



Australian Government

Department of Infrastructure, Transport,  
Regional Development, Communications and the Arts

Mr Jason Lange  
Executive Director  
Office of Impact Analysis  
Department of the Prime Minister and Cabinet  
1 National Circuit  
BARTON ACT 2600

Email: [helpdesk-OBPR@pmc.gov.au](mailto:helpdesk-OBPR@pmc.gov.au)

Dear Mr Lange

**Certification of independent review: Regulation of the use of financial services such as credit cards and digital wallets for online gambling in Australia final report**

I am writing to certify that the attached independent review - Parliamentary Joint Committee on Corporations and Financial Services Report *Regulation of the use of financial services such as credit cards and digital wallets for online gambling in Australia* (the PJC Report), which tabled its final report on 19 November 2021, has undertaken a process and analysis equivalent to an Impact Analysis (IA).

I certify that the PJC Report adequately addresses six of the seven IA questions, and is submitted to the Office of Impact Analysis (OIA) for the purposes of satisfying the IA requirements of the Government's proposed response to the PJC Report and its policy proposal to ban the use of credit cards for online gambling.

The only IA question that the PJC Report does not sufficiently cover is an evaluation plan for policy implementation and monitoring. The Government's response to the PJC report commits to legislate a ban on credit card gambling. We will ensure that any legislative response will include a transitional period and a statutory review to monitor the effectiveness of the ban and whether there have been any unintended consequences. The proposed review and evaluation will also be further refined when we consult with stakeholders in mid-2023 prior to introducing legislation.

The PJC inquiry examined the harms caused by credit card betting, existing consumer protections, existing voluntary bans implemented by financial institutions, and approaches in other relevant jurisdictions. The PJC inquiry heard evidence from a range of stakeholders across industry and gambling harm support sectors.



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Following an examination of three options, the PJC Report recommended that the Government ban the use of credit cards for online gambling by legislating to require gambling providers to block credit cards, excluding lotteries. The Committee considered this option would be relatively simple to implement, and limit the regulatory burden for banking, financial and payment sectors.

I am satisfied that the scope of the problem and the recommendation identified in the certified review are substantially the same as the identified problem and recommendation in the Government's policy proposal.

### **Regulatory burden**

The regulatory burden to business, community organisations or individuals will be quantified using the *Australian Government's Regulatory Burden Measurement* framework following further stakeholder consultation in mid-2023, and provided to the OIA for publication as an addendum to this letter.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Richard Windeyer'.

Richard Windeyer  
Deputy Secretary  
Department of Infrastructure, Transport, Regional Development,  
Communications and the Arts

24 March 2023

Encl.  
PJC Inquiry final report