Guide for Professionals Working in Financial Services

Go to steps 5 & 6



GamCare and our partners are part of:



Problem gambling can have significant negative impacts, which affect the gambler and others. Gamblers may, at times, be more likely to have suicidal thoughts. Remember that this intervention could save a life.

High frequency and/or high spend gambling transactions, especially when combined with:

• Use of credit, frequent credit applications

• Missed loan/mortgage repayments

Ask an open question

For example: "With regards to the gambling transactions/missed payments/etc, how is it affecting you financially overall? This is so we can fully understand your situation and give you the right help and support."

Seek customer's reaction and listen carefully

Disclosure

Assess your availability of time and capacity to support the customer.

Be empathic, respectful and non-judgemental. Convey optimism and encourage positive change.

1. Reassure that help and support is available and explain how the bank can help. This could cover (but is not limited to): • Refer the customer to your specialist support team Initial Activate card control/gambling block for the customer (if applicable) Intervention Explain their mortgage/loan repayment options while they're seeking help (For example, • Offer to lower daily cash withdrawal limit (if applicable) when you only · Signpost to further information (website, leaflets) have limited time to spend 2. Signpost to gambling treatment and support: with the client) • The National Gambling Helpline, which is Freephone and open 24 hours a day - 0808 8020 133 or via web chat at www.gamcare.org.uk • Family and friends who are impacted can receive support too • Facilitate warm transfer to the National Gambling Helpline (if applicable) Additional 3. Let them know about self-help tools: Support • Self-exclusion schemes (more information **here**) • Blocking software (link) (For example, when you have **4.** Provide money management strategies, which could include: more time Accessing free debt advice (<u>link</u>) to help them Adding a Notice of Correction (NOC) to credit report, which lenders have to check further)

• Budgeting, priority bills and meeting credit repayments

when assessing credit applications (**Experian** and **Equifax** offer this)

5. Reassure that help and support is available and encourage them to call you or the

customer doesn't want to take the conversation any further
 National Gambling Helpline should they have any worries
 6. Provide information for future reference (link to your website, GamCare website and any leaflets available)

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