

# National Consumer Protection Framework (NCPF) – VGCCC expectations

## Purpose

The Victorian Gambling and Casino Control Commission (**VGCCC**) is committed to ensuring the gambling industry in Victoria operates safely, fairly, and with integrity.

The National Consumer Protection Framework (**NCPF**) and the Ministerial Directions which implement the NCPF in Victoria, outlines requirements for activity statements to ensure that account holders receive clear statements on their wagering activity from interactive wagering service providers (**WSPs**) so they can make better informed decisions about their gambling.

A VGCCC review of WSP activity statements has identified non-compliance and a high level of variability in the way information is displayed and represented. The VGCCC is particularly concerned about how WSPs are reflecting information to their account holders in a way that is unclear, and easily misunderstood.

This document sets out the VGCCC's requirements and expectations for WSPs in relation to activity statements.

The intent of activity statements is to ensure account holders receive clear statements on their activity and spend that are easy to understand. This is a central measure to reduce harm. Activity statements must be clear and reflect true spending and true winnings. This document provides clarity for WSPs by outlining the VGCCC's expectations for meeting the Victorian requirements for providing activity statements to your Victorian account holders. These new requirements will take effect from 1 December 2023.

## Introduction

### National Consumer Protection Framework

The NCPF includes a range of nationally consistent minimum protections for consumers of interactive wagering services. The ten measures in the NCPF are designed to:

- provide consumers with strong, nationally consistent minimum protections, which both prevent and provide support for those experiencing gambling harm
- respect consumer choice by empowering consumers to make more informed decisions about their gambling.

Some of the measures in the NCPF have been implemented by the Commonwealth through the *Interactive Gambling Act 2001*, while other measures have been enacted by state and territory governments through various regulatory instruments.

### Victorian Harm Minimisation Ministerial Directions

In Victoria, the NCPF is implemented via two harm minimisation Ministerial Directions issued under section 4.8A.2 of the *Gambling Regulation Act 2003* (**GR Act**). The Ministerial Directions apply to WSPs licensed in Victoria who provide interactive wagering and betting services, and interstate WSPs who provide interactive wagering and betting services to Victorian residents.

The Ministerial Direction gazetted on 24 March 2023 outlines gambling advertising messaging requirements.

The Ministerial Direction gazetted on 6 July 2022 (**Ministerial Direction**) includes requirements about inducements, direct marketing, deposit limits, account closure, activity statements and staff training. Clause 8 of the Ministerial Direction outlines the requirements for activity statements (**the Requirements**). WSPs must comply with all obligations in both Ministerial Directions, including those not mentioned in this

document.

### Activity statement requirements and expectations

The VGCCC considers the activity statements some WSPs are providing do not comply with the Requirements. The Ministerial Direction requires that information in activity statements is presented in a way that is clearly and easily understood by account holders.

The table below outlines the VGCCC's expectations for compliance with the Requirements. These are in addition to the requirements of the Commonwealth Department of Social Services activity statement [implementation documentation](#) and [prototype](#).

MINISTERIAL DIRECTION REQUIREMENT	VGCCC REQUIREMENTS AND EXPECTATIONS
<p>Clause 8.2 - The activity statement must provide information using plain English so that it can be clearly and easily understood by account holders</p>	<p>The activity statement must provide information in clear and concise language and avoid unnecessary jargon and technical terms.</p> <p>The information in the activity statement should be easily understood by an account holder without specialised knowledge.</p> <p>A WSP must use plain English including for account holders from culturally and linguistically diverse backgrounds.</p> <p>Where the activity statement includes specialised terms, the licensee should provide clear definitions.</p>
<p>Clause 8.3 - The activity statement must include:</p> <ul style="list-style-type: none"> <li>a) segmented information clearly showing monthly information on betting activity and account transactions about:                             <ul style="list-style-type: none"> <li>(i) amount spent</li> <li>(ii) wins and losses</li> <li>(iii) number of bets placed</li> <li>(iv) overall net win/loss for the specified period of the activity statement</li> <li>(v) opening and closing balances</li> <li>(vi) deposits and withdrawals</li> <li>(vii) the account balance</li> </ul> </li> </ul>	<p>Activity statements must meet our requirements as outlined in the VGCCC activity statement prototype at <b>Attachment 1</b> and below.</p> <p>Activity statements must include the following information and their definitions as follows:</p> <ul style="list-style-type: none"> <li>• <i>You Spent</i> is the sum of <i>Stakes</i> and <i>Free Bets</i> for the statement period.</li> <li>• <i>You Won</i> is the sum of <i>Net Results</i> from winning bets (<i>Pay Out</i> less <i>Stake</i>). Wins from <i>Free Bets</i> are included in <i>Pay Out</i>.</li> <li>• <i>You Lost</i> is the sum of <i>Net Results</i> from losing bets (<i>Stake</i>). A losing <i>Free Bet</i> gives a zero <i>Net Result</i>.</li> <li>• <i>Your Net Result</i> for the period is the sum of <i>Net Results</i> from all bets, or <i>You Won</i> less <i>You Lost</i>.</li> </ul> <p>Free bets/bonus bets must be clearly identifiable and displayed separately from other bets and include:</p> <ul style="list-style-type: none"> <li>• Both the total value and number of free bets/bonus bets for <i>You Spent</i> and <i>You Won</i>.</li> </ul>

	<p>The number of bets placed must be provided for <i>You Spent, You Won, You Lost</i> and <i>Free Bets</i>.</p> <p>If a bet spans more than the activity statement period it must be displayed as follows and with the following explanation:</p> <p>The <i>Stake</i> is recorded in the period in which the bet is placed. If a bet is not finalised by the end of a statement period, there will be a negative <i>Net Result</i> to the value of the <i>Stake</i> for that period. If that bet is subsequently a winning bet, it is treated as a <i>Pay Out</i> with no associated <i>Stake</i> in the period of the win.</p>
<p>Clause 8.3 - The activity statement must include: b) a column graph to illustrate wagering activity comparing amount spent against net result over time for the last six months (cumulative), and shows a clear comparison tracking to the same time from the last year</p>	<p>The column graph illustrating wagering activity must meet our requirements as outlined in the VGCCC activity statement prototype at <b>Attachment 1</b> and below.</p> <p>Red text and column graphs must be used to show losses and black must be used to show wins. Green text or column graphs must not be used.</p>
<p>Clause 8.3 - The activity statement must include: c) a link to an account holder's transaction list</p>	<p>The transaction list must meet our requirements as outlined in the VGCCC activity statement prototype at <b>Attachment 1</b> and below.</p> <p>The activity statement must be presented first, prior to the transaction list.</p> <p>The transaction list must clearly identify:</p> <ul style="list-style-type: none"> <li>• all wagering activity with sufficient detail to identify the betting activity (e.g., detail about the sport/event)</li> <li>• free bets and bonus bets in a way that consumers can easily distinguish between these bets and other bets</li> <li>• any stakes that have been returned or refunded (e.g., for events which are cancelled due to inclement weather)</li> </ul> <p>losses in red text and wins in black text, and not use green text.</p>
<p>Clause 8.3 - The activity statement must include: d) links and information on support services and a safe gambling messaging that promotes available consumer protection tools</p>	<p>The links and information on support services available to account holders must include:</p> <ul style="list-style-type: none"> <li>• information on the type of services and how it may assist the customer</li> <li>• a link to the national self-exclusion register</li> <li>• a link to any operator run exclusion program, and information on setting deposit limits</li> </ul> <p>taglines outlined in Schedule 1 (2) of the Ministerial Direction gazetted on 24 March 2023.</p>
<p>Clause 8.10 - Activity statements must not include any advertising or direct marketing information. They must use red text to show losses and black to show wins and must not use green text.</p>	<p>Activity statements and transaction lists must not include any advertising or direct marketing information.</p> <p>Red text must be used to show losses and black must</p>

	be used to show wins: <ul style="list-style-type: none"><li>• for all activity statement and transaction list text for all column graph imagery.</li></ul>
--	--

## Compliance requirements

VGCCC expects the new requirements will be applied to all WSPs activity statements by **1 December 2023**. VGCCC will monitor WSP compliance against the Requirements and expectations, and non-compliance with the Requirements and expectations may result in enforcement action.

### Attachment 1 - VGCCC activity statement prototype



Account name: John Smith  
Account no.: 90210

Monthly Statement for the Period:  
01 August to 31 August 2020

**YOUR WINS AND LOSSES OVER AUGUST INCLUDING FREE BETS**

<p><b>You spent*</b></p> <p><b>\$340.00</b></p> <p>Incl. \$50 free/bonus bets On 10 bets incl. 1 free/bonus bets</p> <p><i>You Spent is the sum of Stakes and Free Bets for the statement period.</i></p>	<p><b>You won</b></p> <p><b>\$30.00</b></p> <p>Incl. \$0 free/bonus bets On 1 bets incl. 0 free/bonus bets</p> <p><i>You Won is the sum of Net Results from winning bets (Pay Out less Stake). Wins from Free Bets are included in Pay Out.</i></p>	<p><b>You lost</b></p> <p><b>\$280.00</b></p> <p>From 8 bets</p> <p><i>You Lost is the sum of Net Results from losing bets (Stake). A losing Free Bet gives a zero Net Result.</i></p>	<p><b>Your net result</b></p> <p><b>-\$250.00</b></p> <p><i>Your Net Result for the period is the sum of Net Results from all bets, or You Won less You Lost.</i></p>
---	---	--	---

**YOUR ACCOUNT SUMMARY FOR AUGUST 2020**

<b>\$0.00</b>	<b>\$300.00</b>	<b>\$0.00</b>	<b>-\$250.00</b>	<b>\$50.00</b>
Opening balance	Deposits	Withdrawals	Net Result	Closing balance

\*The Stake is recorded in the period in which the bet is placed. If a bet is not finalised by the end of a statement period, there will be a negative Net Result to the value of the Stake for that period. If that bet is subsequently a winning bet, it is treated as a Pay Out with no associated Stake in the period of the win

**YOUR SPENDING AND NET RESULT OVER 6 MONTHS**



Full transaction list can be found at [www.fakebetsite.com/transactions](http://www.fakebetsite.com/transactions).

Links to and information on support services available to account holders (i.e., what it is, how it can assist, and a link). At a minimum this must include the national self-exclusion register, any operator run exclusion program, and information on setting deposit limits.

**Required Tagline as per Ministerial Direction**



Account name: John Smith  
Account no.: 90210

Monthly Statement for the Period:  
01 August to 31 August 2020

### DETAILED TRANSACTION LIST

Description	Deposit/Withdrawal	Free Bets	Stake	Pay Out	Net result	Balance
Opening Balance						\$0.00
Deposit	\$100.00					\$100.00
Bet Horse A			\$30.00	\$0.00	-\$30.00	\$70.00
Bet Horse B			\$30.00	\$0.00	-\$30.00	\$40.00
Bet sport A			\$30.00	\$0.00	-\$30.00	\$10.00
Deposit	\$100.00					\$110.00
Bet Sport B			\$30.00	\$0.00	-\$30.00	\$80.00
Bet Sport C			\$30.00	\$0.00	-\$30.00	\$50.00
Bet Sport D			\$30.00	\$0.00	-\$30.00	\$20.00
Deposit	\$100.00					\$120.00
Bet Horse C			\$10.00	\$0.00	-\$10.00	\$110.00
Bet Horse D		\$50.00		\$0.00	\$0.00	\$110.00
Bet Sport E			\$10.00	\$40.00	\$30.00	\$140.00
Bet Horse E			\$90.00	\$0.00	-\$90.00	\$50.00
Closing Totals			\$340.00		-\$250.00	\$50.00

Links to and information on support services available to account holders (i.e., what it is, how it can assist, and a link). At a minimum this must include the national self-exclusion register, any operator run exclusion program, and information on setting deposit limits.

### Required Tagline as per Ministerial Direction