

# Safer Gambling Standard

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## INTRODUCTION

This document outlines the requirements of the Safer Gambling Standard to be launched by the end of 2018. The Safer Gambling Standard recognises gambling operators who have both met and gone beyond the requirements of gambling industry Codes of Practice, including the Licensing Conditions and Codes of Practice (LCCP) issued by the UK Gambling Commission, in respect of their player protection measures. The Safer Gambling Standard is renewable on a biennial basis.

Operators who have achieved the Safer Gambling Standard and those who have achieved the Standard each of three Advanced Levels will be shown on an independent website after the launch of this product later in 2018.

Operators who have achieved GamCare's existing certification can be found at <http://www.gamcare.org.uk/training-and-certification/gamcare-certification/who-gamcarecertified>.

The primary focus of the Safer Gambling Standard is on gambling operators licensed by the UK Gambling Commission. GamCare will work constructively with licensed operators in other jurisdictions who wish to be assessed against the Safer Gambling Standard, and other organisations who have or may develop independent standards to prevent gambling-related harm in other jurisdictions around the world.

### **The Aims of the Safer Gambling Standard**

The Safer Gambling Standard has the following aims:

For the Gambling Sector: To codify the highest standards of social responsibility in the gambling field and to consistently develop those standards in an informed and structured manner so as to drive up the overall standards of social responsibility activity in the sector and make gambling safer for everyone.

For Customers: A means by which customers of gambling operators can identify whether the operators they use have adopted high standards in safer gambling

For Gambling Operators: A means by which gambling operators can identify how they compare to other operators in terms of safer gambling, and to be recognised for leadership in the field. The ultimate goal of this being that all operators seek to achieve parity with their competitors to ensure that:

- a) customers who use gambling services provided by different operators have the same high standards of protection from gambling related harm from all the operators they use, and
- b) gambling operators achieve a 'level playing field' so that all operators are using similar levels of their resources to ensure that the highest standards in safer gambling are met in practice

## **GamCare**

GamCare is the leading provider of information, advice, support and free counselling for the prevention and treatment of problem gambling. GamCare operates the National Gambling Helpline, provides treatment for problem gamblers and their families, raises awareness about responsible gambling and treatment, and encourages an effective approach to responsible and safer gambling within the gambling industry.

## **GamCare Certification**

GamCare Certification has been in existence for over 15 years. It is one of the key ways that GamCare works with the gambling industry to improve standards, drive a culture of social responsibility in the gambling industry and meet the charity's goal of minimising gambling-related harm. GamCare Certification, and the new Safer Gambling Standard has integrated feedback from GamCare service users giving them a clear voice in shaping the gambling industry's approach to social responsibility.

The Safer Gambling Standard replaces GamCare Certification as the accreditation product offered by GamCare. All operators with GamCare Certification will be able to continue to use the GamCare Certification logo until their certified period expires. Thereafter, the Safer Gambling Standard will be offered.

## **The Safer Gambling Standard**

The Safer Gambling Standard is a set of best practice standards developed out of a combination of academic evidence in Responsible Gambling (RG) practices, service user input, and GamCare's knowledge and experience from over 20 years of work with those affected by problem gambling, and the gambling industry itself.

The Safer Gambling Standard assessment process involves a review of a gambling operator's policies and procedures, interviews, website reviews and premises visits. The assessment examines a range of areas to get a true sense of an operator's organisational culture. For RG measures to be effective, it is essential that they are integrated into organisational culture and flow throughout the organisation.

The Safer Gambling Standard recognises those operators who adopt good practice principles and processes to minimise harm from the products and services they provide. The Standard consists of criteria for the achievement of:

- the Safer Gambling Standard
- the Safer Gambling Standard Advanced Level (Awards at Level 1 up to Level 3)

Following GamCare's initial assessment the operator may have some required actions to meet the Safer Gambling Standard. The operator will have the option to work with GamCare on the actions and to be brought up to the requisite level, only then is the Standard awarded.

The Safer Gambling Standard is currently focused on gambling operators that provide gambling products to end-users of their services i.e. Business to Customer known as B2C. GamCare is also working on the development of a version of the Safer Gambling Standard for gambling operators that do not have end-user facing operations, i.e. Business to Business, known as B2B operators.

### **The Safer Gambling Standard Advanced Level Awards**

The Safer Gambling Advanced Level Awards are made up of a more stringent set of criteria to ensure that those operators exceeding the Safer Gambling Standard are recognised as the leaders in social responsibility and responsible gambling.

An operator may have gone beyond the requirements of the Safer Gambling Standard in some aspects of the Standard more than others. GamCare will also work with those operators who wish to continue to increase the degree to which they meet Advanced Level criteria.

Upon the conclusion of the assessment the Advanced Level percentage score achieved is notified to the operator by GamCare's Head of Industry Standards with sign off by GamCare's Development Director. The draft percentage criteria for each area of the Advanced Level can be seen in the Safer Gambling Standard at **Annex 1**.

A draft report is provided to the operator on the first assessment with an indication of which of the 3 Bands the Advanced Level award is to be made on the basis that the operator has met and exceeded the Safer Gambling Standard. The operator has four weeks from the date of the draft report to provide further evidence to support an increase in the Banding score if it chooses to do so.

Following the review of any further information provided by the operator in response to the draft report, a final report will be sent to the operator with confirmation of the Standard award and the level of award achieved. An operator can choose to work with GamCare to increase the Banding Score at a minimum of quarterly intervals thereafter up to the date of the next 2-year assessment. The level of the award will then be increased based on additional evidence the operator has provided in support of an Advanced award.

### **Demonstrating Achievement**

Operators that have achieved the Safer Gambling Standard will be shown on an independent Safer Gambling Standard website. The website will also show the degree to which operators have gone over and above the requirements of the Safer Gambling Standard in meeting additional Advanced Level criteria which will be displayed in whichever of the three bands they have been assessed as having achieved.

## **Safer Gambling Standard Reviews**

The provisions of the Safer Gambling Standard will be reviewed on an annual basis to incorporate any changes in regulatory requirements relevant to social responsibility such as changes to the social responsibility provisions of the Licensing Conditions and Codes of Practice (LCCP), the opinions of GamCare service users, and new insights from academic research.

The Advanced Level measurement criteria including the Banding ranges and the percentage scoring criteria which sits behind the Banding is set and reviewed annually by a Review Panel comprised of a member of the GamCare Board, a member of the GamCare Senior Management Team, a GamCare service user, an impartial industry adviser/consultant, and an academic with experience of working in the field of minimising gambling-related harm.

## **SUMMARY OF SIMILARITIES AND DIFFERENCES BETWEEN THE PREVIOUS GAMCARE CERTIFICATION AND THE NEW SAFER GAMBLING STANDARD**

### **Audit and Accreditation of Operators against the Safer Gambling Standard**

The assessment of operators against the Safer Gambling Standard has some similarities to assessment against the requirements of the previous GamCare certification which has been in place for over 15 years.

Assessment of operators against the Safer Gambling Standard will continue to review how operators are complying with their current regulatory obligations in the area of minimising gambling related harm. More specifically, assessment continues to contain a review of an operator's websites (for online) and premises (land-based).

However, the assessment against the Safer Gambling Standard will also consist of:

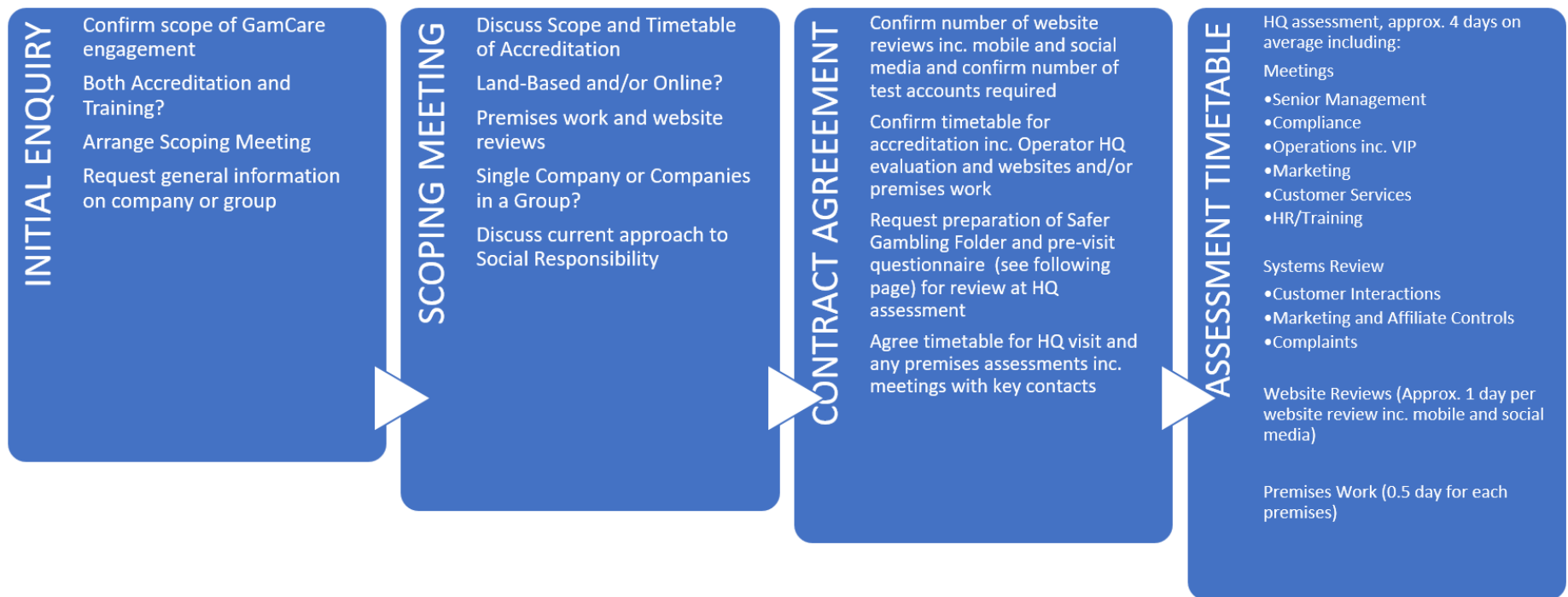
- an audit of the operator's approach to minimising gambling-related harm throughout its land-based business operations, online business operations, or both (where operators have and wish to be assessed against both).
- an assessment of the degree to which the operator goes beyond its obligations by adopting areas of good practice and demonstrating that its approach to safer gambling is embedded throughout its business operations
- for those operators required to file an assurance statement (AS) with the regulator on an annual basis, the audit will review the systems and controls shown in the latest AS and work with the operator to identify and remedy any areas where systems and controls relating to minimising gambling-related harm are not operating as effectively as intended

## Evidence of previous Reviews and Assessments including Independent Social Responsibility Audits

GamCare will work with operators to agree the format of the audit. The audit will focus on a review of evidence relating to the operator's approach to minimising gambling-related harm. As such the audit will take into consideration factors such as the outcome of any recent independent Social Responsibility audit not conducted by GamCare to ensure any disruption or duplication of activity and costs are minimised. Further details of the type of information GamCare will review can be found on page 8 of this document.

GamCare Certification up to September 2018	Safer Gambling Standard from October 2018
Certification against and operator's specific services, i.e. website(s), premises	Accreditation against the operator's business or a company/companies within a Group
Duration = two years for land-based and one year for remote	Duration = two years for all operators whether land-based, remote or both
Measure of achievement – Certification achieved or not achieved	Measure of achievement – Standard Not Met, Standard Met plus the degree to which Advanced Level criteria achieved (Level 1 up to Level 3)
We assisted operators to meet the requirements of Certification	We will assist operators to meet the Standard, and to achieve the Advanced levels of the Standard if requested
Assessment against 14 Criteria for Land-Based and 15 Criteria for Remote operators - LCCP focussed	Assessment against 10 criteria for all operators including approach to governance and risk, RET, and customer profiling
Periodic review to incorporate changes to LCCP	Annual review to incorporate changes to safer gambling regulations, e.g. in LCCP, service user views, academic research. Advanced Level assessment criteria review by Independent Review Panel

## SUMMARY OF ASSESSMENT PROCESS

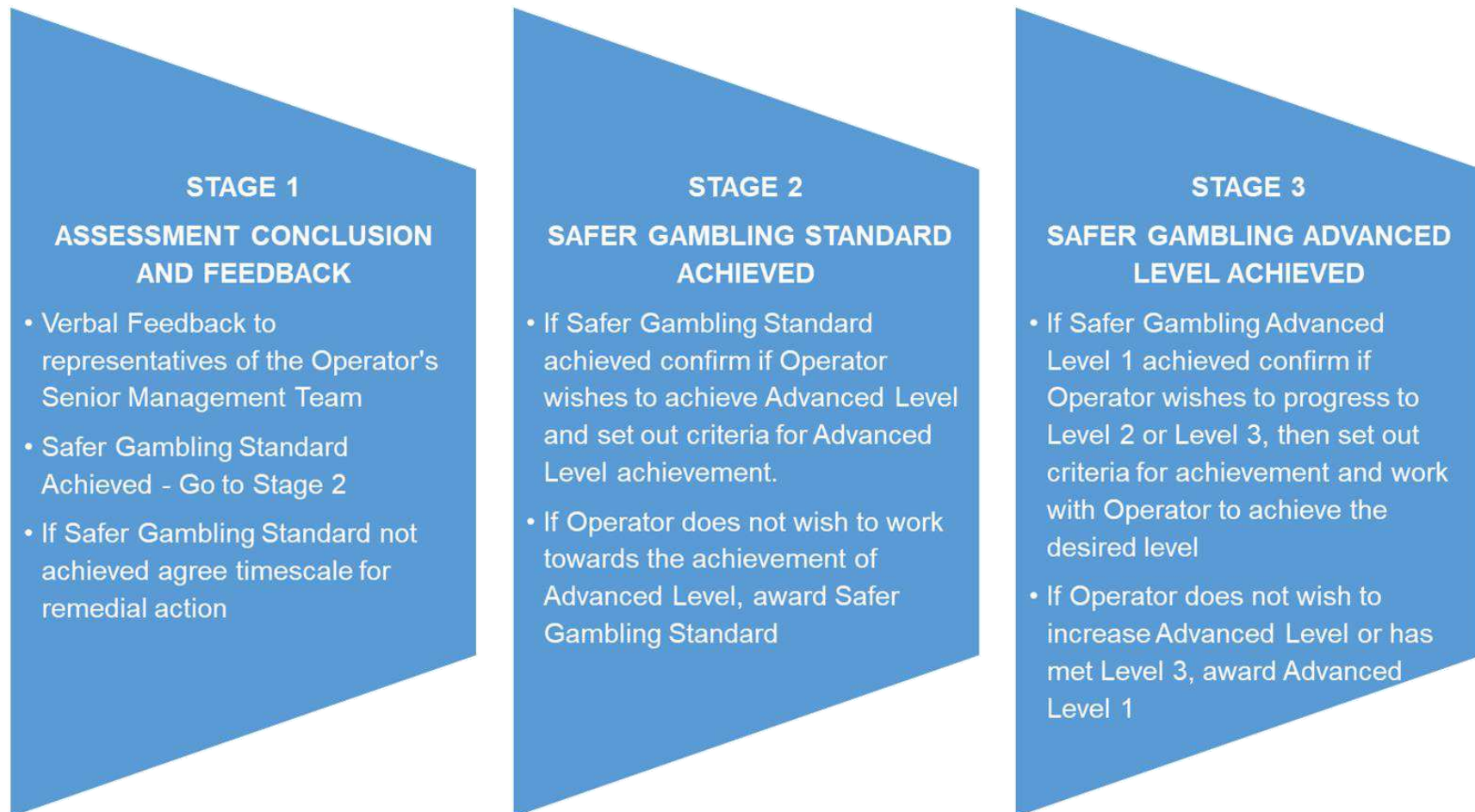


## OPERATOR PREPARES SAFER GAMBLING FOLDER

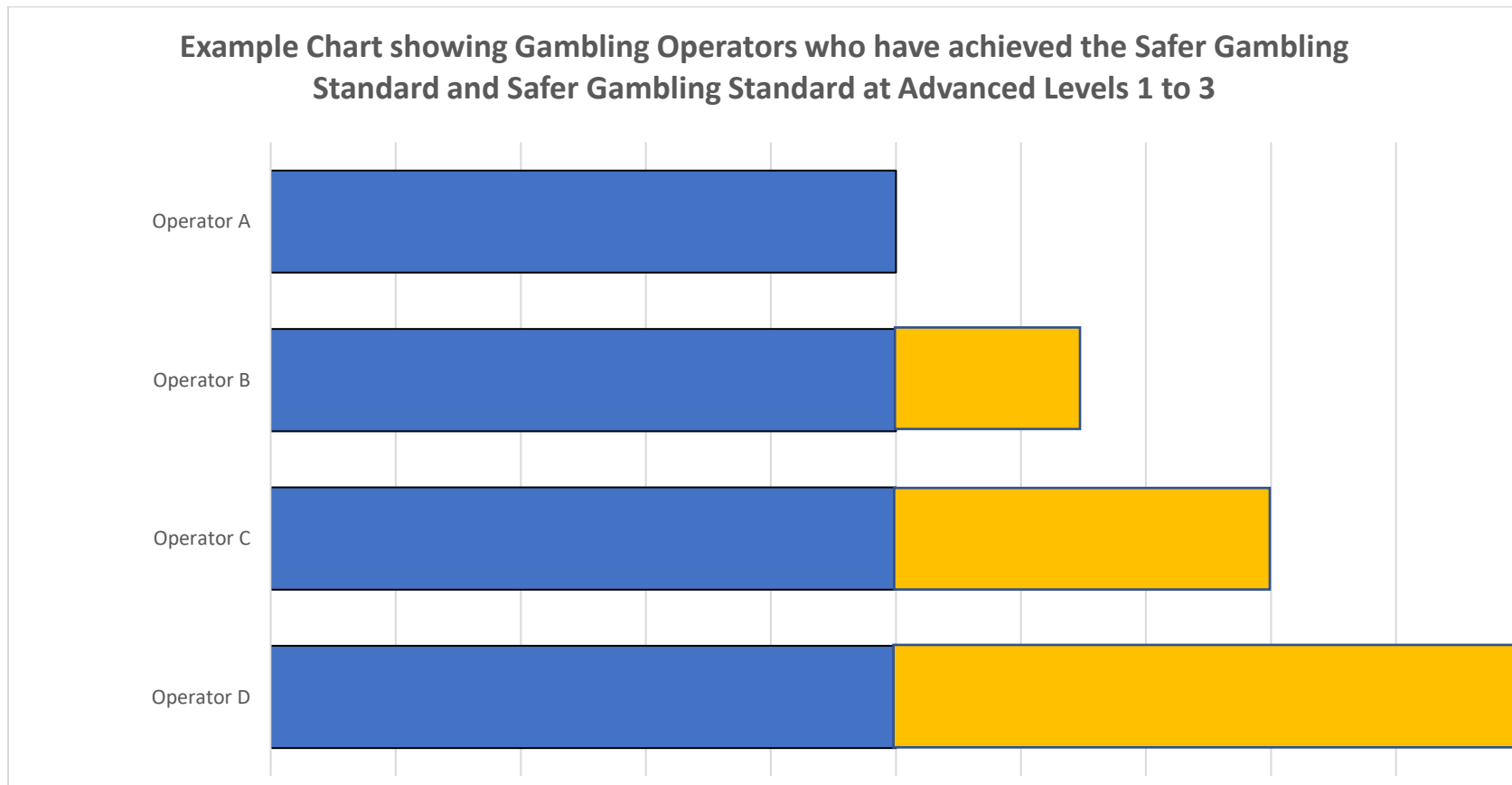
The following are examples of information for review relating to Sections 1 to 3 of the Standard

Section 1 – Governance and Risk		Section 2 – Collaboration on Good Practice
Information	Data Analyses	
<ol style="list-style-type: none"> <li>Public statements re approach to Responsible Gambling (RG), e.g. on company website(s)</li> <li>Recent consecutive examples of excerpts of minutes of meetings on subject of RG in following where such meetings are held (e.g. Board/Senior Management/Risk Committee/Compliance Committee)</li> <li>Risk Register/Local Risk Assessment examples</li> <li>Any recent Internal/External Social Responsibility Audits and Follow Up</li> <li>Website(s) – Reviews/updates of customer-facing content and back-end functionality</li> <li>Land-Based – Evidence to show the effective delivery of the approach to safer gambling in premises.</li> <li>Manual systems in place for identifying customers who may be using different products on different platforms (where applicable and if work needed in respect of automated systems integration)</li> <li>Information on remuneration and link to achievement of RG KPIs</li> <li>Assurance Statement (where applicable)</li> <li>Evidence of continuous improvement in the assessment and review of RG data and compliance with regulations such as the LCCP and Remote Technical Standards as applicable in areas of the standard summarised at point 11 in the next column</li> </ol>	<ol style="list-style-type: none"> <li>Process for test check and reporting of data held and collected in respect of:               <ol style="list-style-type: none"> <li>AV/Underage Gambling</li> <li>RG messaging</li> <li>Customer Limits – (including the effectiveness of identifying duplicate accounts)</li> <li>Reality Checks</li> <li>Self-Exclusions/Breaches of Self Exclusions</li> <li>Marketing approvals</li> <li>Oversight of affiliates</li> <li>Social Media use</li> <li>Loyalty Scheme/Bonus Data</li> <li>Complaints Handling and KPIs</li> <li>RG Training evaluation</li> <li>Staff and Problem Gambling evaluation</li> <li>Identification of ‘at risk’ or problem gamblers by product type, customer demographics</li> <li>(Land based) review of local risk assessments, impact on local staff resourcing (e.g. single manning) and integration into overall view of customer risk</li> <li>(Land based) – Gaming Machine Player Protection Policy (where applicable)</li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>Example presentations at trade associations/industry bodies/Conferences on operator's approach to Safer Gambling</li> <li>Operators can meet the Advanced Level at Item 2.2 of the Safer Gambling Standard by sharing the results of outcomes (including successes and failures) in respect of measures tested/implemented aimed at minimising gambling-related harm</li> </ol>
		<b>Section 3 – Percentage GGY RET Contribution</b> <ol style="list-style-type: none"> <li>Evidence the last annual contribution to organisation(s) which deal with Research Education and Treatment (RET) on the subject of gambling-related harm as a percentage of Gross Gambling Yield (GGY)</li> <li>Operators can only meet the Safer Gambling Standard if they make an annual contribution in line with item 3.1 of the Standard</li> <li>Operators can meet the Advanced Level but must evidence the achievement of Item 3.2 of the Standard to do so</li> </ol>

## ASSESSMENT CONCLUSION AND ACCREDITATION PROCESS



## SHOWCASING ACHIEVEMENT



- Operator A has met the Safer Gambling Standard
- Operator B has met Level 1 of the Safer Gambling Standard at the Advanced Level by meeting the requirements of the Safer Gambling Standard and making a RET contribution of at least 0.1% of GGY (worth 10%) plus up to 20% of additional Advanced Level criteria
- Operator C has met Level 2 of the Safer Gambling Standard at the Advanced Level by exceeding Level 1 by up to 30%
- Operator D has met Level 3 of the Safer Gambling Standard at the Advanced Level by meeting and exceeding Level 2 by up to 40%

### **Important Contextual Information to the Chart on Page 10**

A bar chart showing the operators that have achieved the Safer Gambling Standard and Advanced Level Standard will be shown on a Safer Gambling Standard website in a similar format to the example on the previous page.

The retail and online services provided by operators that deliver gambling services in both forms will usually be shown separately as such services will normally be provided by different companies within a group.

Operators providing B2B services will also be shown separately once a version of the Safer Gambling Standard is adapted for operators' B2B services.

There are two main reasons why the information will be shown:

- 1) A method for customers of gambling operators to identify whether the operators they use have adopted high standards in safer gambling
- 2) A method by which gambling operators can identify how they compare to other operators offering the same or similar services. It will be in the interest of those gambling operators that have achieved the highest standards to collaborate with their competitors in the area of Safer Gambling to bring all operators up to the same high standard to ensure that:
  - a. customers who use gambling services provided by different operators have the same high standards of protection from gambling related harm from all the operators they use, and
  - b. gambling operators can work towards achieving a 'level playing field' through collaborating with competitors so that all operators are using similar levels of their resources to ensure that the highest standards in safer gambling are met in practice

Important generic information setting out what operators need to demonstrate in order to achieve Safer Gambling Standard and the Safer Gambling Advanced Level requirements will accompany the chart showcasing achievement. Examples are shown overleaf.

## SHOWCASING ACHIEVEMENT

### Safer Gambling Standard and Safer Gambling Advanced Level

#### Levels of Achievement

Safer Gambling Standard	Advanced Level Level 1	Advanced Level Level 2	Advanced Level Level 3
Operators must meet all of the requirements in the 10 areas of the Safer Gambling Standard (shown at <b>Annex 1</b> )	<p>Operator makes a contribution of at least 0.2% of GGY per year, at least 0.1% of which must be external spend to organisations which deal with research into the prevention and treatment of gambling-related harm, develop harm prevention approaches, and identify and fund treatment (RET Contribution) .</p> <p>Spend above 0.1% can be internal spend in accordance with Item 3.2 of the Safer Gambling Standard</p> <p>Such operators will also meet up to a further 20% of Advanced Level criteria to achieve Advanced Level</p>	Operator meets and exceeds level 1 by up to 30% through meeting further Advanced Level criteria, such as evidencing improved assurance and risk processes, and adopting good practice in terms of customer profiling ensuring that the type and frequency of customer interactions are appropriate to each customer's profile	Operator meets levels 1 and 2 and exceeds level 2 by up to a further 40%. An Advanced Level 3 operator will typically score highly in all most areas of the Advanced Level. Such operators will also provide clear evidence to show they place safer gambling at the forefront of all of their business operations, learn from and continuously look to improve the safer gambling measures they put in place, and share good practice with competitors

**ANNEX 1****Explanation of percentages quoted in the Safer Gambling Standard**

The draft percentage scores shown in the Safer Gambling Standard table below relate solely to the Advanced Level measures. GamCare will review an operator's achievement of both the standard measures and the Advanced Level measures as part of its audit of an operator's approach to social responsibility.

Percentages quoted reflect the contribution the achievement of specific Advanced Level requirements make to each of the 10 areas of the Safer Gambling Standard. The percentages are subject to change as they will be reviewed by the Review Panel (see page 5) prior to the launch of the Safer Gambling Standard and reviewed annually thereafter.

**Safer Gambling Standard**

**Specific items marked ✓\* are mandatory to receive Advanced Level accreditation**

Item Reference Number		Safer Gambling Standard	Required for Advanced Level
<b>1</b>	<b>Corporate Governance and Risk Management (Online = 40%), Land Based = 55%)</b>		
1.1	<p>The Board and Executive provide leadership in the area of safer gambling by demonstrating that messages on the importance of the approach to safer gambling are understood and acted upon by all areas of the business.</p> <p>Note - This can be demonstrated through the use of effective communication, information and risk management systems and controls which inform the Board/Senior Management Team of the effectiveness of the approach to safer gambling. This will enable decisions on improvement to be made and clearly communicated throughout the business.</p>	✓	✓

1.2	<p>Assurance processes provide a robust assessment of the approach to safer gambling and evidence of improvements are monitored, reviewed and evaluated at least annually.</p> <p>Note - Information on developments in processes, systems and controls and are documented in the form of an <u>assurance statement</u> for the largest businesses licensed by the UK Gambling Commission. While the use of this specific format is not necessary for businesses not required to complete an assurance statement the use of this or a similar format would be viewed as good practice. (30%)</p>		✓*
1.3	Accountability for safer gambling sits with specific members of the Executive and Board.	✓	✓
1.4	(LAND-BASED) Premises local area risk assessments must be available in the premises to which they relate, reviewed periodically and updated where necessary.	✓	✓
1.5	(LAND-BASED) Premises local area risk assessments must be available in the premises to which they relate, reviewed at least annually, and updated when there are changes in the risk profile of each premises/local authority area. Such assessments must include evidence to show that locally available knowledge which reflects local risks has been considered in practice. (20%)		✓
1.6	Staff appraisal systems support the achievement of Safer Gambling Key Performance Indicators (KPIs). For example, compliance KPIs in respect of the achievement of objectives related to minimising gambling-related harm are shown within employment objectives and/or contracts of employment. Performance against the achievement of objectives to minimise gambling-related harm must also be evaluated at appraisals/performance reviews. (5%)		✓
1.7	(ON-LINE) Where payment for gambling by credit card is allowed this facility can either be withdrawn directly by the operator and/or the customer has the option to remove payment for gambling by credit card. Where customers have the option to remove payment cards from their account they are also advised why the removal of all credit cards is in their interest to ensure that they cannot gamble on credit. (5%)		✓

<b>2</b>	<b>Collaboration and Sharing Best Practice (5%)</b>		
2.1	The operator places collaboration with competitors and other organisations on the subject of preventing gambling-related harm at the forefront of its approach to safer gambling.	✓	✓
2.2	In addition to 2.1 the operator shares the results of outcomes (including successes and failures) in respect of measures tested/implemented aimed at minimising gambling-related harm. (5%)		✓
<b>3</b>	<b>Most recent percentage annual Gross Gambling Yield (GGY) contribution to organisation(s) which deal with research, education and treatment on the subject of gambling-related harm (10%)</b>		
3.1	<p>Make an annual financial contribution to organisation(s) which deal with research into the prevention and treatment of gambling-related harm, develop harm prevention approaches and identify and fund treatment (RET Contribution) of at least 0.1% of Gross Gambling Yield (GGY). This contribution can also include internal spend on:</p> <ul style="list-style-type: none"> <li>• your dedicated safer-gambling staff base</li> <li>• tools to support safer gambling</li> <li>• development of new safer-gambling tools</li> <li>• safer-gambling related research, education and training</li> </ul> <p>Note: Contributions required by a regulator as a result of regulatory action, (such as regulatory settlement agreements), cannot be included in this calculation.</p>	✓	✓
3.2	<p>Make a total contribution of at least 0.2% of GGY per year in respect of the following:</p> <p>(i) to organisation(s) which deal with research into the prevention and treatment of gambling-related harm, develop harm prevention approaches, and identify and fund treatment (RET Contribution), known as External Spend</p> <p>(ii) This percentage can also include Internal Spend on:</p> <ul style="list-style-type: none"> <li>• your dedicated safer-gambling staff base</li> <li>• tools to support safer gambling</li> <li>• development of new safer-gambling tools</li> <li>• safer-gambling related research, education and training</li> </ul>		✓*

	Note: Contributions required by a regulator as a result of regulatory action, (such as regulatory settlement agreements), cannot be included in this calculation.  Mandatory for Advanced Level: At least 0.1% of this contribution must be made up of External Spend. (10%)		
<b>4</b>	<b>Protection of Children and *Young Adults (*up to the age of 21 years) (5%)</b>		
4.1	Information regarding the legal age to gamble must be clearly visible to the customer.	✓	✓
4.2	A policy and procedure must be in place to prevent underage gambling.	✓	✓
4.3	A policy and procedure must be in place to verify customer's age.	✓	✓
4.4	Should a customer be identified as underage, the operator policy must refund original stake money and log as an incident report.	✓	✓
4.5	(ONLINE) Links to recognised content filtering software must be displayed.	✓	✓
4.6	(ONLINE) Customers must be identified and age verified upon registration or age verification systems must be changed to meet this requirement as soon as possible.	✓	✓
4.7	Policies and procedures for the prevention of underage gambling must be evaluated for impact and reviewed at least annually.	✓	✓
4.8	Customers must be fully aged verified in order to play free-play games.	✓	✓

4.9	<p>Use lower risk indicators for customers between the ages of 18 and 21 (16 and 21 for lotteries) and demonstrate how such indicators are used in minimising gambling related harm to this age group. Examples may include:</p> <ul style="list-style-type: none"> <li>• (ONLINE) - Limiting the number of push marketing messages</li> <li>• (ONLINE) - obtaining source of wealth information at an earlier stage where customer spend patterns identify an increased level of risk</li> <li>• (LAND-BASED) – adding an additional indicator for front line staff to monitor the customer's behaviour and interact with the customer at an earlier stage where gambling is at levels that the customer may be less likely to afford</li> <li>• Offering lower time and/or spend limits as standard</li> <li>• Ensure staff are trained to deliver appropriate interactions, such as at an earlier stage, with customers in this age group (5%)</li> </ul>		✓
<b>5</b>	<b>Customer Information, Profiling and Interaction (Online = 20%), (Land-Based = 15%)</b>	<b>Safer Gambling Standard</b>	<b>Required for Advanced Level</b>
5.1	The operator must have appropriate policies and procedures in place to identify individuals who may have a gambling problem and policies and procedures must be evaluated for impact and reviewed.	✓	✓
5.2	There must be an appointed 'social responsibility person' with responsibility to ensure that the issue of minimising gambling-related harm is handled effectively.	✓	✓
5.3	<p>Responsible Gambling information must be visible to the customer and include the following:</p> <ul style="list-style-type: none"> <li>• A statement of the operator's commitment to responsible gambling</li> <li>• A message that gambling could be harmful if not controlled and kept in moderation</li> <li>• Reference to GamCare and other relevant sources of help for minimising gambling-related harm, including helpline number(s) and website addresses</li> <li>• Advice and information on the availability of Responsible Gambling player protection tools</li> <li>• Information on as accepted and simple Responsible Gambling self-assessment process to enable the customer to consider their gambling behaviour</li> <li>• (ONLINE) The responsible gambling page must be free from gambling advertising and promotions</li> </ul>	✓	✓

5.4	The operator must have systems and controls in place to ensure that effective logs of customer interactions are maintained.	✓	✓
5.5	The operator must have a policy for responding to third party notice of a customer experiencing harm from gambling.	✓	✓
5.6	<p>The customer must have clear and accessible free access to their account history where such data is available to include deposits, wagers and withdrawals:</p> <p>(ON-LINE) - for time periods of not less than those required by relevant regulations such as the Remote Technical Standards (RTS) issued by the UK Gambling Commission.</p> <p>(LAND-BASED) = account history may be limited or unavailable depending on the type of product purchased by the customer. The operator should justify what information is theoretically possible to provide and give examples of how and what type of information has been provided.</p>	✓	✓
5.7	The operator must take reasonable steps to ensure the customer has only one 'live' account, loyalty card or membership or link multiple accounts (products) to ensure a single view of each customer. It is also possible to link certain customer accounts in land-based environments, for example, monitored customers in retail bookmakers that visit different premises in the same area. (5%)		✓
5.8	(ONLINE) Customers must be provided with a simple and accessible option to disable the reverse withdrawal facility. Further consideration is also needed on whether such facilities should be permitted at all, with the value of reverse withdrawal facilities to the customer being appropriately justified by operators. (5%)		✓
5.9	<p>(ONLINE) Systems and controls are in place to risk profile customers to identify problem gamblers and customers at risk of becoming problem gambler using:</p> <ul style="list-style-type: none"> <li>• customer registration information</li> <li>• self-exclusion and time out data</li> <li>• gameplay data</li> <li>• payment method and changes in payment method data</li> <li>• data on complaints and disputes</li> </ul>	✓	✓

5.10	<p>(LAND-BASED) Systems and controls are in place to risk profile customers to identify problem gamblers and customers at risk of becoming problem gambler depending on the type of gambling products provided. For example, using:</p> <ul style="list-style-type: none"> <li>• gaming machine data and/or implementing effective systems to track play on gaming machines</li> <li>• self-exclusion data</li> <li>• data on complaints and disputes</li> </ul>	✓	✓
5.11	<p>Provide a realistic estimate of the % of revenue derived from your At Risk (AR) or Problem Gambler (PG) customer-base and confirm how you arrived at this.</p> <p>Note - The largest operators licensed by the UK Gambling Commission are required to provide this information on an annual basis in the assurance statement mentioned at 1.2. (5%)</p>		✓*
5.12	Source of customer wealth should be used to determine appropriate levels of spend. For example, where changes of a customer's gambling spend have triggered reviews of their account activity. (5%)		✓
5.13	Responsible gambling interactions must be tailored to the customer based on the customer's risk profile and such considerations must be placed above commercial considerations including when dealing with high spending/VIP customers.	✓	✓
<b>6</b>	<b>Product Design and Innovation in Safer Gambling Tools including Limit Setting and Reality Checks (Online = 8%) (Land-Based = 0%)</b>	<b>Safer Gambling Standard</b>	<b>Required for Advanced Level</b>
6.1	<p>(ONLINE) The customer must be offered the opportunity to set a time and/or spend limit, the offer must be clearly visible, and when gambling online:</p> <ul style="list-style-type: none"> <li>• Reality checks must display when customers hit a pre-set limit</li> <li>• Pop-up warning messages must appear in the centre of the screen and the customer must be given control of minimising such messages</li> <li>• Warning messages must offer customers the opportunity for self-appraisal of their gambling behaviour</li> </ul>	✓	✓

6.2	(ONLINE) The customer's gaming behaviour must be taken into consideration when offering different types of limits. (2%)		✓
6.3	(ONLINE) Requests to alter previously set limits must be recorded and monitored. (2%)		✓
6.4	Evidence the controls in place to ensure that safer gambling is at the forefront of new product design, whether such products are designed internally or provided by external suppliers. This must include ease of access to responsible gambling information.	✓	✓
6.5	(ONLINE) The use of existing safer gambling tools and the implementation of new safer gambling tools should be evaluated for impact and reviewed. (2%)		✓
6.6	(ONLINE) Customers have the ability to block certain games or types of games. (2%)		✓
<b>7</b>	<b>Self-Exclusion (2%)</b>	<b>Safer Gambling Standard</b>	<b>Required for Advanced Level</b>
7.1	The customer must be able to self-exclude from gambling at any time and for a minimum of 6 months. Information regarding the self-exclusion process must be visible to the customer.	✓	✓
7.2	The Operator must have joined a multi-operator self-exclusion scheme(s) relevant to its business activities.	✓	✓
7.3	Upon self-exclusion advice must be communicated to the customer to self-exclude from all other betting and gambling activities, and the customer should also be signposted to all relevant multi-operator self-exclusion schemes and GamCare support.	✓	✓
7.4	Upon self-exclusion, customer accounts and memberships must be closed, and any outstanding balance returned, and the customer's details must be removed from any operator and affiliate marketing lists.	✓	✓

7.5	A policy for reinstatement must be in place, must include a 24-hour cooling off period and no automatic account or membership reactivation.	✓	✓
7.6	The operator must have a system in place to prevent breaches of self-exclusion, and any attempts to breach must be recorded and monitored, and customers who attempt to breach must be signposted to problem gambling support.	✓	✓
7.7	The option to take a 'time out' must be made available to the customer, be recorded and monitored, and the customer must be advised of the distinction must be made between a time-out and a self-exclusion.	✓	✓
7.8	Self-exclusion policies and procedures must be reviewed and evaluated for impact. (2%)		✓
<b>8</b>	<b>Advertising and Promotion (including Social Media, Loyalty, Bonus and Free Play) (Online 4%), (Land-Based 2%)</b>	<b>Safer Gambling Standard</b>	<b>Required for Advanced Level</b>
8.1	Advertising Content - Advertising and promotions must be compliant with the relevant regulatory and advisory codes of practice. Examples include the Licensing Conditions and Codes of Practice (LCCP) and Codes issued by the Advertising Standards Authority (ASA) and the Industry Group for Responsible Gambling (ICRG).	✓	✓
8.2	If affiliates are used the Operator must have effective systems and controls for the supervision of affiliates.	✓	✓

8.3	Customers must be required to take a positive action to opt-in to direct marketing.	✓	✓
8.4	Customers must not be coerced or obliged into taking part in publicity.	✓	✓
8.5	A social media advertising policy must be in place to protect consumers.	✓	✓
8.6	All advertising policies must be evaluated for impact on customer protection and reviewed.	✓	✓
8.7	Individual customer risk profiles must be taken into consideration when deciding on the type and frequency of marketing communications sent, and responsible gambling considerations must be prioritised in such communications including in respect of setting deposit limits and identifying when a customer may be chasing losses. This item can also apply to land-based operators where the operator holds customer data and sends the customer marketing communications. (2%)		✓
8.8	The terms and conditions of any loyalty or bonus scheme must be compliant with the relevant regulatory and advisory Codes of Practice, easily accessible to the customer throughout the duration of the campaign or scheme and: <ul style="list-style-type: none"> <li>• require a positive action to opt-in to marketing communications,</li> <li>• (ONLINE) be no more than one click away in online advertising,</li> <li>• (ONLINE) and any refer a friend scheme must be routed to the responsible gambling page where it must be clear that customers need to be over 18 to gamble (over 16 if a lottery)</li> </ul>	✓	✓
8.9	It must not be implied that participation in a loyalty or bonus scheme increases the customers chances of winning.	✓	✓
8.10	Loyalty scheme data must be used to assess for 'at risk' and problem gambling behaviour.	✓	✓
8.11	(ONLINE) Free-play games must be identical to real play games, including: over 18 messaging, auto play functions, game odds, pay out percentages, links and information on how to play. Permitted exceptions to this requirement are shown in 8.12.	✓	✓

8.12	(ONLINE) While continuing to meet the requirements for Free Play games shown in 8.11, free play games should be designed to avoid the issue of desensitising and normalising playing at Advanced stakes in real money with gameplay restricted to lower amounts or fictional currency. (2%)		✓
<b>9</b>	<b>Staff Training and Development (4%)</b>	<b>Safer Gambling Standard</b>	<b>Required for Advanced Level</b>
9.1	All staff must be trained to ensure an awareness and understanding of problem gambling issues as well as the available customer protection tools.	✓	✓
9.2	Staff who have contact with customers must be trained on how to recognise and interact with behaviour that is indicative of problem gambling.	✓	✓
9.3	Designated staff must be trained to deal with escalated problem gambling issues that relate to their respective responsibilities.	✓	✓
9.4	The type of training provided to staff in respect of safer gambling issues must be relevant to their specific role and responsibilities.	✓	✓
9.5	Safer Gambling Training should be customised for specific groups of staff, for example, staff in VIP or marketing functions. (2%)		✓
9.6	Training must be refreshed on an annual basis and completion of training must be evidenced and evaluated. (2%)		✓

10	Addressing Problem Gambling Amongst Staff (2%)	Safer Gambling Standard	Required for Advanced Level
10.1	Information must be made available to staff to aid them in the case that they are concerned about their own or another staff member's gambling behaviour, and this should be included at induction.	✓	✓
10.2	The operator must have in place fair policies and procedures to respond to a staff member that has a self-acknowledged problem with gambling.	✓	✓
10.3	Policies and procedures for staff problem gambling must be evaluated for impact and reviewed (2%)		✓

#### Ongoing Assessment and Continuous Development of the Safer Gambling Standard

To maintain Safer Gambling Standard accreditation the operator must commit to undertaking a biennial social responsibility assessment to verify ongoing compliance with the Safer Gambling Standard. Safer Gambling accreditation is a measure of the effectiveness of an operator's approach to social responsibility at a specific point in time. Accreditation lasts for a period of 2 years.

If the operator chooses to provide further evidence to meet Advanced Level requirements or increase its Advanced Level award from Band 1 or Band 2 to Band 3 from the date of the first assessment decision, the operator can agree to partial accreditation reviews. These reviews can take place on a quarterly basis after the date of the final assessment report. The operator can choose to have one or more reviews up to the date of the next full bi-annual assessment but there must be at least 3 months between each review. The operator can also provide more evidence to support an increase in its assessment rating within 4 weeks of receipt of the draft assessment report.

From the point of accreditation an operator must advise GamCare of significant changes to its approach to social responsibility as measured in each of the 10 areas of the Safer Gambling Standard.

The operator must also advise GamCare of the results of any regulatory action by a regulator which is in the public domain, (such as a Regulatory Settlement), which potentially casts doubt on the effectiveness of the operator's approach to safer gambling which occurred during and since the period of GamCare's Safer Gambling Standard assessment. GamCare will work with the operator to ensure that any weaknesses are remedied, but GamCare reserves the right in exceptional circumstances to revoke certification if any weaknesses are not remedied within a reasonable timeframe which is acceptable to GamCare to ensure that the integrity of the standard is preserved.