

NORTHERN TERRITORY RACING AND WAGERING COMMISSION

DECISION NOTICE AND REASONS FOR DECISION

MATTER:	Gambling Dispute for determination by the Northern Territory Racing and Wagering Commission (pursuant to section 310(4) of the <i>Racing and Wagering Act 2024</i> and section 85(2) of the <i>Racing and Betting Act 1983</i>)
COMPLAINANT:	Mr A
LICENSEE:	Betchoice Corporation Pty Ltd (Unibet)
HEARD BEFORE: (on papers)	Mr Alastair Shields (Presiding Member) Ms Cindy Bravos Ms Susan Kirkman
DATE OF DECISION:	26 November 2024

DECISION

1. For the reasons set out below, the Northern Territory Racing and Wagering Commission (**the Commission**) is satisfied that Betchoice Corporation Pty Ltd (**the Licensee**) has acted in compliance with the *Racing and Betting Act 1983* (**RBA**), the licence conditions attached to its sports bookmaker licence, the Northern Territory Code of Practice for Responsible Online Gambling (**the 2016 Code**) and the Northern Territory Code of Practice for Responsible Service of Online Gambling 2019 (**the 2019 Code**) throughout its dealings with the Complainant between 22 September 2018 (betting account opening) and 18 October 2021 (betting account closure).
2. Given the Commission's determination in relation to the Licensee's dealings with the Complainant throughout the lifetime of the betting account, the Commission has further determined that all bets made and accepted between 22 September 2018 and 18 October 2021 were lawful, regardless of the fact that the Complainant's overall wagering activity with the Licensee, resulted in a financial loss to him.

REASONS

Background

The Licensee

3. The Licensee is currently authorised by the Commission to conduct the business of a sports bookmaker and in doing so, to operate an online wagering platform under the branding of Unibet.
4. The current sports bookmaker licence was granted by the former Northern Territory Racing Commission (**former Commission**) under the licensing regime contained within the now repealed RBA. In accordance with the transitional arrangements contained within the *Racing and Wagering Act 2024* (**RWA**), any licence issued under the repealed RBA that was valid immediately before the commencement of the RWA continues in effect on the commencement of the RWA as a licence under the RWA.

5. For ease of reference and given that the events complained of occurred while the Complainant interacted with the Licensee while using the Unibet branded online wagering platform, the Commission has determined to refer to the Licensee as Unibet throughout the remainder of this Decision Notice.

The Complaint

6. On 15 November 2022, the Complainant lodged an online complaint with the former Commission about his dealings with Unibet. The Complainant alleged that Unibet:
 - i. allowed him to wager even though:
 - he was an excluded customer; and
 - it knew that he was a problem gambler;
 - ii. enticed him to wager through the offering of bonus bets; and
 - iii. permitted him to cancel a significant withdrawal request before it was processed, even though his account was not authorised to allow withdrawal cancellations.

Commission Hearing

7. In accordance with the transitional arrangements contained at subsection 310(4) of the RWA, any matters under consideration of the former Commission that were not determined under the now repealed RBA before the commencement of the RWA are to be determined by the Commission in accordance with the repealed RBA as if it was not repealed.
8. The complaint subject of this Decision Notice was lodged on 15 November 2022 and had not yet been determined by the former Commission prior to the commencement of the RWA. Given this and in accordance with the transitional arrangements under the RWA, the Commission has determined to hear the dispute and make its determinations pursuant to subsection 85(4) of the RBA.
9. The hearing of the dispute has been conducted in the absence of the parties, based on the evidence before the Commission. That evidence includes submissions to the Commission and the former Commission by both the Complainant and Unibet, as well as additional evidence obtained on behalf of the Commission by the Commission's betting inspectors.
10. As a matter of procedural fairness, a draft of the Commission's determinations was supplied to both parties for comment. In response, Unibet advised the Commission that it had reviewed the draft Decision Notice and that it supported its content. The Commission also received a response from the Complainant which has been taken into consideration in the finalisation of this Decision Notice.

Consideration of the Issues

Codes of Practice

11. Licence conditions attached to all sports bookmaker licences granted by the former Commission, required licensees to adhere to any Codes of Practice. The 2019 Code came into effect on 26 May 2019 having replaced the 2016 Code. Both Codes were approved by the former Commission to provide guidance on responsible gambling practices that must be implemented by sports bookmakers to minimise the impact of any harms that may be caused by online gambling.

12. Under the transitional arrangements contained within the RWA at section 313, any Codes of Practice made under section 148A of the now repealed RBA and in effect immediately before the commencement of the RWA continue to apply as if they were adopted or established under the RWA.
13. The 2019 Code requires that wagering providers must make available to any person the option of excluding themselves temporarily or permanently from their online wagering platforms. Relevant to this complaint is the following clause:

Clause 4.2 – Self-exclusion features

- a. *Online gambling providers must provide self-exclusion features on their websites to enable their customers the opportunity to exclude themselves from accessing the provider’s gambling product either temporarily (for a specified period) or permanently.*

...

- e. *Where a person requests that they be permanently self-excluded for any reason or is permanently excluded by the online gambling provider due to problem gambling concerns, the online gambling provider must not knowingly permit that person to reopen or open a new account.*
- f. *Where a person requests they be temporarily self-excluded, the online gambling provider must not knowingly permit that person to wager with the provider prior to the expiry of the specified self-exclusion period (whether by opening another account or reactivating or reopening their original account).*

14. Additionally, the 2019 Code requires wagering providers licensed by the Commission to identify red flag behaviours and to take appropriate action to address problem gambling. Specifically:

Clause 3.2 - Recognising potential problem gamblers

Where appropriate a customer who displays some, or a number, or a repetition of red flag behaviours should be monitored by an online gambling provider and appropriate customer interaction should take place to assist or protect that customer which reasonably corresponds to the circumstances. Online gambling providers should ensure responsible gambling policies and procedures are in place to allow staff to detect and assist customers who may be experiencing problems with gambling.

Account Activity

15. The Commission has reviewed the Complainant’s transaction history with Unibet, the audit log pertaining to his betting account, and records of various interactions between the Complainant and Unibet via email and live chat as well as recordings of telephone conversations.
16. Having done so, the evidence before the Commission is that:
 - i. on 22 September 2018, the Complainant opened an account with Unibet and on the same day, deposited, wagered and lost \$195 after which he activated a temporary self-exclusion period of six months via the Unibet website;
 - ii. on 22 April 2020 (approximately 19 months later), the Complainant requested for his account to be reopened which prompted Unibet to request the Complainant to complete a responsible gambling self-assessment questionnaire and to make further inquiries via email during which the Complainant advised Unibet that he:

- could afford to gamble and only closed the account previously to use his time more efficiently;
 - generally only gambled in his spare time or socialising with friends;
 - sets a budget before placing his first wager and stops if he loses the set amount; and
 - only participates in punting clubs for a bit of banter with his mates;
- iii. following an assessment by Unibet of the information provided by the Complainant, the account was reopened subject to a 24-hour cooling off period;
- iv. on 23 April 2020 (at the expiry of the 24-hour cooling off period), the Complainant deposited, wagered and lost \$3,160 after which he again activated a temporary self-exclusion period of six months via the Unibet website;
- v. on 4 December 2020 (approximately seven months later), the Complainant requested for his account to be reopened which again prompted Unibet to request the Complainant to complete a responsible gambling self-assessment questionnaire and to respond via email to a series of questions about his gambling behaviour however, while the Complainant did advise Unibet that he had completed the questionnaire and he did email Unibet, it appears that these emails were not received by the Unibet responsible gambling team that undertook assessments of reopen account requests. As a result of the Unibet team not receiving the email responses, the Complainant's account was not reopened. However, the Complainant had advised Unibet via live chat that he:
- wanted his account reopened for fun;
 - had closed his account previously so he could focus on work with zero distractions; and
 - participated in social gambling with a group of mates who played golf in winter and gambled in summer;
- vi. on 28 July 2021 (approximately a further seven months later), the Complainant again requested for his account to be reopened which again prompted Unibet to request the Complainant to complete a responsible gambling self-assessment questionnaire and to make further inquiries via email, during which the Complainant advised Unibet that:
- gambling is a bit of fun during downtime;
 - he would generally just have a small flutter at the pub; and
 - he would put a deposit limit in place to safeguard the account;
- vii. following an assessment by Unibet of the information provided by the Complainant, the account was reopened subject to a 24-hour cooling off period;
- viii. between 29 July 2021 and 27 August 2021, the Complainant deposited and wagered \$222,111.48 while withdrawing \$150,000, leaving an overall position of -\$72,111.48;
- ix. on 27 August 2021, the Complainant activated a 42 day 'Time Out' function through the Unibet website;
- x. on 9 October 2021, the account automatically reopened after the time-out period lapsed;

- xi. between 9 October 2021 and 18 October 2021, the Complainant deposited, wagered and lost \$19,896;
- xii. on 18 October 2021, Unibet permanently closed the Complainant's account after the Complainant advised it that he had a gambling problem.

Excluded Customer

- 17. The Complainant has alleged that Unibet allowed him to wager even though he was an excluded customer.
- 18. The Commission notes that permanent self-exclusion is a long-term, decisive measure taken by individuals seeking to permanently remove themselves from gambling environments. Permanent self-exclusion provides a vital safeguard for those individuals who recognise the risks associated with their continued wagering activity through offering a definitive barrier that prevents the individual from wagering with the individual's nominated provider of the gambling service. In contrast, temporary self-exclusion which lasts for a specific duration and time-outs which are typically short-term pauses lasting days or weeks, are designed for those individuals seeking to moderate their gambling activity without completely removing access to it.
- 19. Each of these forms of exclusion empower individuals to make informed decisions about their wagering behaviours. They each serve different needs but together, these responsible gambling tools provide a comprehensive approach to harm reduction, helping individuals at various stages of risk or recovery.
- 20. The evidence before the Commission is that the Complainant on three occasions, decided to proactively use the temporary responsible gambling tools available to him to manage his gambling behaviour. On the first two occasions, he opted to temporarily self-exclude from gambling with Unibet for a period of six months and it was not until well after these temporary periods of self-exclusion had expired and a responsible gambling assessment had been undertaken by Unibet, that at the Complainant's request Unibet reopened his betting account.
- 21. On the third occasion, the Complainant opted to take a 42-day break from his wagering activity after which, at the expiry of that period, the Complainant's betting account was automatically reopened. Given that timeouts are usually brief compared to temporary self-exclusions and are more often perceived to indicate that the individual is of a lower risk, it is not surprising to the Commission that Unibet's procedures for the reopening of the betting account on this occasion were automatic and did not involve direct engagement with the Complainant.
- 22. The Complainant's wagering activity while his betting account was active will be explored in more detail below however, in relation to the Complainant's allegation that Unibet allowed him to wager with it while he was an excluded customer, the Commission finds that the Complainant's allegation is without merit as it is not supported with any credible evidence.

Problem Gambler

- 23. The Complainant has alleged that Unibet allowed him to wager even though it knew he was a problem gambler.
- 24. The 2016 and 2019 Codes required that a customer who displays some, or a number, or a repetition of red flag behaviours should be monitored by the wagering provider and appropriate customer interaction should take place to assist or protect that customer which reasonably corresponds to the circumstances.

25. The evidence before the Commission is that between 22 September 2018 when the Complainant opened the betting account with Unibet, and 28 July 2021, the Complainant wagered on two days, sustaining an overall loss of \$3,355. After each of these days of wagering, the Complainant initiated a six-month temporary self-exclusion.
26. While self-exclusion is a proactive and responsible step taken by individuals to ensure that they maintain healthy boundaries with their gambling habits, self-excluding multiple times within a relatively short period could indicate that an individual may be struggling to control their gambling behaviours. Considering that a period of 19 months passed between the Complainant's first and second self-exclusion and given the relatively small losses incurred during this time, the Commission holds the view that these factors did not indicate a level of risk that should have prompted Unibet to assess the Complainant as being at risk of harm from his wagering behaviour.
27. On 29 July 2021 following the Complainant requesting that his betting account be reopened, the Complainant went on to deposit and lose just under \$40,000 over the next ten days, as follows:
 - i. 29 July 2021 – 3 deposits totalling \$1,695.55;
 - ii. 30 July 2021 – 5 deposits totalling \$3,373;
 - iii. 31 July 2021 – 3 deposits totalling \$1,812.50;
 - iv. 1 August 2021 – 1 deposit totalling \$42.50;
 - v. 2 August 2021 – 8 deposits totalling \$14,120.81;
 - vi. 3 August 2021 – 1 deposit of \$1,530;
 - vii. 4 August 2021 – 1 deposit of \$300;
 - viii. 5 August 2021 – 2 deposits totalling \$4,360;
 - ix. 6 August 2021 – 8 deposits totalling \$9,373.62; and
 - x. 7 August 2021 – 4 deposits totalling \$1,968.
28. In responding to the complaint, Unibet has submitted that it notes that on 2 August 2021, the Complainant's deposits increased in volume and size compared to his previous activities. Unibet submitted that its automated online reporting system did not detect that this was behaviour to be investigated however, it is constantly reviewing and updating its detection tools so that it would be more likely to detect cases such as these in the future.
29. The Commission agrees that Unibet should have identified that the Complainant's deposit activity significantly increased on 2 August 2021. In the Commission's view, Unibet's automated detection systems should have also identified a further significant deposit increase on 6 August 2021.
30. On 9 August 2021, the Complainant made 4 deposits totalling \$1,840. On that same day, Unibet's National Account Manager emailed the Complainant to introduce herself and to remind the Complainant of the responsible gambling tools available including the ability to set a deposit limit. The Complainant and the Account Manager engaged in a short email conversation in which the Complainant advised that he preferred watching and wagering on sports rather than thoroughbred racing and that he was happy with the markets offered by Unibet to date.

31. Over the next five days, the Complainant deposited and lost a further \$12,625.50 as follows:
 - i. 10 August 2021 – 5 deposits totalling \$6,695.50;
 - ii. 11 August 2021 – 1 deposit of \$1,300; and
 - iii. 13 August 2021 – 5 deposits totalling \$4,630.
32. Unibet has submitted that due to identifying an increase in the Complainant's deposits for the month compared to the previous month and that the Complainant was making bets larger than usual, it contacted the Complainant on 15 August 2021 via telephone and undertook a responsible gambling conversation with him. During that conversation, the Complainant stated that he was not experiencing any harm from his wagering activity and was comfortable with the increased level of deposits he had made. He was also encouraged to set a deposit limit, but he declined to do so at that time.
33. Following the responsible gambling conversation, the Complainant continued to wager with Unibet, making deposits into his betting account as follows:
 - i. 15 August 2021 – 1 deposit of \$300;
 - ii. 16 August 2021 – 3 deposits totalling \$4,210;
 - iii. 17 August 2021 – 2 deposits totalling \$1,680;
 - iv. 18 August 2021 – 7 deposits totalling \$6,005;
 - v. 19 August 2021 – 1 deposit of \$1,300; and
 - vi. 20 August 2021 – 2 deposits totalling \$2,420.
34. From the time that the Complainant's betting account was reopened on 29 July 2021 through to 20 August 2021, the Complainant had deposited a total of \$68,956.48 into his Unibet betting account.
35. Also of interest to the Commission is that on 20 August 2021, the Complainant made a withdrawal from his betting account of \$100,000. Had the Complainant chosen to cease his wagering activity at this point in time, he would have made a profit of just over \$31,000 from his wagering activity since deciding to reopen the betting account with Unibet less than a month earlier.
36. The Commission has also sighted email correspondence and listened to a telephone recording of a conversation between the Complainant and Unibet on this day and the next during which the need for the Complainant to provide Unibet with further identification details in order for the \$100,000 withdrawal to be processed was discussed. The Commission notes that in those conversations, the Complainant acknowledged that he had previously deactivated the ability to reverse or cancel withdrawals on his betting account and that he was again reminded of this when Unibet declined his request to reverse \$10,000 of the \$100,000 withdrawal.
37. The Complainant's next wagering activity occurred a few days later on 23 August 2021, where he made 9 deposits totalling \$59,870 before making a withdrawal of \$50,000 from his betting account. The Complainant then made a further four deposits into his betting account totalling \$37,000. At the conclusion of the Complainant's wagering activity on this day, the Complainant had lost \$46,870. On this same day, the Complainant also changed the settings on his betting account so that he could now reverse or cancel a withdrawal request.

38. Unibet has advised the Commission that the Complainant's wagering activities on this day did not trigger any form of responsible gambling alert as his activities were not significantly different to his most recent wagering activities. Unibet has further submitted that the Complainant's withdrawal of \$50,000 demonstrated that the Complainant was in control of his wagering.
39. The Commission is concerned to note that the significant value of the deposits made by the Complainant in a single day and a loss for the day of just under \$50,000 did not trigger a responsible gambling alert or prompt an assessment of the Complainant's wagering activity. While the Commission acknowledges that such an assessment may not have necessarily resulted in further action, particularly when considering the Complainant's successful \$50,000 withdrawal on the same day and that the losses sustained on this day could be offset by the successful \$100,000 withdrawal several days earlier, it remains concerned that the deposits alone did not prompt at least an internal review by Unibet of the Complainant's wagering behaviour.
40. The following day, being 24 August 2021, the Complainant made nine deposits into his betting account totalling \$52,850. The Commission notes that the Complainant's deposits on this day coupled with his activity the day before, utilised nearly all of the \$100,000 that he had withdrawn from the betting account on 20 August 2021 and that the result of this was that he was no longer in profit from his wagering activity and instead was now nearly \$70,000 in loss.
41. While the Complainant's deposit and loss activity on 23 August and 24 August 2021 did not specifically trigger a responsible gambling alert, Unibet has advised the Commission that due to the increase in deposits made into the Complainant's account compared to the previous month, it undertook a risk analysis of the Complainant's wagering activity on 25 August 2021 to help it understand whether the Complainant's level of deposits were sustainable for his financial circumstances. Unibet has advised that the results of that risk assessment did not raise any concerns.
42. On 26 August 2021, the Complainant made two deposits into his betting account totalling \$885 followed by a further two deposits the next day totalling \$2,550. At the conclusion of his wagering activity on the second day, the Complainant initiated a 42-day time out.
43. From 29 July 2021 through to 27 August 2021, the Complainant had deposited a total of \$222,111.48 into his betting account and withdrawn \$150,000, resulting in the Complainant sustaining an overall loss of \$72,111.48 from his wagering activity for the past month.
44. While the Complainant's daily deposit activity on 2 August, 6 August, 23 August and 24 August 2021 being \$14,120.81, \$9,373.62, \$96,870 and \$52,850 respectively did not trigger any specific individual responsible gambling alerts, the Commission does note that Unibet did initiate responsible gambling actions on:
 - i. 28 July 2021 when it required the Complainant to complete a responsible gambling assessment prior to reopening his account;
 - ii. 9 August 2021 when it emailed the Complainant and reminded him of the ability to set a deposit limit;
 - iii. 15 August 2021 when it spoke directly with the Complainant via telephone; and
 - iv. 25 August 2021 when it undertook a review of the Complainant's account.

45. While not technically a responsible gambling action, the Commission notes that Unibet also spoke with the Complainant on 20 August 2021 via telephone and email regarding the functionality of reverse withdrawals.
46. Unibet has submitted to the Commission that:
- ...at no time during any telephone calls, webchats or written correspondence between Unibet and [the Complainant] did [he] indicate any problem with his gambling activities. Instead, [the Complainant] indicated that the level of gambling was affordable on numerous occasions when contacted by Unibet.*
47. The Commission acknowledges that the Complainant experienced significant financial losses due to his wagering activity between 29 July 2021 and 27 August 2021. However, it is important to note that both the Courts and the Commission on numerous occasions have noted that an inherent risk in participating in gambling activities, including online wagering, is the potential loss of money. As such it is expected that all gamblers are aware of these risks and that they must make informed decisions about their wagering activity based on their personal financial circumstances.
48. Between 29 July 2021 and 27 August 2021, Unibet engaged with the Complainant on several occasions during which the Complainant confirmed that his gambling was affordable, and no concerns were raised by him during these interactions. The Complainant was also reminded on several occasions of the responsible gambling tools available to him for use. It is also noted that during this same period, the Complainant was in significant profit on several occasions but chose not to withdraw those winnings but instead, chose to continue gambling, which ultimately resulted in a financial loss for him.
49. The Commission is of the view that there were several other opportunities that Unibet could have chosen to engage with the Complainant during this period, particularly had it identified the large daily deposits and/or losses that occurred on 2 August, 6 August and 23 August 2021.
50. With this in mind, the Commission holds the view that while Unibet met the minimum regulatory standards required of it under the 2019 Code, there were clear opportunities for it to do better. The Commission recognises that further interaction with the Complainant would likely have resulted in the Complainant reaffirming his comfort with his wagering activity, and that additional assessments may not have necessarily resulted in further action however, there remains a need for Unibet to enhance its responsible gambling practices.
51. In this regard, the Commission acknowledges Unibet's submission that it is constantly reviewing and updating its detection tools so that it would be more likely to detect large daily deposits and withdrawals in the future; as well as it having now implemented a new process requiring customers who have temporarily self-excluded for a period of six months or more to actively set a deposit limit as a condition for Unibet to reopen their accounts, rather than simply opting out of this safeguard.

Cancelled Withdrawal

52. On 9 October 2021, the Complainant's betting account automatically reopened after the time-out period lapsed. Between 9 October 2021 and 18 October 2021, the Complainant deposited, wagered and lost \$19,896. This wagering activity consisted of:
- i. 9 October 2021 – 1 deposit of \$100;
 - ii. 16 October 2021 – 3 deposits totalling \$3,196;

- iii. 17 October 2021 – 1 deposit of \$220; and
- iv. 18 October 2021 – 8 deposits totalling \$16,380.

53. The Complainant has submitted that Unibet permitted him to cancel a \$50,000 withdrawal request on 18 October 2021 before it was processed, even though his account was not authorised to allow withdrawal cancellations. Once this withdrawal was cancelled, the Complainant chose to wager the full amount of the cancelled withdrawal.
54. The Commission has sighted the live chat record for 18 October 2021 in which the Complainant requests for the \$50,000 withdrawal request to be reversed. Of particular note is that in that conversation, the Complainant states that he has this function enabled on his account.
55. The Commission has also sighted a further conversation later that same evening in which the Complainant states that he:

... was pissed as a fart this afternoon and your firm allowed me to reverse a withdrawal after I have been unable to do this previously after pleading with my account manager?

I have no history in my account of being allowed to do this. I have no history of calling your company to do this. I have no recollection. I am extremely impulsive and it is appalling that you allow such a problem gambler to wager during active addiction.

I now have an account over drawn on the basis these funds were arriving.

56. The Commission has reviewed the audit logs for the Complainant's account and notes that the Complainant had turned off the function to allow the reversal of withdrawals from his betting account on 30 July 2021. Given this, when the Complainant requested to reverse \$10,000 of a \$100,000 withdrawal request on 20 August 2021 as detailed at paragraph 35 and 36 above, the Complainant acknowledged that he had previously deactivated the ability to reverse or cancel withdrawals on his betting account and as a result Unibet advised him that it would be declining his request to reverse a portion of the withdrawal.
57. However, the audit logs also show that the Complainant re-activated the ability to reverse withdrawals on his account on 23 August 2021. In accordance with the Complainant's instructions, when he requested to reverse the \$50,000 withdrawal request on 18 October 2021, Unibet processed the reversal for the withdrawal request. Given this, there is no substance to this aspect of the Complainant's allegation.
58. The Commission also notes that because of the Complainant's admission to Unibet of having a gambling problem, Unibet then permanently self-excluded the Complainant's account on the same day.

Promotional Offers

59. The Complainant has submitted that Unibet enticed him to wager through the offering of bonus bets.
60. The Commission notes that promotional offers are marketing tools commonly used by online sports bookmakers (and many other customer focused industries) to boost sales and generate loyalty. When engaging in promotional marketing in this manner, the Commission expects that these types of promotional offers will be provided within the context of a responsible gambling environment and that they do not inadvertently encourage excessive or risky online wagering

behaviour. In addition, clause 4.6 of the 2019 Code requires that all online sports bookmakers licensed by the Commission have in place procedures to ensure that people who have opted out from receiving promotional materials, do not receive them.

61. Unibet has submitted to the Commission that free or bonus bets are provided to its customers in the following circumstances:
 - i. customer 'wins' them via money back second or third promotion;
 - ii. customer requests;
 - iii. provided as part of weekly review of customer; and
 - iv. potentially as an incentive to set a deposit limit, provide financial documentation etc.
62. Unibet's records show that the Complainant received \$20,307 in free bets, which returned \$13,102 to the Complainant's betting account as withdrawable winnings.
63. There is no evidence before the Commission that the Complainant had opted out from receiving such offers nor that he was provided an excessive amount in bonuses over the account's lifetime. There is also no evidence before the Commission that the promotional offers were provided in a manner that did not comply with regulatory environment within which Unibet is licensed to operate.

LAWFULNESS OF BETS

64. Given the Commission's findings in relation to Unibet's dealings with the Complainant throughout the lifetime of the betting account, the Commission has determined that all bets made and accepted between 22 September 2018 (account opening) and 18 October 2021 (account closing) were lawful, regardless of the fact that the Complainant's wagering activity with Unibet ultimately resulted in a financial loss to him.

NOTICE OF RIGHTS

65. Section 85(6) of the RBA provides that a determination by the Commission of a dispute referred to it pursuant to section 85 of the RBA shall be final and conclusive as to the matter in dispute.



Alastair Shields
Chair
Northern Territory Racing and Wagering Commission

On behalf of Commissioners Shields, Bravos and Kirkman