



GAMBLING HARM LIVED EXPERIENCE EXPERTS

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[Language Guide](#)

**Date:** 20 March 2026

**To:**

Nerida O'Loughlin  
Chief Executive Officer  
Australian Communications and Media Authority  
Level 3, 40 Cameron Avenue  
Belconnen ACT 2617

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## Submission: Gambling Harm Lived Experience Experts (GHLEE)

GHLEE welcomes the opportunity to provide a submission to the ACMA's consultation on **Compliance and Enforcement Priorities for 2025–2026**.

GHLEE was formed with a clear objective: **to reduce and ultimately eliminate gambling harm in Australia**. Our **organisation** is comprised of individuals with lived experience of the devastating financial, emotional and social impacts caused by gambling. These experiences give us a unique and powerful perspective on the policies, industry practices and regulatory settings that contribute to gambling harm.

Our members have experienced firsthand the profound personal and community consequences that arise from gambling-related harm. We are committed to raising awareness of these impacts and advocating for meaningful reforms that protect vulnerable individuals and communities.

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## ACMA Consultation Questions

In describing what compliance and enforcement priorities the ACMA should adopt for 2025–26, the consultation asks respondents to consider matters including:

- ongoing or emerging issues of public concern
- risks to consumer safety
- community safeguards requiring attention
- causes of harm to consumers
- risks of non-compliance
- emerging technological or market developments
- opportunities to strengthen regulatory clarity

## GHLEE Response to the ACMA

GHLEE acknowledges that the ACMA's role is primarily to **enforce legislation and regulatory frameworks established by government and industry codes**. We recognise that some aspects of our submission extend beyond the ACMA's immediate enforcement remit.

However, given the ACMA's responsibility to **identify and address harm within the sectors it regulates**, we respectfully submit that the ACMA is well placed to advocate for regulatory reform where evidence demonstrates systemic harm.

The ACMA currently refers to one of its priorities as "**Minimising Gambling Harm.**" GHLEE believes that language matters significantly in shaping policy responses. The term *minimise* may inadvertently suggest that gambling harm is expected or tolerable at some level.

GHLEE therefore recommends that the ACMA adopt terminology such as "**Gambling Harm Reduction**" or "**Preventing Gambling Harm.**" The current language risks understating the seriousness of the issue and may convey a perception of limited regulatory ambition.

GHLEE has previously published guidance on appropriate language in discussions about gambling harm, which can be accessed here:

<https://www.ghlee.org/language-guide>

We acknowledge the important role the ACMA plays in regulating illegal gambling activity and enforcing consumer protections. GHLEE looks forward to working constructively with the ACMA to ensure gambling operators are held accountable and that the long-term harms experienced by individuals and families are meaningfully addressed.

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## BetStop – National Self-Exclusion Register

GHLEE supports the **BetStop National Self-Exclusion Register** and recognises its importance in helping individuals manage gambling-related harm. GHLEE is aware of research undertaken by the Australian Gambling Research Centre and the statutory review of BetStop as per the link below:

<https://www.infrastructure.gov.au/sites/default/files/documents/report-of-the-statutory-review-of-betstop-the-national-self-exclusion-register-december-2025.pdf>

GHLEE notes 10 key recommendations contained within the review. We seek to make some brief comments in response. Significant concerns remain regarding **public awareness and accessibility of BetStop**. Research by the Australian Gambling Research Centre has highlighted these challenges. GHLEE strongly supports the banning of gambling advertising as recommended by the "Murphy Report" into online gambling which is referenced further into our submission.

As per recommendation 1b of the review, if gambling advertising does have an existence even in the short term, we believe that **all gambling advertising should immediately include clear information about the availability and options pertaining to BetStop.**

The "responsible gambling" message currently promoted at the conclusion of gambling advertisements does nothing other than to shame and blame persons impacted by gambling harm.

It would be far more beneficial, effective and pragmatic to raise awareness of BetStop in lieu of these patronising messages. Given the substantial revenue generated by gambling companies and governments through gambling losses, a proportion of this revenue should be reinvested in promoting self-exclusion initiatives.

Recommendation 2 of the review points to the NSER being expanded to certain other gambling activities. Expanding self-exclusion to other forms of gambling makes sense, and in this context GHLEE calls for a National card system linked to electronic gambling machines that allows cardholders to utilise a BetStop style of program.

Breaches of BetStop obligations by gambling companies remain extremely concerning despite it seeming to be minimised to some degree in the review. For individuals who have self-excluded, receiving promotional material or unwanted contact from gambling companies can be highly triggering and emotionally deeply distressing. Further the link between gambling harm and suicide ideology/suicides are well understood and the risks are increased when these types of triggering events occur.

The ACMA itself has previously recognised the benefits of self-exclusion programs, noting improvements in wellbeing among participants:

<https://www.the ACMA.gov.au/articles/2025-11/self-excluded-gamblers-reporting-better-quality-life>

When gambling companies breach the rules and laws in this manner, the harm caused to individuals can undermine the recovery process.

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## Adequacy of Current Penalties

GHLEE believes the current penalty framework is **insufficient to deter serious breaches**.

Financial penalties imposed on gambling companies ultimately come from **revenue generated through customer losses**. As a result, fines may simply be absorbed as a cost of doing business. There is typically little personal accountability for senior executives or directors responsible for corporate conduct.

GHLEE therefore believes stronger accountability mechanisms should be considered, including greater scrutiny of executive responsibility when serious breaches occur.

In addition, enforcement outcomes often receive **limited media coverage and therefore the general public are unaware and the company receives little or no reputational damage**. The established advertising relationships between gambling companies and commercial media outlets ensure there is limited reputational impact upon companies in breach.

GHLEE is aware of reporting suggesting that Sportsbet (a perennial offender of breaching laws and regulatory obligations) had attempted to influence the wording of an ACMA enforcement announcement in 2022:

<https://www.abc.net.au/news/2025-12-31/sportsbet-pressure-the ACMA-enforcement-announcement/106137264>

While GHLEE does not offer a view on the specific circumstances reported, we believe the ACMA could strengthen its enforcement messaging by incorporating the perspectives of individuals or groups with lived experience of gambling harm and our organisation is well placed to assist the ACMA in this regard.

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## Proposed Enforcement Reform

GHLEE proposes that when gambling companies breach self-exclusion obligations they should at the very least be required to **publish full-page public apologies in major national newspapers** outlining the breach and acknowledging the harm caused.

Such measures would create meaningful reputational accountability and may serve as a stronger deterrent than financial penalties alone.

Additionally, repeat offending across multiple regulatory jurisdictions should be considered when determining enforcement outcomes. Some major gambling companies have been found to have breached laws or regulatory obligations by multiple regulators, including the **Northern Territory Racing and Wagering Commission (NTRWC), AUSTRAC and the ACMA.**

Assessing breaches in isolation risks overlooking broader patterns of corporate behaviour and compliance culture.

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## Interactive Gambling Act 2001

GHLEE remains concerned about certain features permitted under the **Interactive Gambling Act 2001**, particularly:

- the “cash out” function
- ongoing gambling advertising

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## Cash-Out Functions

GHLEE rejects the characterisation of “cash-out” as a benign product feature.

Evidence indicates that cash-out functionality:

- increases betting engagement
- prolongs gambling activity
- encourages larger wagers

Research suggests that the presence of cash-out options can alter betting behaviour and increase financial risk.

Relevant studies include:

1. **Cash-Out Usage and Gambling Harm** (Sinclair et al., 2024 – Addictive Behaviours)  
<https://www.sciencedirect.com/science/article/pii/S0306460324000571>
2. **Cash-Out Availability Influences Bet Size**  
<https://www.greo.ca/Modules/EvidenceCentre/Details/people-place-larger-bets-when-a-post-bet-option-to-cash-out-is-available>
3. **Prospect Theory and Gambling Decision-Making**  
<https://www.sciencedirect.com/science/article/pii/S0022249621000286>

GHLEE believes the behavioural dynamics of cash-out functions closely resemble **in-play betting** and may undermine existing regulatory safeguards.

We encourage the ACMA to review the available evidence and consider advocating for reform if these options are shown to increase gambling harm.

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## Gambling Advertising

GHLEE recognises that the ACMA enforces advertising regulations established through legislation and industry codes.

However, the evidence linking gambling advertising to increased gambling participation and harm is extensive.

The ACMA's own research highlights the scale and reach of gambling advertising in Australia:

<https://www.the ACMA.gov.au/publications/2023-10/report/gambling-advertising-australia-placement-and-spending>

The **House of Representatives Social Policy and Legal Affairs Committee** conducted a comprehensive inquiry into online gambling and recommended major reforms.

GHLEE supports **Recommendation 26**, which proposes a **phased ban on online gambling advertising over three years**.

Relevant sources include:

[https://www.aph.gov.au/Parliamentary\\_Business/Committees/House/Social\\_Policy\\_and\\_Legal\\_Affairs/Onlinegamblingimpacts/Report/List\\_of\\_recommendations](https://www.aph.gov.au/Parliamentary_Business/Committees/House/Social_Policy_and_Legal_Affairs/Onlinegamblingimpacts/Report/List_of_recommendations)

[https://www.aph.gov.au/About\\_Parliament/Parliamentary\\_departments/Parliamentary\\_Library/Research/Policy\\_Briefs/2025-26/GamblingAdvertising](https://www.aph.gov.au/About_Parliament/Parliamentary_departments/Parliamentary_Library/Research/Policy_Briefs/2025-26/GamblingAdvertising)

GHLEE is deeply concerned that the Federal Government has yet to respond to this report despite it being delivered more than **1,000 days ago**. We trust the ACMA shares those same concerns.

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## Illegal Online Gambling Websites

GHLEE commends the ACMA for its work in identifying and blocking illegal offshore gambling operators.

However, there appears to be a significant disparity in regulatory consequences between:

- **illegal offshore operators**, which are banned, and
- **licensed operators that repeatedly breach Australian laws**

Where licensed companies engage in unlawful conduct, they often remain operational after paying financial penalties. In other words illegal operators are banned, verse legal operators who operate illegally are not.

GHLEE believes this raises serious questions about the effectiveness of the current enforcement framework.

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## Conclusion and Summary of Submission

GHLEE thanks the ACMA for the opportunity to contribute to this consultation.

**In summary, GHLEE’s submission highlights several key priorities for strengthening the ACMA’s approach to gambling regulation and enforcement.** These include adopting stronger language focused on preventing gambling harm, increasing public awareness and enforcement of BetStop self-exclusion protections, strengthening penalties and executive accountability for serious breaches, reviewing harmful gambling product features such as cash-out functions, supporting reforms to ban gambling advertising, and addressing inconsistencies in enforcement outcomes between illegal offshore operators and licensed companies that repeatedly breach Australian laws. GHLEE believes that stronger enforcement, greater transparency and meaningful accountability are essential to reducing the significant social and personal harms caused by gambling in Australia.

GHLEE stands ready to work constructively with the ACMA in pursuing reforms that **reduce and ultimately eliminate gambling harm in Australian communities.**

Sincerely Yours

On behalf of GHLEE Members

Paul Fung  
Co-Chair  
Co- founder



Anna Bardsley  
Co-founder



Russell Northe  
Board Member

