

GAMCARE

ADDITIONAL COMMENTS FOR THE SCRUTINY COMMITTEE

GamCare is satisfied that its evidence has been either fully heard and recorded from the hearing on 3rd February or submitted in writing beforehand.

As a result of this Scrutiny work two aspects may need further examination:

1. One area is the role banks and credit card companies take in providing finance for gamblers or potential gamblers. It seems too easy to incur debt:

- a. By taking advantage of the regular credit card offers that do not appear to be as closely linked to earning capacity as in the past.
- b. By the use of several cards that multiply the potential for individuals to incur excessive debt.
- c. By the apparent easy way cards can be used for internet betting where under age gambling can slip through the net (no pun intended!)

Whilst there is no obvious place for our concern to be covered in the Bill nevertheless, there should be a mention either in the Bill or as an essential proviso or addendum, that finance companies have a duty of care if gamblers incur excessive debts and associated problems because they have been "over financed". This is particularly applicable to young people e.g. students where finance companies are competing aggressively to secure potential long term customers by offering attractive promotions to open accounts.

2. As the Bill will undoubtedly open up more business opportunities there will be more companies competing for the gambling Pound. In this situation whether it's the Lottery at one end of the market or major casino groups at the other, it is vital that all aspects of the respective businesses are operated in a responsible manner even though there will be intense competitive pressures. There must be a plan for local authorities, the Gambling Commission and organisations like GamCare to co-operate in the best interests of the public and never compromise this public protection with gambling companies.

Again this is no doubt intended in the Bill but perhaps needs to be specifically included.

Peter Cox
Managing Director
GamCare

26th February 2004