



Tatts Lotteries
Responsible Gambling
Code of Conduct
Queensland

JULY 2013

Tatts Lotteries Responsible Gambling Code of Conduct Queensland

Introduction

Tatts Lotteries conduct world class lottery operations across multiple jurisdictions within Australia under the Tatts, Tatts Quick, Golden Casket, NSW Lotteries, NSW Lotteries Express and SA Lotteries brands and is committed to Responsible Play throughout the states and territories in which we operate. Tatts Lotteries' games are available through an extensive network of over 4,000 retailers, who are committed to providing games in a safe, secure and friendly environment.

For most people, playing lottery games is fun and entertaining. Lottery play is rarely associated with causing problem gambling. Notwithstanding this, Tatts Lotteries has developed Responsible Gambling Codes of Conduct for each state and territory in which we operate as the cornerstones of our Responsible Play Program.

The Responsible Gambling Codes of Conduct act as guides for the responsible service delivery and unfaltering commitment that the community can expect from Tatts Lotteries and its retailer network.

Objectives

- To ensure that lotteries remain a socially responsible, fun and entertaining experience.
- To provide a framework for Tatts Lotteries and its retailer network for the continued responsible delivery, marketing and sale of its lottery products.
- To continue to demonstrate Tatts Lotteries' unwavering commitment to responsible business practices and community support.

1. Definitions

Tatts Lotteries means Tattersall's Sweeps Pty Ltd, ABN 99 081 925 662 of Level 1, 411 Collins Street, Melbourne Victoria; Tatts NT Lotteries Pty Ltd ABN 18 146 244 984 of Level 1, 411 Collins Street, Melbourne Victoria; Golden Casket Lottery Corporation Limited, ABN 27 078 785 449 of 87 Ipswich Road, Woolloongabba, Queensland; New South Wales Lotteries Corporation Pty Ltd, ACN 142 890 195 of 1 Figtree Drive, Sydney Olympic Park, New South Wales and Tatts Lotteries SA Pty Ltd, ACN 146 245 007 of 188 Richmond Road, Marleston South Australia.

Golden Casket means Golden Casket Lottery Corporation Limited.

Retailer means the person(s) who has been granted a Golden Casket Franchise and for the purpose of this Code includes the website **www.goldencasket.com**

Outlet means the place of business of a Retailer.

Website means the Golden Casket website, **www.goldencasket.com**

2. Commitment to Responsible Gambling

Tatts Lotteries and its Retailers are committed to providing the highest standards of customer care and responsible gambling. We support and encourage the responsible play of our lottery games and are committed to the Tatts Lotteries Responsible Play Program. The Tatts Lotteries Responsible Gambling Codes of Conduct for each jurisdiction form part of this program. In general, Tatts Lotteries does not offer games that would:

- (a) create any continuous forms of play;
- (b) have a strong appeal to minors; or
- (c) be offensive or contrary to the public interest.

This Tatts Lotteries Responsible Gambling Code of Conduct Queensland (**Code**) describes how we demonstrate this commitment in Queensland.

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3. Availability of the Code

A sign indicating the availability of the Code is on display in all Outlets.

A responsible gambling brochure, '*Have Fun & Play Responsibly*', indicating the availability of the Codes for each jurisdiction and providing a high level summary of the main tenets of all of the Codes in major community languages, is available for all customers in all Outlets.

A full copy of the Code is available for inspection in all Outlets upon request and also on the Website.

4. Responsible Gambling Message

Tatts Lotteries has a responsible gambling message, "**HAVE FUN & PLAY RESPONSIBLY**", which is displayed on all responsible gambling materials.

5. Responsible Gambling Information

Tatts Lotteries' Responsible Gambling Materials

All Outlets and the Website have responsible gambling information on display in a range of forms, including brochures and posters.

Materials are subject to change but current examples of responsible gambling materials include:

- (a) The '*Have Fun & Play Responsibly*' brochures which are on display and available for customers at all Outlets and on the Website. These brochures provide information on:
 - how to gamble responsibly;
 - how to make and keep a pre-commitment decision;
 - the availability of gambling support services;
 - the odds of winning; and
 - how to lodge a complaint for a suspected sale of lottery products to minors or for any other responsible play complaint.
- b) The '*Have Fun & Play Responsibly*' sign is on display in all Outlets and on the Website. This sign includes information on:
 - the prohibition of the sale of lottery products to minors and to intoxicated people;
 - the availability of gambling support services;
 - the Complaints Handling Charter;
 - Tatts Lotteries responsible gambling financial transaction policy including the restrictions that apply to the payment of winnings by cheque, the cashing of cheques, the provision of credit or the lending of money for the purposes of gambling; and
 - The availability of the Lotteries Rule for inspection on request.
- c) The Lotteries Rule 2010 (**Lotteries Rule**) is available online at www.goldencasket.com. The Lotteries Rule provides information on the games and the percentage return to players.
- d) The 'How to Play' brochures are on display and available to customers in all Outlets. The 'How to Play' brochures provide information on the games. 'How to Play' information is also available on the Website.

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- e) The 'Complaint Handling Charter' which is available on the Website.
- f) Responsible Gambling banner text containing a responsible gambling message and contact information details for problem gambling support services will be electronically displayed on screens in most Outlets at least four times per annum.
- g) Golden Casket online player self-exclusion information which is provided in the "Guide to Buying Online" in the "Buy Lotto" section of the website. This information directs online players who wish to self-exclude, to call Tatts Lotteries Responsible Play Liaison officers to suspend their online accounts for a minimum of 180 days. It also provides information to the customer on how to self-exclude online, via the submission of an online self-exclusion request. For customers to get further help, there is a link from the Self- Exclusion web page to the Responsible Play Program web page on the Golden Casket Website. The Responsible Play Program web page also displays the National Gambling Helpline number of 1800 858 858 as well as links to the Tatts Lotteries Responsible Gambling Code of Conduct- Queensland; the Tatts Lotteries 'Have Fun and Play Responsibly' sign; the Tatts Lotteries 'Have Fun and Play Responsibly' brochure; the Lottery Rules; the odds information and the 'How to Play' information for each game.

6. Gambling Product Information

Information on all gambling products must be available and accessible for customers on request in all Outlets. This information concerns the odds of winning and player information for each game.

The Lotteries Rule 2010, (**Lotteries Rule**) for Golden Casket games is available on the Website. The Lotteries Rule provides information on the games and the percentage return to players.

Outlets also have 'How to Play' brochures on display and available for customers which include information on how to play the games, and may include the odds of winning a first division prize, a top prize or the odds of winning a prize.

Outlets also have the 'Have Fun and Play Responsibly' brochures on display and available for customers which include information on the odds of winning a first division or top prize or the odds of winning a prize.

7. Customer Loyalty Scheme

Winner's Circle is a membership scheme which adds security to members' lotto purchases and where customers can choose to store their favourite numbers. Golden Casket lottery tickets purchased by the cardholder are registered to their Winner's Circle Card. Tatts Lotteries stores the customer's contact information against the Winner's Circle Card and pays their prizes if not claimed within a defined period.

Golden Casket does not actively have a schedule of defined rewards which are linked to expenditure; however the database system storing customer information has the ability to extend to these methods. Occasionally, Golden Casket will communicate about upcoming events or offer members the ability to enter a second chance draw by using their Winner's Circle Card to purchase particular lottery products. The winners of any promotions conducted for Winner's Circle Card members are contacted by Golden Casket.

Should Golden Casket decide to operate a customer loyalty scheme by offering a scheme of defined rewards based on purchases, all information regarding this customer loyalty scheme will be made available online at www.goldencasket.com

Golden Casket and or Golden Casket retailers may conduct local area marketing, an example of which may include offering customers a purchase incentive which may be linked to a purchase of a certain entry type. Local area marketing may also include second chance draw promotions which may be based

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on a purchase of a certain entry type. These promotions may or may not involve the use of the Winner's Circle Card.

There is a membership program for Golden Casket Instant Scratch-its which allows members access to exclusive promotions, offers and activities. Members can access from time to time, second chance draws and promotional offers on certain instant scratch tickets bought in retail outlets via an online Scratch eClub. The membership scheme does not have a schedule of defined rewards and is not linked to expenditure on Golden Casket Instant Scratch-its.

Detailed information including the terms and conditions about the operation of the Scratch eClub program is made available at the time of joining. Membership is not available to minors.

8. Pre-commitment Strategy

Tatts Lotteries encourages customers to set a limit according to their individual circumstances. Printed information is available at Outlets to assist a customer to make a pre-commitment decision. Online customers are able to set themselves play limits.

9. Interaction with Customers

Tatts Lotteries has designated Responsible Play Liaison Officers (RPLOs) who are available during business hours (approximately 5am until 8pm Monday to Saturday and 5am until 2.30pm on Sunday, but subject to change).

Tatts Lotteries RPLOs can be contacted on the Tatts Lotteries Responsible Play number 1300 138 132.

Tatts Lotteries Retail Territory Managers and Retailers are trained in the service of responsible gambling. Each Retailer receives comprehensive responsible gambling training prior to their commencement at an Outlet. Tatts Lotteries also produces responsible gambling training materials for the Retailer for the purposes of on-training members of their staff.

A person who approaches a staff member in an Outlet and asks for information about problem gambling services or indicates a problem with their gambling will be directed to the Retailer or Tatts Lotteries RPLO for assistance.

On request the RPLOs can:

- (a) provide information and contact details for gambling related support services;
- (b) remove players from the Winner's Circle Card program and/or stop promotional letters or offers from personally being mailed to the player.

After deactivating their Winner's Circle Card membership, no correspondence or promotional material is to be personally mailed to self excluded players.

The RPLOs maintain a Responsible Gambling Incident Register of any telephone calls received by customers experiencing a gambling problem.

Players who are noticeably distressed from gambling will be provided with information detailing gambling support services.

For interpreter services regarding Responsible Play, customers will be advised to contact the RPLOs on 1300 138 132 for further information. If required the Retailer will assist the customer by contacting the RPLOs on the customer's behalf.

Tatts Lotteries and its Retailers value the protection of customers' privacy and all interaction with customers will be done with due respect for their privacy.

Tatts Lotteries, their Retailers and their staff, must not encourage a person to gamble beyond their means.

Gambling Helpline National Number: 1800 858 858.

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10. Staff Gambling Policy

Tatts Lotteries has no restrictions on its staff or Retailers participating in the purchase of lottery products.

If a Tatts Lotteries staff member, a Retailer or a member of their staff asks for information about problem gambling services or indicates a problem with their gambling, they will be directed to a Tatts Lotteries RPLO for assistance, with due respect for the privacy of the staff member or Retailer.

Tatts Lotteries provides responsible gambling training and material to all staff members and new Retailers at induction training and provides updates on responsible gambling at regular network meetings.

11. Problem Gambling Support Services

Tatts Lotteries is committed to maintaining strong linkages with problem gambling support services. Tatts Lotteries Social Responsibility Manager and the Tatts Executive General Manager, Community Relations, with the assistance of a senior Retail Manager, are responsible for maintaining those relationships and meeting with the Gamblers Help support services at least four times per annum.

12. Customer Complaints

Tatts Lotteries has a Complaint Handling Charter for Golden Casket dealing with complaints about the operation of, or compliance with, the Code. The Complaint Handling Charter details the process for customer complaints. This charter is available online at www.goldencasket.com.

The 'Have Fun and Play Responsibly' Responsible Play sign and brochure, which are on display and available at all Outlets, advertise the location of the Complaint Handling Charter on the Golden Casket website.

A member of the public can make a complaint to Golden Casket in person, by telephone, letter, fax or email.

CONTACT DETAILS GOLDEN CASKET

Phone: 131 868

Email: playersupport@goldencasket.com

Fax: (07) 3877 1140

Mail: Complaints at Golden Casket
Locked Bag 7
COORPAROO DC QLD 4151

Visit in person: Golden Casket
87 Ipswich Rd,
Woolloongabba QLD 4102

If a complaint is made in person or by telephone, the complainant may be asked to submit details of the complaint in writing.

The incident or complaint will be investigated within a reasonable timeframe and for written complaints, within 21 days.

The Tatts Lotteries Incidents and Complaints Unit investigates, determines and implements a resolution, informs the complainant and the subject of the complaint (if applicable) of Tatts Lotteries conclusion in relation to the complaint and the reason for that conclusion and also logs the details of the complaint and the outcome. If the matter is resolved, no further action is taken.

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If the complainant requests a review of the decision, an internal independent review is conducted, which may include the following measures:

- all material in relation to the complaint is examined; and
- discussions may be held with the complainant, the subject of the complaint, and/or staff involved with the management of the complaint.

If the complainant requests a review of the internal decision, the matter is referred by Tatts Lotteries to a member of a panel of independent mediators, for either a determination based on submitted paperwork or to arrange mediation if necessary. Costs of this process will be shared equally by Tatts Lotteries and the complainant.

Players 1st Program

In addition to the Complaint Handling Charter, Tatts Lotteries has a Players 1st Program which is designed to ensure security of lottery purchases and prize claims. Measures that are covered in the program include: registering as a Winner's Circle Card member; ticket security hints and tips; retailer integrity procedures; Players 1st Hotline and email; prize claim procedures; customer service standards; and reminders to players to check tickets carefully at time of purchase.

In particular, the Players 1st hotline of 1300 PLAYER (1300 752 937) is promoted to players for use if there is doubt about what to do with a major prize win or if the player has concerns about the way a lottery transaction has been handled. Any complaints received through this hotline will be investigated by Tatts Lotteries.

13. Minors

Legislation prohibits persons under 18 years of age from purchasing lottery products. Retailers are required to ask for verification of age where they are uncertain whether a customer is at least 18 years of age. If relevant verification cannot be produced, service must be refused. Retailers are also not permitted to pay prizes to minors or allow them to collect prizes on behalf of their parents, guardians or other adults.

Golden Casket online players are required to undergo an identification process to confirm their identity and that they are over 18 years of age. Online players only have 90 days from the date of registration to verify their account or it will be closed. Any funds in the player's account will then be sent to the Office Of Liquor and Gaming Regulation (OLGR). Additionally, before an online player's first withdrawal can be processed, Golden Casket requires that the player verifies the information they provided during registration if this has not already been done.

14. The Gambling Environment

Tatts Lotteries and their Retailers provide a safe environment and discourage customers from engaging in extended gambling.

Customers who are intoxicated are not permitted to buy lottery entries.

Staff working in Outlets, or at Golden Casket or Tatts Lotteries Offices, are not to encourage lottery players to provide them with gifts or gratuities.

15. Financial Transactions

Tatts Lotteries and their Retailers do not provide credit or lend money for the purchase of lottery products. The purchase of lottery entries via credit cards and/or EFTPOS is an acceptable retail practice.

Golden Casket retailers allow the purchase of lottery products by cheque, but do not cash prize cheques or any other cheques.

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Golden Casket retailers must pay any prize winnings \$4,000 and over by cheque, reverse EFTPOS or internet transfer. Under \$4000, options of payment are via cheque, cash and reverse EFTPOS and internet transfer.

Information on the financial transaction policy is on display at all Outlets on the 'Have Fun & Play Responsibly' sign.

16. Responsible Advertising and Promotions

Golden Casket ensures that its advertising and promotions for Queensland which are prepared by Tatts Lotteries marketing staff:

- a) comply with the advertising code of ethics adopted by the Australian Association of National Advertisers;
- b) do not represent an irresponsible trading practice or portray actions that may seem socially irresponsible;
- c) are not directed or likely to appeal (whether in terms of style, tone, content, medium, location or any other factors) primarily to persons under 18 years of age. No suggestion should be made in any advertising that anyone under the age of 18 can participate in lotteries;
- d) are not false, misleading or deceptive or in contravention of a requirement of lotteries regulations;
- e) do not implicitly or explicitly misrepresent the probability of winning a prize or suggest that winning will be a definite outcome of participation in a lottery;
- f) do not include misleading statements about odds or prizes;
- g) do not give the impression that buying lottery tickets is a reasonable strategy for financial attainment or will definitely improve a person's financial prospects;
- h) do not offend prevailing community standards and are in accordance with decency, dignity and good taste and in accordance with the Commercial Television Industry Code of Practice as in force at the time the lottery advertising is published;
- i) are not discriminatory nor appear to be patronising to any particular group;
- j) are not targeted at vulnerable or disadvantaged groups including vulnerable players who have requested not to receive promotional material or correspondence via opt out with the RPLOs and including where people may not have a capacity to fully understand the information, such as refugees or people with intellectual disabilities. Are not directed at or provided to excluded persons;
- k) do not publish or cause to be published anything which identifies customers who have won a prize without prior consent. Do not violate the confidentiality of information relating to, or the privacy of, players without the consent of the player;
- l) do not depict or promote the consumption of alcohol while buying a lottery product;
- m) do not encourage anyone to contravene a gaming law or any law;
- n) do not suggest that skill can influence games that are games of chance; and
- o) do not encourage excessive or reckless playing;

Tatts Lotteries also incorporates the Responsible Play Program's tagline, 'Have Fun & Play Responsibly' into prominent pieces of point-of-sale and other advertising and promotional material where appropriate. A Responsible Gambling checklist and guidelines are used by Tatts Lotteries in the preparation of marketing material to assist staff compliance for lottery generated promotional material.

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The Golden Casket retailers are obliged to ensure their own advertising and promotional materials, where such materials relate to Golden Casket gambling products, comply with the same requirements as above. These requirements are advised to all Retailers in training.

The Golden Casket retailers are also obliged to ensure their own advertising and promotional materials:

- a) are approved by Tatts Lotteries; and
- b) incorporate the Tatts Lotteries Responsible Play Program's tagline, 'Have Fun & Play Responsibly' into prominent pieces of point-of-sale and other advertising and promotional material where appropriate.

17. Retail Compliance with the Code

Tatts Lotteries monitors Retailers' compliance with the Code through annual retail outlet audits. The audit is conducted by Regional Territory Managers during one of their regular call cycle visits to the outlets. The audit is recorded in an audit report. In addition to the audit, as part of the normal call activities, on subsequent visits to the outlets, a check is undertaken of compliance with a range of responsible gambling measures including display of all required signs and information.

18. Review of the Code

The Code is a dynamic document and will be reviewed annually to ensure it complies with legislation and any ministerial direction.

The results of the annual retail outlet audit together with feedback from Gamblers Help, Retail Territory Managers, trainers and feedback from Retailers and customers to the Contact Centre will be used to inform the review. Areas needing improvement will be highlighted in a review report and put into an action plan for the following financial year by Tatts Lotteries' Social Responsibility Manager.