## <u>Gambling Minister's speech for the</u> GambleAware conference

Good morning and thank you for that introduction.

I would like to start by thanking GambleAware for organising today's conference, which I am delighted to be part of. The theme is "Collaboration in the Prevention of Gambling Harm" and we recognise that as exceptionally important.

Gambling harm cannot be tackled effectively by working in isolation. It takes important input from various groups like the lived experience community, researchers, treatment providers, industry and, of course, the Government to build on each other's experience, knowledge and research and work together in preventing gambling harm. And I know one of the great things about the annual GambleAware conference is that it brings together people from across those groups.

I was appointed Minister for Tech and the Digital Economy in September, with two key priorities. Firstly, delivering on the manifesto commitment to make the UK the safest place in the world to go online and set the global standard for internet safety. Secondly, is the manifesto commitment to comprehensively review the Gambling Act to ensure we have the right protections for the digital age.

In my first months I have met a broad range of gambling stakeholders and people involved in preventing harm, including clinicians and people with personal experience. Thank you to those who are here today. It has been very clear to me that, when it comes to gambling harm, prevention is better than a cure.

The government considers gambling-related harm to be a health issue and a public health issue, and preventing harm is an essential objective of our gambling regulation. It's our duty in government and more widely to prevent people from being led down a path to a dark destination.

I've heard too many stories about people losing obviously unaffordable sums of money, not prevented by operators who had data to stop it from happening. Through our Review, I want to make sure we are doing much more to protect that minority of gamblers who are suffering life changing harms and to prevent others from falling into that position.

Our Review is looking at a very wide range of issues and our call for evidence received 16,000 submissions which we are considering carefully. We will publish a White Paper which sets out our vision for the sector in the coming months.

Today though, I want to focus on a few areas of work where I as as Minister for Tech and Digital Economy, see particular opportunity for innovation in

## the interest of consumers:

When an operator sees that a customer is at risk of harm, we need them to step in — to talk to them, impose limits or help them set their own, or perhaps even close their account. As part of this, a robust system to prevent unaffordable online gambling will have a transformative impact, and I know everybody here today agrees. We have all seen and heard too many cases of people spending enormous sums and operator interventions coming too late.

Of course, people's circumstances differ and not everyone who spends a lot is at risk. But unaffordable losses are a key sign of out of control gambling that is causing harm — as one of the conference panels will discuss later today. So it is essential the right checks are made and in a digital age we need to harness data to do this effectively.

To be workable and prevent harm, affordability checks need to be proportionate. As the Commission has said, demanding payslips or bank statements from every customer spending £100 or so is likely to be unwelcome, disruptive and disproportionate to the risks. But there is a level that is appropriate.

As minister for Digital, I am really keen to explore the role of technology and available data, such as that held by credit reference agencies, to make these sorts of checks work smoothly in a way that is acceptable to customers. At high levels of gambling, more intrusive checks are appropriate. I also want to be clear that checks based on spend and financial circumstances must supplement rather than supersede all the existing requirements on operators to monitor play data, identify risk and intervene accordingly.

The Commission will soon publish more on its requirements around interventions and we will continue to work closely with them on affordability in the run up to publishing our White Paper.

Operators definitely need the right processes to intervene and prevent harm on their own platforms and they have all made strides in developing algorithms that enable them to spot when to do this. But we know that on average, people who gamble online have opened 3 accounts with different operators, and young adults and problem gamblers usually have even more.

This means that the efforts of individual operators to prevent harm are undermined if a person in the grip of a gambling problem can simply switch to another operator. To me, shoring up our systems to prevent this must be a priority.

I take encouragement from the success of GAMSTOP, the multi-operator online self-exclusion scheme, as an example of the benefits from sector-wide protections which capitalise on the available technology to do things better. Like GAMSTOP, a single customer view (SCV) solution will protect a person, not just their account with one operator.

It is of course vital that any data sharing is done safely, securely and proportionately. I am glad the Commission has worked closely with the

Information Commissioner's Office which has now confirmed that a single customer view can be delivered with these values at its core.

We know data sharing is well established in financial services. I know there are representatives from industry in the audience today, so I want to be clear in my message; now is the time for you to pick up the gauntlet and work closely with both regulators to develop a system that works.

Of course, the opportunities presented by data are wider than just sharing between operators. You will all be familiar with Public Health England's evidence review on gambling-related harms, which is an invaluable contribution to the evidence base for our ongoing Review. But as the Minister responsible for gambling, PHE's findings made clear to me that we have more work to do to understand the drivers of gambling disorder.

An important part of the solution is improving the quality of data that the Gambling Commission as regulator, we as government, but also researchers and clinical experts, have access to — which can in turn inform the best possible policies and approaches. I see great promise, therefore, in the development of a Data Repository as a pillar in our work to fill the gaps that still exist in our understanding.

This will of course need to be complemented by the appropriate analytical expertise, so as part of the Review, we are exploring the scope for more investment in data capability within the Gambling Commission. They need powers to regulate the enormous and innovative gambling industry, including the ability to requisition and analyse bulk account-level data from operators to identify whether they're doing what they're supposed to under their licence conditions.

This leads me on to the regulator, which of course has a huge role to play in our collaborative efforts to prevent gambling related harm. It is vital that they have the powers and resources needed to regulate the enormous and innovative gambling industry effectively. I am working closely with the new Chair and Chief Executive of the Commission as they set out their vision for the organisation, and through the Gambling Act Review it will be one of my priorities to ensure that they have all the tools that they need to uphold the licensing objectives.

The Commission is central to all of the promising projects I have just mentioned and I want them to continue to build on the excellent work they have done over recent years to protect vulnerable consumers. The ban on gambling with credit cards, the strict requirements for online age verification, and the actions the Commission took during Covid to prevent harm demonstrate its ability to make gambling safer.

But on a more day to day basis, I want the Commission to excel in holding the industry to account. The operators who meet and surpass our high standards have nothing to worry about from this. Those who breach the rules do. The upcoming White Paper will provide further detail on how we will make sure that the Gambling Commission is equipped to deal with the range of challenges that it faces across the gambling sector today and in the future.

Over the coming months I will continue to meet with industry, parliamentary groups, charities and people impacted by gambling harm as we prepare the Gambling White paper.

Next week I will be co-hosting a roundtable with my counterpart at DHSC with researchers and treatment and support providers to consider the very question which is the theme of today's conference — how we can collaborate to achieve our shared goals.

Today I have outlined just a few of the areas where I see great promise to make our gambling regulation fit for the digital age, particularly using data and technology. Of course, there will be much more to come in our white paper.

I would like to again congratulate Gamble Aware on organising this conference and I hope together we can continue this collaborative approach to tackling gambling related harm.