



# Responsible Gambling

## Tried and tested, the Hong Kong system of responsible gambling has served the community for decades. It is the strength and shield of Hong Kong.

Simply put, the Club is authorised by Government to provide betting services on horse racing, football and the Mark Six lottery. In doing so the Club provides a regulated channel to meet gambling demand, and works with Government to promote responsible gambling and to protect the public from the dangers of credit betting, illegal gambling and associated crimes such as money laundering. It also ensures that any proceeds benefit the community as a whole, whether in the form of tax and duty to Government or through the Club's own charitable donations.

### ILLEGAL GAMBLING IS A THREAT TO HONG KONG

Whether based in Hong Kong or offshore, illegal bookmakers are a huge threat to our society. Offering round-the-clock betting on all kinds of unauthorised sports, promoting unlimited high-frequency casino games and encouraging credit

betting, their activities are strongly associated with excessive and pathological gambling.

Illegal gambling is also connected with criminal activities such as loan sharking, money laundering, fraud and bribery, and is a major source of funding for organised crime. Half of all illegal bookmaking operations raided by the Hong Kong Police between 2011 and 2014 were found to be associated with organised criminal groups.

Illegal gambling is such a huge threat to society that the fight against it must be ongoing. Exploiting technology, particularly mobile devices, illegal bookmakers continually find new ways to target the public. Every year, an estimated HK\$12 billion in community funding is lost as a result of Hong Kong residents betting illegally on racing, football and other sports. Constant vigilance and strong law enforcement must be maintained.

## 香港奉行的有節制博彩政策成效卓著，多年來以此為基礎提供規範化博彩，並透過慈善捐款等多方面貢獻社群。

馬會是本港唯一獲政府授權營辦賽馬、足球博彩及六合彩獎券服務的機構，透過規範化的博彩渠道，滿足市民對賭博活動的需求。同時，馬會亦與政府緊密合作，推廣有節制博彩政策，以減低市民參與借貸賭博、非法賭博及因此而衍生的有組織罪案，例如洗黑錢活動的風險。這個獨特的營運模式，亦同時確保博彩收益可以透過稅收及馬會的慈善捐款，回饋社會。

### 非法賭博危害社會

非法賭博對本港社會構成嚴重危害，這些非法外圍莊家部分於本港設立基地，但越來越多海外非法賭博集團窺準本港市場。非法賭博集團廿四小時無休止提供各種不受監管的體育賭博，大肆宣傳高注碼及密集式下注的賭場賭博，又鼓勵借貸賭博，衍生過度賭博及病態賭徒問題。

非法賭博與多種犯罪活動關係密切，包括高利貸、洗黑錢、欺詐及賄賂等，非法賭博的收益，是有組織犯罪集團的主要收入來源。警方於二〇一一年至二〇一四年間搗破

的非法外圍案件中，一半證實與有組織犯罪集團有關。

綜上所述，非法賭博禍害深遠，本港社會打擊非法賭博的工作絕不能鬆懈。近年，更因為流動資訊科技越趨先進，非法外圍莊家以層出不窮的手法，誘使市民在不知不覺間參與非法賭博。據估計，本港每年因為港人參與非法賽馬、足球或其他運動賭博，損失估計達到一百二十億港元的社會資源。因此，對付非法賭博，市民既要保持高度戒備，同時亦有賴有關當局加強執法。

## THE CLUB PROACTIVELY ADVOCATES RESPONSIBLE GAMBLING

The Club proactively advocates responsible gambling practices and has established a comprehensive range of measures to ensure that those who want to bet can do so responsibly. The Club does not permit credit betting and has strict protocols in place to prevent underage gambling. It prominently displays messages to encourage responsible gambling in all betting channels, including providing treatment and counselling service hotline information. It also ensures that all front-line betting staff are fully trained in implementing its Responsible Gambling Policy.

These practices were recognised by the World Lottery Association (WLA) in 2011 when the Club was granted Level 4 accreditation, the highest attainable, under the WLA's Responsible Gambling Framework. The accreditation, which is re-evaluated every three years, was renewed in 2015.

## PROMOTING RESPONSIBLE GAMBLING

This year, the Club continued to strengthen its support for responsible gambling.

During Euro 2016, the Club ran a campaign to promote public awareness of the dangers of illegal gambling and to encourage responsible gambling. Messages were delivered through online and offline channels including via radio and TV info segments.

Starting from this year, the Club has doubled its annual funding of the Ping Wo Fund, from HK\$20 million to HK\$45 million. The Fund, established with Club support in 2003, finances and co-ordinates preventive and remedial measures to address gambling related problems.

The Club funded a HK\$1.2 million two-year pilot project, run by the Tung Wah Group of Hospitals Youth and Family Section, to reach out online to high-risk teenagers and young adults who either have, or may potentially develop, gambling related problems. The funds also support tertiary level training courses in social work and counselling.

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### 馬會主動倡導有節制博彩

馬會主動倡導有節制博彩，多年來實施多項措施，確保投注人士博彩時遵守有節制博彩原則。這些行之有效的措施包括不接受信貸投注，同時嚴禁未滿十八歲人士參與博彩；馬會於所有投注地點及渠道張貼告示，提倡有節制博彩，以及提供問題賭博輔導服務中心求助熱線等資訊。馬會所有前線投注部員工均須接受有節制博彩培訓，確保能夠有效落實相關措施。

二〇一一年，馬會首次榮獲由世界博彩協會頒發的「有節制博彩」第四級（最高級

別）認證，肯定了馬會於推廣有節制博彩的工作。這認證根據世界博彩協會的有節制博彩框架規範進行，而獲認證的機構需要每三年接受覆審一次，馬會亦於二〇一五年再度獲頒最高級別認證。

### 推廣有節制博彩的相關工作

今年，馬會繼續增撥資源，強化有節制博彩的工作。

在二〇一六年歐國盃期間，馬會推行公眾教育活動以宣傳非法賭博的禍害及鼓勵有節制博彩，有關訊息透過電視台、電台和網上等渠道，全方位宣傳。



million to HK\$45 million. The Fund, established with Club support in 2003, finances and co-ordinates preventive and remedial measures to address gambling related problems. The additional funding is intended to support preventive and counselling services for high-risk groups, notably those susceptible to credit betting and junket activities. Educational programmes targeting families and young people will also be launched.

### ANTI-MONEY LAUNDERING

The Club is committed to preventing its operations from being used for money laundering and has put in place an Anti-Money Laundering (AML) policy and framework, which makes reference to the internationally recognised Financial Action Task Force recommendations and industry best practice. This includes:

- Taking all reasonable steps to establish and verify the true and full identity of each betting account holder. No anonymous or fictitious accounts are permitted. Betting accounts will not be opened for customers residing in certain jurisdictions where offshore gambling is illegal.
- Ongoing monitoring procedures to identify suspicious transactions and to conduct additional due diligence where necessary.
- Reporting all suspicious transactions to Hong Kong's Joint Financial Intelligence Unit, a unit

of Police and Customs tasked with receiving all Hong Kong reports of suspicious transactions.

- Providing training to all employees who conduct activities that may be exposed to money laundering risks.
- Conducting compliance monitoring and internal audits to independently assess the effectiveness of the AML policy and framework.
- With respect to commingling, only entering business relationships with overseas commingling partners after thorough due diligence has been conducted. During this process, they must demonstrate that they have the necessary rights to legally operate in the relevant jurisdiction and that they adhere to their local AML laws and regulations.



同時，馬會又向東華三院青少年及家庭服務撥款一百二十萬港元，資助東華三院推出為期兩年的網上外展服務先導計劃，為正面對或容易受非法及問題賭博侵害的年青高風險群組，提供適切協助，計劃同時資助東華三院大專社工參與培訓及輔導課程。

今年開始，馬會加倍資助平和基金，撥款額由每年二千萬港元，倍增至四千五百萬港元。平和基金於二〇〇三年獲馬會支持成立，以資助及統籌各項預防及緩減賭博相關問題的工作，今次馬會額外增撥的資源，將用於支援較易受外圍莊家及「艇仔」誘惑的高風險群組的預防及輔導工作，平和基金亦同時開展鼓勵家庭及青少年參與的公眾教育活動。

### 防止洗黑錢措施

馬會致力防止被利用作為洗黑錢的渠道，並根據打擊清洗黑錢財務行動特別組織的建議及業內最佳做法，制訂反洗黑錢政策及框架，包括：

- 採取一切合理可行的措施以全面核實每個戶口持有人的真實身份，以防止開立匿名或虛假戶口。若顧客居於某些離岸賭博被視為非法的司法管轄區，則不能開設投注戶口；
- 持續監察可疑交易及在必要時進行額外的盡職審查程序；
- 向由香港警務處及香港海關人員組成的聯合財富情報組報告所有可疑交易；
- 為所有有機會接觸洗黑錢活動的僱員提供培訓；
- 進行獨立的合規監察及內部審核，以評估反洗黑錢政策及框架的有效性；
- 有關匯合彩池方面，所有海外夥伴都必須經過徹底的盡職審查才可與其建立合作關係。在審查的過程中，他們必須展示擁有在相關司法管轄區內合法經營的必要權利，並且遵守當地反洗黑錢的法例及規定。