



Tatts Lotteries
Responsible Gambling
Code of Conduct
Victoria

June 2015

Tatts Lotteries Responsible Gambling Code of Conduct-Victoria

Introduction

Tatts Lotteries conduct world class lottery operations across multiple jurisdictions within Australia under the Tatts, Golden Casket, NSW Lotteries, 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 4000 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 87 Ipswich Road, Woolloongabba, Queensland; 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.

Tatts means Tattersall's Sweeps Pty Ltd.

Retailer means the person(s) who has been granted a Tatts Franchise and for the purpose of this Code and includes the website www.tattersalls.com.au.

Outlet means the place of business of a Retailer.

Website means the Tatts website, www.tattersalls.com.au

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 Victoria (**Code**) describes how we demonstrate this commitment in Victoria.

3. Availability of the Code

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

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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 online at 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 online at 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 Public Lottery Rules for inspection in the Outlet.
- (c) The Public Lottery Rules for Tatts games which are available for inspection at all Tatts Outlets and on the Website.
- (d) The 'How to Play' brochures are on display and available to customers in all Outlets and on the Website. The "How to Play" brochures provide information on the games. This information is also contained in the Public Lottery Rules Folder.
- (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 from time to time.
- (g) Tatts online player self-exclusion information is provided in the "Help" menu of the "Buying Lotto Online" section of the Website. This information (for online lotto players) directs online players who wish to self-exclude, to submit an online self-exclusion request or call Tatts Lotteries Responsible Play Liaison officers to suspend their online accounts for a minimum of 180 days. The self-exclusion page directs customers where to get help. There is also a link from the self-exclusion web page to the Responsible Play Program web page on the Website. The Responsible Play Program web page also

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displays the National Gambling Helpline number of 1800 858 858 as well as links to the Tatts Lotteries Responsible Gambling Code of Conduct- Victoria; the Tatts Lotteries 'Have Fun and Play Responsibly' sign; the Tatts Lotteries 'Have Fun and Play Responsibly' brochure; a link to www.gamblinghelponline.org.au; a link to the Public Lottery Rules; a link to the odds information and the 'How to Play' information for each game; and information on the Tatts Lotteries Player's 1st Program.

6. Gambling Product Information

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

The Public Lottery Rules for each Tatts lottery game are available and accessible for customers on request in all Tatts Outlets or on the Website They include 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 or the odds of winning a prize.

Outlets also have the 'Have Fun and Play Responsibly' brochures on display and available to 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

The Tatts Card is a membership scheme which adds security to members' lotto purchases and where customers can choose to store their favourite numbers. Tatts tickets purchased by the cardholder are registered to their Tatts Card. Tatts Lotteries stores the customer's contact information against the Tatts Card and pays their prizes if not claimed within a defined period. Detailed information including the terms and conditions about the operation of the Tatts Card program is made available at the time of joining. Membership is not available to minors or excluded players.

Tatts Lotteries 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, Tatts Lotteries will communicate about upcoming events or offer members the ability to enter a second chance draw by using their Tatts Card to purchase particular lottery products. The winners of any promotions conducted for Tatts Card members are contacted by Tatts Lotteries.

Responsible Gambling messages are incorporated and prominently displayed in all program documentation.

Should Tatts Lotteries 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 the Website.

Tatts conducts local area marketing an example of which may include offering Retailers from a particular geographical area, the ability to operate a Customer Appreciation Scheme where each purchase provides the customer with a stamp. A certain amount of stamps provides the customer with a lottery product reward. Details on any such scheme are provided on the Customer Appreciation card.

In the future there may be a membership program for Tatts Instant Scratch-its which allows members access to exclusive promotions, offers and activities. Members will be able to 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 Tatts Instant Scratch-its.

Detailed information including the terms and conditions about the operation of the Scratch eClub program will be made available at the time of joining.

Membership is not available to minors or excluded players. As the program is not linked to expenditure, a tally on Tatts Instant Scratch-its expenditure, is not able to be provided to a player in an activity statement. Program members can access any Scratch eClub information that Tatts holds about them.

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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 and deposit limits which are also effective in the Autoplay set up.

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 field service representatives (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 their staff members.

Tatts Lotteries has also trained 7 Eleven RPLOs to handle responsible gambling queries during Tatts Lotteries out of hours (approximately 8pm until 5am Monday to Saturday and 2.30pm to 5am on Sunday but subject to change).

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 Tatts Card program and/or stop promotional letters or offers from personally being mailed to the player.

After deactivating their Tatts 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.

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.

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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 Group Social Responsibility Manager Tatts Group, with the assistance of a senior Retail Manager, are responsible for maintaining those relationships and meeting with the Gamblers Help support services at least twice per annum.

12. Customer Complaints

Tatts Lotteries has a Complaint Handling Charter for Tatts, 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 the Website.

The 'Have Fun and Play Responsibly' Responsible Play sign and brochure, which are on display and available at all Outlets, advertises the location of the Complaint Handling Charter on the Tatts Website.

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

CONTACT DETAILS - TATTS

Phone: 131 868

Email: support@tattersalls.com.au

Fax: (07) 3877 1140

Mail: Complaints at Tatts
Locked Bag 7
COORPAROO DC QLD 4151

Visit in person: Level 1, 411 Collins Street,
Melbourne
Victoria

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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.

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.

Records of complaints and decisions of any review process made in relation to the operation of this Code will be held for a period of seven years and will be made available for inspection by the Minister or the Regulator on request.

Players 1st Program

In addition to the Customer 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 Tatts 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.

Tatts online players are required to undergo an identification process to confirm their identity and that they are over 18 years of age. Before a player's first withdrawal can be processed, Tatts Lotteries requires that the player verifies the information they provided during registration. Only verified customers are allowed to access and use the Autoplay facility.

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 Tatts, or Tatts Lotteries Offices, are not to encourage lottery players to provide them with gifts or gratuities.

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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.

Tatts retailers do not accept cheques from customers for the purchase of lottery products, nor do they cash prize cheques or any other cheques.

Tatts retailers must pay any prize winnings \$4,000 and over by cheque. Under \$4000, options of payment are via cheque and cash. Information on the financial transaction policy is on display at all Outlets on the 'Have Fun & Play Responsibly' sign.

16. Responsible Advertising and Promotions

Tatts ensures that, its advertising and promotions for Victoria 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 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

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where appropriate. Responsible Gambling guidelines and a checklist are used by Tatts Lotteries in the preparation of marketing material to assist staff compliance for lottery generated promotional material.

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

The Tatts 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 and Play Responsibly' into prominent pieces of point-of-sale and other advertising and promotional material where appropriate.

17. Retail Compliance with the Code

Tatts monitors Retailers' compliance with the Code through annual retail outlet audits. The audit is conducted by Retail 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 and trainers and through information received from telephone interviews with a representative sample of Retailers and Tatts Card holders (players) 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 Group Social Responsibility Manager Tatts Group.