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Thank you for the opportunity to contribute to the inquiry on the participation of Australians in online poker. We support the development of regulations and policies based on empirical evidence. This submission is based on new and existing research that we believe is relevant to this inquiry as well as our own expertise and experience having been conducting research on online gambling in Australia for over ten years.

Overall there have been very few research studies conducted in Australia with a specific focus on poker. As such, there is a limited evidence-based upon which policy can be based. We recommend that specific research into the participation of Australians in online poker be conducted to enable a substantiated understanding of this activity.

The Gambling Treatment and Research Clinic (GTRC) conducted a cross-sectional survey in March 2017 to establish a baseline understanding of the use of interactive gambling by Australian consumers – the Australian Online Gambling Survey (Gainsbury & Blaszczynski, 2017). The timing of this survey was intended to collect data before legislative changes pertaining to the Interactive Gambling Act (IGA) Amendment Bill 2016 were introduced. Respondents were 1,001 Australian adults who self-reported engaging in online gambling in the four weeks prior to completing the survey. Respondents were recruited from an existing database of potential research participants held by market research company Qualtrics. Although the sample was recruited from a national population, no quotas were included to be representative of age, gender, or location. Respondents completed an online survey assessing engagement with offline and online gambling, online gambling sites used, rationale for selecting online gambling sites, perceived advantages and disadvantages of domestically-licensed and offshore gambling sites, understanding and impact of legislation, and gambling problems. This research had ethics approval from the University of Sydney Human Research Ethics Committee. This survey is not published, however, data has been shared for the purpose of this submission.

Australian participation in online poker

Consumer market data shows that in 2010 Australia had the tenth highest number of active online poker players internationally with 129,714 players (Fiedler & Wilcke, 2011). In 2013, it was estimated that there were 89,963 Australian online poker players. In the 2017 survey of past-month online gamblers, poker was found to be one of the least-popular online gambling activities engaged in, although similar in level of participation to casino games (Gainsbury & Blaszczynski, 2017). Only 25% of respondents had played online poker in the month preceding the survey. Among the past-month online poker players (N=239), just over half had played at least once in the last four weeks, while over one-third played weekly, and 10% played daily. These results suggest that online poker is less popular than online wagering, lotteries, and slot machines, and used to a similar extent to online casino games. Nonetheless, there are a small proportion of Australians highly engaged in this activity.

In terms of demographic characteristics, the past-month online poker players in the survey were aged 18-79 years of age with an average age of 39 years (Gainsbury & Blaszczynski, 2017). Almost two-thirds were male (62%), and the group was relatively highly educated with 74% achieving qualifications beyond high school. The majority (59%) worked full-time and an additional 17% worked part-time. Poker players were mostly Australian-born (82%), with only 14% speaking a language other than English at home. Although almost three-in-ten were single, 48% were married/de facto, and 47% reported having children at home. In comparison to the larger cohort of past-month online gamblers, the poker players were younger, more likely to be male, more highly educated, more likely to work full-time, reported a higher household income, were more likely to be Australian-born, more likely to report speaking a language other than English, and more likely to have children living at home (Gainsbury & Blaszczynski, 2017). Although analyses are preliminary, the results suggest that online poker players are a distinct group of online gamblers as compared to those who are more likely to engage in online lotteries and wagering.

Only a small proportion of online poker players (5%) self-reported that they were a professional gambler, although an additional 28% reported being a semi-professional gambler such that gambling formed part of their main source of income (Gainsbury & Blaszczynski, 2017). These rates were notably higher than compared to the broader cohort of online gamblers. This suggests that a notable proportion of Australian online poker players are generating at least part of their income from this activity, although it should be noted that the question did not specify that it was poker that was being used professionally and the poker players may have been engaging in another form of online gambling such as wagering at a professional level. In either case, it is unlikely that the respondents are paying any income tax on their winnings and highly possible that the bets were being placed with offshore sites.

A notable proportion of all survey respondents displayed an inaccurate knowledge of current Australian legislation with regards to online gambling. Two-fifths of respondents incorrectly reported that an operator licensed in Australia could legally provide poker to Australian residents (Gainsbury & Blaszczynski, 2017). However, a greater proportion of respondents were accurate in their understanding of poker legislation as compared to other forms of online gambling. Among online poker players, only 11% incorrectly stated that licensed operators could provide this product. This indicates that the majority of online poker players are aware of the relevant legislation and knowingly engage with offshore operators. This indicates that awareness of prohibition legislation is not sufficient to discourage Australians from using offshore poker sites.

Harms arising from online poker

Research tends to use scores on problem gambling screens as a proxy measure for harm. Definitions of harm are relatively imprecise referring to adverse consequences or exacerbation of harms associated with gambling behaviours (Neal, Delfabbro, & Neal, 2005). Reliance on threshold scores defining a gambling problem results in harms to low risk subpopulations being overlooked, as suggested by recent findings that 48% of total harms resulting from gambling are accounted for by this category (Browne, et al., 2017). Accordingly, assessing harms associated with, and those causally related to online poker is difficult with data interpreted as indicative rather than conclusive.

Of the sample of past-month online poker players, one-third were classified as having moderate or significant gambling-related problems based on the Problem Gambling Severity Index (PGSI), which was lower than among the broader cohort of past-month online gamblers (Gainsbury & Blaszczynski, 2017). When asked what form of gambling had contributed most to any gambling-related problems, poker was the least common response among the whole sample, reported by only 4% of respondents. Among past-month online poker players, 9% reported poker as the main form of gambling that contributed to their problems. This suggests that among the respondents in our sample, poker made a relatively small contribution to the harms arising from gambling in comparison to other gambling activities, including among those who played online poker. The relatively low levels of problems related to poker in this research are not indicative of the broader population of poker players.

Prior research has found that online poker players can experience gambling-related harms (Laakasuo, Paulomaki, & Salmela, 2015). In a nationally-representative Australian telephone prevalence survey, significant differences were seen among online gamblers at different levels of risk for problems in terms of their engagement with poker (Gainsbury, Russell, et al., 2014). Among past-year online gamblers, those classified as moderate-risk or problem gamblers were significantly more likely to have played poker, as compared to low risk gamblers. Low risk gamblers were significantly more likely to have played poker than non-problem gamblers. Poker was stated as the main activity related to gambling problems by 12% of online moderate-risk or problem gamblers. Poker was attributed to problems by only 6% of non-internet gamblers. These results are somewhat consistent with our more recent research (Gainsbury & Blaszczynski, 2017) in that poker was one of the least commonly-stated forms of gambling contributing to problems. However, it does suggest that individuals with gambling-related problems may engage in online poker, which may contribute to, and exacerbate the experience of harms.

The impact of online poker on the experience of gambling problems may change if this activity were legalized online. Among the whole cohort, sports betting was the second gambling activity most commonly associated with the experience of problems (Gainsbury & Blaszczynski, 2017). In the previous telephone survey (Gainsbury, Russell, et al., 2014), sports betting was significantly associated with problems only among those who gambled online. Sports betting has increased in terms of participation and contribution to gambling problems since this became legally available online. It is likely that if online poker were legalized that advertising for online poker would increase, and more people would engage in this activity, including people vulnerable to developing gambling problems, including young adults. One of the most significant risk factors for the experience of gambling problems among online gamblers is the number of different gambling activities engaged in (Gainsbury, Russell, Blaszczynski, & Hing, 2015; LaPlante, Nelson, & Gray, 2014; LaPlante, Nelson, LaBrie, & Shaffer, 2011; Wardle, Moody, Griffiths, Orford, & Volberg, 2011). It is likely that individuals with existing gambling problems would play online poker if this became legally available.

Subsequently, if online poker were legalized it would be likely that poker would be involved in the experience of gambling-related harms to a greater extent.

It is possible that problems among poker players may not be accurately captured by commonly used measures such as the PGSI. Poker players may spend substantial amounts of time engaging in this activity, resulting in neglect to other important life activities. Skilled poker players may not experience large financial difficulties related to their gambling, or irrational perceptions and loss of control (Bjerg, 2010; Griffiths, Parke, Wood, & Rigbye, 2010), but this activity may be having a detrimental impact on their life nonetheless. The negative impacts related to the time spent gambling may not be detected using measures that focus to a greater extent on financial difficulties (Laakasuo et al., 2015). Similarly, professional poker players may report high scores on measures of involvement in terms of time spent playing and thinking about poker, engage in poker rather than other activities, and increase the amount of money that they bet on poker. This may not be indicative of problems if individuals are engaging in online poker in a disciplined and rationale manner. It is recommended that further research examine the experience of gambling-related harms among online poker players, using measures of harm that are appropriate for this population.

Benefits arising from involvement in online poker are not discussed in this submission as they have not been the topic of research that is known to the authors. This is noted as a limitation in the literature and it is recommended that further research examine the experience of gambling-related harms among online poker players, using measures of harm that are appropriate for this population. As previously reported, a proportion of online poker players reported that online gambling contributed to their income, which is likely to be perceived as a benefit of this activity.

Regulatory approaches to online poker & subsequent impacts

Playing on offshore sites likely poses risks for Australians. Offshore sites may have few consumer protection policies or safety nets in place, meaning that players could be cheated and defrauded by operators, and/or other players, have their personal and financial information stolen, and gamble with few harm minimization policies and play management tools (Gainsbury & Wood, 2011). Among online poker players surveyed, two-thirds did not know the jurisdiction that all the sites they had online gambling accounts with were licensed (Gainsbury & Blaszczynski, 2017). The lack of consumer awareness of regulatory requirements on sites used may cause further consumer protection concern as customers have few resources to take action against offshore sites. It is important to note that there is limited evidence of harms associated with using offshore gambling sites. It is recommended that future research evaluate the harms that are experienced by Australians from using offshore gambling sites.

Discussion of the proposed amendments to the IGA have resulted in several major poker operators leaving the Australian market and forcing Australians to close their accounts. Online gamblers reported playing poker on 17 different offshore sites, with three sites clearly favoured by respondents (Gainsbury & Blaszczynski, 2017). Among the three most popular sites, at the time the survey was completed two had already exited the Australian market. This indicates that Australians were finding ways to gamble with offshore sites despite the operators having policies restricting access by customers with an Australian IP or address, such as through the use of a Virtual Private Network (VPN).

Online poker players reported using a range of payment methods, although credit cards and bank transfers were the most popular way to make deposits on gambling sites (Gainsbury & Blaszczynski, 2017). The ability to bet in Australian Dollars was one of the main factors influencing selection of a

specific gambling site, suggesting that this is a preferred option among online poker players. Given the multiple payment platforms available, and offshore sites that accept Australian Dollars, efforts to reduce use of offshore gambling sites by restricting monetary payments may have minimal effect.

Among the online poker players surveyed, almost two-thirds (65%) self-reported that if online gambling, including poker, were to be legalized that their online gambling would "likely stay the same" (Gainsbury & Blaszczynski, 2017). Just over one-fifth reported that it would likely increase, and a 7% reported that this would decrease. This is relevant to the current inquiry as it suggests that current efforts to restrict offshore poker are not considered to be deterrents by those who are motivated to engage in this form of gambling. Furthermore, current online poker players expect that their gambling would remain stable if online poker were to be legalized. Research is needed to estimate the extent to which online poker, and other gambling behavior, would change depending on legislative action among the broader Australian population.

Almost two-thirds of online poker players reported a preference to gamble on sites licensed in Australia, with only 16% reporting a preference for "sites licensed overseas" (Gainsbury & Blaszczynski, 2017). This suggests, that domestically licensed sites would be highly used if available, a course of action that would substantially reduce the offshore poker market. This has implications for taxation collected within Australia, as well as the extent to which Australian online poker players would be protected by relevant legislation. However, the proportion of online poker players that reported a preference of offshore sites was higher than compared to the whole sample, suggesting that offshore sites may have a competitive advantage that domestically-licensed poker sites would have to contend with. This is likely related to the strong brand preference to a few major online poker operators, who may elect to pursue an Australian license.

Prohibition

The results of the recent survey (Gainsbury & Blaszczynski, 2017) demonstrate that current efforts to restrict use of online poker are not effective in stopping those who want to engage in this activity. This is consistent with most international efforts to prohibit online gambling (Costes, Kairouz, Eroukmanoff, & Monson, 2016; Gainsbury & Wood, 2011). Regulations to enforce prohibition would likely reduce the number of Australian residents that play online poker. Nonetheless, Australians are currently gambling on poker online, including with operators that do not officially allow Australian customers. This suggests that consumers are using methods such as VPNs to work around restrictions. The most popular poker site in the current survey is likely to leave the Australian market if the IGA Amendment Bill is passed. It is likely that a substantial proportion of Australian online poker players will continue to engage in this activity, and many will be forced to use less reputable sites that may have fewer player protections. It is possible that once gamblers learn how to work around restrictions to access poker sites, they may also engage in other restricted online activities, such as further forms of online gambling.

Currently, there is no available evidence to suggest that international online gambling policies result in an increase in the prevalence of gambling problems (Choliz, 2016; Gainsbury et al., 2014). Where available, most online gamblers prefer to use domestically-regulated sites (Costes et al., 2016; Gainsbury et al., 2015). Although it has not been studied in detail, individuals with gambling problems appear to be more likely to engage with a variety of different online gambling sites, including being more likely to gamble with offshore sites (Costes, et al., 2016; Gainsbury et al., 2015). Gambling with offshore sites may have worse outcomes in terms of gambling-related harms, as these sites may have fewer player protection measures and use disreputable practices such as undue inducements to continue to gamble. Conversely, legalising online poker would making this

more easily accessible and increasing consumer awareness about poker through advertising, which may increase gambling, including among those already experiencing gambling problems.

Legalisation

If online poker were legalised in Australia, it is likely that several existing poker operators may apply for domestic licenses to be able to offer their services legally to residents. This is indicated from the actions of several large poker operators to withdraw from the Australian market to abide by regulation. Several international gambling regulators require that operators demonstrate 'good character' by not acting in contravention of international regulations. Allowing poker to be offered legally would enable Australian and international operators to provide services legally to Australian residents. Australian online gamblers have a preference to gamble with domestically-licensed sites (Gainsbury & Blaszczynski, 2017). Australians using domestically-licensed online poker sites would result in taxation and employment within Australia. Consumer protection regulations would be needed to minimize gambling-related harms that may arise in relation to online poker.

If online poker were legalised in Australia, the reported survey results suggest that many online poker players would not modify their online gambling. However, it is highly likely that legalisation of online poker would likely increase overall participation in this activity. This is clear from the example of legalized online wagering and particularly the advertising allowed in relation to this activity. There are currently efforts underway to restrict advertising of online wagering, demonstrating the importance of limiting advertising to be consistent with community expectations. The reaction from the community and stakeholders is partly due to the perception that the extensive advertising is normalising online wagering and may cause harm to children and those vulnerable to experiencing gambling problems. If online poker is made excempt from the IGA Amendment Bill, consideration is needed with regards to the advertising that would be allowed. This may include restrictions on signup bonuses and other promotional offers that represent an inducement to gamble, particularly involving offers of credit or 'free' bets, 'risk-free' bets, and time limited offers.

Currently, there is little evidence to suggest that legalization of online gambling has any impact on the prevalence of gambling problems (Chóliz, 2016; Gainsbury, et al., 2014). Nonetheless, research will be needed to evaluate the impact of legalization on gambling problems. Existing prevention and treatment programs may not appropriately cater to this activity. As such, prevention and education campaigns specifically related to online poker should be developed and treatment options updated to ensure that clinicians are able to offer appropriate support. This includes specific programs to target adolescents and young adults due to the propensity for risk taking, excessive Internet use, and gambling problems among these cohorts (Monaghan & Derevensky, 2008).

Consumer beliefs and perspectives

One notable feature of poker as compared to other forms of gambling is the greater role of skill in determining outcomes. Although poker is a chance-based game, with outcomes determined by randomly shuffled cards, arguably a skilled player can use bet size, implied odds, bluffing and 'reading' the response of other players, in a way to increase chances of a positive/winning outcomes. Studies have demonstrated that skilled players achieve higher average rates of return (Levitt & Miles, 2011) As such, there is a tendency among some poker players to view this as a skill game rather than gambling. However, poker can still lead to excessive expenditure and negative consequences, particularly if individuals overestimate the roll of skill and subsequently their chances of winning (Bjerg, 2010; Levitt & Miles, 2014; MacKay, Bard, Bowling, & Hodgins, 2014). When there is a skill element included in gambling, gamblers are more likely to develop irrational beliefs which can lead to problematic behaviours, particularly when players over exaggerate their skill, or the role

of skill in determining outcomes (MacKay et al., 2014). Online poker players may also be more resistant to seeking assistance with gambling-related problems, including self-imposed limits, self-exclusion, or treatment (S. Gainsbury, Suhonen, & Saastamoinen, 2014; Wohl, Young, & Hart, 2005).

Advertising standards need to ensure that online poker operators do not give the appearance that gambling outcomes are based on skill, or other personal characteristics of the individual (as seen in recent UK rulings (Advertising Standards Authority, 2017). If legalised, it would be important to have consumer education campaigns as well as clear information for consumers to discuss the role of chance and skill within poker and avoid the development of misconceptions regarding the outcomes of games. Specific efforts to encourage use of self-help and formal treatment options for online poker players would also be needed.

Features of poker

It is important to consider differences between types of online poker; tournament compared to cash peer-to-peer games. Previous reviews of the IGA have considered legalising tournament poker but not cash-poker games, which was supported by the authors in previous submissions (Gainsbury, 2012). This was based on several factors, including that tournament poker reduces bet speed, as there is a single, set cost for participation and limited opportunities for buy-in after the tournament has begun. This is likely to limit loss chasing and excessive expenditure as opposed to cash-games that allow high-frequency betting. As such, it is possible that tournament poker may be less likely to be played by individuals vulnerable to the experience of gambling-related harms and may contribute to gambling problems to a lower extent than cash poker games.

A recent study on a German population found notable differences in consumer perceptions of tournament as compared to cash-game poker (Teichert, Gainsbury, & Mühlbach, 2017). Participants were asked to match gambling and gaming activities based on similarity. Tournament poker was most closely aligned with casino table games, followed by casino card games, and then poker cash games. In contrast, cash-poker games were most closely aligned with virtual slot machines, followed by casino table games, casino card games and tournament poker. When examined in detail, poker tournaments were perceived to be more closely aligned with games of strategy, and patience, while poker cash games were more closely aligned with less strategic games, although still with a skill component and other casino gambling activities. These results suggest important differences in consumer perspective between tournament and cash poker. It is relevant for regulators to consider specific features of types of poker including the role of luck vs. skill, the frequency of betting and immediacy of outcomes, the ability to play multiple hands simultaneously, game length, and the ability to chase losses and re-gamble wins.

Free-play and social casino games

Free-to-play, 'freemium', or social casino games are online games that simulate gambling activities, are free to play but allow users to purchase credits, and do not provide any monetary rewards (Gainsbury, Hing, Delfabbro, & King, 2014). As they are not classified and regulated as gambling activities, social casino games have no requirements to be transparent about the game mechanics, including determinants of game outcomes. In an Australian study, most users thought that these games were similar to gambling in terms of the look and general experience (Gainsbury, Russell, King, Delfabbro, & Hing, 2016). A notable proportion (19%) of social casino game users reported that they had gambled for real money as a result of playing these games. Similar results were found in a sample of adolescent social casino game users (King, Russell, Gainsbury, Delfabbro, & Hing, 2016). In a recent report from New Jersey, where online poker was legalised in 2013, use of free play or social

media sites was one of the most influential factors in initiating online gambling (Nower, Volberg, & Caler, 2017). This is similar to Australian research which has found that social casino game users may perceive these as a way to increase their gambling skills without risking real money, but are motivated to migrate to real money gambling in order to receive monetary payouts (Gainsbury, Hing, Delfabbro, Dewar, & King, 2015; Gainsbury et al., 2016).

The potential for users of social/free-play poker games to migrate to real money online poker may be greater if these sites are legally available. More than half of Australian adult social casino games users and two-thirds of adolescents reported that game operators encourage users to try real money gambling (Gainsbury, King, et al., 2015). Qualitative analysis of advertising for social casino games, including online poker, reveals that many of these games use strong gambling imagery, increasing the likelihood that users will perceive links between these activities (Abarbanel, Gainsbury, King, Hing, & Delfabbro, 2017). Many free-play online games and apps include prominent advertising, which may include links to online gambling sites. If social casino games link directly to, contain branding of gambling operators, advertise gambling sites, or otherwise encourage users to migrate to online gambling, this would likely lead to an increase in online gambling, including potentially among young people. It is recommended that if legalised, online poker operators be restricted from including any branding, advertising, or links from free-play apps or games that may be viewed by children or adolescents. Given the lack of effective age verification on social networking sites (e.g., Facebook, Twitter, Snapchat) advertising through these platforms should also be restricted as advertisements through these platforms. Poker operators should have to abide by strict age verification requirements within a short time of account opening, such as 24-48 hours. This is important to reduce the ability of adolescents and children to gambling online.

Limitations of research

The results reported from the recently conducted survey (Gainsbury & Blaszczynski, 2017) are not intended to be representative of all Australian online poker players. The survey purposefully focused on more active gamblers who had gambled online in the past month. Respondents were self-selected from an existing panel of individuals willing to engage in online research. Responses are also based on self-report and subject to individual bias in awareness and reporting. Nonetheless, as the most recent study of Australian online gamblers, the results are presented as a cross-sectional snapshot to inform the regulatory process.

Summary of recent research findings among a sample of past-month Australian online gamblers

- One-quarter of the 1001 past-month online gamblers played online poker.
- Online poker players were younger, more highly educated, more likely to work full-time, and have a higher household income than the broader cohort of online gamblers.
- Online poker players were more likely than the broader cohort of online gamblers to selfclassify as a professional, or semi-professional gambler.
- Most online poker players knew that online gambling sites are not licensed in Australia, although two-thirds did not know the jurisdiction that licensed the sites that they used, and 16% preferred offshore gambling sites to domestically-licensed sites.
- Almost two-thirds of past-month poker players reported that their online gambling would "stay the same" if online poker were legalised, while just over one-fifth expected their gambling to increase in this context.
- One-third of online poker players were classified as experiencing moderate or serious gambling problems. Less than one-in-ten of these respondents attributed their problems to poker.

Conclusions and recommendations

- A small proportion of Australian residents play online poker with offshore providers.
- Prohibition does not prevent Australians from gambling with offshore operators. When
 more reputable gambling operators withdraw from the Australian market, less reputable
 operators with fewer concerns about player protections are likely to be accessed.
- Enabling access to regulated onshore sites offering poker will increase consumer protection and responsible gambling practices.
- Legalising tournament forms of poker with limited in-play buy-in options will potentially limit expenditure associated with impulsive decision-making processes.
- If online poker is legalised:
 - Limit setting options for each poker game should be a requirement; deposit and loss limits over defined time periods.
 - Bonus bets/credit should not offered as inducements or part of advertising poker sites.
 - o Two step age verification for players to be required.
 - o Table and tournament cash limits should be set.
 - Options for self-exclusion should be mandated.
 - Any advertising for online poker should be restricted from view by children and adolescents; this includes any branding or messaging.
 - Operators should be restricted from including any branding or advertising within free-play sites and apps that may be viewed by children.
 - Additional funding may be needed to ensure that treatment programs will be appropriate for online poker players, as this form of gambling will likely be related to an increased proportion of problems.
 - Prevention programs and harm minimisation strategies for online poker will have to be developed, implemented, and evaluated. This includes specific programs to target youth and young adults.

Research recommendations

Given the absence of research specifically examining the use and impact of online poker in Australia future research on this is recommended. This includes research examining the participation of Australians in online poker, the experience of gambling-related harms among online poker players; and, the harms that are experienced by Australians related to the use of offshore gambling sites. If online poker is legalised, research will be needed to evaluate the impact of this legislative change including on gambling behaviour and the experience of gambling-related harms, as well as the use of offshore gambling sites. Research will need to design and implement harm-minimisation and consumer protection strategies specifically for online poker and to evaluate the impact of these.

Thank you for the opportunity to make this submission as part of the consultation process. We are happy to provide further information as required.

Kind Regards,

Gambling Treatment and Research Clinic

The Gambling Treatment and Research Clinic was established in 1999 and has consistently been a leader in gambling treatment and research. We form part of the School of Psychology at the University of Sydney and are embedded in the University's Brain and Mind Centre. The clinic offers free, confidential, face-to-face counselling at five locations in the greater Sydney region. Since our inception we have treated over 5,000 individuals who are experiencing difficulties related to their gambling. We further aim to plan, conduct, and disseminate high quality research on gambling, and maintain an active role in the training and education of both new and experienced clinicians in the gambling treatment sector.

The clinical component of the GTRC is funded by a grant from the Responsible Gaming Fund (RGF), a branch of the Office of Liquor, Gaming & Racing in the NSW State Government. The RGF currently funds similar treatment services throughout the state. These services are provided free of charge to individuals with gambling problems and their families.

The research arm of the clinic is funded by various industry and Government sources. Funding for clinic provided by the NSW Government out of the casino community benefit levy.

More information about the GTRC, our members, and our research can be found at our website.

The GTRC publishes a regular newsletter with updates about our activities, to sign up to our mailing list please see the <u>website</u>.

Dr. Gainsbury and Professor Blaszczynski have received external research funding, direct and indirect research contributions, private consulting fees, accepted hospitality and reimbursement of expenses from organisations from the gambling industry, government organisations, organisations funded directly or through taxation or a levy on the gambling industry, and non-government organisations.

Further details are <u>available</u>.

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