



Issues paper—Review into the ban on the use of credit cards for online wagering

October 2026

Introduction

The Australian Government is committed to creating a safe online gambling environment underpinned by a robust legislative framework.

In November 2021, the Parliamentary Joint Committee on Corporations and Financial Services' Inquiry into the regulation of the use of financial services such as credit cards and digital wallets for online gambling in Australia (PJC Inquiry) recommended the government legislate to ban online gambling service providers of wagering, gaming and other gambling services (excluding lotteries) from accepting payment by credit cards, including via digital wallets.

The government tabled its response to the PJC Inquiry in Parliament in May 2023 and committed to banning the use of credit cards for online gambling (excluding lotteries) through amendments to the [Interactive Gambling Act 2001](#) (IGA), to increase consumer protections for persons at risk of gambling harm.

In August 2023, the Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts (department) conducted targeted consultation with stakeholders on an exposure draft of the Interactive Gambling Amendment (Credit and Other Measures) Bill 2023 (Bill). Stakeholders broadly supported the policy objective of the Bill. The Bill was introduced in September 2023 and was passed by the Parliament on 6 December 2023.

The [Interactive Gambling Amendment \(Credit and Other Measures\) Act 2023](#) (Credit and Other Measures Act) commenced on 11 June 2024, amending the IGA to:

- prohibit the use of credit cards, credit related products (e.g. digital wallets) and digital currency (e.g. cryptocurrency) as payment methods for Australian licensed interactive wagering services (i.e. betting services but not lotteries)
- create a new criminal offence and civil penalty provision for interactive wagering services who knowingly contravene the ban
- provide the Australian Communications and Media Authority with enhanced powers to enforce the ban and existing offences under the IGA
- make several consequential changes and remove some spent provisions.

Section 4 of the Credit and Other Measures Act requires that a review be conducted into the operation of the amendments made by Part 1 of Schedule 1 of the Credit and Other Measures Act.

The department is seeking feedback on the amendments made by Part 1 of Schedule 1 of the Credit and Other Measures Act, in particular whether new products might be used to circumvent the prohibition on the use of credit cards for online wagering. The department encourages submissions to include examples that may assist in its review of the Credit and Other Measures Act.

Matters to be considered

This review will consider the operation of the amendments made by Part 1 of Schedule 1 of the Credit and Other Measures Act, including:

i. Whether paragraphs 15C(4A)(a) to 15C(4A)(c) of the IGA adequately capture methods of payment that could be linked to credit or credit cards.

Paragraphs 15C(4A)(a) to (c) list the methods of payment that wagering providers are prohibited from accepting under section 15C:

- (a) a credit card
- (b) an account, service or facility in which payment is made from a credit card linked to the account, service or facility
- (c) digital currency.

Where paragraph 15C(4A)(a) explicitly captures credit cards as a prohibited payment method, the intent of paragraph 15C(4A)(b) is to stop payments linked to a credit card in a digital or e-wallet.

Paragraph 15C(4A)(c), which prohibits wagering service providers from accepting digital currency, relies on the definition of **digital currency** inserted into section 4. This comprehensive definition is taken from the [A New Tax System \(Goods and Services Tax\) Act 1999](#). It is designed to capture digital assets, such as cryptocurrencies and bitcoin, to prevent the use of possible workarounds to circumvent the credit card ban, including using a credit card to purchase cryptocurrency that is subsequently used for online wagering.

In addition to the listed methods, paragraph 15C(4A)(d) empowers the Minister for Communications to make legislative instruments to extend the ban to new types of credit products. This provision is intended to ensure the legislation can respond to unforeseen payment technologies that may be used to circumvent the prohibition.

Questions

1. Has the Credit and Other Measures Act's definition of prohibited payment methods under subsection 15C(4A) been effective in capturing all payments using credit for the purposes of banning their use for online wagering?
2. Have new products or methods emerged that might be used to circumvent the prohibition on the use of credit for online wagering?

ii. Whether the penalty provisions at subsections 15C(1A) and 15C(3A) of the IGA are effective deterrents.

The intent of subsections 15C(1A) and 15C(3A) is to deter wagering service providers from intentionally accepting or offering to accept payment in connection with any method specified under 15C(4A).

Contravention of 15C(1A) and 15C(3A) can incur a penalty of up to 500 penalty units (equivalent to \$182,000 as of 1 July 2026) and up to 750 penalty units (equivalent to \$273,000 as of 1 July 2026), respectively. These maximum amounts are intended to reflect the seriousness of the contravening conduct and the significant harm it can have on vulnerable persons.

Questions

1. Have the criminal offence and civil penalty provisions at subsections 15C(1A) and 15C(3A) effectively deterred persons from accepting, facilitating or promoting credit card payments for interactive wagering services?
2. Is the maximum penalty amount appropriate in having a deterrent effect for contravening section 15C(4A)?

iii. Whether the reasonable defence provision at subsection 15C(5A) of the IGA supports compliance with the prohibition.

Subsection 15C(5A) creates an exception to the offence and civil penalty provisions under subsections 15C(1A) and 15C(3A), where a wagering service provider did not know, and could not, with reasonable diligence, have ascertained that a customer was making a payment with a method specified under 15C(4A).

The intent of 15C(5A) is to place the evidentiary burden on wagering service provider to establish how they did not know or could not have known that the form of payment used by a customer was a prohibited form, including establishing if any technical solutions, steps or other arrangements were put in place to prevent the acceptance of a prohibited form of payment.

Question

1. Do the reasonable defence provisions at 15C(5A) support compliance with the prohibition on the use of credit cards and digital currency?

iv. Any other items in Part 1 of Schedule 1 of the Credit and Other Measures Act.

The remaining items in Part 1 of Schedule 1 of the Credit and Other Measures Act are largely consequential amendments that support the framework to prohibit the use of credit for interactive wagering services. For more information on the amendments made by Part 1 of Schedule 1 of the Credit and Other Measures Act, you can view the full [Credit and Other Measures Act](#) and accompanying [explanatory memorandum](#).

Out of scope

This review will only address the items outlined under the ‘matters to be considered’ section of this paper.

The department is not seeking views on:

- Part 2 of Schedule 1 of the Credit and Other Measures Act, which relates to enforcement
- matters covered by the [House of Representatives Standing Committee on Social Policy and Legal Affairs’ Inquiry into online gambling and its impacts on those experiencing gambling harm](#), which the government tabled its response to on 12 May 2026
- matters covered by the [Interactive Gambling Amendment \(Gambling Reform\) Act 2026](#), [National Self-exclusion Register \(Cost Recovery Levy\) Amendment Act 2026](#) or the [Interactive Gambling \(Cost Recovery Levy\) Act 2026](#)
- land-based gambling products, including poker machines, in-venue keno or traditional lotteries, which are the responsibility of states and territories.

Making a submission

Submissions are welcomed from all interested parties on the matters outlined in this paper.

Submissions should be received by 11:59pm AEDT, 27 November 2026.

You can make an online submission at www.infrastructure.gov.au/have-your-say.

You can also send submissions via mail to:

Director—Gambling Reforms Taskforce
Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts
GPO Box 594
Canberra ACT 2601

If you have any questions, please email Online.Gambling@communications.gov.au.

Submissions from organisations may be made publicly available by the department unless a respondent specifically requests that a submission, or part of a submission, be kept confidential.

The department reserves the right not to publish any submissions, or part of a submission, which in its view contains potentially offensive or defamatory material, or for confidentiality reasons.