

# Harm Prevention & Minimisation Policy



<b>Classification</b>	Corporate
<b>Approved By</b>	Executive Leadership Team
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<b>Sponsor</b>	General Manager - Corporate and Governance Services
<b>Responsible Officer</b>	Head of Legal
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<sup>1</sup>In the event that a review date is missed / the Policy is not updated in a timely manner, then this document remains in effect until otherwise notified.

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## 1. Purpose

- 1.1 TAB NZ seeks to ensure that any potential Harm from products it provides to the community is minimised. TAB NZ aims to identify customers who may experience Harm related to their gambling, and to minimise the effects of that Harm.

## 2. Key Objectives

- 2.1 The objective of this policy is to outline TAB NZ's expectations in relation to complying with our Harm Minimisation obligations under both the *Racing Industry Act 2020*, the *Gambling Act 2003*, and other related legislation.
- 2.2 This TAB NZ policy provides the framework for complying with the requirements of its many statutory Harm Prevention obligations including, but not limited to:
- The *Racing Industry Act 2020*;
  - Any and all Regulations made under the *Racing Industry Act 2020*;
  - The *Gambling Act 2003*; and
  - Any and all Regulations made under the *Gambling Act 2003*.

## 3. Scope

- 3.1 This policy applies to TAB NZ employees, TAB agents and their employees, and members, officers, agent or employee of a racing club where appropriate.
- 3.2 All betting, whether by placing a bet at a retail outlet or by using a TAB Account via channels, including but not restricted to the Internet and Touch Tone is covered by this policy.
- 3.3 The operation of TAB NZ gaming machines at TAB Venues is also covered by this policy.
- 3.4 This Policy, and the processes and procedures that support this Policy, and any reference to 'gambling', apply to TAB NZ's responsibilities in relation to both betting on racing and sporting events, as well as gambling in Class 4 Venues where TAB NZ holds the Venue Licence. It is important to note that some areas of this Policy go beyond the base requirements of the *Racing Industry Act 2020*, the *Gambling Act 2003*, and associated Regulations.
- 3.5 Employees who have any questions about the application of this policy should raise these with their Manager or the Responsible Gambling Coordinator of TAB NZ. Detailed procedures on Harm Prevention and Minimisation can be found in the Harm Prevention and Minimisation Manual.
- 3.6 Any customer of TAB NZ who has a question regarding the application of this policy may contact TAB NZ via email at [gamblinghelp@tab.co.nz](mailto:gamblinghelp@tab.co.nz).

## 4. Definitions

Term	Definition
Contractors	A person who is not a TAB NZ Employee but who performs work and/or provides services to TAB NZ in accordance with the terms of a contract
Employees	being employees of TAB NZ, as defined in the <i>Employment Relations Act</i>
Exclusion	In respect of Gaming, an excluded customer is not permitted to enter i.e. is excluded from the Gaming area of any Board Venue. In respect of Betting, TAB NZ will not accept all or any part of a bet from an excluded customer i.e. they are excluded from betting, not from entering the premises
Exclusion Gallery	Information (including images) of customers who are subject to a current Exclusion. Such information is provided periodically by TAB NZ to TAB agents, and relevant TAB NZ Race Day staff via the Responsible Gambling Coordinator
Gaming Venue	TAB NZ branch or agency (i.e TAB Venues only, not any PubTAB or ClubTAB) that has gaming machines

## 4. Definitions cont...

Harm	Harm or distress of any kind arising from, or caused or exacerbated by, a person's gambling and includes personal, social or economic harm suffered: <ul style="list-style-type: none"> <li>• by the person; or</li> <li>• by the person's spouse, partner, family, whanau or wider community; or</li> <li>• in the workplace; or</li> <li>• by society at large</li> </ul>
Harm Prevention & Minimisation Regulations	The provisions of the <i>Racing Industry Act 2020</i> , the <i>Gambling Act 2003</i> , and all relevant Regulations
Problem Gambler	A person whose gambling causes harm which leads to, or has the potential to lead to, problems in other areas of that person's life, for example by placing strain on their own mental health, their finances, or their interpersonal relationships
Regulations	Relevant secondary legislation arising from either the <i>Racing Industry Act 2020</i> , the <i>Gambling Act 2003</i> , or any other piece of legislation of New Zealand concerned with Problem Gamblers and the prevention and minimisation of Harm associated with forms of gambling conducted by TAB NZ
TAB Account	An account established with TAB NZ for the purpose of placing bets
TAB Agent	A party to an agreement with TAB NZ relating to: <ul style="list-style-type: none"> <li>• Agency for TAB Business;</li> <li>• PubTAB for TAB Business; or</li> <li>• ClubTAB for TAB Business</li> </ul>
TAB Venue	Premises that are owned or leased by TAB NZ and where the main business carried out at the premises is providing racing betting or sports betting services under the <i>Racing Industry Act 2020</i> i.e. standalone TAB NZ branches and agencies
Venue	Any outlet that supplies TAB NZ betting services or is a Gaming Venue and includes TAB branches, agencies, sub-agencies, pubs, clubs, self-service outlets and on-course facilities. Note that this definition has a wider scope than that of "TAB Venue" as defined in the <i>Racing Industry Act 2020</i>

## 5. Responsibilities

Role	Responsibilities
Customer facing Employees, contractors ('TAB NZ Staff') and Venue Staff	Understanding their responsibilities under this policy and taking action as necessary as outlined in the Harm Prevention and Minimisation training and Harm Minimisation Manual provided.
Managers	Ensuring staff awareness of responsible gambling and ensuring all assigned training is undertaken as necessary
Responsible Gambling Coordinator	Developing, maintaining, monitoring and implementing the policy and procedures.

## 6. Policy

6.1 TAB NZ will take reasonable measures aimed at providing a safe and secure environment in which betting or gaming activities are conducted.

6.2 TAB NZ may refuse to accept all or any part of a bet without giving any reason for doing so.

### General

6.3 No automatic teller machines will be available at TAB Venues.

- 6.4 The provision of credit, either directly or indirectly, to customers for betting or gambling purposes is prohibited.
- 6.5 Venue staff, including management, must comply at all times with any *TAB NZ Betting Policy* or relevant contractual terms relating to Contractor and Contractor's Personnel/staff betting.
- 6.6 Where TAB NZ becomes aware of a child being left unattended (within the proximity of a Venue) by a customer, appropriate intervention action will take place.
- 6.7 Venue staff will employ extra vigilance in relation to signs of Harm (as outlined under clause 6.8) that may be displayed at the point at which a customer is making a withdrawal from EFTPOS facilities.

### **Identification of Potential Problem Gamblers**

- 6.8 TAB NZ will implement practices and procedures aimed at ensuring that customers are served in a responsible manner, that help to enable staff to identify people who may have difficulties related to gambling and support staff to take any appropriate action in relation to such persons. These practices and procedures will provide that a person showing any, or a combination of, the following indicators in any Venue:
- 6.8.1 Gambling for excessively long periods of time;
  - 6.8.2 Gambling most, or every day of the week;
  - 6.8.3 Showing clear visible signs of frustration or distress;
  - 6.8.4 Acting aggressively towards other customers, or causing any damage to any property;
  - 6.8.5 Attempting to borrow money from other customers, or from Venue staff;
  - 6.8.6 Clearly attempting to win back losses, or chasing losses;
  - 6.8.7 Leaves children unattended in the Venue;
  - 6.8.8 Appearance of hygiene deteriorates significantly;
  - 6.8.9 The individual informs Venue staff that he or she is experiencing harm from gambling;
  - 6.8.10 A friend or family member of the individual expresses concern that the relevant individual is experiencing Harm from gambling.

are identified as a potential Problem Gambler.

### **Approaching Potential Problem Gamblers**

- 6.9 If a person is identified as a potential Problem Gambler in any Venue, an appropriate staff member will approach the person concerned and offer information and advice to the person about support services that are available to them. TAB NZ will maintain policy and procedures that provide for an appropriate staff member to undertake the following actions, where a Problem Gambler is identified in a Venue:
- 6.9.1 Approaching the individual, once identified;
  - 6.9.2 Advising the individual that they have some concerns for them;
  - 6.9.3 Advising the individual that they may need to leave the Venue for the day;
  - 6.9.4 Providing the individual with written documentation containing information regarding the signs of potential problem gambling, and information regarding support services and tools that are available to help keep their gambling under control;
  - 6.9.5 Explaining that there is a self-exclusion process that will enable the individual to exclude themselves from accessing gambling services. Specifically, that the individual is able to 'self-exclude' from both gaming and betting services with TAB NZ for a period of up to 2 years.
  - 6.9.6 Explaining that the Venue has the right to impose an enforced exclusion, that could result in the individual being prevented from accessing both gaming and betting services with TAB NZ for a period of up to 2 years.
- 6.10 The action that may be necessary under clause 6.9 will be determined based on the circumstances which led to the individual being identified as a potential Problem Gambler in accordance with clause 6.8. TAB NZ's policy and procedures will enable staff members to determine which action is appropriate, based on the indicators observed.

### **General Practices & Procedures**

- 6.11 TAB NZ will enable all relevant staff to provide information about responsible gambling to others, including information about problem gambling support services. TAB NZ will take such action as is required regarding Problem Gamblers, including the exclusion of customers from Venues, or refusing to accept bets from customers.
- 6.12 TAB NZ will ensure that all Venues display signage informing customers of its *Harm Prevention and Minimisation Policy*, and providing information related to responsible gambling, including problem gambling services, and as required by any Regulations.

6.13 TAB NZ will comply with the *Advertising Standards Authority Gambling Code* and any / all other Harm Prevention & Minimisation requirements made under Regulations in respect of advertising of gaming and/or betting services.

6.14 All Venues will maintain a Harm Prevention and Minimisation Manual including information on staff training and incident and intervention reports.

## Staff Training

6.15 A person trained in problem gambling issues must be on-site within TAB NZ Venues at all times. In respect of on course facilities, this will be TAB NZ Raceday Manager or other designated member of TAB NZ Raceday staff who is appropriately trained.

6.16 TAB NZ will ensure that Venue staff are aware of their legal obligations in relation to problem gambling and will provide training on problem gambling awareness. TAB NZ requires all Venue staff to complete the base level of Harm Prevention & Minimisation training as notified by TAB NZ, with any additional training requirements to be completed as specified by TAB NZ from time to time.

6.17 TAB NZ will provide periodic Harm Prevention & Minimisation refresher training for all Venue staff and relevant TAB NZ staff.

## Monitoring of betting behaviour

6.18 TAB NZ will periodically monitor TAB accounts for signs of problem gambling and will investigate and take appropriate action, including refusing to accept bets from that account holder where they are identified as a Problem Gambler.

## Provision of Account Harm Prevention and Minimisation Tools

6.19 TAB NZ will maintain various tools which will be accessible to its TAB Account customers, in order to help those customers better manage and control their betting activity. These tools will include, at a minimum:

6.19.1 Access to an account 'set your limits' feature, which will provide the customer with the ability to set a predetermined deposit limit for their TAB Account across a defined period (at least daily, weekly and monthly);

6.19.2 Access to an account 'take a break' feature, which will provide the customer with the ability to suspend their account for a defined period of time (at least daily, weekly, and monthly).

6.20 In relation to any 'set your limits' feature, customers will not be able to increase these limits without triggering a mandatory 'stand down' or 'cool off' period.

6.21 In relation to any 'take a break' feature, a customer will not be able to reactivate their TAB Account until such time as the full selected take a break period has elapsed in its entirety.

## Exclusions

6.22 No customers under the age of 18 years will be permitted to enter the gaming area or participate in betting or gaming at Venues.

6.23 Venue staff must familiarise themselves with any Exclusion Gallery provided periodically by TAB NZ and take all reasonable steps to ensure such customers are not able to gamble in the Venue to which that exclusion applies.

6.24 Venue staff will regularly and proactively monitor gaming areas and Self Service Terminals where applicable, in respect of both excluded customers and under-age persons. Where appropriate, TAB NZ will maintain CCTV camera coverage to assist in the monitoring of such issues.

6.25 TAB NZ will have an exclusion procedure whereby customers can elect to be excluded, or TAB NZ can impose exclusion, from gaming venues, from having a TAB Account and/or from placing a bet at a Venue. TAB NZ will ensure all relevant staff are aware of, and know how to administer this procedure.

6.26 In a TAB NZ Gaming Venue an exclusion order must, promptly after being requested, be issued under section 310 of the *Gambling Act 2003* to a self-identified Problem Gambler who makes a request for the issue of such an order.

6.27 In a TAB NZ Gaming Venue an exclusion order may be issued under section 309 of the *Gambling Act* to any person identified by another party under that section as a Problem Gambler if:

- a) the individual has already been approached and provided with information or advice about problem gambling; and
- b) the individual has not requested that (s)he be issued with an exclusion order under s.310 (i.e. self-exclusion); and
- c) the individual's ongoing gambling or other behaviour at the venue means there is still reasonable grounds to believe that the individual is a Problem Gambler.

6.28 TAB NZ will not accept bets from an identified Problem Gamblers.

## Ongoing Commitments

- 6.29 In conducting its business TAB NZ will strive to exhibit a sense of social responsibility by having regard to the communities in which it operates. TAB NZ will ensure that this is a continuous and evolving process that develops in tandem with research evidence, population needs, and the development of new tools and technology. As part of this process, TAB NZ is committed to:
- a) working in partnership with health and help service providers to ensure any responsible gambling initiatives achieve the best possible harm minimisation outcomes;
  - b) trialing and implementing new and emerging technology that is aimed at making the gambling environment safer for the customer;
  - c) reviewing processes, procedures, and commitments to identify areas where its responsible gambling programme can be improved.

## 7. Penalties

- 7.1 Failure to comply with the terms of this policy and/or any other requirements of relevant legislation identified could expose TAB NZ, its employees, TAB agents and their employees to various penalties as set out under the *Racing Industry Act 2020*, the *Gambling Act 2003*, and various Regulations.
- 7.2 Failure to comply with the terms of this policy and/or any other requirements of relevant legislation identified in could also lead to the termination of a Contractor's agreement with TAB NZ.