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Responsible gaming & wagering

Guidelines

G 012



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1.2 Authority

This document is issued by the Financial Services regulatory Commission (the Commission) pursuant to Regulation 105 of the Antigua & Barbuda Interactive Gaming and Interactive Wagering Regulations.

1.3 Confidentiality

This document, all related documents, and methodologies embodied in this document and related documents ("the documents") are the property of the Financial Services Regulatory Commission. Unauthorised copying and distribution of the documents, by any means, on any media is prohibited.

This document, its themes, and ideas are strictly confidential and may not be used in any manner other than its expressed purpose, without the written permission of the author. The documents are authorised for use by licence holders.

The documents are copyright.

1.4 Disclaimer

The guidelines provided in this document are current at the time of writing. The Commission may in its absolute discretion amend these guidelines, or any definitions or interpretations pursuant to this or related documents at anytime.

Each licence holder should ensure it has the current version of each document.



1.5 Queries

All queries relating to this document should be made, in writing, to:

Director of Gaming
Financial Services Regulatory Commission
First Caribbean Financial Centre
Old Parham Road
St John's
Antigua and Barbuda
e-mail : director@antiguagaming.gov.ag

1.6 Related documents

The Financial Services Regulatory Commission utilised many documents and international standards when compiling the suite of guidelines.

The current list of related guidelines is available from the Commission's website at <http://www.antiguagaming.gov.ag>.

Licence holders and other interested parties should acquaint themselves with the contemporary documents before relying on them.



2. Guidelines

These guidelines supplement and in no way substitute for the mandatory requirements stipulated in the Interactive Gaming and Interactive Wagering Regulations or any other statutory requirement.

2.1 Introduction

The Commission recognises that problem gambling might not be predictable and foreseen. While the “know your customer” and “know the source of funds” requirements under anti-money laundering and the prevention of terrorism financing are critical to these guidelines, those guidelines are not enough for the purpose of minimising harm with regard to persons susceptible to problematic gambling behaviour.

The prevention of problem gambling in Antigua & Barbuda is an important public policy requirement.

The Commission requires all licence holders to demonstrate year-in-year out effective controls relating to preventing problematic gambling behaviour.

2.2 Player login page

Section 137 of the Interactive Gaming and Interactive Wagering Regulations mandates the provision of information to each customer at each login.

The display and format must be approved by the Commission!

The information shall include unambiguous advice that gambling can be harmful.

2.3 Terms and conditions

Refer to *G 009 Operational systems, terms and conditions, and rules of games*.

2.4 Information and links

2.4.1 Link to information & professional help

There shall be a link to information about problem gambling and a site which provides professional help to persons with problematic gambling behaviour. This link shall be available from all screens.

There should be a link to an industry accepted and simple “self-assessment” process to determine at risk potential.

NOTE: The Commission may determine suitability of linked sites.

2.4.2 Filtering applications

There should be a link or links to recognised filtering applications which enable customers to configure their computers with the intent to prevent access by minors.

2.4.3 Information on all controls available via site

The information page should contain a summary of all problem control functionality available from or via the licence holder’s site.



2.5 Monitoring customer behaviour & targeting information

2.5.1 Know your customer & know the source of funds

The licence holder shall know its customer and the source of funds per anti-money laundering and the prevention of terrorism financing requirements & guidelines.

2.5.2 Targetting education based on customer behaviour

The licence holder shall monitoring customer gaming and wagering behaviour and provide information related to problem gambling self-help and problem gambling self-help and counselling sites. The behavioural patterns¹ which might be consistent with problem gambling shall be monitored, these include:

- a. a tendency for the amount wagered to increase over time;
- b. repeated, unsuccessful efforts to cut back or stop (this might be characterised by repeated self-exclusion requests or repeated betting limit requests;
- c. gambling on most days and for long periods; and
- d. requests for credit to gamble.

2.6 Player alerts & control

2.6.1 Player limits

Customers should be able to limit their activity in accordance with the follow criteria:

- a. the amount the customer may deposit during a period of time specified in the notice;
- b. the amount the customer is able to lose per gambling transaction;
- c. the amount the customer is able to lose per period of time; and
- d. the duration of a continuous session of gambling.

Customers may change or remove limits, where a notice to:

- e. relax (i.e. increase or remove) a limit shall not have effect for seven (7) calendar days from the notice to relax or remove the limit (see r139); and
- f. tighten a limit shall take effect immediately.

2.6.2 Threshold reminders

Opt-in pages should use customer reminders of opt-in threshold reminders, for example: "I have lost more than "\$n" in one month" or "I am spending more than "m hours" per day online gambling".

2.7 Privacy policy

The licence holder shall have a Privacy Policy as a component of its control systems. Customers and potential customers shall be able to access the Privacy Policy via a link.

¹ Extracted from the characteristics of pathological gambling from the Harvard Medical School, Division on Addictions, March 2004.



2.8 Complaints

2.8.1 Lodging a complaint

Customers shall be provided an easy and obvious means to lodge a complaint with the licence holder.

2.8.2 Escalating complaints

Where complaints have been lodged with the licence holder, then customers shall be provided an easy and obvious means to escalate the complaint to the Commission.

2.8.3 Recording complaints

Complaints and complaint management activity shall be logged and maintained pursuant to r177 of the Interactive Gaming and Interactive Wagering Regulations.

2.9 Account statement

2.9.1 Access to account statement

Customers shall be able to access a statement of their accounts.

2.9.2 Details of account statement

Customer account statements should include the following information (at a minimum), for one complete calendar month:

- a. all deposit activity;
- b. all withdrawal activity;
- c. gaming summary;
- d. wagering summary;
- e. opening and closing balances; and
- f. current balance.

2.10 Communication with customers

Where reasonably convenient communication between the licence holder, or an associate of the licence holder, shall include a statement or message which encourages responsible gambling behaviour.

2.11 Inducement to gamble

The licence holder shall not induce, or attempt to induce, a customer to continue to participate in an interactive gaming or interactive wagering transaction when the customer has attempted to end a session or log-off.

The licence holder shall not induce, or attempt to induce, a customer to continue gaming or wagering by the use of messages which imply the customer has lost by a small margin, is on the verge of winning or by any other means.

Customers must not be forced to participate in a gaming or wagering event by selecting that event. Customers must be able to back out at any time before a bet or wager is made and accepted.

2.12 Game design

Refer to *G 009 Operational systems, terms and conditions, and rules of games*.



2.13 Credit, loans, etc

Licence holders shall not offer or provide credit to customers, whether that credit is for the purpose of gambling or not.

Licence holders will not facilitate the offering of credit, loans, or other transfers between customers (including direct transfers between accounts, adjustments out-of and into accounts, chip dumping, etc).

Licence holders shall not have any link or information available on any associated webpage or document which relates to an organisation or entity which the licence holder should reasonably know offers credit or loans. An exception is permissible, where the Commission considers, any such link or information is for the purpose of facilitating payment between the licence holder and a customer or vice versa.

Licence holders shall ensure by contractual means that its payment providers and associates do not target persons offering loans or credit on the basis of information gained because of that organisations relationship with a licence holder.

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Annex A : Suitable sites

This is a list of sites which, at the time of writing, the Commission considers suitable for the purpose of providing guidance to persons interested in or susceptible to problematic gambling behaviour. There may be suitable sites which do not appear in this list. Licence holders may nominate sites for inclusion.

Gamblers Anonymous	www.gamblersanonymous.org
GAMCARE	www.gamcare.org.uk
Gambleaware	www.gambleaware.co.uk
ProblemGambling.ca	www.problemgambling.ca
National Council on Problem Gambling	www.ncpgambling.org
Responsible Gambling Council	www.responsiblegambling.org



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