

# Press release: Online gambling firms remove restrictions on cash withdrawals

The firms – Jumpman Gaming and Progress Play – have formally agreed to remove terms and conditions which stopped players getting hold of their own money in one go.

With growing numbers of people choosing to play games and gamble online, the Competition and Markets Authority (CMA) has been investigating the £4.9 billion sector after finding that a number of firms use unfair practices and terms and conditions.

Until now, players using Jumpman Gaming and Progress Play could be made to withdraw their money in instalments over an extended period, which could lead some to gamble again where they might otherwise make a withdrawal.

The companies have also agreed to stop using unfair terms which meant they could confiscate money from players' accounts because they had not logged in for a certain amount of time.

In addition, Progress Play has agreed not to confiscate players' money if they do not meet their identity check rules within a specific timeframe. Whilst companies need to be able to make appropriate and proportionate identity checks to help prevent money laundering and fraud, they cannot justify confiscating someone's money simply because they do not provide information within a specific time frame.

The CMA has been working in collaboration with the sector regulator, the Gambling Commission, to improve terms and conditions for players online and to help ensure firms do not break consumer protection law.

The changes being made by these companies today are supported by the Gambling Commission, which expects firms across the sector to apply the same standards to make online gambling fairer for players. Firms that do not make any necessary changes to their terms may face regulatory action.

George Lusty, Senior Director for Consumer Protection at the CMA, said:

People choosing to gamble online should be able to walk away with their own money whenever they want to.

Jumpman Gaming and Progress Play are the first to commit to scrap their unfair withdrawal rules, but we expect companies across the sector to follow suit so no-one gets caught out with unfair terms and conditions when gambling online.

Paul Hope, Executive Director, Gambling Commission said:

We support the outcome of the CMA's investigation, and we're pleased that both of the operators involved have committed to making changes that will make it fairer and simpler for customers to withdraw funds from their online gambling accounts.

Gambling firms should not be placing unreasonable restrictions on when and how consumers can take money out of their accounts.

We now expect all online operators to review the findings published by the CMA today and ensure they update their own practices.

### **Notes for editors**

1. The CMA is the UK's primary competition and consumer authority. It is an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law.
2. The companies which have provided undertakings are; Progress Play Limited, Jumpman Gaming Limited.
3. The key pieces of consumer protection legislation relevant to the CMA's investigation are the Consumer Protection from Unfair Trading Regulations 2008 (CPRs) and Part 2 of the Consumer Rights Act 2015 (CRA). The CPRs prohibit certain unfair commercial practices – in particular misleading acts or omissions, but also behaviour that is contrary to the requirements of professional diligence. Amongst other things, the CRA prohibits unfair contract terms in consumer contracts and requires that terms be transparent.
4. The CMA opened an investigation into the gambling sector's compliance with consumer protection law in October 2016 after hearing about a range of concerns that suggested some operators were not treating their customers fairly.
5. This investigation led to the CMA announcing in June 2017 a new line of enquiry to look further into obstacles that people face when they try to withdraw their money after depositing funds and gaming or betting online (whether as part of a promotion or not).
6. The provision of these formal commitments ('undertakings') by the two operators is not an admission of a breach of the law. Nor does the CMA's view amount to a binding ruling – ultimately only a court can rule that a particular term or practice infringes the law.

7. The CMA acknowledges the cooperation of Progress Play Limited and Jumpman Gaming Limited throughout the investigation.
8. The Gambling Commission reports that in 2016-17 the online gambling sector was worth £4.9 billion (Gross Gambling Yield) and accounted for 34% of all gambling. It also reports that there are over 28 million active accounts for licensed facilities in Great Britain and that just over 9 million people had gambled online in the 4 weeks up to 30 September 2017.
9. The CMA has produced a [‘60-second summary’](#) to help all gambling operators review their practices and ensure their terms and conditions are in line with consumer protection law. It has also produced [‘advice for gamblers’](#) and a short [video guide for consumers](#).
10. If you are a member of the public with a query please email [general.enquiries@cma.gov.uk](mailto:general.enquiries@cma.gov.uk) or call 02037376000.
11. Media enquiries to the CMA should be directed to [press@cma.gov.uk](mailto:press@cma.gov.uk) or 020 3738 6798. Media enquiries to the Gambling Commission should be directed to Nikita Jan [njan@gamblingcommission.gov.uk](mailto:njan@gamblingcommission.gov.uk) or 0121 230 6700.