Gambling Support Charity Spearheads Collaboration Tackling Financial Harms

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People who gamble too much can experience a range of financial impacts, including debt, which in turn can lead to adverse impacts on relationships and mental wellbeing.

In response to this, key sectors including banking, debt advice, gambling treatment, and the gambling industry have launched various initiatives and resources. These include steps to address issues of financial capability amongst customers, tools to identify and support individuals experiencing financial harm, as well as guidelines for how much is an 'affordable' amount to spend on gambling. Until now, these activities have mostly gone on independently of one another.

GamCare, the leading national provider of gambling support, has launched a new initiative to facilitate collaboration for those working to address gambling related financial harm with a cross-sector approach. GamCare's objective is to maximise the effectiveness of work undertaken to tackle gambling related financial harm across all sectors and to ensure that consumers are receiving consistent, timely and accurate advice and support from organisations across these fields. The project will create a range resources that are focused on the needs of individuals experiencing gambling related financial harm, including best practice guidance for organisations in these sectors, training packages and consistent and up to date messaging.

The Advisory Panel, which will steer the direction of the activity, includes representatives from HSBC, NatWest, Santander, Citizens Advice, Playtech, The Remote Gambling Association, the Senet Group, the Money and Pensions Service, and Payplan, as well as individuals with lived experience of gambling related financial harm.

Megan Pengelly, Programme Manager at GamCare, says: *"Each year, around two thirds of the people we speak to on the National Gambling HelpLine disclose some form of debt and related financial difficulties because of their own gambling, or because of a loved one's gambling.*

There is increasing recognition from different sectors that many of their customers struggle with gambling-related financial harms and that collectively we must consider better advice and consumer protections to reduce the financial harms that gambling may cause.

GamCare is bringing together champions from across these four sectors to coordinate the development of best practice, and to create a suite of resources and training which will ensure that consumers receive timely advice and support to reduce potential harms."

Rachel Duffey, CEO of PayPlan, commented: *"PayPlan is happy to be a part of this collective network, in the push to tackle gambling-related financial harms. The number of people who voluntarily disclosed a gambling addiction to us rose by over 280% between 2015 and 2018, so it's vital that we have appropriate and accessible support in place for them."*

Neil Wainwright, Customer Protection Manager at NatWest, said: *"We're very pleased to be a part of the Gambling Related Financial Harm Advisory Panel. We recognise the role banks and credit organisations play in supporting and protecting problem gamblers in the UK, and we're working hard to ensure we can provide the best specialist advice and services to customers affected.*

We're looking forward to working with representatives of the Advisory Group to encourage deeper understanding of the financial harm that gamblers and their families can face and develop best practice support to help those who want to stop".

Senior policy and propositions manager at the Money and Pensions Service, Valentine Mulholland, said: *"Problem gambling can leave people with chronic and acute personal debt. While money guidance and debt advice can highlight problems the current systems of referring and helping people are not always as effective as they should be. I look forward to contributing to this important work to develop better solutions to reduce the long-term damage problem gambling can do to people's*

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financial health and overall wellbeing."

Ian Ince, Head of Regulatory Affairs and Compliance at Playtech said: *"We are delighted to support and partner with GamCare on this important programme. GamCare's initiative demonstrates the power and importance of cross sector collaboration to deliver consistent, scaleable and impactful programmes that support financial wellbeing and advance the National Strategy to Reduce Gambling Harms."*

The programme will also engage a wider network of organisations to contribute to the growing knowledge base, develop new ideas and test new resources. To be kept up to date or if your organisation would like to participate, contact Raminta Diliso raminta.diliso@gamcare.org.uk.

For more information, visit www.gamcare.org.uk

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For more information contact Catherine Sweet, GamCare Head of Marketing and Communications: catherine.sweet@gamcare.org.uk / 020 7801 7000.

GamCare – Working to minimise gambling-related harm

- GamCare operates the National Gambling HelpLine on Freephone 0808 8020 133 or via web chat at www.gamcare.org.uk, providing information, advice and support for anyone affected by problem gambling, funded by GambleAware. Advisers are available 24/7, every day of the year. GamCare also provides a range of free treatment (face to face, online or over the phone) for anyone affected by problem gambling across England, Scotland and Wales, funded by GambleAware, as well as Forum and daily chatrooms so that people can speak to others experiencing similar issues and seek support.

  The National Gambling HelpLine receives around 30,000 calls each year from people concerned about their own gambling or someone else's. GamCare's organisational strategy is available to download at www.gamcare.org.uk/publications, along with their latest Annual Review and Statistics.

- PayPlan is one of the UK's leading debt help and advice providers. Offering free, expert support to thousands of people every year, PayPlan can be called on their freephone number, 0800 280 2816, or online at www.payplan.com When you contact PayPlan, an adviser will talk through your income and expenditure in confidence and suggest a suitable debt solution to help you back on the road to a debt-free future.

- NatWest serves customers in England and Wales, supporting them with their personal, private, and business banking needs. NatWest helps customers at all stages in their lives, from opening student accounts, to buying their first home, setting up a business, and saving for retirement.

  Alongside a wide range of banking services, NatWest offers businesses specialist sector knowledge in areas such as manufacturing and technology, as well as access to specialist entrepreneurial support. NatWest is a brand subsidiary of the RBS Group. The work of the Gambling Related Financial Harm Advisory Group will be applicable across the Royal Bank brand, and Ulster Bank brand in Northern Ireland'

- The Money and Pensions Service vision is everyone making the most of their money and pensions. The new organisation brings together the free services delivered by the Money Advice Service, The Pensions Advisory Service and Pension Wise.

  Working hand-in-hand with stakeholders throughout the UK, the Money and Pensions Service ensures that money and pensions guidance is available to those that need it, adapting to people's changing needs throughout their lives, offering services and appointments over the telephone, online and in person where appropriate.

- Playtech, founded in 1999 and premium listed on the Main Market of the London Stock Exchange, is a technology leader in the gambling and financial trading industries. Playtech is the gambling industry's leading technology company, delivering business intelligence-driven gambling software, services, content and platform technology across the industry's most popular product verticals, including casino, live casino, sports betting, virtual sports, bingo and poker. It is the pioneer of omni-channel gambling technology through its

integrated platform technology, Playtech ONE.

Playtech ONE delivers data-driven marketing expertise, single wallet functionality, CRM and safer gambling solutions across one single platform across product verticals and across retail and online. Playtech has in total c.5,800 employees across 18 countries and is headquartered in the Isle of Man. www.playtech.com

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