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Submission to Senate inquiry on the Gambling Reform Bill 2026

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Summary

We welcome the opportunity to provide input to the Senate's inquiry into the Interactive Gambling Amendment (Gambling Reform) Bill 2026.

Australia has historically taken a lax approach to gambling, and it shows: Australia has the highest gambling losses in the world, and our losses per person have grown almost every year since reporting began in 1975.

Pokies and online betting are particularly addictive, leading to serious harm for hundreds of thousands of Australians.

Gambling advertising exposes large numbers of Australians, including children, to dangerous products, and increases losses, with little corresponding economic or social benefit.

The Gambling Reform Bill introduces restrictions on gambling advertising, but these restrictions don't go far enough. The new daytime cap on gambling ads on TV still allows three advertisements every hour from 6am to 8.30pm.

A partial ban is not enough because it still allows widespread exposure to gambling advertising and will encourage advertisers to more aggressively market their products in other ways, such as through direct marketing and inducements, which are known to be high risk for people already suffering gambling harm.

Instead, a comprehensive ban on all gambling advertising on all media (broadcast and online) should be phased in, as recommended by the 2023 Murphy Inquiry.

Inducements should be banned immediately, as a priority harm-reduction measure. The new daytime cap should be phased to zero, with the same restrictions extended to radio and online streaming too, and eventually to a complete ban across all media.

A comprehensive ban on gambling advertising would be a huge step forward in reducing exposure to these harmful products.

The Gambling Reform Bill also includes new measures to prevent access to illegal gambling services and to strengthen penalties and enforcement. While these measures are welcome, gambling harm is largely from legal gambling.

Stronger consumer protections are needed. Mandatory pre-commitment with maximum loss limits would ensure Australians no longer lose more than they can afford. No one should lose their house, or their life, on a betting app or the pokies.

The federal government should establish a national pre-commitment system for online gambling, and state governments should roll out state-wide pre-commitment schemes for pokies.

Further detail about the need for and nature of these broader reforms is provided in the **attached** 2024 Grattan Institute report *A better bet: How Australia should prevent gambling harm*.

1 Australia needs more comprehensive restrictions on gambling advertising

Gambling is everywhere in Australia: on our screens, in our pubs and clubs, and available anytime at our fingertips.

And it's harmful: one million Australians either suffer, or live with someone suffering, from severe gambling harm (and many more lose more than they can afford).¹

Australia has the highest gambling losses per person in the world,² and our losses per person have grown almost every year since reporting began in 1975.³

Gambling normalisation starts young, and advertising is a major culprit. The Gambling Reform Bill doesn't go far enough in reducing Australians' excessive exposure to gambling. Parliament should strengthen the Bill by introducing more comprehensive restrictions on gambling advertising.

1.1 The Bill still allows too much gambling advertising on TV and radio

Gambling advertising exposes large numbers of Australians, including children, to a dangerous product, and increases losses, with little corresponding economic or social benefit.⁴ Yet gambling ads are everywhere in Australia, implicitly sanctioned by weak regulations.

The measures in the Bill to restrict gambling ads during live coverage of sporting events across all platforms, including online, are a step forward. But collectively, the Bill falls short of what is required to address the scale of gambling harm that the Explanatory Memorandum itself recognises.

Parliament should ban all gambling advertising and inducements. Partial advertising bans, by definition, leave gaps, and advertisers will find ways to capitalise on these gaps.

Gambling advertising on TV actually increased after restrictions on gambling ads during live sport were introduced in 2018. Similarly, in the 1970s, a ban on tobacco advertising on radio and TV just pushed ads into print media, billboards, and sponsorships instead.⁵

Even if the new daytime cap helps reduce gambling ads, it still allows too much exposure to gambling advertising (including for children), with three advertisements every hour from 6am to 8.30pm. The new ban on gambling ads on radio is also weak, applying for only two hours on school days.

There is a risk that advertisers respond to the new restrictions by more aggressively marketing their products in other ways, such as

¹ Sathanapally et al (2024, p. 14).

² Ibid. p. 6.

³ Queensland Government Statistician's Office (2025).

⁴ The potential benefits of gambling advertising are informing customers of new services, promoting competition, and creating incentives for brands to maintain

good reputations, but these potential benefits are not particularly compelling when stacked against the costs: see Sathanapally et al (2024, Chapter 1) for a full discussion of the costs.

⁵ Sathanapally et al (2024, pp. 28-29).

through direct marketing and inducements, which are known to be high risk for people already suffering gambling harm.

The Bill should include a ban on inducements, as a priority harm-reduction measure.

1.2 Phase in a comprehensive ban on gambling advertising

The federal government should ban all gambling advertising and inducements, as recommended by the 2023 Murphy Inquiry (with multi-partisan consensus).⁶

The Murphy Inquiry called for a comprehensive ban on ‘all gambling advertising on all media’ (broadcast and online) to be phased in over three years, and a ban on inducements ‘without delay’.⁷

The new daytime cap on gambling ads on TV should be phased to zero, with the same restrictions extended to radio and online streaming too, and eventually to a complete ban across all media.

A phased approach would give broadcasters time to find replacement revenue.

1.3 Don’t be deterred by vested interests’ claims – they don’t stack up

Sport, and free-to-air TV, will survive without gambling ads. Industry lobbyists claim that restricting or banning gambling ads

would jeopardise the financial viability of sport, or the free-to-air TV industry. But gambling ads are not irreplaceable.

If gambling advertising was phased out, other advertisers would emerge. They might not be willing to pay quite as much, but the difference would be much less than the face value of the gambling advertising revenue. Sport sponsorships and ad spots are expensive because they are valuable: an opportunity to market to a highly engaged audience.

These industries have adapted to advertising bans in the past and would do so again.⁸

⁶ Murphy et al (2023).

⁷ Ibid.

⁸ See Sathanapally et al (2024, Chapter 4).

2 Australia needs stronger consumer protections too

Gambling products are not like other forms of entertainment. Pokies and online betting in particular can be harmfully addictive, and consumers are vulnerable to misunderstanding the product. It is all too easy to lose too much.

The Bill is a missed opportunity to create a ‘seatbelt’ for the most dangerous gambling products, to stop catastrophic losses when people lose control. No one should lose their house, or their life, on a betting app or the pokies.

2.1 A gambling ‘seatbelt’: mandatory pre-commitment with maximum loss limits

The most effective way to make gambling safer is to introduce mandatory pre-commitment with maximum loss limits for people using pokies or gambling online.⁹

Mandatory precommitment means everyone needs to choose how much they are willing to lose before they start gambling. The system would then enforce these limits.

The scheme should have regulated upper limits (maximum loss limits) to prevent catastrophic losses, particularly given the evidence that many people, when asked to set limits in advance, will choose an unrealistically high level (such as \$1 million a day).¹⁰

The system needs to be mandatory to be effective, but should have very little impact on people who gamble in moderation. The

system is there to prevent catastrophic losses for people whose decision making is impaired by addiction, alcohol, or anything else.

It’s a seatbelt for gambling: it should hardly be felt when everything is going smoothly, but prevent serious harm when something goes wrong.

2.2 Establish a national pre-commitment system for online gambling

The federal government should establish a national mandatory pre-commitment system across all online gambling,¹¹ with maximum loss limits.

The system could be run through the federal government’s BetStop system (the national self-exclusion register) or could draw on that model. Under the BetStop system, all online and phone gambling providers licensed in Australia must verify players’ identities, and check that they are not on the self-exclusion register, before they can place a bet.

This system could be extended to support mandatory pre-commitment for all players. Providers would need to verify people’s chosen limits – in the same way they currently verify people’s identity and not allow losses beyond those limits. Providers should also give warning messages to players as their limit approaches, so it doesn’t come as a shock.

⁹ See Sathanapally et al (2024, pp. 31-37) for a fuller discussion.

¹⁰ South Australian Centre for Economic Studies (2019).

¹¹ Including online betting, phone gambling services, online lotteries, and online Keno.

2.3 The federal government should work with the states to introduce pre-commitment schemes for pokies

The federal government does not control pokies, but it can and should work with the states to introduce state-wide mandatory pre-commitment schemes for pokies, with maximum limits. There are different implementation considerations in each state,¹² but every jurisdiction has work to do in preventing gambling harm, and reform will be easier and more effective if jurisdictions coordinate their efforts.

The federal government should assemble a national taskforce and consider financial and other incentives to bring everyone to the table. For example, the federal government could take full responsibility for regulating online betting, while still enabling states to collect online betting revenue through their point-of-consumption taxes.

The national taskforce should:

- focus on rolling out mandatory pre-commitment schemes to prevent gambling harm;
- share lessons and work through any state/territory border issues; and

- consider closing tax concessions, raising taxes on under-taxed forms of gambling, and/or measures to lift low-taxing jurisdictions to align with other states.

Coordinating reform across jurisdictions will make the changes simpler for people to navigate and strengthen governments' ability to withstand pushback by vested interest.

Further detail on these reforms is provided in the **attached** 2024 Grattan Institute report, *A better bet: How Australia should prevent gambling harm*.

¹² See Sathanapally et al (2024, pp. 33-36) for further discussion.

References

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