

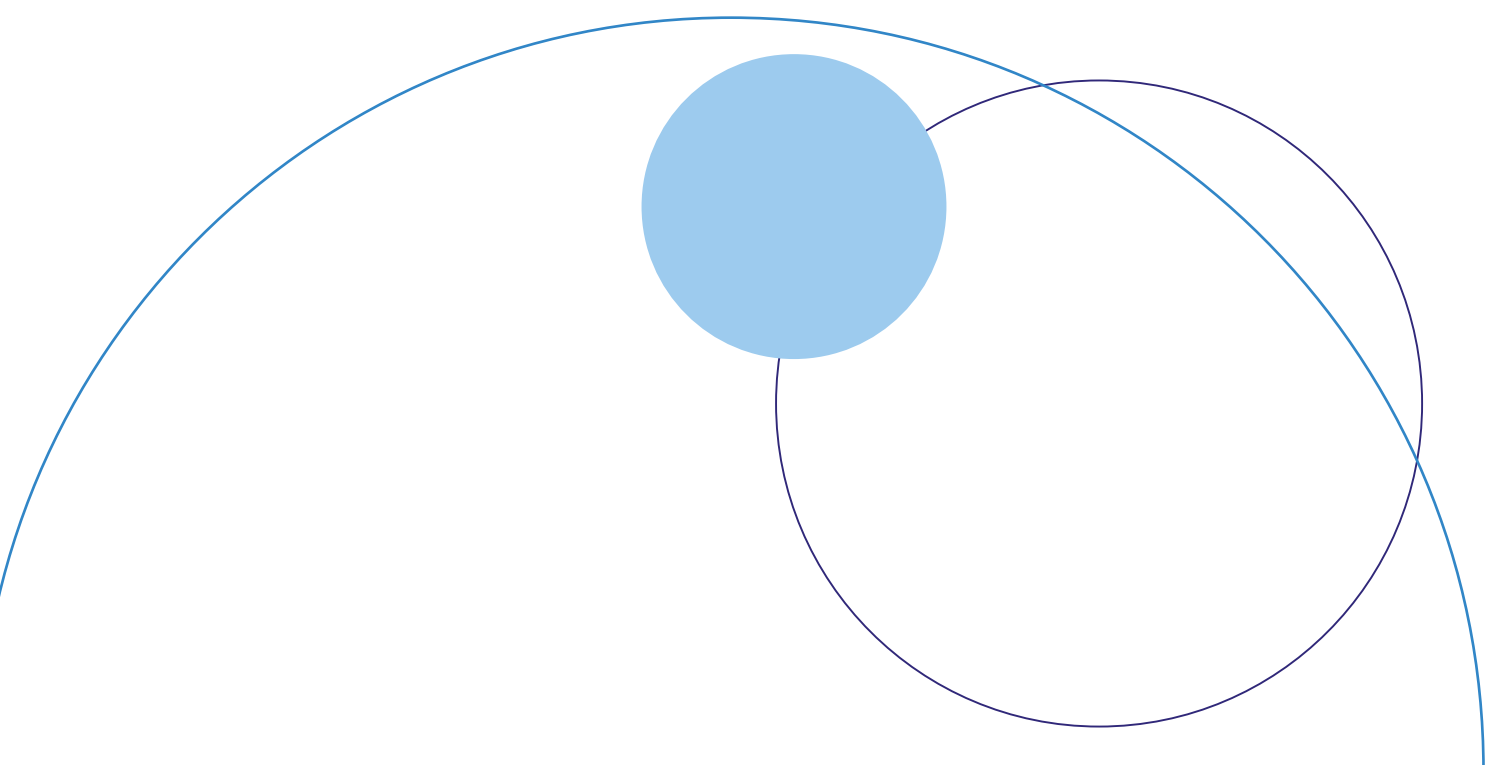
Gambling Related Financial Harm: Core Messages and Self-Help Toolkit

Core messages to be used by organisations helping customers affected by gambling harms and a Self-Help toolkit for customers

September 2020

Contents

Executive Summary	3
Overview	4
Core Messages	5
1. Gambling is not a way to make money	5
2. There is hope, and help is available if you need it	8
3. Gambling can be harmful; not talking about it can make it worse	10
Self-Help Toolkit	11
Gambling Treatment And Support	12
Self-Exclusion	12
Gambling Blocks	13
Blocking Software	13
Glossary of Terms	14



Executive Summary

The relationship between gambling problems and financial difficulty is well established, but there is still a lot to be understood about its complexities. Debt is one of several tangible and measurable outcomes of gambling problems. Year on year, at least 70% of callers to the National Gambling Helpline, operated by GamCare, express some level of gambling debt¹, with around a quarter of callers explicitly reporting financial hardship caused by gambling.

Various sectors have responded to gambling related financial harm (GRFH) in their own ways. For example, some banks are now offering customers 'gambling blocks', the ability to switch off gambling transactions via a merchant code through their apps or online banking. Some debt advice services are offering specialist guidance for gambling-related debt. Affordability has emerged as prominent subject for the gambling industry, and work to explore and understand issues relating to affordability is being undertaken in several ways.

In October 2019, GamCare brought together organisations from banking, debt advice, gambling treatment services and the gambling industry in a cross-sector approach to share knowledge and develop new resources to tackle GRFH.

GamCare's Gambling Related Financial Harm programme brings together what effective work is already being done across these industries, and champions a consistent approach when helping those affected or at-risk. The Advisory Group for the programme, which has representatives from all four sectors, as well individuals with lived experience of gambling harms, steers the direction of programme's activity.

The Advisory Group identified the need to develop consistent messages, or simple rules of thumb that can be adopted by various sectors when communicating with their customer cohorts. Individuals with previous experience of gambling related harm and financial debt played a key role in its development. This document is a key output from those discussions. We hope this will be a valuable resource for organisations and enable all the sectors to speak with one voice and help customers in a consistent way.



¹<https://www.gamcare.org.uk/app/uploads/2020/01/GamCare-%E2%80%93Annual-Statistics-2018-19-Cover-Spine-Web.pdf>

Overview

Someone affected by gambling harms may engage with many different organisations and services: from gambling operators to banks and debt advice agencies. At present, there is relatively little coordination to ensure the messaging they receive is consistent across their journey.

This resource has been produced in collaboration with finance, gambling, money and debt advice sectors. While it is developed with these industries in mind, it can be used and adapted by any professional working with people affected by gambling related financial harm.

It covers the following areas:

- **Core messages**

This section sets out three core messages for organisations interacting with people affected by gambling related financial harm and includes:

- Key information for professionals
- Sample text to use when conveying the message to your customers
- Quotes from individuals with lived experience of gambling harms pertaining to the core message

- **Self-help toolkit**

Key tools to recommend to customers who want to control their gambling.

- **Glossary of terms**

An index of some of the most commonly used terms in the gambling support industry.

Core messages

- Gambling is not a way to make money
- There is hope, and help is available if you need it
- Gambling can be harmful; not talking about it can make it worse

Self-help toolkit

- Gambling treatment
- Self-exclusion schemes
- Gambling blocks
- Blocking software

Glossary

- Glossary of terms for internal, external and customer communications

Core Messages

These are the key messages you should convey to your customers. We recognise that there is a lot of stigma attached to gambling problems and those affected often find it difficult to open up and seek help. In addition, there is still a lack of awareness that free help and support is available for both the gambler and family members or friends who are impacted. Here we have summarised key messages which should underlie communications with customers affected by gambling harms, as well as those at risk of harm.

1. Gambling is not a way to make money

Information for staff concerned about customers' gambling:

The belief that gambling is an easy way to make money can feed patterns of harmful gambling behaviour. People with gambling problems often focus on the wins, which feel good, and ignore the losses, which feel bad. It is important for gamblers to face the facts about how much money they are actually losing. Confronting the reality of how much they had actually spent and what they thought they had spent can create discomfort (also known as 'cognitive dissonance'), and can lead to positive behaviour change.

Gamblers often continue to 'chase their losses', i.e. gambling to try to recover what they've lost. Seven out of 10 people contacting the National Gambling Helpline report being in debt as a result of their gambling. Keep in mind that someone affected by gambling may not be borrowing money specifically to gamble, but they may gamble with the money they need for other things such as rent or food. If your customer has been affected by gambling and is in financial difficulties, refer them to free debt advice. Remember they are less likely to be able to keep up with a debt repayment plan if they continue to gamble problematically, so it's a good idea to get help for their gambling at the same time.

Sample information text that may be useful to share with your customers:

Gambling may seem like the answer to money problems or a way to make money to afford some luxuries. It's important to keep in mind that the chances of a big win are small, never guaranteed, and gambling should not be viewed as a way to make money.

If you've lent money to a gambler or borrowed money to gamble, just thinking about your finances might make you feel overwhelmed and stressed. If you are facing financial difficulties because of your own or someone else's gambling, getting your finances under control is an important step. If you're behind with any bills or repayments, free debt advice services ([link](#)) are available across the UK. A debt adviser will help you to find ways to manage your debts even if you think you have no spare money. Equally, stopping gambling completely may just be the step you or your loved one need to take to finally gain control of household finances.

Quotes from people who have recovered from gambling problems:

- *"At first it seemed harmless, and I didn't see myself cross the line into addiction – it felt like it wasn't real. But in the first six months I was already £10,000 in debt and I was borrowing more and more money on credit cards to keep gambling."*
- *"Even though I didn't have any money coming in, I kept gambling – I was convinced that I could win the money back, and I was living on hardly anything."*



Use the table below to provide some practical finance and money tips for both gamblers and those affected by someone else's gambling

For gamblers: get help and support	For affected others: protect yourself and get help
Priority bills	
Prioritise your bills, rent or mortgage, food and household essentials – make sure these are covered as soon as soon as you get paid.	Take steps to protect the money for household bills, food, mortgage or rent.
Set a budget	
Whether you're still gambling or you've stopped, deep in debt or just spending more than you should, tackling your finances is going to improve your life and help you regain some control. Planning (link) exactly how much you have to spend on your bills, food, travel and other necessities will help you work out how much you have left. You should only gamble with money as part of the budget you have for leisure and entertainment, never with the money for rent, bills or other household essentials.	If your loved one's gambling is negatively affecting household finances, make a budget (link) with them to understand how much money you have coming in, going out and how much is being spent on gambling. It will provide a clear picture of how gambling is affecting household finances. The gambler may not be aware how much they are spending on gambling, or how it is affecting other financial commitments, so creating a budget is a good reality check. Keep in mind that they may not be ready to have a more in-depth conversation as recognising what is actually being spent on gambling can be very uncomfortable, but it is often a first step to making changes.
Borrowing money	
Ask your family and friends not to lend you money as this may make it easier for you to gamble beyond your means. It may be difficult to stick to your budget, but explain to your loved ones that this will help in the long run.	If you are a family member or friend of someone with a gambling problem, don't help them out with money, as this could exacerbate the problem. It can be difficult to say no, but remember that bailing them out may make things worse in the long run. Consider warning other family members, friends and co-workers not to lend money to the gambler either. If you have valuables and cash at home, think of putting them in a safer place.
Managing finances	
If you have someone you trust, such as partner, a close friend or family member, consider handing over control of your finances to them temporarily. This may help you to start to address your gambling problem but remember this is not a permanent solution. Also think carefully about how you might behave if the urge to gamble is particularly strong. If there is any potential that the person who is holding your finances would be at risk at these times, then this isn't a safe option for you or them. Call the National Gambling Helpline on 0808 8020 133 or live chat at www.gamcare.org.uk if you would like to talk this through.	You may want to consider whether the gambler should hand over control of their finances to you or someone else temporarily. This is often an important and positive step for the gambler to regain control, but it needs to be the right step for both people, so think carefully about whether it is right for you. For example, consider how the gambler may behave towards you when the urge to gamble is particularly strong. If you have concerns whether that's the right option for your situation, contact the National Gambling Helpline on 0808 8020 133 or via live chat at www.gamcare.org.uk .

Continued on the next page

Support from the bank	
Speak to your bank about your situation. Many bank accounts now let you block access to gambling (link) or limit cash withdrawals.	Suggest that they enable a 'gambling block' if their bank or building society has this feature (link). Some banks also may also lower daily cash withdrawal limits.
Get help with debt	
Ignoring your debt is likely to make the situation worse and make you more anxious. Use the Debt Advice Locator tool (link) to find free and independent advice now.	Seek professional financial advice in relation to any debts that have been incurred through gambling, and whether you have any responsibility in paying them back. Use the Debt Advice Locator tool (link) to find free and independent advice.
Access to money	
Only carry a limited amount of money with you and avoid carrying bank cards. This is a good way to safeguard your money limit and not let being "in the moment" affect your judgement.	<p>Consider taking steps to cancel or remove the gambler's access to any joint accounts and ensure that the gambler does not have access to a substantial amount of money without your knowledge (e.g. through re-mortgaging your home or taking out a loan, in either their or your name).</p> <p>Having separate accounts for both current account and credit cards may protect your finances. Talk to your bank about any other measures they can put in place to help you and check your credit report to see if you're still financially connected with the gambler.</p>
Problem credit	
Consider letting potential lenders know that you don't want any credit by adding a Notice of Correction (NOC) to your credit report. Lenders should review this manually when deciding on any credit products, potentially slowing down the process and, giving you time to rethink, and avoid further financial difficulties. Experian (link) and Equifax (link) offer this service.	Speak to the gambler about adding a Notice of Correction (NOC) to their credit report. Lenders should review this manually when deciding on any credit products, potentially slowing down the process and, giving them time to rethink, and avoid further financial difficulties. Experian (link) and Equifax (link) offer this service.
Help and Support	
Don't forget that in addition to gambling support and treatment, plus debt and financial advice, there is a wider range of support services available, such as housing support, employment advice and benefits advice.	Don't forget that in addition to gambling support and treatment, plus debt and financial advice, there is a wider range of support services available, such as housing support, employment advice and benefits advice.

2. There is hope, and help is available if you need it

Information for staff concerned about customers' gambling:

Many people who have struggled with their gambling have said that one of the most important messages they can hear is - there is hope. They want to know that other people have been through this, are in recovery and have got their lives back on track. There is a lot of stigma and shame attached to gambling problems, which can lead to the person feeling isolated, hopeless and in some cases lead to suicidal thoughts.

You may want to anonymously talk about other customers you have helped and how they managed to get their life and finances back on track. Most importantly, let them know that free gambling support and treatment are available for anyone affected across Great Britain.

Sample information that may be useful to share with your customers:

If gambling is negatively affecting you or someone close to you, there is hope. You can make positive changes in your life and feel the benefit.

Free support and treatment are available for gamblers and their loved ones in Great Britain. Most people who complete a course of treatment say it brought about positive change to their gambling situation and improved their wellbeing.

Seeking professional debt or financial advice is also important - getting your finances under control will help with your gambling recovery.

Quotes from people who have recovered from gambling problems:

- *"If you're struggling, know that help is there. GamCare don't offer any judgement, they're just there to help. You may feel that there is no way you can overcome this, but you can, and you're never alone."*
- *"I know that ignoring the problem doesn't make it go away, and I think that people should know that if they have even a small doubt or worry about their gambling, there is help out there so they can stop it getting worse."*



Consider signposting your customer to these organisations that provide advice and support for gambling and the wider impacts of gambling – both for gamblers and affected others:

GamCare / National Gambling Helpline	GamCare operate the National Gambling Helpline and offer confidential information, advice and support for anyone affected by problem gambling in Great Britain. The Helpline is open 24 hours every day on Freephone 0808 8020 133 or via Live Chat . Advisers will listen to you, they won't judge and your conversation is confidential. Advisers can also provide information about or refer into other important support services, such as debt and financial advice services. For a full range of support and treatment options, visit www.gamcare.org.uk .
Citizens Advice	Citizens Advice give free, confidential information and advice to assist people with money, legal, consumer and other problems: www.citizensadvice.org.uk .
PayPlan	PayPlan's supportive, non-judgemental team of advisers help thousands of people beat their debts every year, and treat all of their calls with the strictest confidence. They also offer free live chat and email support for immediate help. Call 0800 280 2816 or visit www.payplan.com for more information.
StepChange	StepChange debt charity offer free personalised debt advice tailored to individual situations – available online or over the phone. Call 0800 138 1111 or visit www.stepchange.org .
Business Debtline	Business Debtline is a charity giving free debt advice to small businesses and self-employed people. Call to speak to an adviser on 0800 197 6026 or visit www.businessdebtline.org .
Report a loan shark	If you or someone you know have been affected by illegal money lending, visit www.gov.uk/report-loan-shark to find out how you can report a loan shark anonymously.
Mind	Mind provide advice and support for anyone experiencing problems with mental health, plus access to a range of resources and services. Visit www.mind.org.uk .
Samaritans	Samaritans will listen and chat through whatever you need to talk about, judgement-free – available 24/7 over the phone, face-to-face or online. Call 116 123 or visit www.samaritans.org .
National Domestic Abuse Helpline	The National Domestic Abuse Helpline provides support and advice for anyone experiencing domestic violence or abuse, and they are available over the phone or online 24 hrs a day. They can also advise on local specialist services and access to refuge accommodation. Call 0808 2000 247 or visit www.nationaldahelpline.org.uk .
Shelter	Shelter provide expert housing advisers online, by telephone or in person. Call 0808 800 4444 or visit www.shelter.org.uk .

Click here ([link](#)) for a full list of support organisations, both within the UK and internationally, for problem gambling and related issues.

3. Gambling can be harmful; not talking about it can make it worse

Information for staff concerned about customers' gambling:

If one of your customers has told you they have a problem with gambling or you suspect they might, it is important to show that you care. Gambling harms can include not only financial worries, there can also be relationship breakdown, loss of employment, and negative effects on mental wellbeing. These can lead to overwhelming feelings of hopelessness and suicidal thoughts.

The person may be gambling within perceived gambling limits, but the time spent on gambling can also be an indicator of harm. Gambling can detract from other activities such as time spent with family and friends and make it difficult to focus on priorities at home or at work.

See if the customer is ready to talk about the problem by asking them an open question about their gambling, for example:

"With regard to missed payments/multiple gambling transactions/anything else that the customer mentioned, can you tell me more about your circumstances? This is so we fully understand your situation and give you the right help and support."

If the customer is not ready to open up about the problem at first, you may want to ask the following question:

Can I just ask if gambling has had a negative effect on your life?

Let them know that excessive gambling comes with risks and encourage them to seek help and support rather than trying to deal with it on their own.

Sample information that may be useful to share with customers:

(FOR GAMBLERS) *Gambling can negatively affect your relationships, finances, cause housing or job loss and mental health issues. This may be worse if you are dealing with this on your own - telling a trusted family member or friend can really help. Talking to someone about your gambling takes courage, but it is worth it.*

Family and friends are a great place to go for emotional support and building a support network around you is an essential part of recovery. But also, talk to the professionals in your life – your bank, your GP, phone your Employee Assistance Programme support line if you have one. The earlier they know, the better, and the more support they can provide.

If you have no family, friends or colleagues you feel able to turn to, a confidential support group, such

as Gamblers Anonymous ([link](#)), where people with gambling problems meet to support each other, may also be helpful. GamCare provides a peer support network through the forum and chatrooms too, and you can access the National Gambling Helpline 24/7 on Freephone 0808 8020 133 or via web chat at www.gamcare.org.uk.

(FOR AFFECTED OTHERS) *If you are worried about someone else's gambling, it is important that you don't ignore the problem or hope it will go away. Excessive gambling can negatively affect many areas of life and people with gambling problems can feel suicidal and may plan to take their lives. Both you and the gambler should get help and support as soon as possible. Contact the National Gambling Helpline on Freephone 0808 8020 133 or web chat via www.gamcare.org.uk.*

Gambling may feel like a tough subject to talk about with someone you care for if the gambler is convincing himself/herself that everything is fine. It may take several conversations for them to acknowledge a problem and open up about it - keep trying. Use positive communication rather than being confrontational or critical. Try not to make assumptions about why they gamble, just discuss what you have observed. Reassure them that help is available and getting the right support really does help to make things better. Let them know that there are self-help tools as well as professional support and encourage them to take the positive first steps to control their gambling.

Being calm and caring is really important, but don't allow the gambler to make excuses for their behaviour. For more tips on how to talk to someone about their gambling, visit GambleAware [website](#).

Quotes from people who have recovered from gambling problems:

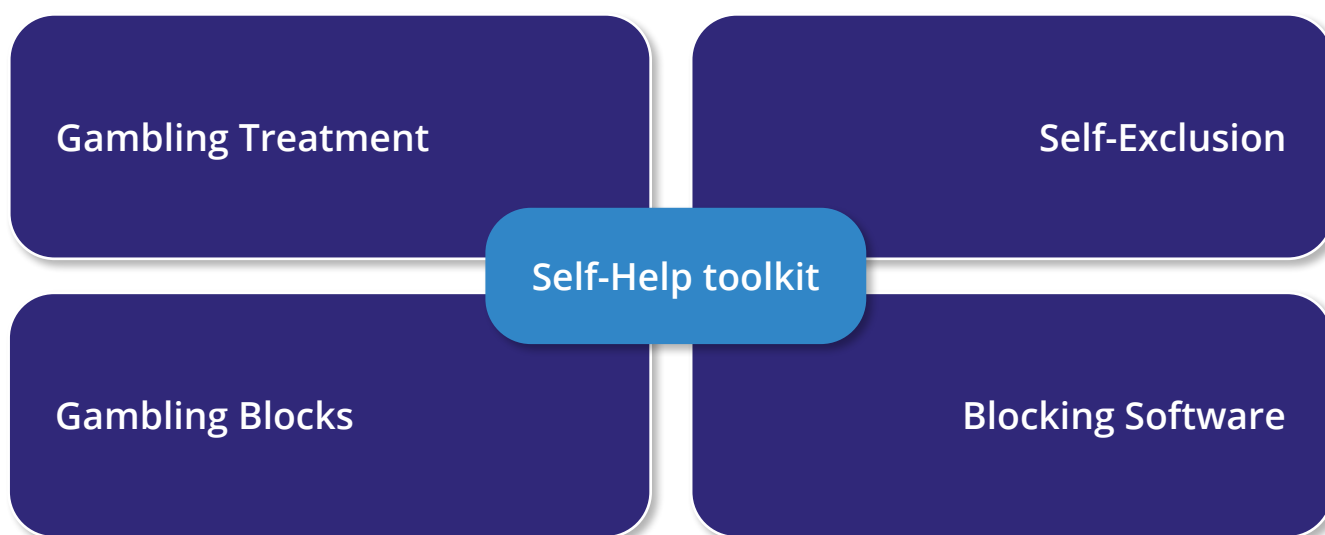
- *"I used to feel like there was no point talking to anyone as they wouldn't understand, but in times of crisis we all need someone. Interacting with others with similar problems helped me to understand that I wasn't alone. Being able to share experiences and listen to others made me appreciate that I wasn't the only one feeling all these negative emotions."*
- *"We felt so ashamed at first that the only people we talked to were each other. Gradually we began to talk to our close friends about what was going on, and we realised that they only wanted to help. The more we can open up about the risks that gambling brings with it, and what to do if someone can't control their gambling, the more we can help each other stay safe. It will also help people who are affected to feel less shame." (Daughter of a gambler)*

Self-Help Toolkit

For people who want to control their gambling, there are a range of tools that can help. When you are providing information and support to your customers, it is important to make them aware of all four steps in the Self-Help toolkit (see the diagram below).

Depending on their relationship with gambling, they may only need one or a combination of these tools. Remind your customers that the more 'friction' they have in place, the more successful they will be at controlling their gambling.

You will find more information about each element of the toolkit on the following pages, including safety tips for those individuals who may not want to stop their gambling completely.



Gambling Treatment and Support

GamCare operate the National Gambling Helpline and offer confidential information, advice and support for anyone affected by problem gambling in Great Britain. The Helpline is open 24 hours every day on Freephone 0808 8020 133 or via Live Chat ([link](#)). Advisers will listen to you, they won't judge and your conversation is confidential. Advisers can signpost to external support services, including free debt advice agencies. For a full range of support options, visit www.gamcare.org.uk. GamCare and our partner network are part of the National Gambling Treatment Service (NGTS). For more information about NGTS, visit GambleAware [website](#).

Self-Exclusion

You can 'self-exclude' from all types of gambling, either in a physical venue or online, which means you ask the gambling business to stop you from gambling with them, usually for between six months to five years. You can ask the staff in a venue to do this for you, or you can arrange exclusion from multiple gambling venues or sites through 'multi-operator self-exclusion schemes':

- GAMSTOP ([link](#)) enables UK residents to exclude themselves from all online gambling sites licensed to operate in Great Britain.
- The Multi Operator Self-exclusion Scheme allows you to choose the betting shops that you would like to be excluded from. Call 0800 294 2060 or visit or visit their website ([link](#)).
- SENSE is the national self-exclusion programme for land-based casinos. For details about how to enrol, visit their website ([link](#)).
- The Bingo Association ([link](#)) can help you to self-exclude from all bingo halls.
- BACTA ([link](#)) manages self-exclusion for arcades and adult gaming centres.



Gambling Blocks

'Gambling blocks' (or 'spending controls') are offered by a growing number of banks and building societies, and give you the option to block gambling transactions via your banking accounts. These features may be accessible through your online bank account or app. Visit the GamCare [website](#) to find out whether your bank/building society offers this feature.

Note that the length of time you would have to wait until you can gamble on your bank account again (the 'cooling off' period) may vary.

Some banks, building societies and card providers may offer gambling block services to customers on request so contact your card issuer directly to find out. If your bank does not offer spending controls or cash withdrawal limits, you should use other tools listed here, or you may want to consider switching to a different bank.

Since April 2020, both online and land-based gambling operators are unable to accept credit card payments. Some credit card providers have put a block on all gambling transactions, but it's worth checking with your provider especially if you think you may have access to gambling sites or premises that are not licenced in Great Britain, for example when travelling.

If you are experiencing money worries, remember to speak to your bank and use the Debt Advice Locator tool ([link](#)) to find free and independent advice near you. If you contact the National Gambling Helpline, advisers will also signpost you to free and independent debt advice.

Blocking Software

Blocking software limits access to websites or other services available over the internet. Some are free, some charge a fee. We would encourage you to do your research and find out which is the best product for you. For smartphones and tablets, you can also search on the App store or the Android Market to find available products. If you are using iOS, on an iPhone or iPad, you can use the inbuilt parental blocker that will prevent access to gambling related content. You would need someone else to set the password for you so that you can't remove this block when you are at risk of gambling.

These are examples of gambling-specific blocking software:

- Gamban ([link](#)) (Mac OS X, Windows, Android and iOS)
- Gamblock ([link](#)) (Windows computers and Android phones)
- Betfilter ([link](#)) (Windows, Mac, Android and iOS)
- BetBlocker ([link](#)) (Windows, Linux and Mac)

General software is also available to block adult content, and your internet service provider may be able to offer you an option to opt out of all adult sites, or supply you with anti-virus software that allows you to block certain areas such as gambling. You can also ask your mobile phone or interactive TV provider to limit or block your access to gambling services. Find out more on the GamCare [website](#).

Five safety tips for customers who may not want to stop gambling completely

Only spend what you can afford	Always keep in mind that you are more likely to lose the money you stake than you are to win. Don't gamble with money you need for things like rent, food or bills.
Set your limits for time and money	Decide how long you would like to gamble for, and how much money you have to play with, before you begin. When this money is gone, or your time limit is reached, it is time to step away.
Gambling when angry or upset is not a good idea	Emotions like anger, sadness or a feeling of general stress can make it more difficult to make clear decisions. This can lead to you losing money you can't really afford, and potentially damaging important relationships. If you're feeling low before you start, gambling won't make you feel better.
Gambling shouldn't interfere with your personal relationships	If you spend too much time or money gambling, you may miss out on other important events and activities, including spending time with the people you care about. Keep gambling balanced with other things you enjoy, and other social activities too.
Gambling is not the answer to any problem	Gambling is most definitely not a way to make money, or to fix something else in your life that you are not happy with. Over time, the house always wins. Any other problems you have will probably only be made worse if you use gambling as a way to get away from them.

Glossary of Terms

Affected others Anyone connected to a gambler – i.e. spouse, family member or close friend – who has been negatively affected by their gambling behaviour.

Bank gambling blocks (or 'spending blocks, 'spending controls') A feature offered by a growing number of banks and building societies that allows consumers to block gambling transactions on their bank accounts. This works by banks blocking any spend on gambling-related merchant category code 7995.

Gambling-like features Some features found in games, like loot boxes, share many of the same elements and may encourage similar behaviours as officially recognised gambling - we refer to them as 'gambling-like'.

Gambling harms Adverse consequences arising from someone's gambling behaviour. This could affect the individual, their family, friends, broader social network or community. Some of the most common harms are financial harm, harm to mental health such as anxiety or stress, relationship difficulties or breakdown, isolation and problems with work or housing.

GamCare Partner Network GamCare works with partner agencies across Great Britain, trained and funded to deliver specialist problem gambling treatment. A full list of partners is available [here](#), or access an **interactive map** of all face-to-face treatment locations.

Loot boxes Virtual 'treasure chests' that may - or may not - contain items that are of value for a player in online games. In some loot boxes, players may know the kinds of items they may get but they often won't have any indication of the item or its potential value. Therefore, players are often encouraged to keep buying or playing until they get what they want, which raises concerns that children, young people and other players can develop problematic 'gambling-like' behaviours.

Mutual aid (or peer-to-peer support) An organised network where people with similar experiences can help each other to manage and overcome issues. Organisations such as Gamblers Anonymous offer peer-to-peer support.

National Gambling Helpline is operated by GamCare and offers:

- Telephone and live chat support – it is the easiest and quickest way for most people to connect with the service(s) or support that can best help them. The Helpline is available 24 hours a day, every day of the year. Trained advisers offer information and support and can signpost or refer into treatment providers across the whole network of gambling support and treatment services.
- GamCare also offers a moderated online Forum and daily online group chatrooms to enable those affected by gambling problems to connect with others in similar situations, share their experience and support one another. See www.gamcare.org.uk for more information.

National Gambling Treatment Service (NGTS) is a network of organisations, funded by GambleAware, working together to provide confidential treatment and support for anyone experiencing gambling harms, free to access across England, Scotland and Wales. When someone makes contact throughout this network, these providers work alongside each other through referral pathways to deliver the most appropriate package of care for individuals experiencing difficulties with gambling, and for those who are impacted by someone else's gambling. Clients can access short- and longer-term treatment options depending on the intensity of gambling harms experienced, and how the client chooses to access and engage with support. Treatment can be accessed over the phone, face-to-face or online, and clients may receive one-to-one or group support.

Responsible gambling A widely used term for social responsibility initiatives across the gambling industry.

Safer gambling Taking into consideration the person, product and environment, 'safer' gambling is that which limits the risk of gambling risks and potential and gambling harms. 'Safer gambling' is a more comprehensive description than 'Responsible gambling' as this also gives greater focus to preventative actions.

GamCare

91-94 Saffron Hill
London
EC1N 8QP

020 7801 7000

Charity Number: 1060005

Charitable Company Registered
in England No: 03297914

