

GambleAware

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PRESS RELEASE

New report finds that the technology behind bank card gambling blockers works, but millions do not have access

- A new review of the availability, uptake and effectiveness of bank card gambling blockers in the UK has found an estimated 28 million personal current accounts do not have the option to block gambling expenditure.
- The research highlighted that whilst blockers could be effective, particularly when used in conjunction with other self-exclusion tools, they need to be enhanced to properly protect people from gambling harm. Researchers from the University of Bristol Personal Finance Research Centre are recommending all card blockers include a time-release lock that is at least 48 hours.
- The researchers have put forward a blueprint for change to maximise the effectiveness of bank card blockers. Among their proposals, they call on the Financial Conduct Authority to recommend that gambling blocks are standard on debit and credit cards; and recommend that there is a cross-sector consumer awareness campaign that places bank card blockers alongside other forms of self-exclusion and player controls.

London, 7 July 2020: GambleAware has today published the findings of research commissioned to review the availability, uptake, and effectiveness of bank card gambling blockers (blockers). This review was carried out by researchers at the University of Bristol's Personal Finance Research Centre (PFRC) and evaluates the potential for blockers to help people who want to control their gambling.

The research found that just eight financial service firms¹ offer blockers on certain products and ranges, estimated to cover 60% of personal current accounts. Outside of these eight firms, no other organisations are currently offering blockers to all their customers. This means that more than 28 million personal current accounts are missing out on this important tool to block gambling expenditure.

The researchers examined the effectiveness of blockers currently available and found that they needed to be improved. Of the eight banks that offer blockers, three blockers could be immediately turned on and off, meaning they function more like a light switch than a lock. The report suggested it is essential for more friction to be built into bank blockers, specifically time-release locks that are at least 48 hours. The authors are calling on UK Finance to ensure their members offer card blockers that have a time-release lock mechanism.

¹ The eight financial service firms currently offering bank card gambling blockers to their customers are Barclays, HSBC, Lloyds Banking Group, Royal Bank of Scotland Group, Santander, Cashplus, Monzo and Starling.

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When reviewing aggregated data and statistics shared by financial firms, researchers estimated that blockers are being used by roughly 0.5 million customers across all banks that offer blockers. Data disclosed by one firm showed that customers who turned on the blocker stopped an average of two to three gambling transactions per month. Across all its customers with a card blocker, this represents 390,000-585,000 blocked transactions per month.

Other key findings in the report include a low level of awareness of blockers amongst a range of customers² and that gamblers were finding workarounds to their gambling block such as cash withdrawals and using e-wallets.

To maximise the effectiveness of blockers, researchers have compiled a blueprint for change with five key recommendations:

- **Firms and regulators** need to work with ‘experts by experience’ so they can design products, services and interventions for people who are negatively affected by gambling.
- **UK Finance** needs to build the report’s recommendations into their member guidance and policy on supporting vulnerable consumers.
- **The Financial Conduct Authority** should recommend in its guidance on vulnerable customers that gambling blocks are standard on debit and credit cards.
- **A cross-sector** consumer awareness campaign that places bank card blockers alongside other forms of self-exclusion and player control is needed.
- **The UK Government** needs to create the legal and regulatory conditions to encourage the financial services sector to innovate and develop a range of consumer spending controls.

Professor Sharon Collard, Research Director of the PFRC at the University of Bristol, said: “Our research has found bank card gambling blockers are not available on roughly 40% of personal current accounts. This means an estimated 28 million people are missing out on this crucial tool to block gambling expenditure which helps protect them from gambling harms. We are calling on the Financial Conduct Authority to urgently recommend that gambling blocks are standard on all debit and credit cards.

“We examined the effectiveness of all existing blockers and found that serious changes are required. The people affected by gambling harms who took part in the review stated that the more positive friction that can be built into a bank blocker, the more effective it can be. It is vital, therefore, that the blockers cannot just be turned on and off, as the benefits of the technology become redundant. Instead, we recommend all financial service firms require consumers to wait at least two days between requesting to turn the blocker off, and the blocker technology stopping.”

Commenting on the findings in the report, GambleAware Chief Executive, Marc Etches said: “Keeping people safe from gambling harms requires banks to play their full part in providing consumers with effective means to block gambling transactions. While some banks have taken proactive steps to help shield their customers from gambling harms, the findings of this research

² An online survey of 88 people who had sought help for gambling problems found nearly half (43%) of the survey participants, many of whom were currently receiving treatment and support for their gambling, were not aware some banks provided gambling blocks. Awareness was also sparse amongst participants in qualitative research.

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indicate that improvements can and should be made. We encourage the banking industry to work together alongside the Government and regulators to implement the proposed recommendations.”

-ENDS-

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About the research

- The executive summary can be found [here](#) and the full report is [here](#).
- In September 2019, GambleAware and University of Bristol’s Personal Finance Research Centre (PFRC) launched a three-year programme called *Money and Gambling: Practice, Insight, Evidence* – or MAGPIE for short. MAGPIE is the opportunity for an independent, in-depth exploration of the ways in which the UK financial services industry can help reduce gambling harms, an area where currently there is a dearth of academic research.³ The rationale for MAGPIE can be found in [our Strategic Roadmap](#).
- This report focuses on the first of MAGPIE’s several ‘Programme Priorities’: bank card gambling blockers on credit and debit cards. In order to provide new insight into bank card gambling blockers and identify possible best practice in relation to their design, this report triangulates several sources of evidence that were collected between July 2019 and March 2020.
- During the review, the Gambling Commission announced a ban on licensed gambling companies accepting credit card payments.⁴ Due to this regulatory change, the press release does not include credit card figures.
- While this ban is a welcome step, it remains the case that debit card deposits are much more prevalent than credit card deposits (at least for online gambling operators⁵) making gambling blocks on debit cards a useful part of any self-exclusion toolkit to help minimise gambling harms.
- Evidence for the report includes five advisory boards with 35 participants who had experience of gambling, an online survey of 88 people who had sought help for gambling problems, analysis of online forum data, formal interviews with banks, statistical insights shared by

³ Swanton, T. B., Gainsbury, S. M., & Blaszczynski, A. (2019). The role of financial institutions in gambling. *International Gambling Studies*. <https://doi.org/10.1080/14459795.2019.1575450>

⁴ The Gambling Commission licenses and regulates gambling in Britain, including the National Lottery. In Northern Ireland, gambling law is contained in the Betting, Gaming, Lotteries and Amusements (Northern Ireland) Order 1985 and associated legislation; gambling licences are obtained through the courts and there is no equivalent to the Gambling Commission

⁵ Gambling Commission, 2019: <https://consult.gamblingcommission.gov.uk/author/consultation-on-gambling-with-credit-cards/>

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banks, rapid evidence review of 100 pieces of material and other expert dialogues with people with lived experience of gambling, regulators and gambling treatment and support providers.

About GambleAware

- GambleAware is an independent charity (Charity No. England & Wales 1093910, Scotland SC049433) that champions a public health approach to preventing gambling harms – see <http://about.gambleaware.org/>
- GambleAware is a commissioner of integrated prevention, education and treatment services on a national scale, with over £40 million of grant funding under active management. In partnership with gambling treatment providers, GambleAware has spent several years methodically building structures for commissioning a coherent system of brief intervention and treatment services, with clearly defined care pathways and established referral routes to and from the NHS – a National Gambling Treatment Service.
- The National Gambling Treatment Service brings together a National Gambling Helpline and a network of locally-based providers across Great Britain that works with partner agencies and people with lived experience to design and deliver a system, which meets the needs of individuals. This system delivers a range of treatment services, including brief intervention, counselling (delivered either face-to-face or online), residential programmes and psychiatrist-led care.
- In the 12 months to 31 March 2019, provisional figures show that the National Gambling Treatment Service treated 10,000 people and this is projected to rise to 24,000 people a year by 2021. Helpline activity is currently running at about 30,000 calls and on-line chats per annum. GambleAware also runs the website BeGambleAware.org which helps 4.2 million visitors a year and signposts to a wide range of support services.
- GambleAware produces public health campaigns including Bet Regret. A Safer Gambling Board, including representatives from Public Health England, the Department for Digital, Culture, Media and Sport, and GambleAware, is responsible for the design and delivery of a campaign based on best practice in public health education. The Bet Regret campaign is being funded through specific, additional donations to the charity, in line with a commitment given to the government by the broadcasting, advertising and gambling industries. See <https://about.gambleaware.org/prevention/safer-gambling-campaign/>