Northern Territory Racing Commission has become Australia's de facto regulator, simply because the NT offers the lowest taxes and lightest-touch regime in the country. Witnesses to the Murphy Inquiry described the NTRC as a "business partner" rather than a regulator, its enforcement as "very poor," and its relationship with industry as a "revolving door."
- A **ban on inducements** is desperately needed. Sign-up bonuses, bet-matching and VIP schemes were described to the Murphy Inquiry as "incubators of consumer harm." These Bills leave the gambling industry's most direct harm-deepening mechanism completely untouched.
- A **full advertising ban** is needed because partial bans do not work. Following the implementation of partial restrictions in 2017, gambling ad volume actually increased – by up to 131% in some broadcast windows. The Murphy Inquiry concluded: "harmful industries have shown they will identify and capitalise on any gaps in marketing restrictions." The Government's proposed 8.30pm watershed misses the mark, and the proposed online opt-out model has already failed in the real world.

I also recommend a further twelve immediate improvements to strengthen the package as currently drafted, including moving to opt-in advertising consent, tightening the definition of notable persons, mandating pre-commitment and affordability checks, extending ad restrictions past 8.30pm, and introducing a statutory duty of care – detailed in full in the submission below.

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Background

Gambling is Australia's blind spot

Australia has a gambling problem. Australians lose $31.5 billion a year through gambling.[1] Per capita, **this is more than any other country in the world.**[2] Australians lose twice as much as Americans and New Zealanders.[3] On average, Australian households lose more through gambling (over $3,000 per year) than they spend on electricity, gas and other fuels (about $2,800 per year).[4]

This problem affects millions of Australians. One in three Australians gamble at least once a month.[5] Half a million Australians have felt the need to ask their own banks to block them from gambling.[6] And harm from an individual's gambling doesn't stop with that person: on average, **six other people are directly affected when someone gambles at the highest risk level**[7] – through the breakdown of relationships, financial and mental distress, and emotional and psychological impacts.

The human cost of this is severe. Gambling is associated with an approximately four-times higher risk of suicide, and almost **one in five people presenting with suicidal ideation also experience gambling harm.**[8] Financial Counselling Australia reported that 48% of specialist gambling financial counsellors had clients who had attempted to take their own lives.[9]

We are also normalising gambling for children. It is illegal for anyone under 18 to gamble in Australia, but it is not illegal to market gambling to them, and there are few restrictions

[1] Australian Institute of Health and Welfare (2025). Gambling. https://www.aihw.gov.au/reports/australias-welfare/gambling
[2] Sathanapally, A., Griffiths, K., Baldwin, E. (2024). A better bet: How Australia should prevent gambling harm. Grattan Institute. https://grattan.edu.au/report/a-better-bet-how-australia-should-prevent-gambling-harm-2/
[3] ibid
[4] Equity Economics and Development (2025). Gambling in Australia's cost-of-living crisis: the unspoken black hole in household budgets. Gambling in Australia's Cost-of-living Crisis: The Black Hole in Household Budgets — Equity Economics
[5] Sathanapally, A., Griffiths, K., Baldwin, E. (2024). A better bet: How Australia should prevent gambling harm. Grattan Institute.
[6] Murphy Report (2023). You win some, you lose more. Section 4.25. https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report
[7] Murphy Report (2023). You win some, you lose more. Section 1.10.
[8] Murphy Report (2023). You win some, you lose more. Section 1.12.
[9] ibid

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preventing it.[10] **Almost one in three 12–17-year-olds gamble.**[11] More 12–17 year-olds gamble than play soccer, basketball, netball, AFL, cricket or rugby.[12]

This is not about banning gambling. Not all gambling is problematic. Many Australians have an occasional punt without it becoming an addiction. But when Australians are losing more per person than anywhere else in the world; when that loss is now bigger than the average household energy bill; when our kids are growing up seeing gambling as simply part of watching sport – **something has gone wrong**.

This is a public health crisis. It requires **significant, structural reform**, not incrementalism.

The Murphy Inquiry

In 2022, the Government requested that the Parliamentary Committee on Social Policy and Legal Affairs undertake an inquiry into online gambling and its impacts on those experiencing gambling harm. I was a member of this Committee, chaired by the late Peta Murphy MP.

We heard extensively from public health experts, regulators, clinicians, people with lived experience of gambling harm and industry stakeholders. We held 13 public hearings and received 161 submissions. **In June 2023, we produced a report with 31 unanimous recommendations** – agreed to by all Labor, Coalition and crossbench Committee members. This report, *You win some, you lose more*, (the Murphy Report), remains the most rigorous and comprehensive roadmap for reform that this country has produced on this issue. It does not cover all forms of gambling, like the pokies, but it is a comprehensive roadmap for online gambling.

The central recommendations of the Murphy report included:

- establishing a **national regulator** of the online gambling industry;
- banning inducements; and
- **phasing out all ads for online gambling**.

Community feedback

Since 2022, I have been contacted by more than 400 constituents in relation to excessive gambling advertising. I have heard heartbreaking stories from parents, family members, partners and ex gambling addicts.

- I have heard from a father about his young adult son who lost more than $100,000 but told no one because of the shame.
- I have heard from a man whose wife lost $10,000 to an online gambling company.

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[10] Murphy Report (2023). You win some, you lose more. Section 5.25.
[11] Saunders, M., Harrington, M. (2025). Teenage gambling in Australia. The Australia Institute. https://australiainstitute.org.au/wp-content/uploads/2025/04/P1786-Teenage-gambling-in-Australia-Web.pdf
[12] ibid

- I have heard from a woman whose nephew committed suicide in the face of gambling debts and whose son is now struggling with a gambling addiction, bombarded with ads everywhere he looks.
- I have heard repeatedly from a father whose son struggles with gambling addiction - he contacts me regularly to tell me that yet again, he is getting gambling ads on the AFL app despite ticking the 'under 18' box.
- I have heard from a woman whose brother's life was destroyed by gambling.
- I have heard from a woman whose son lost his house due to crypto gambling.
- I have heard from a woman who has worked in the advertising industry on gambling ads and has seen how the algorithms are designed to maximise losses.
- I have heard from a year 12 student whose teacher puts the class's weekend gambling wins/losses up on the whiteboard in maths class.
- I have heard from primary school students about what a 'multi' is.
- I have heard from private school boys about how all their friends gambling on the footy using their dad's or their brother's accounts.

Everyone who speaks to me about gambling shares a common message: **stop the ads.**

Summary of announced reforms

After more than 1,000 days since receiving the unanimous recommendations of the Murphy Inquiry, the Government finally responded to the report and announced a set of gambling reforms.

The Government's reforms in the *Interactive Gambling Amendment (Gambling Reform) Bill 2026* and the *National Self-exclusion Register (Cost Recovery Levy) Amendment Bill 2026*:

- restrict gambling advertising on television to a maximum of three ads per hour between 6am and 8.30pm, with a complete ban during live sport broadcasts within those hours;
- establish an opt-out scheme for online platforms, where users have the option to opt out of gambling advertising
- ban gambling ads on online platforms for users who are under 18 or not logged in;
- ban gambling ads on radio during school drop-off and pick-up times;
- ban the use of athletes, celebrities or influencers to promote wagering, and prohibit the advertising of betting odds;
- prohibit gambling advertising at sporting venues and on team uniforms
- empower ACMA to block illegal offshore gambling websites, and allow banks and payment providers to block transactions to illegal operators;
- ban online keno and foreign matched lottery products, and tighten regulation of online trade promotions functioning as unlicensed lotteries; and
- strengthen the BetStop national self-exclusion register, funded through a new cost-recovery levy on gambling companies.

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Analysis of reforms

These reforms are **weak and incremental**. They are unlikely to significantly reduce gambling harm or reduce the exposure of our children to gambling. Programs like BetStop continue to place the responsibility on vulnerable Australians to deal with gambling harm, rather than acknowledging the power imbalance, or putting any responsibility on the industry that spends billions of dollars to maximise engagement and gambling losses.

The reforms ignore the majority of the recommendations of the Murphy Report, including the three central recommendations of a national regulator, a ban on inducements and a ban of all ads for online gambling. The Government's response to the Murphy Report merely noted all recommendations, without setting out which recommendations it accepted. No doubt this was because hardly any were actually being actioned.

A national regulator is desperately needed. The evidence to the Murphy Inquiry described a regulatory system so fragmented that even the industry itself struggles to comply with it. Responsible Wagering Australia told the Murphy Inquiry its members are already accountable to 26 different regulatory bodies, with a single event in some cases overseen by more than one regulator.[13] Financial Counselling Australia said Australia simply has "too many operators for regulators to keep on top of," with competition between state and territory jurisdictions working against consumers rather than for them.[14]

Without a national regulator, Australia's de facto gambling regulator has become the Northern Territory Racing Commission (NTRC). Gambling companies register in the Northern Territory because it has the lightest touch regulatory regime and the lowest taxes.[15] During the Murphy Inquiry, we heard direct evidence of regulatory capture in the Northern Territory. Financial Counselling Australia said the NTRC had originally been "set up to further the development of the racing and betting industry in the NT".[16] STRS Consultants went further, describing the NTRC's relationship with the online gambling industry as too close, calling it a "business partner" rather than a regulator.[17] Associate Professor Charles Livingstone told the Murphy Inquiry there was "a much too cosy relationship between the regulator and the regulated" in the Northern Territory, describing its enforcement of regulation as "very poor" and pointing to a "revolving door" between regulators and gambling operators.[18]

In other words, the jurisdiction that functions as Australia's default gambling regulator got that role by charging the lowest fees and is described by witnesses as too close to the industry it regulates. A reform package that leaves this structure completely untouched cannot credibly claim to be addressing the systemic weaknesses in how gambling is regulated in Australia. A national regulator is required to effectively reduce harm from online gambling.

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[13] Murphy Report (2023). You win some, you lose more. Section 2.12.
[14] Murphy Report (2023). You win some, you lose more. Section 2.6.
[15] Murphy Report (2023). You win some, you lose more. Section 2.17.
[16] Murphy Report (2023). You win some, you lose more. Section 2.43.
[17] ibid
[18] ibid

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A ban on inducements is desperately needed. Sign-up bonuses, bet-matching offers, free bets and VIP loyalty schemes are marketed as promotional tools, but the evidence before the Murphy Inquiry showed they function as engines of harm. Inducements were found to increase losses by encouraging riskier bets and higher expenditure, and to distract gamblers from harm-minimisation messaging altogether.[19] Financial Counselling Australia described VIP inducement programs as "incubators of consumer harm" – individually case-managed, high-value customers targeted repeatedly regardless of whether they were already experiencing serious harm.[20] The Murphy Inquiry heard directly from a witness who received approximately $3.6 million in free betting money as inducements over two years, fuelling an escalating cycle of borrowing and betting.[21] Other witnesses described voluntarily closing their accounts after experiencing severe harm, only to be re-targeted with fresh inducements by new operators after their personal details were shared between companies.[22] This is a huge gap that will remain open within the Government's reform package. A reform package that restricts some advertising while leaving the industry's most direct mechanism for deepening harm completely untouched will not address the problem.

A full ban on gambling advertising is needed, because the Bill's partial restrictions will not work. The Government's reform package centres around a complex and weak patchwork of restrictions on gambling advertising. The late Peta Murphy MP was explicit in her assessment of partial bans, writing in the foreword of the Murphy Report: **"partial bans on gambling advertising do not work"**. There is strong evidence for this. Following the 2017 media reforms, which restricted gambling advertising around live sport, the total volume of gambling advertising in prime-time metro television increased by 40%.[23] Ads shown during breaks in play and pre- and post-game coverage increased 131% between the 2017 and 2018 AFL seasons, NRL ads shown after the 8.30pm watershed increased 25% and gambling advertising during non-sports content increased by 50% over the same period.[24] The Murphy Report's assessment was that: "harmful industries have shown they will identify and capitalise on any gaps in marketing restrictions".[25] A three-ads-per-hour cap and an 8.30pm watershed simply define a new set of gaps for the industry to move into. Further, evidence shows that 83% of children aged 11–16 continue watching sport after 8.30pm[26] – meaning the Government's defined threshold does not achieve even its own stated purpose of protecting children.

The Bill's reliance on an online opt-out model is also unlikely to succeed. SBS On Demand – the only Australian broadcaster to have implemented a gambling ad opt-out function – has reported that of its 12.9 million active subscribers, only around 16,000 had used the opt-out function.

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[19] Murphy Report (2023). You win some, you lose more. Section 4.40.
[20] Murphy Report (2023). You win some, you lose more. Section 4.41.
[21] Murphy Report (2023). You win some, you lose more. Section 4.43.
[22] Murphy Report (2023). You win some, you lose more. Section 4.42.
[23] Murphy Report (2023). You win some, you lose more. Section 5.84.
[24] ibid
[25] Murphy Report (2023). You win some, you lose more. Foreword.
[26] Thomas, S., et al. (2018). Young people's awareness of the timing and placement of gambling advertising on traditional and social media platforms: a study of 11–16-year-olds in Australia. Harm Reduction Journal. https://pmc.ncbi.nlm.nih.gov/articles/PMC6194705/

That is a take-up rate of roughly 0.12% of subscribers.[27] Everyone I have talked to knows that people will not take up an opt-out function, despite being overwhelmingly supportive of a ban for online gambling ads. Three quarters of Australians support a total ban on gambling ads.[28] It takes only a very basic understanding of policy and psychology – an understanding that we all instinctively have – to know that this opt-out function will not work.

The process by which this Bill was developed and scrutinised has also been inadequate. Consultation on the exposure draft was compressed into a matter of days, with gambling harm advocates given only a 45-minute Zoom call and a few days to provide written feedback. Professor Mike Daube, who took part in the limited consultation process, described it as "a charade" and noted that public health experts and people with lived experience had received minimal engagement compared to the gambling industry and its lobbyists. This is disproportionate to the scale of harm the Bill purports to address, the three years the Government took to consider the Murphy Report itself and the $100 billion[29] lost by Australians since the Murphy Report was published.

Recommendations

From my involvement in the Committee that produced the Murphy Report and constant engagement with stakeholders over the past three years, I have a set of recommendations to improve the Government's gambling harm reform package.

Necessary reforms

There are three overarching, structural improvements that should be made to this reform package.

1. **Establish an independent national gambling regulator**. The evidence to the Murphy inquiry showed a regulatory landscape so fragmented that even industry participants found it unworkable. A single, well-resourced national regulator, as called for by the Alliance for Gambling Reform, Tabcorp, Suicide Prevention Australia and the AMA,[30] is essential to consistent enforcement, data collection, and closing the gaps a piecemeal framework inevitably creates.

2. **Ban all gambling inducements and inducement advertising**. The evidence is unambiguous that inducements increase losses and harm (Murphy Report, para 4.40). Inducements are described by frontline financial counsellors as "incubators of consumer harm" (Murphy Report, para 4.41). Sign-up bonuses, bet-matching offers, free bets, odds boosts, cashback and VIP or loyalty incentives should be prohibited

[27] Saeed, D., (2026). 'Really disappointed', 'betrayal', 'bare minimum': The reaction to Albanese's long-awaited gambling advertising reforms. Crikey. https://www.crikey.com.au/2026/04/07/gambling-advertising-sports-betting-albanese-pocock-ryan/
[28] Saunders, M., Harrington, M. (2025). Teenage gambling in Australia. The Australia Institute.
[29] The Australia Institute (2026). National Gambling Toll. https://gambling-toll.australiainstitute.org.au/
[30] Murphy Report (2023). You win some, you lose more. Section 2.9–2.11.

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outright, with a regulation-making power for the Minister to prescribe new forms of inducement as they emerge.

3. **Convert the partial advertising restrictions into a full phase-out of gambling advertising.** The evidence is clear that partial bans do not work. The partial restrictions put forward in this Bill are patchy and ineffective. They will continue to expose children and vulnerable Australians to gambling ads at volume.

Immediate improvements

If the Government is not willing to address these fundamental weaknesses in the Bill, there are secondary amendments that would still improve the legislative package. These include the following.

1. **Commission an independent review after two years,** with ACMA reporting six-monthly on shifts in advertising volume and timing, and a requirement that Government consider moving to a full ban if the reforms do not produce a significant reduction in gambling harm.

2. **Move to opt-in, rather than opt-out, for online gambling advertising.** Advertising should only be delivered to users who have actively elected to receive it.

3. **Consider moving responsibility for gambling policy from the Social Services portfolio to the Health portfolio**, reflecting the Murphy Report's characterisation of gambling as "a major public health issue".[31]

4. **Require accessibility of the online opt-out function.** Platforms should be required to make the opt-out mechanism clearly visible and simple to activate, not buried behind multiple settings pages.

5. **Introduce a statutory duty of care.** Licensed interactive wagering providers should be required to take all reasonable steps to prevent and reduce gambling harm, including maintaining harm-identification systems, intervening where risk indicators are present, and training staff accordingly.

6. **Mandate account-level pre-commitment controls and affordability checks.** Operators should be required to set deposit and net loss limits before any wager is accepted; prevented from allowing a customer to increase those limits within 72 hours, to guard against impulsive escalation; and required to conduct affordability assessments once losses or activity patterns cross a prescribed risk threshold, with mandated intervention where harm is identified.

7. **Ban gambling advertising for the hour before and after live sport broadcasts**, in addition to the existing ban during the broadcast itself, given the Murphy Report's

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[31] Murphy Report (2023). You win some, you lose more. Foreword.

evidence that the industry consistently shifts advertising into whatever window remains open.

8. **Tighten the definition of "notable persons."** Section 62F should be amended so that anyone paid to promote wagering is captured, regardless of audience size.

9. **Mandate standardised, public reporting by operators** on aggregate customer losses, harm indicators (including account suspensions and self-exclusion referrals), and complaint volumes and outcomes, to give regulators, researchers and the public a genuine evidence base – addressing the "lack of independent research and transparent data to inform regulation and policy" the Murphy Inquiry identified as a systemic gap.[32]

10. **Require operators to notify customers of their total wins/losses to date** every time they open an app or log into an account.

11. **Extend the advertising ban to PG-classified programs, beyond just G-rated programs,** and remove the "dedicated content" exemption, which currently sits entirely within Ministerial discretion and risks becoming a loophole that industry will exploit.

12. **Extend the gambling ad restriction threshold past 8.30pm**, given research suggests that over 80% of 11–16-year-olds continue to watch TV past 8.30pm.

[32] Murphy Report (2023). You win some, you lose more. Section 2.1.

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