

**STUDY ON MEASURES FOR SELF – ASSESSMENT AND
PROTECTION AGAINST PROBLEM GAMBLING
BEHAVIOUR**

Context

The European market is currently the largest online gambling market globe. Its size, in terms of gross gaming revenue to be generated in 2018, is projected to reach the 24.75 billion-euro figure, thus keeping high-growth year-by-year annual compound rates.

These impressive growth figures are developing in a context where online gambling is cross-border by its nature, taking place in a digital environment. However, **consumer protection measures remain fragmented** across Member States and tend to be state-centred, meaning there are **no common EU level strategy** applicable for gambling sector, with a consequence not all consumers may be sufficiently protected across the EU in terms of safety and fairness of gambling products.

Scope

Protection against gaming addiction is one of the [EOGL Responsible Gambling Strategy](#) three core principles. In addition to continuous trainings and education programs for our members' employees, as envisioned by the said Strategy, this Study aims to widen the scope of the Strategy, now introducing an approach that is **solely focused to the players themselves**. This approach provides the players with insights on the essence of gambling, its social role, but also on its potentially adverse impact for person's economic, social and personal welfare.

Purpose

The aim of this EOGL paper is to promote a broader, EU-wide Industry dialogue and contribute in achieving a wide spectrum of **practical measures** that will ensure strict protection of EU online gambling consumers and deter, minimize and mitigate the emergence of problem gambling and social harm related with it.

The EOGL Responsible Gambling approach

For EOGL, responsible gambling is a concept which brings together series of policies and requirements for the Industry stakeholders in general – and our members in particular - to make sure they adhere to the highest quality standards and are offered a safe user experience from potential negative consequences of gambling. For our customers, this means an environment in which **vulnerable social groups** are particularly protected, **underage gambling** is a zero-tolerance issue, gambling offer is **free from crime and fraud**, personal data are processed and stored in full adherence to EU **GDPR** standards, and **advertising** is not misleading.

Gambling as such **should be** treated as a fun pastime and leisure, part of the European social and cultural heritage. **What gambling is not** and should never stand for is a reliable method to generate personal financial income.

Whilst the majority of the population is fully aware of that fact, and treat gambling as recreation while depositing only what they can afford to risk losing, for some it can be quite difficult, even impossible, to resist to the prospects of another bet, even at the cost of their financial and social wellbeing.

Three pillars of minimizing the problem gambling risk – how our members approach the players when it comes to preventing gambling-related harm

For all the players enjoying our members' offer, the key to a successful and safe interaction with gambling line-up lies in implementing such responsible gambling approach which actively and efficiently prevents problem gambling issues before they even occur. As a matter of **mandatory membership commitment**, all our members internally institutionalize such approach and operationalize it in form of **internal corporate responsible gambling policy**.

The key for a successful policy of this kind lies combining the following three principles of customer interaction:

- **Information and advice**
- **Self - protection**
- **Self - assessment**

Information and advice

In order to keep gambling as a form of social pastime and entertainment, our players are advised to carefully balance how much time, energy and financial resources invest in this activity. In order to wager the bets responsibly, we strongly recommend them to stick to the following several strategies:

- ✎ Do not forget gambling is fun, not a job from which monthly income is generated
- ✎ Do not deposit more funds than you can afford
- ✎ Consider setting up time, deposit, win or loss limits
- ✎ Never chase losses
- ✎ Do not gamble during delicate psychological condition or under the influence of a psychotropic substance
- ✎ Compare time spent gambling in relation to other social activities
- ✎ Regardless of the extent of skill, in gambling the outcome is always uncertain

Self – protection tools

Before problem gambling symptoms even occur, a few self-protection measures to make sure gambling stays responsible in every moment are always at disposal. The latest Industry self-limitation tools at disposal to our players are **player limits, software content blocking** and **self-exclusion tools**. As a variant of limiting from excessive gambling, each player is therefore advised to predefine:

- a specific maximum amount of money that he can placed on a bet
- a specific maximum amount of money that can be lost on bets
- a specific period of time during which betting is disabled at your online account

Self-exclusion is a process in which a player can request their operator, EOGL member, to exclude themselves from accessing gambling services for a specific or even indefinite period of time. During this period, player will not be able to place any bet, regardless of the amount, time of attempted betting or betting type, on the website from which has been voluntarily self-excluded.

In addition, a software enabling our customers to block and filter web traffic in order to prevent minors from their family, work or social environment to reach betting and gambling web sites are also at disposal 24/7/365, namely:








- CyberPatrol
- ForcePoint
- Net Nanny
- CYBERSitter
- BetFilter
- GamBlock

Self – assessment

Regardless, when they ask themselves or are asked by the environment, it is not always easy for a player to determine whether they or someone close to them belong to the category of players that have or are about to develop a gambling addiction. The answer to this question is not straightforward, as everyone approaches to the gambling addiction differently, of which EOGL is fully aware.

Regardless of the above, **in any case negative social effects outweigh the positive ones**, the time is right for considering further steps. In order to confidentially and precisely ascertain whether this is the case, **self-assessment action is mandatory**.

This section of the Study can be also understood as a useful and practical self-assessment **tool** and **questionnaire** by virtue of which a player may ascertain whether he/she has gambling problem. In case of a positive feedback, our members' customer support departments approach the player and direct him towards seeking expert help from professional advisors and treatment centres:

-  How often do you deposit more than you can afford to lose?
-  To which extent big money value deposits are vital part of your betting entertainment?
-  How often had you kept on gambling for hours, until you lose all the money?
-  Do you tend to borrow money, sell property or miss to pay regular household bills in order to re-direct that funds to gambling?
-  Have you ever attempted to win back the money previously lost on gambling?
-  Do you feel physically or emotionally depressed during or after gambling?
-  Do you tend to lose interest in other social interests and hobbies and devote more and more time to gambling?

Conclusion

The EOGL Study on Measures for Self – Assessment and Protection Against Problem Gambling, along with the EOGL Responsible Gambling Strategy, represents **core-value document** and part of the Organization’s strategic approach, as well as of all our members.

As material change in applicable regulatory framework occur regularly, the Organization shall conduct check-ups on whether there are operational and legal grounds for the **revision** of this document on a **semi-annual basis**.