

Submission to the consultation on proposals for changes to gaming machines and social responsibility measures.

Contributor:  www.gamblinghurts.com

Foreword:

One of the objectives of the Gambling Act 2005 was to protect children and vulnerable adults from gambling related harm.

Twelve years on from the Act the bookmakers have not even implemented an effective self-exclusion scheme for those asking to be helped.

It should be noted that a gambling addict requests self-exclusion only after a great deal of harm has already been done.

Beyond self-exclusion there are plenty of potential markers the bookmakers could use to identify gambling harm but choose not to do so. In fact Paddy Power has accepted that they didn't identify gambling harm and intervene where I made the case they should have done so in respect of a September 2017 relapse on FOBTs. They have refunded the £2740 lost on that occasion. I am not aware of any other case where the bookmakers have issued refunds. (See Appendix B)

In fact the usual response when you make the bookmaker or industry trade body aware of a self-exclusion failure is impetuous in tone placing the blame solely on the individual for failure to keep to the self-exclusion agreement. (See Appendix C)

Many people who gamble will likely have mental health contributory factors that make the individual more susceptible to addiction. The operators supply FOBTs and other EGMs without consideration of those vulnerable to addiction to the product. In fact research published in Schüll, N.D 'Addiction by design – Machine Gambling in Las Vegas' would suggest that the machines are designed to target those vulnerable to addiction.

In my case I was repeatedly incorrectly diagnosed because I presented with erratic mood swings that directly correlated with gambling wins and losses that led multiple psychologists over more than 20 years to conclude that I was bi-polar and to prescribe medication accordingly.

The medication was then a further contributory factor to my addiction as I felt permanently either spaced out, or depressed and suffered with foggy and confused thinking along with impulsive and restless behaviours.

It has been a real fight to get the NHS to assess me for ADHD because I wasn't diagnosed in childhood. I have finally been diagnosed at age 46 with ADHD and since starting on the medication things have changed dramatically. I have clear thinking, I am no longer restless, I can concentrate and I can now focus on making better decisions in the future including not to gamble.

Every case of gambling addiction will have the individual's own contributory factors. The point I wish to make is there is no consideration of risks in the provision of FOBTs or EGMs for those that are vulnerable to gambling addiction because of mental health. I hope this consultation will consider this point and recommend changes to ensure that the core objective to protect children and vulnerable from gambling harm is upheld. (Enforced)

I have spent considerable time to collate evidence for this enquiry of my harmful FOBT play paid for by debit cards. (Appendix A) I have not included the actual receipts to this submission but if required I can provide all of them on request.

There is considerable additional harmful play attributed to cash deposits which are not as easily demonstrable. What I can inform the enquiry is that sums of cash both deposited and withdrawn to / from my bank account owing to gambling are many multiples of any earnings I had at the time. Again if bank statements would help inform the enquiry I would be happy to provide them on request.

Although I am aware that this consultation is primarily focused on FOBTs I wish to ask for urgent consideration of immediate regulatory change using the precautionary principle to prohibit B3 machines from being located in motorway service stations. The grounds being the risk posed to other road users as a result of drivers (including lorry drivers) spending hours intended for rest breaks playing the machines and then being involved in an accident as a result of fatigue.

I hope the above proves useful to the consultation in considering its proposals for changes to gambling machines and social responsibility measures. Please let me know if I can help further.



Appendix A: Evidence of harmful play:

It should be noted that this is not an exhaustive list of all my FOBT play expenditure. It is expenditure that was made predominantly by debit card and therefore traceable via card receipts and bank statement analysis. There would be additional harmful play attributed to cash deposits.

I have included both deposits and withdrawal of winnings.

Please also consider the loss of time as well as money. This equates to loss productivity, loss of earnings, loss of employment, loss of tax for the government, and benefits claim (cost to government). Most important to me though is loss of time I could have spent with family and my much missed and loved children.

Date	Time	Store	Deposit	Withdraw	Comments
12th Dec 2014	14:40:48	Coral - 2784	£500.00		
12th Dec 2014	14:48:26	Coral - 2784	£1,000.00		
12th Dec 2014	15:27:26	Coral - 2784	£1,000.00		
12th Dec 2014	15:39:31	Coral - 2784	£1,000.00		
8th March 2015	14:51:58	Ladbrokes 56 Kingsbury - AYS	£200.00		
8th March 2015	14:52:39	Ladbrokes 56 Kingsbury - AYS	£200.00		
8th March 2015	14:57:00	Ladbrokes 56 Kingsbury - AYS	£200.00		
8th March 2015	16:46:12	Ladbrokes 56 Kingsbury - AYS		£1,700.00	
9th March 2015	15:54:58	Betfred - 2577	£400.00		
9th March 2015	16:21:11	Betfred - 2577	£400.00		
21st March 2015	14:51:44	William Hill - 406114	£300.00		
21st March 2015	15:21:01	William Hill - 406114		£300.00	
22nd March 2015	12:07:02	William Hill - 406114	£600.00		
22nd March 2015	12:51:40	William Hill - 406114		£600.00	
24th March 2015	15:13:53	Ladbrokes 88 Rose Hill - OXF Ladbrokes 234b Shinfield Rd -	£120.00		
27th March 2015	17:11:55	RDG	£80.00		
2nd May 2015		Ladbrokes Hilton Park M6	£200.00		
2nd May 2015		Ladbrokes Hilton Park M6		£302.00	
10th May 2015		Ladbrokes Hilton Park M6 Ladbrokes 165 Bicester Road -	£100.00		
18th May 2015	20:42:57	AYS	£200.00		
18th May 2015	21:01:31	Ladbrokes 165 Bicester Road - AYS		£370.00	
19th May 2015	17:56:56	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	18:32:37	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	18:52:35	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	18:54:45	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	18:55:16	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	19:27:23	Ladbrokes 56 Kingsbury - AYS		£1,400.00	
19th May 2015	21:12:24	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	21:22:39	Ladbrokes 56 Kingsbury - AYS	£200.00		
19th May 2015	21:35:31	Ladbrokes 56 Kingsbury - AYS		£700.00	
20th May 2015	15:07:57	Ladbrokes 56 Kingsbury - AYS	£200.00		
21st May 2015	15:30:17	Ladbrokes 165 Bicester Road -	£200.00		

		AYS		
		Ladbrokes 165 Bicester Road -		
21st May 2015	15:44:14	AYS	£200.00	
		Ladbrokes 165 Bicester Road -		
21st May 2015	15:44:38	AYS	£200.00	
		Ladbrokes 165 Bicester Road -		
21st May 2015	16:02:40	AYS	£200.00	
		Ladbrokes 165 Bicester Road -		
21st May 2015	16:03:04	AYS	£200.00	
		Ladbrokes 165 Bicester Road -		
21st May 2015	16:17:54	AYS	£200.00	
		Ladbrokes 165 Bicester Road -		
21st May 2015	16:18:21	AYS	£200.00	
21st May 2015	16:54:07	Ladbrokes 165 Bicester Road - AYS		£1,560.00
23rd May 2015	20:01:45	Ladbrokes 56 Kingsbury - AYS	£200.00	
23rd May 2015	20:12:26	Ladbrokes 56 Kingsbury - AYS	£200.00	
23rd May 2015	20:35:24	Ladbrokes 56 Kingsbury - AYS		£994.00
23rd May 2015	20:48:20	Ladbrokes 56 Kingsbury - AYS		£150.00
24th May 2015	11:05:23	Ladbrokes 14/16 Great Central St	£200.00	
24th May 2015	11:16:39	Ladbrokes 14/16 Great Central St	£200.00	
24th May 2015	11:21:29	Ladbrokes 14/16 Great Central St	£200.00	
24th May 2015	11:25:24	Ladbrokes 14/16 Great Central St		£850.00
8th June 2015		Ladbrokes Aylesbury	£200.00	
8th June 2015		Ladbrokes Aylesbury	£200.00	
		Ladbrokes 165 Bicester Road -		
15th July 2015	13:24:41	AYS	£200.00	
15th July 2015	13:45:06	Ladbrokes 165 Bicester Road - AYS		£430.15
16th July 2015	16:52:00	Stan James HP20 2JA	£400.00	
19th July 2015	19:40:16	Ladbrokes 56 Kingsbury - AYS	£200.00	
19th July 2015		Ladbrokes 56 Kingsbury - AYS		£200.00
19th July 2015	21:06:18	Ladbrokes 56 Kingsbury - AYS	£200.00	
31st July 2015		Ladbrokes Aylesbury	£90.00	
7th August 2015	20:02:33	Betfred - 2769	£100.00	
7th August 2015	20:53:12	Betfred - 2769		£100.00
8th August 2015	10:30:59	Betfred - 2769	£100.00	
11th August 2015	16:24:07	Betfred - 0223	£100.00	
11th August 2015	16:30:15	Betfred - 0223	£100.00	
14th August 2015	15:23:00	Stan James HP20 2JA	£70.00	
14th August 2015	20:22:34	Betfred - 0223	£130.00	
14th August 2015	20:40:54	Betfred - 0223	£150.00	
25th August 2015	13:37:00	Stan James HP20 2JA	£100.00	
26th August 2015	13:18:00	Stan James HP20 2JA	£60.00	
29th August 2015	14:49:00	Stan James HP20 2JA	£100.00	
29th August 2015	14:55:00	Stan James HP20 2JA	£150.00	
30th August 2015	11:52:09	Betfred - 0223	£100.00	
30th August	11:58:55	Betfred - 0223		£50 Declined

2015				
30th August				
2015	12:00:51	Betfred - 0223	£45.00	
1st Sept 2015		Betfred	£100.00	
3rd April 2016	19:33:18	William Hill - 406114	£50.00	
4th April 2016	21:20:51	William Hill - 406114	£100.00	
5th April 2016	10:55:15	William Hill - 521271		£100 Declined
5th April 2016	10:56:32	William Hill - 521271		£100 Declined
5th April 2016	10:58:17	William Hill - 521271		£100 Declined
5th April 2016	12:07:54	William Hill - 521271	£200.00	
5th May 2016	18:14:42	Ladbrokes 14/16 Great Central St	£50.00	
7th May 2016	10:52:13	Jennings Bet - L Buzzard	£240.00	
30th June 2016	21:03:02	Jennings Bet - L Buzzard	£500.00	
2nd July 2016	17:20:00	Paddy Power - Bedford	£30.00	
2nd July 2016	17:37:00	Paddy Power - Bedford	£40.00	
2nd July 2016	17:41:00	Paddy Power - Bedford	£100.00	
23rd Nov 2016	16:05:00	Paddy Power - High Wycombe	£150.00	
26th February				
2017	15:41:00	Paddy Power - Ealing Broadway	£100.00	
17th April 2017	14:21:33	Betfred	£400.00	
17th April 2017	18:20:28	Betfred 0519	£130.00	
23rd April 2017		William Hill London	£100.00	
12th May 2017	20:28:44	Betfred - 966 - Broadway	£100.00	
12th May 2017	20:37:14	Betfred - 966 - Broadway	£100.00	
12th May 2017	20:41:45	Betfred - 966 - Broadway	£100.00	
12th May 2017	21:02:49	Betfred - 966 - Broadway	£200.00	
6th June 2017	17:54:38	William Hill - 330027	£50.00	
8th June 2017	15:58:08	William Hill - 439377	£50.00	
8th June 2017	16:14:58	William Hill - 439377		£100.00
1st July 2017	16:07:03	William Hill - 331023	£400.00	
1st July 2017	16:14:46	William Hill - 331023	£110.00	
12th August				
2017	17:49:00	Stan James OX1 1HH	£300.00	
15th August				
2017	13:16:00	Paddy Power - Cardiff	£300.00	
17th August				
2017	12:13:00	Paddy Power - Cardiff	£200.00	
17th August				
2017	12:40:00	Paddy Power - Cardiff		£875.00
20th August		Paddy Power - Gerrard St,		
2017	15:52:00	London	£100.00	
20th August		Paddy Power - Gerrard St,		
2017	16:11:00	London	£200.00	
20th August		Paddy Power - Gerrard St,		
2017	16:16:00	London	£300.00	
20th August				
2017	16:43:00	Paddy Power - Gerrard St, London		£205.10
20th August				
2017	16:45:00	Paddy Power - Gerrard St, London		£610.00
23rd August				
2017	13:12:50	William Hill - 52847	£100.00	
		Paddy Power - Station Road		Cash ATM next to
6th Sept 2017	10:00:00	Harrow	£350.00	PP
		Paddy Power - Station Road		
6th Sept 2017	10:16:00	Harrow	£200.00	

		Paddy Power - Station Road		
6th Sept 2017	10:29:00	Harrow	£400.00	
6th Sept 2017	10:35:00	Paddy Power - Station Road Harrow		£600 Declined
6th Sept 2017	10:35:00	Paddy Power - Station Road Harrow		£600 Declined
		Paddy Power - Station Road		
6th Sept 2017	10:36:00	Harrow	£600.00	
6th Sept 2017	11:10:00	Paddy Power - Station Road Harrow		£1,700.00
8th Sept 2017	14:45:00	Paddy Power - Wembley	£100.00	
8th Sept 2017	14:51:00	Paddy Power - Wembley	£200.00	
8th Sept 2017	15:02:00	Paddy Power - Wembley	£200.00	
8th Sept 2017	15:09:00	Paddy Power - Wembley		£500 Declined
8th Sept 2017	15:10:00	Paddy Power - Wembley	£500.00	
8th Sept 2017	15:23:00	Paddy Power - Wembley	£1,000.00	
8th Sept 2017	17:13:00	Paddy Power - Wembley		£2,350.00
		Paddy Power - Station Road		
12th Sept 2017	11:07:00	Harrow	£300.00	
		Paddy Power - Station Road		
12th Sept 2017	11:23:00	Harrow	£300.00	
		Paddy Power - Station Road		
12th Sept 2017	11:29:00	Harrow	£1,000.00	
		Paddy Power - Station Road		
12th Sept 2017	11:49:00	Harrow	£1,000.00	
26th Sept 2017	15:52:00	Corbett Bookmakers	£200.00	
Totals			£24,545.00	£15,496.25
Total Loss			£9,048.75	

Appendix B

Below is a suggested list of harm markers for protecting children and other vulnerable people from being harmed or exploited by gambling.

Note: The bookmakers have systems that allow them to monitor player spend and time.

Note: I have indicated with PP where the harm marker was used in my case with Paddy Power (September 2017) as a missed opportunity to intervene and decline service to prevent myself from gambling harm and I would argue exploitation. They have accepted my case and refunded the losses from play.

Markers for harm:

1. Think 21 and requirement for age verification for young people.
2. Spending in excess of the average amount per player session which according to the industry trade body is less than £10. (PP)
3. Repeated override of time and spend warnings. (PP)
4. Repeated debit card loads (PP)
5. Repeated cash loads (PP)
6. Debit card declines (PP)
7. Running out of bookmaker and returning short while later to stuff more cash into FOBTs (PP)
8. KYC – Unknown customer spending large amounts of money. (PP)
9. Behavioural outbursts that indicate harm which can include muttering, profusely sweating or coughing, swearing, praying or other such indicators of stress.
10. Self-excluded player breach

Outcome: If harm is identified the customer should be refused further service in the same way as happens in the alcohol industry.

Regulator: The gambling commission could be using these markers to enforce the licensing conditions of the Gambling Act 2005.

Appendix C:

Please see bookmaker response to self-exclusion failure in May 2017.

Note:

I found it particularly contemptuous that they suggested some banks offered a facility to block all gambling transactions using Merchant Category Code 7995. They were of course not able to name one bank that offers this service currently. In fact I am involved in discussions with both mainstream and challenger banks to explore feasibility of offering this control function.

From: Betfred Customer Support

Sent: 15 May 2017 15:21

To: [REDACTED]

Subject: Self Exclusion

Dear [REDACTED]

I write in response to your recent email to Betfred Compliance.

We are sorry to hear of your relapse yesterday and would like to reassure you that at Betfred we are committed to assisting you from the harms of gambling. Whilst we cannot be responsible for a persons' decision whether or not to gamble, we do take a responsible approach in helping those for which gambling is no longer a source of enjoyment.

Whilst the self - exclusion / barring process is robust there is always the rare occasion that it may break down, as is the case here. As you are aware this process was established to assist the betting industry in supporting people for whom gambling is no longer a source of enjoyment but does not negate the primary responsibility not to gamble from the self – excluded / barred individual.

A companywide self - exclusion / barring order creates greater management issues than on a local basis. To best achieve this the onus is on the customer to be open and honest and requires the barred / self - excluded person to ensure that personal details are kept up to date and that they notify us of any changes in appearance by supplying an up to date photo. It would be of assistance if you could provide us with a current photo and current locations that you are most likely to frequent.

In keeping with Leading Industry support for problem gambling which discourages the return of losses as a solution it is not our policy to refund any losses to barred or self - excluded customers. I have today circulated your breach of your barring order and instructed shops to be vigilant. To reinforce this barring I have attached a current barring letter and would point out that breach of a barring order is trespass and action may be taken against you. I hope you receive this with the good intention that is meant.

I would now advise you to seek help from GamCare who can be contacted by telephone on 0808 8020 133, by email at info@gamcare.org.uk, and also online using their NetLine (chat) facility which can be found on www.gamcare.org.uk; available 7 days a week from 8am-midnight.

I would further advise that some banks offer a facility whereby they can block all card transactions to gambling operations using Merchant Code (MCC) 7995. I would urge you to contact your bank to find out if they can support you with this service as soon as possible.

Kind regards,

Yours sincerely

Betfred Compliance Department

Customer Services: 0800 032 0878.

Email: Customer.Service@Betfred.com

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