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STATUTORY INSTRUMENTS

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**1997 No. 1075**

**The Deregulation (Casinos and Bingo Clubs: Debit Cards) Order 1997**

**Amendments enabling the use of debit cards in casinos and bingo clubs**

3.—(1) Section 16 of the 1968 Act<sup>(1)</sup> shall be amended as follows.

(2) In subsection (1), for the words “(2) and (2A)” there shall be substituted “(2) to (2A)”.

(3) After subsection (2) there shall be inserted—

“(2ZA) Neither the holder of the licence nor any person acting on his behalf or under any arrangement with him shall accept a debit card payment and give in exchange for it cash or tokens for enabling any person to take part in the gaming unless the following conditions are fulfilled, that is to say—

- (a) the payment is exchanged for cash to an amount equal to the amount of the payment, or is exchanged for tokens at the same rate as would apply if cash, to the amount of the payment, were given in exchange for them, and
- (b) the payment has been authorised by the holder of the card and by or on behalf of the issuer of the card;

but where those conditions are fulfilled, the giving of cash or tokens in exchange for a debit card payment shall not be taken to contravene subsection (1) above.”.

(4) In subsection (2A)—

- (a) in paragraph (a) and in the words following paragraph (d) the words “or a debit card payment,” shall be inserted after the words “substitute cheque,”;
- (b) the word “and” shall be omitted at the end of paragraph (c); and
- (c) the following shall be inserted at the end of paragraph (d)—

“and

- (e) where a debit card payment is given in whole or in part exchange for the redeemed cheque, the payment has been authorised by the holder of the card and by or on behalf of the issuer of the card;”.

(5) There shall be inserted, after subsection (3A), the following subsection—

“(3B) Where the holder of a licence under this Act, or a person acting on behalf of or under any arrangement with the holder of such a licence, accepts a debit card payment in exchange for cash or tokens to be used by a player in gaming to which this Part of this Act applies, or a substitute debit card payment, he shall not more than two banking days later do whatever is required under his arrangements with the issuer of the card to secure that he is credited with the amount of the payment.”.

(6) In subsection (4)—

- (a) the words “or debit card payment” shall be inserted after “any cheque”; and

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(1) As amended by the Gaming (Amendment) Act 1986 (1986 c. 11).

- (b) the words “or substitute debit card payment” shall be inserted after “substitute cheque”.
- (7) In subsection (5)—
- (a) the following definitions shall be inserted before the definition of “playing session”—
    - ““debit card” means a card which may be used as a means of payment under arrangements which do not provide for the extension of credit to the cardholder, but provide for amounts paid by means of the card to be debited to a specified account in his name (or in his name jointly with one or more others);
    - “debit card payment” means a payment by means of a debit card;” and
  - (b) the following definition shall be inserted after the definition of “substitute cheque”—
    - ““substitute debit card payment” means a debit card payment accepted in accordance with subsection (2A) of this section by either the holder of a licence under this Act or a person acting on behalf of or under any arrangement with the holder of such a licence”.