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Responsible play



We're committed to operating The National Lottery in a socially responsible way. We want our games to be exciting and fun to play but not in a way that's detrimental to the vulnerable, like low-income groups or players under the age of 16.

We work constantly to ensure that lottery games do not encourage excessive play. Here are some of the ways we do this:

- Every game we wish to introduce has to be approved and licensed. Once a game has been designed, we must ensure that our advertising strategies do not target under 16s or low-income players, and that marketing of all lottery games complies with the relevant codes of practice.
- Marketing of all lottery games must comply with The National Lottery Advertising and Sales Promotion Code of Practice – which covers activity in both print media and on broadcast channels. This means games must adhere to an extensive range of measures to take player protection into account. For more information on these codes, please visit the [Important notice](#) page on this site.

We work closely with GamCare, the UK's national centre for information, advice and practical help regarding the social impact of gambling, to put measures in place to protect our players and offer help and advice to keep our players playing in the right way ... responsibly.

If you think you need help controlling your play, or just want to find out more, please visit the pages below.

[Playing the lottery in a responsible way](#)

How to recognise whether you have a problem and what to do.

[How we help you](#)

Measures that we have adopted to help you play responsibly.

[Preventing under 16s from playing](#)

What we do to prevent underage play.

[GamCare certification](#)

How we've continued GamCare certification.


[Contact GamCare](#)

To speak to someone in confidence contact GamCare.





Games	Check results	Latest news & info	Here to help
Play Instant Wins	Check all results	EuroMillions winners share £90m	Open an Account
Play Lotto	Lotto Results Checker	What is Millionaire Raffle?	Sign in to my Account
Play EuroMillions	EuroMillions Results Checker	Sky Active service information	I've forgotten my username
Play Thunderball	Millionaire Raffle results	You're part of London 2012!	I've forgotten my password
View all games	Draw history	Sign up for Lotto Rollover alerts	Scratchcard information
Start a syndicate	Unclaimed prizes	Sign up for EuroMillions alerts	Frequently asked questions


You must be 16 or over to play or claim a prize

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• 1.0 Introduction

Camelot¹ recognises the need for effective strategies in relation to responsible gaming.

Camelot is committed to maximising returns to Good Causes in a socially responsible way, and therefore its responsible gaming strategies are an important element of its business strategy. Camelot recognises that National Lottery products might pose a risk to certain vulnerable groups and as a responsible operator it understands its responsibility for minimising the harm to society.

This strategy deals with Camelot's approach to preventing underage play, and (as Camelot is a member of the WLA and EL²) is consistent with the WLA Principles and Framework for Responsible Gaming (see Appendix 1) and the EL Responsible Gaming Standard (see Appendix 2). This strategy is intended to complement applicable laws and regulations within the UK and demonstrates how Camelot is striving for best practice relating to responsible gaming.

The aims of Camelot's strategy are:

- to actively discourage people under 16 from buying;
- to actively deter retailers from selling tickets to people under 16;
- to raise awareness, especially among adults, of the dangers of buying National Lottery products for children;
- to understand the impact of National Lottery products on gambling problems in people under the age of 16, their families and relationships;
- to understand the effect on society of underage gambling;
- to prevent underage play;
- to support treatment where problems cannot be prevented;
- to promote the need for responsible gaming programmes across the lottery sector.

It is clear that the treatment of people with gambling related problems is the domain of therapists and other healthcare specialists. Camelot actively engages with a range of interested groups in order to understand the problem gambler's perspective. However, Camelot's primary aim is to establish responsible gaming programmes e.g. the prevention of underage and the prevention of excessive play to minimise the risk for society in general and particularly for vulnerable groups.

Camelot takes the responsibilities of its regulator the National Lottery Commission (NLC) very seriously and therefore strives for a joined-up approach. In doing so, Camelot acknowledges that its responsible gaming strategy must be based on a common understanding of the issues posed by problem gambling.

In defining its responsible gaming strategies Camelot listens and responds to the concerns of its stakeholders such as public interest groups, retailers, players etc.

Camelot's underage play strategy is one of several strategies that form its responsible gaming strategy; in particular this strategy should be read in partnership with the **Strategy to Prevent Excessive Play** which focuses on preventing excessive play.

¹ Camelot Group plc is the operator of The National Lottery and is regulated by the National Lottery Commission (NLC). The duties of the NLC under the National Lottery etc Act 1993, include the duty to ensure that the interests of every participant are protected. Directions issued by the Secretary of State also require the Commission to consider the impact of National Lottery games on vulnerable people and to ensure that measures are in place to prevent sales to Under 16s. Specifically, Licence Condition 7.1 (a) states: "The Licensee shall adopt, maintain and implement a strategy to prevent play on The National Lottery by persons aged under 16. Such strategy shall first have been approved by the Commission and shall in particular deal with game research and design, marketing, public information and education, accessibility, staff and Distributor training, monitoring and support for the treatment of problem gamblers aged under 16."

² WLA stands for the World Lottery Association and EL stands for the European Lottery Association, both which Camelot is a member of.

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• 2.0 Definitions

When thinking about responsible gaming Camelot has identified four key vulnerable groups

1. those on low incomes who spend a disproportionately large amount on lottery products so as to impact adversely the quality of their lives;
2. those who do not understand how to play responsibly and the risks of playing;
3. those who are already addicted to gambling;
4. those under the age of 16.

The underage play strategy addresses the fourth of these vulnerable groups.

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• 3.0 Context

In August 2006, The National Lottery accounted for 7% of the gaming market in revenue terms. This compares with 67% of the UK market spent with bookmakers and 16% spent with gaming machines. More broadly on average approximately 70% of the UK adult population regularly plays National Lottery Games with the average per capita spend at £2.01³.

An independent research report commissioned by the National Lottery Commission and conducted by Ipsos MORI and the International Gaming Research Unit (Nottingham Trent University) was published on 25 July, 2006 titled 'Under 16's and The National Lottery'. It can be downloaded from www.natlotcomm.gov.uk. The main findings from that report were:⁴

"Over 8000 young people aged 12-15 years were surveyed between September 2005 and February 2006. The survey found that reported gambling (1) among this age group has declined across the board. Lottery play in particular has reduced substantially and the main findings are:

- *Underage participation in Lotto (the main National Lottery draw) has more than halved since the 2000 survey - now just one in seven young people (16%) report having ever played Lotto in their lifetimes, compared with over one in three (34%) in the 2000 survey;*
- *Only one in eight young people (12%) report that they have played a National Lottery draw game in the past year compared to over a quarter (26%) in 2000 (2);*
- *Combined data indicates there is a substantial fall in those who have played Scratchcards in their lifetime - 28% of young people in 2005/6 compared with 63% in 2000 (3);*
- *Prevalence of problem gambling (4), and the characteristics and behaviours associated with it, has decreased significantly since the previous survey took place in 2000 (4.9%) to 2006 (3.5%).*
- *Online products have been launched since the 2000 survey, but only a very small proportion of young people (0.3%) claim to have played National Lottery games on the Internet independently and for money, reflecting the rigorous security settings to prevent access by underage players. The National Lottery website has received GamCare accreditation (5)."*

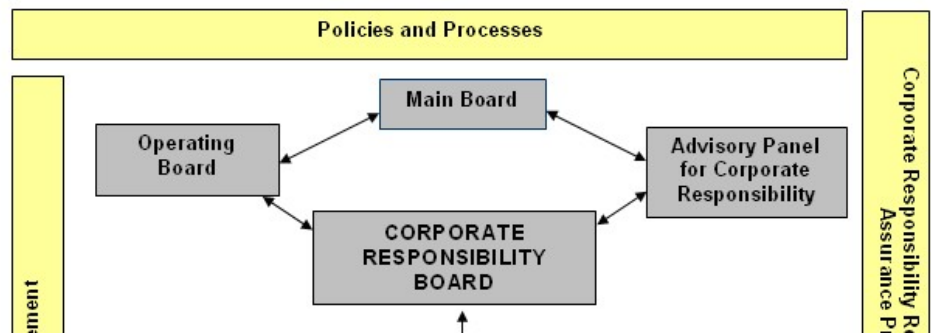
Camelot welcomed the insights gained from this study and has indicated to the NLC that it will develop some of the key issues through its responsible gaming strategy. For example, Camelot has decided, since the report, to move trial games on the interactive platform behind the registration process.

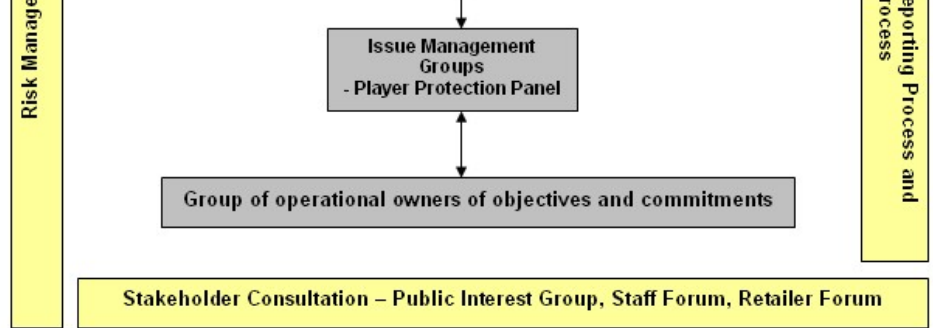
³ Per capita spent has been calculated by dividing the total sales figure for 2007/08 with the 47 million people in the UK who are 16 or older (Census data) divided by 52 weeks.

⁴ Directly taken from press release by the National Lottery Commission which can be found at: www.natlotcomm.gov.uk

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• 4.0 Corporate Responsibility: Governance





The Corporate Responsibility Board (CRB) consults and is advised by the independent Advisory Panel for Corporate Responsibility (APCR)⁵. The CRB is informed by several consultative groups including the Public Interest Group Forum, the Staff Consultative Forum and the Retailer Forum. The Player Protection Panel reports into the CRB. This is a cross-functional working group from within the business that oversees our player protection strategy and is chaired by a functional director. The Environmental Steering Group now functions as part of the CRB and oversees our environmental strategy.

The chair of the Player Protection Panel owns the Strategy to Prevent Underage Play.

Our risk management processes include maintaining a Corporate Risk Mitigation Plan and the formal review of key risks every quarter. We also have a number of written policies covering our social, environmental and ethical impacts.

A corporate responsibility report is produced annually which enables transparency and accountability in our approach to player protection. This is independently assured by an external body to provide additional credibility.

⁵The Advisory Panel for Corporate Responsibility (APCR) is made up of independent specialists from outside the company with professional expertise in areas of stakeholder concern. Its job is to challenge our approach and advise us how to improve our practice, working closely with the CRB but also reporting outputs to the main Board. It is chaired by a Non-Executive Deputy Chairman of Camelot, who represents the views of shareholders on the APCR and reports back to the Board on matters discussed by the Panel. Other members have a particular stakeholder perspective and expertise in their stakeholder area.

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● 5.0 Research

Camelot supports research and studies from independent sources in order to contribute to society's understanding of problem gambling. This includes the funding of such research and those studies and cooperation with prevalence studies funded by the state. Camelot began in 2007 to plan a structured research strategy in respect of responsible gaming. It will design this with input from key stakeholders with the objective of ensuring that key new insights in the area of responsible gaming are understood and acted upon by Camelot and shared with its regulator.

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● 6.0 Employee Training

Camelot provides all employees with information on its responsible gaming programmes through internal communications channels at least annually.

Camelot endeavours to ensure that appropriate levels of awareness of responsible gaming are maintained throughout the organisation so that responsible gaming is made an integral part of daily operations. Based on job demands and their level of customer interaction, relevant employees (including temporary staff and contract staff) are given additional training on responsible gaming, in particular on treatment referral for potential problem gamblers.

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● 7.0 Retailer programme

Camelot provides information materials to National Lottery retailers to raise their awareness of responsible gaming and to educate them on issues relating to underage play. For example, Camelot runs campaigns in its bi-monthly retailer magazine 'Jackpot' and provides retailers with posters and stickers for their premises, refusal registers, sales force briefings etc.

Before new National Lottery retailers become active they are provided with training on responsible gaming. This training covers a retailer's responsibilities in respect of underage sales as well as providing advice on how to refuse a sale effectively and without causing offence.

Camelot conducts a comprehensive test purchasing scheme (Operation Child) using young people specifically selected because they look under 16, but are in fact over 16, to test if retailers have the relevant safeguards in place to prevent underage play. If on three separate occasions a retailer sells a lottery ticket to a test purchaser and does not implement the safeguards, the retailer's terminal will be removed and his/her agreement to sell lottery tickets ended.

For the purpose of Operation Child, the licence commits Camelot to not less than 9,000 test visits per Financial Year. During 2006/07 Camelot conducted a review of its approach to Operation Child in response to NLC areas of concern. This resulted in a pilot in respect of Tesco Fastpay Test Purchasing as well as extended hours for the Operation Child programme. The evolution of Operation Child is an integral responsibility of the Player Protection Panel and any initiatives are subject to the establishment of clear objectives and mechanisms for measuring success.

Camelot is committed to working in partnership with trading standards departments, including encouraging test purchase and enforcement programmes. Retailers who sell to someone under 16 during

the course of a Trading Standards operation, would normally have their terminal removed⁶.

⁶ In exceptional circumstances, a terminal will not be removed on the basis that Trading Standards guidance has not been followed during the test purchase by a TS Authority, bringing the "test purchase" into conflict with reasonable opinion. Trading Standards have in such cases on legal advice decided to take no action and the matter referred to Camelot. Any cases reported to Camelot are investigated and a sanction is applied, usually termination or suspension, however the legal position is considered.

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● 8.0 Game design

Camelot uses a risk matrix called Game Design Protocol (GDP) to help assess any potential problems posed by significantly different new games. Camelot designed the protocol in consultation with stakeholders with an interest in problem gambling.

The protocol enables Camelot to classify new games as having a below-average, average or above-average potential for creating underage or excessive levels of play among vulnerable players. Camelot will take preventive measures proportionate to the level of risk. If a product appears to be particularly risky for a vulnerable group, Camelot revises the product, reviews its marketing to limit risk, or does not launch it. A review of the GDP was completed in January 2007.

GDP is not currently used in respect of IWG other than on a bi-annual basis, because following research into the practical application for GDP in IWGs for 2006, Camelot concluded that the GDP tool is not an effective measure of risk for games played exclusively in the online environment.

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● 9.0 Remote gaming channels

Camelot's interactive channels were designed to provide appropriate protection to vulnerable players from the heightened risk of excessive and underage play associated with remote gaming channels. When the interactive channels were launched, Camelot put in place a strict registration and authentication process which prevents underage people from registering. This includes an interactive Age Check (IAC) accreditation for its system that recognises all National Lottery games played interactively are only accessible after registration and are not accessible to under 16s.

During 2006/07 these controls were subject to an international benchmarking review. As a result, trial games on interactive are only accessible after registration and therefore not accessible for U16s.

Camelot undergoes an independent annual review of the National Lottery interactive platforms by GamCare.

Camelot recognises that game design tools for interactive gaming should be used to evaluate the potential impact of games on player behaviour. Tools include the modified version of the evolved GDP which can be applied to Instant Win Games (IWG) periodically, GAM-GaRD and the systematic monitoring of play data.

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● 10.0 Advertising & Marketing

Camelot has adopted an Advertising & Sales Promotion Code of Practice as required in the Section 5 licence. This ensures that advertising and sales promotion activities do not encourage underage and/or excessive play and do not provide the player with misleading information regarding National Lottery products and services. The code ensures that advertising and marketing campaigns are not specifically designed to attract vulnerable groups.

The Code, approved by the NLC, includes a number of provisions aimed at preventing underage or inappropriate play of National Lottery games including:

- a) Provisions to ensure advertising does not target young people, for example:
 - no advertising (whether in terms of style, tone, content, medium, location or any other factors) should be directed at or likely to appeal primarily to under 16 year olds;
 - no advertising should feature any characters, real or fictitious, who are likely for any reason to primarily appeal to or influence under 16 year olds;
 - no suggestion should be made in any advertising that anyone under the age of 16 can participate in the National Lottery;
 - Under 16 year olds may appear in advertisements without the prior approval of the Commission where:
 - the advertisement exclusively features the Good Causes which benefit from the National Lottery and contains no explicit encouragement to purchase tickets; or
 - the advertisement features a lottery product and their appearance forms an incidental part, and not the main focus of, the advertisement;
 - no advertising should be designed or be likely to exploit under 16 year olds' desire to appear more mature or sophisticated;
 - no advertising should be designed or be likely to lead under 16 year olds to persuade or pressure their parents to participate in the National Lottery;
 - Paid for fixed external advertising should not be within a 200-metre radius of school entrances;
 - advertising should not appear in any publications, which may be directed at people under the age of 16 or use treatments likely to be of particular appeal to them. This restriction is to ensure that advertising is not directed at children's publications and those, which have special appeal to adolescents;
 - cinema advertising should not be screened in the course of film programmes, which may be

directed at people under the age of 16 or use treatments likely to be of particular appeal to them. This restriction is to ensure that advertising is not directed at children's film programmes and those, which have special appeal to adolescents;

- no television or radio advertising may be directed at people under the age of 16 or use treatments likely to be of particular appeal to them. This restriction is to ensure that advertising is not directed at children's programmes or those which have special appeal to adolescents.

- b) Provisions to ensure that all advertising (apart from a few exceptions agreed with the NLC) clearly sets out the under 16 age restriction.

• 11.0 Treatment Referral & Player Education

Camelot strongly believes that a properly validated proof-of-age card should be available to all young people, preferably at no cost to the young person. It accepts that there are several different options within such schemes, and Camelot has supported and endorsed all schemes that provide a properly validated proof-of-age card; for example, Camelot was involved with the inception of the "CitizenCard" proof of age scheme and is a member of the CitizenCard board.

Camelot engages with leading UK problem gambling organisations including treatment centres and health professionals through the Public Interest Group Forum, the Responsibility in the Gambling Trust (RIGT), and attendance and participation at conferences and seminars with officials from Trading Standards to share and learn about good practice. Additionally, one of the Camelot's board directors is a member of the board of RIGT.

This enables Camelot to understand problem gamblers' perspectives on the impact of lottery products on their situation. Furthermore Camelot provides relevant information relating to treatment services to players and retailers in printed form as well as on the National Lottery website. The adequacy and effectiveness of these arrangements are reviewed by the Player Protection Panel at least annually.

The provision of educational information for players and the wider public is an area that Camelot reviews on an ongoing basis. Examples of information provided to players are:

- the Player Guide has a section on responsible play;
- the National Lottery website features responsible gaming information including links to the GamCare website;
- Camelot designed, funded and distributes a 'Serious Fun' leaflet that contains advice to people who either have a gambling problem themselves or know someone close to them who has. It has been distributed to 11,000 doctor's surgeries, libraries and Citizen Advice Bureaux' across the UK;
- all Point-of-Sale materials (e.g. posters etc.) contain the age restriction message
- the promotion of a telephone hotline that members of the public can use to report concerns that a retailer is selling to people under 16. All reports are investigated by Camelot's Security Department;
- all tickets, playslips and scratchcards feature the age restriction message.

Providing player information in a discreet manner is key to the success of some of these initiatives. For example, the Player Guide is printed in a form whereby it can be placed within the National Lottery playstation enabling people to take a copy discreetly. Additionally, GamCare's helpline number is located on the back of every National Lottery ticket including Scratchcards so that anyone who plays National Lottery games automatically receives this information.

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• 12.0 Stakeholder Engagement

Camelot wants to understand if its strategy is meeting the expectations of its stakeholders and to look for ways in which it can improve its approach. Therefore Camelot regularly engages with its stakeholders and includes these activities in its reporting channels. This is in the form of formal consultation with public interest groups representing vulnerable people so as to assess its underage play strategy, and includes consultation with retailers and players through the relevant stakeholder forums and surveys. These consultations and surveys provide opportunities for stakeholders to voice relevant concerns or questions and Camelot integrates the results from these processes into its strategic decision-making activities (e.g. Player Protection Panel and Corporate Responsibility Board meetings). Camelot provides responses to stakeholders through a mixture of updates at appropriate forums, commenting via its Corporate Responsibility Report and direct correspondence with its stakeholders.

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• 13.0 Reporting, Measurement, Sharing & Certification

Through its programmes, Camelot develops a broad range of experience, knowledge, skills and tools in the area of responsible gaming including underage play. Camelot is committed to actively share these through a mixture of formal and informal interactions, for example public reporting, attendance at seminars and conferences, in specialist working groups, and through professional collaboration.

Camelot reports publicly on an annual basis to stakeholders through the Corporate Responsibility Report on the impact and breadth of its responsible gaming programmes. In 2007/08 this report was independently verified by Deloitte & Touche LLP. It assesses Camelot's broad-based corporate responsibility performance including its underage play activities. The report details progress against commitments and key performance indicators and is available at www.camelotgroup.co.uk/crreport2008. In particular, in respect of underage play the following indicators are tracked:

- retailers who refused to sell to an Operation Child test purchaser on first visit (percentage);

As of 2008 onwards Camelot is reviewing its key performance indicators on excessive and underage play at least annually with a view to ensuring that performance is being measured in the relevant areas based on new insights in the area of responsible gaming (supported through Camelot's research strategy, see 5.0). However, Camelot recognises that the effectiveness of performance indicators depends on being able to monitor key trends and therefore the annual assessment will bear this in mind.

In respect of its responsible gaming strategy, Camelot will also undergo independent assessment of its programmes by the WLA and EL in respect of their Responsible Gaming Principles & Framework and Standard respectively. The results of these assessments will be included in the Corporate Responsibility Report. In respect to the WLA Framework, Camelot intends to achieve the highest level of accreditation during 2008/09.

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- **Appendix 1 - WLA Responsible Gaming Principles & WLA Responsible Gaming Framework**

- **Responsible Gaming Principles**

Preamble

WLA Members are united in their commitment to foster the continuity of public order and the fight against illegal gambling as defined by governments in the each respective member jurisdiction. This commitment provides the background for the WLA Responsible Gaming Principles.

These Principles, using the WLA bylaws as a reference, have been developed as a result of the unanimous decision of the WLA Membership in Granada to develop a comprehensive set of standards related to social responsibility. Gaming responsibility is a pivotal element in each individual WLA Member's ongoing commitment to this social responsibility and part of a proactive approach to the social impact of lotteries and other forms of gaming, including Sports Betting.

While the WLA Members, as gaming operators, play a central role in responsible gaming, there are a number of other stakeholders who play equally critical roles in this field, namely governments, regulators, treatment providers, researchers, community groups, individual players and their social networks. To effectively deal with issues of responsible gaming, a group effort is essential, and the principles in this document address the lottery industry's relationship to these stakeholders.

In pledging their support for these principles, WLA Members commit their vigilance in making responsible gaming an integral part of their daily operations, including activities involving employees, patrons, retailers and other stakeholders. This pledge of support includes the encouragement of research initiatives and striving to achieve an appropriate balance between revenue, entertainment and customer expectations.

The Principles in this document should not be construed as interference, or attempt to interfere with each respective governmental policy and the activities within their jurisdiction, but rather are meant to complement relevant policies and activities within each jurisdiction.

Therefore, WLA Members hereby commit themselves, within the social, economic political, ethical and cultural context and legal framework of the respective jurisdictions in which the lotteries operate, to the following Responsible Gaming Principles:

1. WLA Members will take reasonable and balanced measures to meet their objectives while protecting the interests of their customers and vulnerable groups; at the same time upholding their respective commitments to defend public order within their own jurisdiction.
2. WLA Members will ensure their practices and procedures reflect a combination of government regulations, operator self-regulation and individual responsibility.
3. WLA Members will develop their practices concerning responsible gaming-related issues on the fullest possible understanding of relevant information and analysis of documented research.
4. WLA Members will work with stakeholders - including governments, non-governmental organizations, regulators, researchers, public health professionals, and the general public - to share information, develop research and promote responsible gaming as broadly as possible, and encourage a better understanding of the social impact of gaming.
5. WLA Members will promote only legal and responsible gaming in all aspects of their activities, including the development, sale and marketing of their products and activities; and will make reasonable efforts to ensure their agents do the same.
6. WLA Members will provide the public with information in an accurate and balanced manner to enable individuals to make informed choices about gaming activities within the lotteries' jurisdiction. This commitment requires the following:
 - a. That the marketing of lottery activities and products be subject to reasonable operator self-regulation, and promote responsible gaming practices and informed choices; and,
 - b. that individuals shall be provided with accurate information about gaming and the risks associated with it, for example, organizing education program.
7. WLA Members will make a reasonable effort to monitor, test, and revise as appropriate, those activities and practices related to responsible gaming. Their findings will be publicly reported.

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- **WLA Responsible Gaming Framework**

The **WLA Responsible Gaming Framework** is designed to encourage and benchmark the actions that members are taking to demonstrate their commitment to the Responsible Gaming Principles (RGP). The specific nature of RG programs and the level to which the Framework is implemented is left to the discretion of the individual member organizations.

Level 1 - Assessment (see below) is a minimum requirement of WLA membership; performance against the other voluntary levels will be publicly reported by member organizations, but is not a requirement.

The RG Framework consists of:

- 7 principles
- 4 program elements
- 4 levels
- Action items for each level

- Support tools provided to members
- WLA administration

The **Program Elements** are broad categories of commitments and actions that are derived from the main components of actual WLA member programs. Program elements are:

1. **Commitment**
2. **Responsible Gaming Activity**
 1. i. Research on responsible gaming issues
 2. ii. Employee training
 3. iii. Retailer program
 4. iv. Game design
 5. v. Remote gaming channels
 6. vi. Advertising & marketing communications
 7. vii. Player education (encompasses treatment referral)
3. **Learning**
 1. i. Stakeholder engagement
 2. ii. Member cooperation and participation
 3. iii. Self-assessment

4. **Reporting**

Each Program Element and sub-components will have simple, clear definitions. See Glossary in Appendix A.

Member Collaboration is permitted - and encouraged - in the development and implementation of Responsible Gaming programs. For smaller lotteries, in particular, this provides for more efficient and effective use of resources, making the RGF more accessible. The four levels were developed to reflect varying levels of RG program development within the WLA membership and to encourage continuous improvement.

The four levels are:

1. Level 1 - Assessing
2. Level 2 - Planning
3. Level 3 - Implementing
4. Level 4 - Continuous improvement

To achieve level 2, 3 or 4, the member must demonstrate that they have completed over **75%** of an award-level. Member organisations will not be able to claim having reached Level 2, 3 or 4 unless they have been reviewed by the independent Assessment Panel which has confirmed this level.

Additionally, when the independent Assessment Panel determines that a member has completed between 75% and 99% in respect of either Level 3 or Level 4, the member will be requested to provide the independent Assessment Panel with a written action plan detailing how and when they expect to reach 100% or written explanations when the member believes that it has no direct control over reaching 100% due to specific local or jurisdictional circumstances. The independent Assessment Panel may seek further clarifications in respect of any plans or explanations given by the member.

The Action Items are specific, measurable actions undertaken by member organizations through which levels are evaluated. While necessarily general to accommodate differences within the membership, they point to specific initiatives and metrics where appropriate. The nature of reported data and level of specificity will be determined by the WLA. Self-assessment takes place on current RG commitments, policies, programs and communications against RG Framework

In order to facilitate the application of this framework by member organizations, the WLA will create and disseminate RG Framework Support Tools, consisting of guidelines/case study, shared information, and third-party support.

These will be based on good practices by WLA members and other organizations. Specifically, the following will be developed:

- Research Guidelines/ case studies
 - based on good practices from within the industry
- Employee Training Module
 - based on good practices from within the industry
- Retail Program Guidelines/ case studies
 - based on good practices from within the industry
- Game Design Guidelines/ case studies
 - based on good practices from within the industry
- Player Education Guideline / case studies
 - based on good practices from within the industry
- Stakeholder Engagement Tool
 - based on good practices from within and outside the industry

- Reporting Tool
 - based on good practices from within and outside the industry

The WLA will develop and provide a standard Self-Assessment Tool, to be used by all member lotteries. This user-friendly Self-Assessment Tool will clearly outline all information that must be submitted to the WLA. Members have 12 months from the adoption of the Framework, or upon joining, to complete the self-assessment.

The **Annual Benchmarking Report** provides a platform for the WLA to publicly report its commitment to the Responsible Gaming Principles, to describe the program and related actions through case studies, to report the aggregate performance of its membership, and to list members according to their levels.

The WLA will also provide basic **RG Framework Administration**. In addition to providing the support tools and annual benchmarking report, the WLA will do the following:

1. Facilitate peer-to-peer support and learning, through a common program
2. Provide members with a centralized web-based database on international good practices
3. Develop a broad communications plan for members and external stakeholders (e.g. present the RGF at industry and non-industry conferences)
4. Award levels to members based on review by an independent panel
5. Develop an evaluation plan, to ensure that the RGF is efficiently and effectively meeting the needs of the membership and broader stakeholder community
6. Revise the RGF, as required, based on evaluation results

The Independent Assessment Panel will be composed of WLA member representatives and non-industry people with experience in Responsible Gaming / Problem Gambling issues. It will be chaired by an objective party who is not directly involved in the industry nor the issues. The panel will assess the information provided by lottery operators, assess the quality of the assurance provided, designate levels and give feedback to lottery operators on their performance.

With this in hand, the WLA is in a position to "award" the level to the member company.

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• **Level 1 - Assessing**

Level 1 Description: All WLA members automatically qualify for the first level of the Responsible Gaming Framework. Level 1 is the only required level in this Framework. Members will formally enter this level after submitting a letter from their CEO stating publicly that they have, as an individual organization, embraced the framework.

Members will be actively encouraged by WLA through the provision of support tools and training to further progress into the other levels. Level 1 is, however, the only stage which is required.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Senior management is committed to RGP and embracing the framework, as reflected in letter to WLA from CEO • Self-assessment is assigned to senior-level resource within the member organization
Responsible Gaming Activity	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.
Learning	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.
Reporting	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.

• **Level 2 - Planning**

Level 2 Description: The organization has committed to the overall voluntary RG Framework process, to researching and integrating the key program elements of the Framework. They need to self-assess their performance, including the prioritization of actions based on gaps against the RG Principles, Framework and WLA Tools. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 2 has been achieved. Members will have to re-qualify every two to three years if qualification for the next level has not been achieved within this timeframe.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Conduct self-assessment signed off by CEO and submitted to WLA • Identify implementation resource(s) and high-level budget • Identify priority action items based on gap analysis • Communicate RGF commitment and key steps to relevant employees • Communicate progress to WLA

Responsible Gaming Activity	<ul style="list-style-type: none"> • Incorporate into above self-assessment information on members activity on responsible gaming (if any) and identify resources and priority action areas, as noted above, across the Responsible Gaming activities <ul style="list-style-type: none"> • Research • Employee training • Retailer programs • Game design • Remote gaming channels • Advertising & marketing communications • Player education
Learning	<ul style="list-style-type: none"> • Include in above self-assessment information about the organization's approach to: <ul style="list-style-type: none"> • Engaging with stakeholders on responsible gaming issues • Information sharing with WLA members and participation in industry initiatives • Identify resources and priority areas for engaging with stakeholders on responsible gaming. • Conduct preliminary stakeholder identification and prioritization • Identify resources and priority action items related to sharing information with WLA members and participating in industry initiatives.
Reporting	<ul style="list-style-type: none"> • Identify resources and priority areas for public reporting. • Review good reporting practices, using WLA database.

• **Level 3 - Implementing**

Level 3 Description: The organization has established relevant resources and has developed a plan, timetable and approved budget to implement specific RG program elements, including the identification of priorities and required human and financial resources. It has solicited contributions from external stakeholders and has developed internal and external communications to support the all aspects of the plan. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 3 has been achieved. Members will have to re-qualify every two to three years if qualification for the next level has not been achieved within this timeframe.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Establish RGF team or assign individual • Establish implementation plan based on RGF, including all priority program elements, timelines and approved budgets • Communicate progress to WLA
Responsible Gaming Activity	<ul style="list-style-type: none"> • Establish internal resources and starting to establish programs, based on Tools, in responsible gaming activity areas <ul style="list-style-type: none"> • Research • Employee training • Retailer programs • Game design • Remote gaming channels • Advertising & marketing communications • Player education
Learning	<ul style="list-style-type: none"> • Establish stakeholder engagement team or person and plan, based on Tool • Establish member-sharing and participation plan and undertaken some work in this area • Executed some stakeholder engagement
Reporting	<ul style="list-style-type: none"> • Establish and train reporting team or assigned individual; identify external support requirements • Create internal data-gathering mechanism • Gather data • Develop reporting plan based on Tool • Identify and evaluate third-party assurance resources

• **Level 4 - Continuous improvement**

Level 4 Description: The organization is implementing its plan to integrate the specific program element considerations into its operations, is integrating the considerations of external stakeholders, and has in place the people and/or processes necessary for continuous improvement. These programs are mature and well established. It is also using independent third-party assurance, and

communicating against its plans both internally and externally. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 4 has been achieved. Members will have to re-qualify every 2 to three years.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Execute implementation plan of program elements in RGF • Communicate progress to WLA • Regularly monitor outcomes related to all program elements and revise programs as needed.
Responsible Gaming Activity	<ul style="list-style-type: none"> • Programs on responsible gaming are mature, well established <ul style="list-style-type: none"> • Research • Employee training • Retailer programs • Game design • Remote gaming channels • Advertising & marketing communications • Player education
Learning	<ul style="list-style-type: none"> • Stakeholder engagement fully underway and well established • Full participation in WLA member-sharing and participation program
Reporting	<ul style="list-style-type: none"> • Draft public report according to Tool • Engage external stakeholders to validate reported information to ensure materiality and completeness of information • Hire third-party assurance consultants & conduct independent review • Publish and disseminate report

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• Appendix - Program Element Glossary

Commitment:

Formal commitment by members to implement the Responsible Gaming Framework in their organization.

Responsible Gaming Activity:

Formal and systematic development and implementation of five responsible-gaming-program areas: research; employee training; retailer programs; game design; and player education. *Note: This can be done independently, or in partnership with other member and non-member organizations.

Research on responsible gaming issues:

Systematic process to support and/or conduct, integrate and disseminate responsible-gaming-related research.

Employee training:

Systematic approach to ensure and support the efficient and effective application of RG principles by all relevant employees.

Retailer program:

Systematic approach to ensure and support the efficient and effective application of RG principles by retailers and their front-line staff.

Game design:

Systematic approach to applying evidence-based responsible gaming considerations to the design and introduction of new lottery and gaming products.

Remote gaming channels (where applicable):

Systematic approach to ensure that interactive/remote gaming platforms have safeguards in place that protect the player.

Advertising & marketing communications:

Application of policies and programs to ensure continuous improvement of responsible marketing and communications practices and application of codes.

Player education:

Systematic approach to support, integrate and disseminate information related to good practices in responsible play ("informed player choice") and treatment referral.

Learning:

Commitment to continuous improvement.

Stakeholder engagement:

Systematic approach to identifying, understanding and integrating the interests of decision-makers, decision-influencers and other members of society into key RG-related business decisions.

Member cooperation and participation:

Encourages sharing of cross-functional RG information and practices between WLA members and active participation in industry activities.

Self-assessment:

Based on Tools provided by the WLA, member organizations will assess their own organization

against the Responsible Gaming Framework and submit their self-assessment to the WLA for review by the independent panel. Member organizations will self-assess against the Framework each time they want to move up to another level.

Third-party assurance:

Member organizations require full assurance by an objective, third party for Level 4 only. Level 3 only requires that third-party assurance resources be identified and evaluated. There is no reference to third-party assurance in Levels 1 and 2.

Reporting:

Systematic procedures for gathering, verifying and communicating commitments, actions and progress to the public or WLA

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● Appendix 2 - European Lottery's Responsible Gaming Standard



● 1. INTRODUCTION

European lotteries are committed to address illegal gambling and related criminal activities while at the same time minimising any potential harm on society and vulnerable groups⁷ in particular by means of a controlled expansion of gaming Education and prevention is seen at the forefront of European lottery's commitment to responsible gaming.

These standards have been created by the EL Responsible Gaming Working Group and include feedback from EL members. The objectives of the standards are:

1. To foster the continuity of public order, integrity and the fight against illegal gambling and financial irregularities as defined under European legislation
2. To identify best practice in respect of Responsible Gaming in the lottery sector
3. To enable EL members to make Responsible Gaming an integral part of their daily operations and in doing so, to minimise harm to society.
4. To state clear rules for EL members relating to their operations so as to:
 - ensure that the interests of players and vulnerable groups are protected
 - ensure that relevant laws, regulations and responsibilities are met
 - develop appropriate practices taking account of relevant information and research
 - develop a better understanding of the social impact of gaming.
 - promote the implementation of Responsible Gaming practices in all aspects of members' activities, and the activities of their agents
 - provide the public with accurate and balanced information to enable informed choices to be made about their gaming activities
 - to continuously improve, and public report on their Responsible Gaming programmes
5. To enable EL members to demonstrate to society that their Responsible Gaming programmes are of an appropriate standard and have been independently verified.

The treatment of people with gambling-related problems is the domain of therapists and other health care specialists.

Whilst EL members are committed, where treatment services exist (**see (2) vii**), to collaborate with and lend support to service providers, the primary aim of members is to establish Responsible Gaming programmes to minimize the risk for all parts of society, in particular for vulnerable groups. These will be based on the principles of prevention and education.

The Responsible Gaming Standards are expected to be adopted by all EL members in 2007 and implemented fully by all EL Members by the end of 2008, or at a different date as ratified by the EL Executive Committee. All members shall ensure that they comply with applicable laws and local jurisdiction at all times. In order to accommodate a rapidly changing gaming environment and new knowledge and research in the area of responsible gaming these Responsible Gaming Standards shall be reviewed at a minimum every other year.

The standards are the primary element of an EL policy framework for Responsible Gaming; the policy framework will include other documents that supplement the standards, for example specific codes of conduct (such as the Code for Sports Betting) and various guidelines, which relate to Responsible Gaming practices within the EL community. The standards are designed to be complimentary to the WLA Responsible Gaming Principles and Framework, in that the EL standards specify outputs (i.e. it explains specific actions which EL Members shall take) that can be measured. It is expected that through the implementation of the EL Responsible Gaming Standards all EL members will, as a minimum, automatically meet Level 3 ('Implementing') of the WLA framework no later than the end of 2008. However, the EL Standards are intended, where necessary, to go beyond mere compliance with the WLA framework, as required in Europe.

This document does not substitute any applicable laws and regulations within each Member's jurisdiction, but sets standards on Responsible Gaming which EL Member State Lotteries commit to follow accordingly.

⁷The term 'vulnerable' groups can relate to different aspects of society, but in these standards means those that are below the age of legal play in any jurisdiction, those on low incomes, those that already have a gambling addiction, those who are sales agents, employees or contractors and/or those that are not aware of the risks associated with problem play.

● 2. STANDARDS

● i. Research

Members shall, working with appropriate stakeholders, promote (e.g. initiate / engage in /

the results of) research and/or studies, including from independent sources in order to contribute to society's understanding of problem gambling. These results shall also be used for the formulation of future responsible gaming measures.

This may include the funding of research and/or studies as well as arranging or participating in seminars, conferences and the support of the EL's work on responsible gaming initiatives.

The responsibility for prevalence studies usually rests with the state. However, members shall co-operate with these studies where required.

- **ii. Employee training**

Members shall provide all employees with information on their Responsible Gaming programmes through appropriate communication channels at a minimum on an annual basis.

Members shall ensure that an appropriate level of awareness relating to Responsible Gaming is maintained throughout the organisation, so that Responsible Gaming is made an integral part of daily operations.

Relevant employees (including temporary staff and contract staff) shall, based on job demands and customer interaction, receive training on Responsible Gaming, including (where applicable) training on treatment referral for potential problem gamblers (**see (2) vii**). Preference should be given to specialist training providers for the provision of this training.

Where a legal age of play exists in any jurisdiction, all employees that sell lottery products shall receive training that enables them to request validation of a person's age through appropriate means (i.e. ID or secondary forms of identification).

- **iii. Sales agents' programmes**

All sales agents shall be provided with information materials (e.g. brochures, leaflets, posters etc.) in order to raise their awareness of Responsible Gaming and to educate them on issues relating to problem play.

Before new sales agents are allowed to sell members products they shall be provided with training on Responsible Gaming. Tailored training may be provided to retailers depending on the range of products they sell on behalf of members. Preference should be given to specialist training providers for the provision of this training.

Members shall ensure that sales agents are informed (in writing) that they are prohibited from offering credit facilities to players, excluding (in some jurisdictions) the acceptance of credit cards.

Members shall, where applicable, regularly assess the feasibility of providing training to sales agents in respect of treatment referral and the subject of problem gambling.

Where members offer self-exclusion facilities, such as a player card, sales agents shall be informed (in writing) how the schemes operate and can be activated/removed by or for players.

Members shall review the adequacy and effectiveness of sales agents Responsible Gaming programmes at least annually.

- **iv. Game design**

Before launching every new type of product/service, members shall conduct a social impact assessment using a structured assessment tool to examine relevant risk factors. Members shall implement effective strategies to minimize the negative impact of these risk factors. The risk factors shall be documented and any harm-minimization strategies clearly recorded so that the assessment can be reviewed as necessary.

Thus, members need to be aware of the risk factors related to problem gambling at product level (e.g. event-frequency, win probability, near-miss), at situational level (e.g. location and number of gaming venues) and at organizational level (e.g. marketing and advertisements).

Members shall only operate new types of products/services that are assessed (during the social impact assessment) to be 'high-risk' if doing so will enable an existing risk in the marketplace (i.e. if a product or service operated by someone other than the lottery member) to be reduced or regulated more effectively by the lottery member.

Members shall consider whether any social impact assessment, but particularly those that indicate a 'high risk' product/service, should be supported by verification from an independent third party, and document the decision/outcome as part of the social impact assessment. Self-exclusion options should be built in wherever operationally possible.

- **v. Remote gaming channels**

Members shall, where applicable, assess the feasibility of arranging a periodic independent review of these platforms, in respect of their adequacy from a Responsible Gaming perspective, if this leads to a recognised accreditation from the independent third party (such as GamCare, G4 etc.). The outcome of any review should be documented and any action should be included in an action plan with specific owners and target dates. The outcome of such reviews shall be made available to the EL during the EL certification process (see xi.).

Where applicable and depending on the products offered, members shall ensure that their remote gaming platforms (internet, TV, mobile devices) include e.g.:

- Proof of address
- Age verification systems
- Customer-led and/or system default limits on play, spend and/or losses
- Self-exclusion options for players
- Reality check on the game screen (e.g. session clock, warnings relating to limits, cool offs/breaks between periods of play)
- Data protection controls
- Value of wagers shall be displayed
- Self-assessment opportunities to help people to evaluate whether they are playing responsibly.
- Links on every webpage to information about responsible gambling, the member's policies on responsible gaming, and sources of advice and support (e.g. helpline)

numbers, referral to treatment providers⁸). Members shall ensure that contact centre staff are able to refer to these sources of advice and support.

Where applicable, members shall also assess, at least annually, the extent that the above arrangements can be implemented in respect of ITVM and/or VLT products/services, for example through the use of player card or other registration schemes. Members shall document the content and results from the review, where applicable.

- **vi. Advertising and marketing**

Members shall not direct advertising at vulnerable groups (in respect of age, social status, or gambling habits).

Members shall adopt an 'advertising and marketing code which ensures that advertising and sales promotion activities do not encourage underage or problem play and do not provide the player with misleading information such as a false impression of the odds of winning.

⁸ See (2) vii

Members shall also comply with relevant voluntary and/or mandatory codes relating to the provision of their services. Members' own code shall specify which mandatory and/or voluntary codes are applicable to their span of operations.

The code shall ensure that advertising and marketing campaigns:

- do not offer unreasonable incentives for loyalty that are linked to winning more based on gambling more
 - only ever accurately portray winning as a matter of pure chance
 - only ever accurately represent the chances of winning, prizes and odds etc.
 - exclude any content that is designed to exploit an individual's financial anxieties
 - do not state or suggest that playing⁹ is an alternative to work or a way out of financial difficulties
 - do not encourage discrimination on the basis of ethnicity, nationality, religion, gender or age
 - exclude any content that includes or encourages violence, sexually exploitative themes or illegal behaviour
 - do not cooperate and support links or other commercials that are offering quick loans that can be drawn upon immediately for the purpose of playing
- **vii. Treatment referral**
- Members shall actively engage with problem gambling organisations, treatment centres and/or health professionals in order to understand the problem gambler's perspectives on the impact of lottery products and related advertising on their situation.

Where treatment services exist in a jurisdiction, members shall (unless an alternative organisation has been selected for this purpose in a jurisdiction) provide relevant information to players and sales agents and cooperate with providers regarding services available for problem gamblers. Such information (contact details/helpline numbers) shall be available in printed form and should be clearly visible in gaming venues, as well as being available on members' websites.

The applicability, adequacy and effectiveness of these arrangements shall be reviewed at least annually by members.

- **viii. Player education**

Members shall include these features in information designed for players (including on remote channels):

- detailed information on the odds of winning on each game which allows people to assess the risks and benefits of playing
- age restriction measures (if applicable)
- Responsible Gaming information and information on where to get help in cases of problem play (**see (2) vii**)

⁹ Members are free to use the winning experience as a positive aspect of advertising and marketing. The risk is that the act of playing may be presented as an alternative to work, rather than playing for fun with the hope of winning.

If the above information is not available in printed form in gaming venues (e.g. retail stores) members shall ensure that details of how to obtain such information is clearly available to players/retailers (agents). Where material is available in printed form it shall be placed where it can be taken discreetly. If ATMs are located in the location, leaflets shall be placed near to those.

- **ix. Stakeholder engagement**

Members shall regularly engage with their stakeholders formally and informally and include this in their reporting mechanisms. Engagement shall cover issues that are material to the stakeholders and the individual member. In the breadth of stakeholders that are being invited members shall be inclusive.

The engagement shall provide an opportunity for stakeholders to voice relevant concerns or questions.

Members shall integrate the results of stakeholder engagement into their strategic-decision-making processes and shall feedback to relevant stakeholder(s) on the outcomes from engagement processes.

- **x. Reporting, Measurement & Certification**

Members shall report (or have agreed to begin reporting from a specified date) on the impact and breadth of their Responsible Gaming programmes to their stakeholders. The reporting shall include policies for responsible gaming, targets, commitments and indicators and shall occur

periodically.

Reporting shall be transparent using channels which are most appropriate and accessible for the targeted stakeholder audience.

Members shall arrange independent verification of their Responsible Gaming activities against these standards as specified in separate guidance relating to the EL certification process.

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You must be 16 or over to play or claim a prize

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• 1.0 Introduction

Camelot¹ recognises the need for effective strategies in relation to responsible gaming.

Camelot is committed to maximising returns to Good Causes in a socially responsible way, and therefore its responsible gaming strategies are an important element of its business strategy. It recognises that National Lottery products might pose a risk to certain vulnerable groups and as a responsible operator Camelot understands its responsibility for minimising the harm to society.

This strategy deals with its approach to preventing excessive play, and (as Camelot is a member of the WLA and EL²) is consistent with the WLA Principles and Framework for Responsible Gaming (see Appendix 1) and the EL Responsible Gaming Standard (see Appendix 2). This strategy is intended to complement applicable laws and regulations within the UK and to demonstrate how Camelot is striving for best practice relating to responsible gaming.

The aims of Camelot's strategy are:

- to understand the impact of National Lottery products on gambling problems in society;
- to promote responsible play amongst its players;
- to prevent excessive play;
- to support treatment where problems cannot be prevented;
- to promote the need for responsible gaming programmes across the lottery sector.

It is clear that the treatment of people with gambling related problems is the domain of therapists and other healthcare specialists. Camelot actively engages with a range of interested groups in order to understand the problem gambler's perspective. However Camelot's primary aim is to establish responsible gaming programmes e.g. the prevention of underage and the prevention of excessive play to minimise the risk for society in general and particularly for vulnerable groups.

Camelot takes the responsibilities of its regulator, the National Lottery Commission (NLC), seriously and therefore strives for a joined-up approach. In doing so, Camelot acknowledges that its responsible gaming strategy must be based on a common understanding of the issues posed by problem gambling.

In defining its responsible gaming strategies Camelot listens and responds to the concerns of its stakeholders such as public interest groups, retailers, players etc.

Camelot's excessive play strategy is one of several strategies that form its responsible gaming strategy; in particular this strategy should be read in partnership with the **Strategy to Prevent Underage Play** which focuses on preventing underage play.

¹ Camelot Group plc is the operator of The National Lottery and is regulated by the National Lottery Commission (NLC). The duties of the NLC under the National Lottery etc Act 1993, include the duty to ensure that the interests of every participant are protected. Directions issued by the Secretary of State also require the Commission to consider the impact of National Lottery games on vulnerable people and to ensure that measures are in place to prevent sales to Under 16s. Specifically, Licence Condition 7(7.3) states: "The licensee shall adopt, maintain and implement a strategy to prevent excessive play on the National Lottery. Such strategy shall first have been approved by the Commission and shall in particular deal with game

²WLA stands for the World Lottery Association and EL stands for the European Lottery Association, both of which Camelot is a member of.

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● 2.0 Definitions

When thinking about responsible gaming Camelot has identified four key vulnerable groups

1. those on low incomes who spend a disproportionately large amount on lottery products so as to impact adversely the quality of their lives;
2. those who do not understand how to play responsibly and the risks of playing;
3. those who are already addicted to gambling;
4. those under the age of 16.

The excessive play strategy addresses the first three of these vulnerable groups.

Excessive play is when the level of participation of play, either in terms of level of money spent or time committed to it, or both, compromises, disrupts or damages family, personal, professional or recreational pursuits.

While the level of spend or time at which playing becomes a problem for someone will vary from person to person, it is the harm to the individual player, his or her family and the wider community that defines it as excessive.

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● 3.0 Context

All existing assessments of problem gambling indicate that The National Lottery is at the least harmful end of gambling and causes few problems for the majority of players. The National Lottery's draw-based games, in particular, do not share the characteristics of problem gambling.

In August 2006, The National Lottery accounted for 7% of the gaming market in revenue terms. This compares with 67% of the UK market spent with bookmakers and 16% spent with gaming machines. More broadly on average approximately 70% of the UK adult population regularly plays National Lottery Games with the average per capita spend at £2.01³ and a 54th rank in La Fleur's .worldwide per capita ranking almanac.

Bearing the above in mind, first time callers to the GamCare helpline who disclosed activity in 2006 showed that there had been a 0.1% decline in respect of The National Lottery. 2.1% of callers attributed their problems to scratchcards and 0.4% attributed their problems to lottery draws.

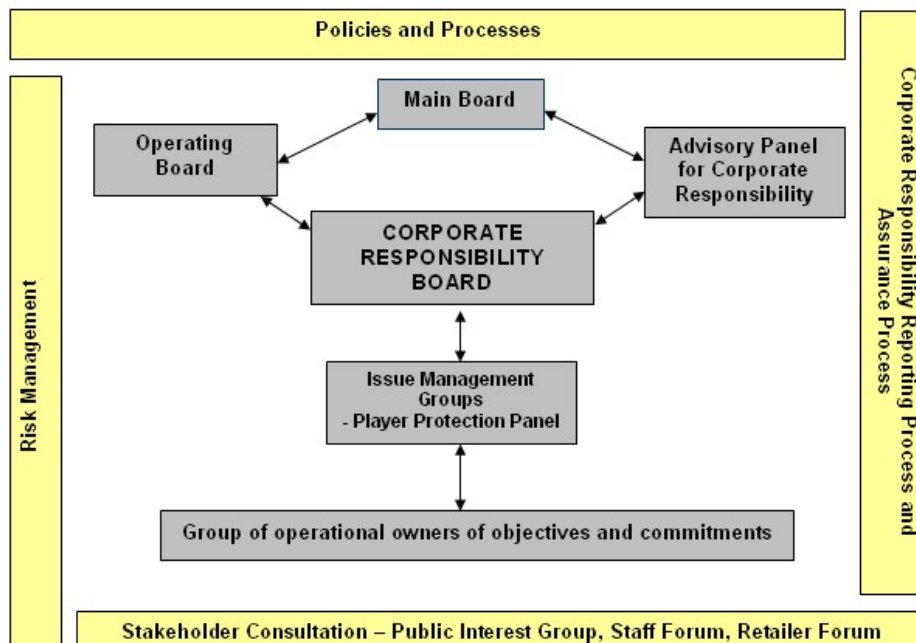
Worldwide less than two percent of the general population are known to play irresponsibly. The National Gambling Prevalence Study published in 2000 showed that 0.8% of the UK population was classified as problem gamblers. The problem gambling prevalence among people who have only played The National Lottery was found to be 0.1%.

³Per capita spent has been calculated by dividing the total sales figure for 2007/08 with the 47 million people in the UK who are 16 or older (Census data) divided by 52 weeks.

⁴La Fleur's 2008 World Lottery Almanac

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● 4.0 Corporate Responsibility: Governance



The Corporate Responsibility Board (CRB) consults and is advised by the independent Advisory Panel for Corporate Responsibility (APCR)⁵. The CRB is informed by several consultative groups including the Public Interest Group Forum, the Staff Consultative Forum and the Retailer Forum. The Player Protection Panel reports into the CRB. This is a cross-functional working group from within the business that oversees our player protection strategy and is chaired by a functional director. The Environmental Steering Group now functions as part of the CRB and oversees our environmental strategy.

The chair of the Player Protection Panel owns the Strategy to Prevent Excessive Play.

Our risk management processes include maintaining a Corporate Risk Mitigation Plan and the formal review of key risks every quarter. We also have a number of written policies covering our social, environmental and ethical impacts.

A corporate responsibility report is produced annually which enables transparency and accountability in our approach to player protection. This is independently assured by an external body to provide additional credibility.

⁵ The Advisory Panel for Corporate Responsibility (APCR) is made up of independent specialists from outside the company with professional expertise in areas of stakeholder concern. Its job is to challenge our approach and advise us how to improve our practice, working closely with the CRB but also reporting outputs to the main Board. It is chaired by a Non-Executive Deputy Chairman of Camelot, who represents the views of shareholders on the APCR and reports back to the Board on matters discussed by the Panel. Other members have a particular stakeholder perspective and expertise in their stakeholder area.

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● 5.0 Research

Camelot supports research and studies from independent sources in order to contribute to society's understanding of problem gambling. This includes the funding of such research and those studies and cooperation with prevalence studies funded by the state. Camelot began in 2007 to plan a structured research strategy in respect of responsible gaming. It will design this with input from key stakeholders with the objective of ensuring that key new insights in the area of responsible gaming are understood and acted upon by Camelot and shared with its regulator.

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● 6.0 Employee Training

Camelot provides all employees with information on its responsible gaming programmes through internal communications channels at least annually.

Camelot endeavours to ensure that appropriate levels of awareness to responsible gaming are maintained throughout the organisation so that responsible gaming is made an integral part of daily operations. Based on job demands and their level of customer interaction, relevant employees (including temporary staff and contract staff) are given additional training on responsible gaming, in particular on treatment referral for potential problem gamblers.

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● 7.0 Retailer programme

Camelot provides information materials to National Lottery retailers to raise their awareness of responsible gaming and to educate them on issues relating to excessive play. For example, Camelot runs campaigns in its bi-monthly retailer magazine 'Jackpot' and provides retailers with posters and stickers for their premises, refusal registers, sales force briefings etc.

Before new National Lottery retailers become active they are provided with training on responsible gaming.

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● 8.0 Game design

Camelot uses a risk matrix called Game Design Protocol (GDP) to help assess any potential problems posed by significantly different new games. Camelot designed the protocol in consultation with stakeholders with an interest in problem gambling.

The protocol enables Camelot to classify new games as having a below-average, average or above-average potential for creating underage or excessive levels of play among vulnerable players. Camelot will take preventive measures proportionate to the level of risk. If a product appears to be particularly risky for a vulnerable group, Camelot revises the product, reviews its marketing to limit risk, or does not launch it. A review of the GDP was completed in January 2007.

GDP is not currently used in respect of IWG other than on a bi-annual basis, because following research into the practical application for GDP in IWGs for 2006, Camelot concluded that the GDP tool is not an effective measure of risk for games played exclusively in the online environment.

In 2007 Camelot commissioned the International Gaming Research Unit at Nottingham Trent University to develop GAM-GaRD. This is a game design tool which takes looks at all the features of a game to judge how risky it could be to those at risk of excessive play, such as time spent playing, accessibility and frequency of play. A scoring system allows any problematic elements of the game for which there is an evidence base/expert consensus to be identified so that they can be 'adjusted' to lower the risk of excessive play or be combined with other player protection measures in order to reduce potential harm. Adjustments can be made for example through a change in the event frequency of the game, making an online game slower or modifying the opportunities for continuity of play or access. Camelot began training staff in its use in March 2008 and is now using GAM-GaRD to assess new games, including those planned

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● 9.0 Remote gaming channels

Camelot's interactive channels were designed to provide appropriate protection to vulnerable players from the heightened risk of excessive and underage play associated with remote gaming channels.

In particular the following types of controls have been implemented to protect players from excessive play:

- customer-led and system default limits on spend;
- regular email content about player protection sent to registered players
- self-exclusion options for players;
- reality checks on the gaming screens;
- self-assessment opportunities to help people evaluate whether they are playing responsibly.

During 2006/07 these types of controls were strengthened to, in Camelot's opinion, place The National Lottery at the forefront of leading-edge player protection controls (following an international benchmarking study conducted in 2006).

Further new interactive account limits were introduced in late 2007. The principal amendments were to impose a limit on the number of Interactive Instant Win Games (IIWGs) that can be played in a day (to a maximum of 75) and a wallet load limit of £350 a week, with a maximum balance in the wallet of £350. Prizes up to and including £500 are automatically credited to the account, so that the total maximum balance is £850.

Camelot undergoes an independent annual review of the National Lottery interactive platforms by GamCare to get all three channels, digital TV, mobile phones and the National Lottery website accredited.

Camelot recognises that game design tools for interactive gaming should be used to evaluate the potential impact of games on player behaviour. Tools include the modified version of the evolved GDP which can be applied to Instant Win Games (IWG) periodically, GAM-GaRD and the systematic monitoring of play data.

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● 10.0 Advertising & Marketing

Camelot has adopted an Advertising & Sales Promotion Code of Practice as required in the Section 5 licence. This ensures that advertising and sales promotion activities do not encourage underage and/or excessive play and do not provide the player with misleading information regarding National Lottery products and services. The code ensures that advertising and marketing campaigns are not specifically designed to attract vulnerable groups, for example by appearing to offer an increased opportunity to win through loyalty programmes or increased levels of gambling activity.

The Code, approved by the NLC, includes a number of provisions aimed at preventing excessive or inappropriate play of National Lottery games including:

- prohibiting advertising that suggests that winning a National Lottery game is anything other than chance;
 - prohibiting advertising that exaggerates or otherwise misrepresents the chance of winning a National Lottery game;
 - prohibiting advertising that exploits an individual's financial anxieties;
 - prohibiting advertising that encourages excessive or reckless play;
 - prohibiting advertising that presents playing The National Lottery as an alternative to work or as a way out of financial difficulties.
-

● 11.0 Treatment Referral & Player Education

Camelot engages with prevalent UK problem gambling organisations including treatment centres and health professionals through the Public Interest Group Forum, the Responsibility in the Gambling Trust (RIGT), and attendance and participation at conferences and seminars dealing with gambling addiction. Additionally, one of the Camelot's board directors is a member of the board of RIGT.

This enables Camelot to understand problem gamblers' perspectives on the impact of lottery products on their situation. Furthermore Camelot provides relevant information relating to treatment services to players and retailers in printed form as well as on the National Lottery website. The adequacy and effectiveness of these arrangements are reviewed by the Player Protection Panel at least annually.

The provision of educational information for players is an area that Camelot reviews on an ongoing basis. Examples of information provided to players are:

- the Player Guide has a section on responsible play;
- GamCare's helpline number is featured in the Player Guide, on the back of scratchcard tickets and on the back of National Lottery tickets ;
- the National Lottery website features responsible gaming information including links to the GamCare website;
- Camelot designed, funded and distributes a 'Serious Fun' leaflet that contains advice to people who either have a gambling problem themselves or know someone close to them who has. It has been distributed to 11,000 doctor's surgeries, libraries and Citizen Advice Bureaux' across the UK;
- players can access information on the odds of winning on each game from retailers or through the National Lottery line;
- where feasible Point-of-Sale materials (e.g. posters etc.) contain responsible play messaging.

Providing player information in a discreet manner is key to the success of some of these initiatives. For example, the Player Guide is printed in a form whereby it can be placed within the National Lottery playstation enabling people to take a copy discreetly.

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● 12.0 Stakeholder Engagement

Camelot wants to understand if its strategy is meeting the expectations of its stakeholders and to look for ways in which it can improve its approach. Therefore Camelot regularly engages with its stakeholders and includes these activities in its reporting channels. This is in the form of formal consultation with public interest groups representing vulnerable people so as to assess its excessive and underage play strategy. This includes consultation with retailers and players through the relevant stakeholder forums and surveys. These consultations and surveys provide opportunities for stakeholders to voice relevant concerns or questions and Camelot integrates the results from these processes into its strategic decision-making activities (e.g. Player Protection Panel and Corporate Responsibility Board meetings). Camelot provides responses to stakeholders through a mixture of updates at appropriate forums, commenting via its Corporate Responsibility Report and direct correspondence with its stakeholders.

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● 13.0 Reporting, Measurement, Sharing & Certification

Through its programmes Camelot develops a broad range of experience, knowledge, skills and tools in the area of responsible gaming including excessive play. Camelot actively shares these with society through a mixture of formal and informal interactions, for example public reporting, attendance at seminars and conferences, in specialist working groups, and through professional collaboration.

Camelot reports publicly on an annual basis to stakeholders through the Corporate Responsibility Report on the impact and breadth of its responsible gaming programmes. In 2007/08 this report was independently verified by Deloitte & Touche LLP. It assesses Camelot's broad-based corporate responsibility performance including its excessive play activities. The report details progress against commitments and key performance indicators and is available at www.camelotgroup.co.uk/crreport2008. In particular, in respect of excessive play the following indicators are tracked:

- average player spend (total spend across all games divided by number of people saying they regularly play lottery) with an upper limit of £3.60 per player per week;
- average per capita spend (total spend across the portfolio divided by the population eligible to play);
- Camelot's ranking in the world on 'Per capita sales against total sales' with a target to remain outside the top 10 lotteries worldwide.

Camelot monitors spend on IIWGs and mobile channels by spend band on a weekly basis and if there is an indication that spend is growing in high spend bands, Camelot investigates this further. Where sales of a game are significantly higher than other games of that type Camelot is also able to prepare an analysis of play behaviour once the game has been in the market for 10 weeks.

As of 2008 onwards Camelot is reviewing its key performance indicators on excessive and underage play at least annually; with a view to ensuring that performance is being measured in the relevant areas based on new insights in the area of responsible gaming (supported through Camelot's research strategy, see 5.0). However, Camelot recognises that the effectiveness of performance indicators depends on being able to monitor key trends and therefore the annual assessment will bear this in mind.

In respect of its responsible gaming strategy, Camelot will also undergo independent assessment of its programmes in respect of the WLA Responsible Gaming Principles & Framework and EL Responsible Gaming Standard respectively. The results of these assessments will be included in the Corporate Responsibility Report. In respect of the WLA Framework, Camelot intends to achieve the highest level of accreditation during 2008/09.

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● Appendix 1 - WLA Responsible Gaming Principles & WLA Responsible Gaming Framework

● Responsible Gaming Principles

Preamble

WLA Members are united in their commitment to foster the continuity of public order and the fight against illegal gambling as defined by governments in the each respective member jurisdiction. This commitment provides the background for the WLA Responsible Gaming Principles.

These Principles, using the WLA bylaws as a reference, have been developed as a result of the unanimous decision of the WLA Membership in Granada to develop a comprehensive set of standards related to social responsibility. Gaming responsibility is a pivotal element in each individual WLA Member's ongoing commitment to this social responsibility and part of a proactive approach to the social impact of lotteries and other forms of gaming, including Sports Betting.

While the WLA Members, as gaming operators, play a central role in responsible gaming, there are a number of other stakeholders who play equally critical roles in this field, namely governments, regulators, treatment providers, researchers, community groups, individual players and their social networks. To effectively deal with issues of responsible gaming, a group effort is essential, and the principles in this document address the lottery industry's relationship to these stakeholders.

In pledging their support for these principles, WLA Members commit their vigilance in making responsible gaming an integral part of their daily operations, including activities involving employees, patrons, retailers and other stakeholders. This pledge of support includes the encouragement of research initiatives and striving to achieve an appropriate balance between revenue, entertainment and customer expectations.

The Principles in this document should not be construed as interference, or attempt to interfere with

each respective governmental policy and the activities within their jurisdiction, but rather are meant to complement relevant policies and activities within each jurisdiction.

Therefore, WLA Members hereby commit themselves, within the social, economic political, ethical and cultural context and legal framework of the respective jurisdictions in which the lotteries operate, to the following Responsible Gaming Principles:

1. WLA Members will take reasonable and balanced measures to meet their objectives while protecting the interests of their customers and vulnerable groups; at the same time upholding their respective commitments to defend public order within their own jurisdiction.
2. WLA Members will ensure their practices and procedures reflect a combination of government regulations, operator self-regulation and individual responsibility.
3. WLA Members will develop their practices concerning responsible gaming-related issues on the fullest possible understanding of relevant information and analysis of documented research.
4. WLA Members will work with stakeholders - including governments, non-governmental organizations, regulators, researchers, public health professionals, and the general public - to share information, develop research and promote responsible gaming as broadly as possible, and encourage a better understanding of the social impact of gaming.
5. WLA Members will promote only legal and responsible gaming in all aspects of their activities, including the development, sale and marketing of their products and activities; and will make reasonable efforts to ensure their agents do the same.
6. WLA Members will provide the public with information in an accurate and balanced manner to enable individuals to make informed choices about gaming activities within the lotteries' jurisdiction. This commitment requires the following:
 - a. That the marketing of lottery activities and products be subject to reasonable operator self-regulation, and promote responsible gaming practices and informed choices; and,
 - b. that individuals shall be provided with accurate information about gaming and the risks associated with it, for example, organizing education program.
7. WLA Members will make a reasonable effort to monitor, test, and revise as appropriate, those activities and practices related to responsible gaming. Their findings will be publicly reported.

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- **WLA Responsible Gaming Framework**

The **WLA Responsible Gaming Framework** is designed to encourage and benchmark the actions that members are taking to demonstrate their commitment to the Responsible Gaming Principles (RGP). The specific nature of RG programs and the level to which the Framework is implemented is left to the discretion of the individual member organizations.

Level 1 - Assessment (see below) is a minimum requirement of WLA membership; performance against the other voluntary levels will be publicly reported by member organizations, but is not a requirement.

The RG Framework consists of:

- 7 principles
- 4 program elements
- 4 levels
- Action items for each level
- Support tools provided to members
- WLA administration

The **Program Elements** are broad categories of commitments and actions that are derived from the main components of actual WLA member programs. Program elements are:

1. **Commitment**
2. **Responsible Gaming Activity**
 1. i. Research on responsible gaming issues
 2. ii. Employee training
 3. iii. Retailer program
 4. iv. Game design
 5. v. Remote gaming channels
 6. vi. Advertising & marketing communications
 7. vii. Player education (encompasses treatment referral)
3. **Learning**
 1. i. Stakeholder engagement
 2. ii. Member cooperation and participation
 3. iii. Self-assessment

4. **Reporting**

Each Program Element and sub-components will have simple, clear definitions. See Glossary in Appendix A.

Member Collaboration is permitted - and encouraged - in the development and implementation of Responsible Gaming programs. For smaller lotteries, in particular, this provides for more efficient and effective use of resources, making the RGF more accessible. The four levels were developed to reflect varying levels of RG program development within the WLA membership and to encourage continuous improvement.

The four levels are:

1. Level 1 - Assessing
2. Level 2 - Planning
3. Level 3 - Implementing
4. Level 4 - Continuous improvement

To achieve level 2, 3 or 4, the member must demonstrate that they have completed over **75%** of an award-level. Member organisations will not be able to claim having reached Level 2, 3 or 4 unless they have been reviewed by the independent Assessment Panel which has confirmed this level.

Additionally, when the independent Assessment Panel determines that a member has completed between 75% and 99% in respect of either Level 3 or Level 4, the member will be requested to provide the independent Assessment Panel with a written action plan detailing how and when they expect to reach 100% or written explanations when the member believes that it has no direct control over reaching 100% due to specific local or jurisdictional circumstances. The independent Assessment Panel may seek further clarifications in respect of any plans or explanations given by the member.

The Action Items are specific, measurable actions undertaken by member organizations through which levels are evaluated. While necessarily general to accommodate differences within the membership, they point to specific initiatives and metrics where appropriate. The nature of reported data and level of specificity will be determined by the WLA. Self-assessment takes place on current RG commitments, policies, programs and communications against RG Framework

In order to facilitate the application of this framework by member organizations, the WLA will create and disseminate RG Framework Support Tools, consisting of guidelines/case study, shared information, and third-party support.

These will be based on good practices by WLA members and other organizations. Specifically, the following will be developed:

- Research Guidelines/ case studies
 - based on good practices from within the industry
- Employee Training Module
 - based on good practices from within the industry
- Retail Program Guidelines/ case studies
 - based on good practices from within the industry
- Game Design Guidelines/ case studies
 - based on good practices from within the industry
- Player Education Guideline / case studies
 - based on good practices from within the industry
- Stakeholder Engagement Tool
 - based on good practices from within and outside the industry
- Reporting Tool
 - based on good practices from within and outside the industry

The WLA will develop and provide a standard Self-Assessment Tool, to be used by all member lotteries. This user-friendly Self-Assessment Tool will clearly outline all information that must be submitted to the WLA. Members have 12 months from the adoption of the Framework, or upon joining, to complete the self-assessment.

The **Annual Benchmarking Report** provides a platform for the WLA to publicly report its commitment to the Responsible Gaming Principles, to describe the program and related actions through case studies, to report the aggregate performance of its membership, and to list members according to their levels.

The WLA will also provide basic **RG Framework Administration**. In addition to providing the support tools and annual benchmarking report, the WLA will do the following:

1. Facilitate peer-to-peer support and learning, through a common program
2. Provide members with a centralized web-based database on international good practices
3. Develop a broad communications plan for members and external stakeholders (e.g. present the RGF at industry and non-industry conferences)
4. Award levels to members based on review by an independent panel
5. Develop an evaluation plan, to ensure that the RGF is efficiently and effectively meeting the needs of the membership and broader stakeholder community
6. Revise the RGF, as required, based on evaluation results

The Independent Assessment Panel will be composed of WLA member representatives and non-industry people with experience in Responsible Gaming / Problem Gambling issues. It will be chaired by an objective party who is not directly involved in the industry nor the issues. The panel will assess the information provided by lottery operators, assess the quality of the assurance provided, designate levels and give feedback to lottery operators on their performance.

With this in hand, the WLA is in a position to "award" the level to the member company.

● **Level 1 - Assessing**

Level 1 Description: All WLA members automatically qualify for the first level of the Responsible Gaming Framework. Level 1 is the only required level in this Framework. Members will formally enter this level after submitting a letter from their CEO stating publicly that they have, as an individual organization, embraced the framework.

Members will be actively encouraged by WLA through the provision of support tools and training to further progress into the other levels. Level 1 is, however, the only stage which is required.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> Senior management is committed to RGP and embracing the framework, as reflected in letter to WLA from CEO Self-assessment is assigned to senior-level resource within the member organization
Responsible Gaming Activity	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.
Learning	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.
Reporting	No self-assessment required entering this level, but organization need to complete self-assessment in order to move into any other level.

● **Level 2 - Planning**

Level 2 Description: The organization has committed to the overall voluntary RG Framework process, to researching and integrating the key program elements of the Framework. They need to self-assess their performance, including the prioritization of actions based on gaps against the RG Principles, Framework and WLA Tools. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 2 has been achieved. Members will have to re-qualify every two to three years if qualification for the next level has not been achieved within this timeframe.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> Conduct self-assessment signed off by CEO and submitted to WLA Identify implementation resource(s) and high-level budget Identify priority action items based on gap analysis Communicate RGF commitment and key steps to relevant employees Communicate progress to WLA
Responsible Gaming Activity	<ul style="list-style-type: none"> Incorporate into above self-assessment information on members activity on responsible gaming (if any) and identify resources and priority action areas, as noted above, across the Responsible Gaming activities <ul style="list-style-type: none"> Research Employee training Retailer programs Game design Remote gaming channels Advertising & marketing communications Player education
Learning	<ul style="list-style-type: none"> Include in above self-assessment information about the organization's approach to: <ul style="list-style-type: none"> Engaging with stakeholders on responsible gaming issues Information sharing with WLA members and participation in industry initiatives Identify resources and priority areas for engaging with stakeholders on responsible gaming. Conduct preliminary stakeholder identification and prioritization Identify resources and priority action items related to sharing information with WLA members and participating in industry initiatives.
Reporting	<ul style="list-style-type: none"> Identify resources and priority areas for public reporting Review good reporting practices, using WLA database.

● **Level 3 - Implementing**

Level 3 Description: The organization has established relevant resources and has developed a plan, timetable and approved budget to implement specific RG program elements, including the

identification of priorities and required human and financial resources. It has solicited contributions from external stakeholders and has developed internal and external communications to support the all aspects of the plan. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 3 has been achieved. Members will have to re-qualify every two to three years if qualification for the next level has not been achieved within this timeframe.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Establish RGF team or assign individual • Establish implementation plan based on RGF, including all priority program elements, timelines and approved budgets • Communicate progress to WLA
Responsible Gaming Activity	<ul style="list-style-type: none"> • Establish internal resources and starting to establish programs, based on Tools, in responsible gaming activity areas <ul style="list-style-type: none"> • Research • Employee training • Retailer programs • Game design • Remote gaming channels • Advertising & marketing communications • Player education
Learning	<ul style="list-style-type: none"> • Establish stakeholder engagement team or person and plan, based on Tool • Establish member-sharing and participation plan and undertaken some work in this area • Executed some stakeholder engagement
Reporting	<ul style="list-style-type: none"> • Establish and train reporting team or assigned individual; identify external support requirements • Create internal data-gathering mechanism • Gather data • Develop reporting plan based on Tool • Identify and evaluate third-party assurance resources.

• **Level 4 - Continuous improvement**

Level 4 Description: The organization is implementing its plan to integrate the specific program element considerations into its operations, is integrating the considerations of external stakeholders, and has in place the people and/or processes necessary for continuous improvement. These programs are mature and well established. It is also using independent third-party assurance, and communicating against its plans both internally and externally. Following a successful review by the independent panel, the member organization is allowed to use a logo that indicates Level 4 has been achieved. Members will have to re-qualify every 2 to three years.

Program Element	Member Actions
Commitment	<ul style="list-style-type: none"> • Execute implementation plan of program elements in RGF • Communicate progress to WLA • Regularly monitor outcomes related to all program elements and revise programs as needed.
Responsible Gaming Activity	<ul style="list-style-type: none"> • Programs on responsible gaming are mature, well established <ul style="list-style-type: none"> • Research • Employee training • Retailer programs • Game design • Remote gaming channels • Advertising & marketing communications • Player education
Learning	<ul style="list-style-type: none"> • Stakeholder engagement fully underway and well established • Full participation in WLA member-sharing and participation program
Reporting	<ul style="list-style-type: none"> • Draft public report according to Tool • Engage external stakeholders to validate reported information to ensure materiality and completeness of information • Hire third-party assurance consultants & conduct independent review • Publish and disseminate report

- **Appendix - Program Element Glossary**

Commitment:

Formal commitment by members to implement the Responsible Gaming Framework in their organization.

Responsible Gaming Activity:

Formal and systematic development and implementation of five responsible-gaming-program areas: research; employee training; retailer programs; game design; and player education. *Note: This can be done independently, or in partnership with other member and non-member organizations.

Research on responsible gaming issues:

Systematic process to support and/or conduct, integrate and disseminate responsible-gaming-related research.

Employee training:

Systematic approach to ensure and support the efficient and effective application of RG principles by all relevant employees.

Retailer program:

Systematic approach to ensure and support the efficient and effective application of RG principles by retailers and their front-line staff.

Game design:

Systematic approach to applying evidence-based responsible gaming considerations to the design and introduction of new lottery and gaming products.

Remote gaming channels (where applicable):

Systematic approach to ensure that interactive/remote gaming platforms have safeguards in place that protect the player.

Advertising & marketing communications:

Application of policies and programs to ensure continuous improvement of responsible marketing and communications practices and application of codes.

Player education:

Systematic approach to support, integrate and disseminate information related to good practices in responsible play ("informed player choice") and treatment referral.

Learning:

Commitment to continuous improvement.

Stakeholder engagement:

Systematic approach to identifying, understanding and integrating the interests of decision-makers, decision-influencers and other members of society into key RG-related business decisions.

Member cooperation and participation:

Encourages sharing of cross-functional RG information and practices between WLA members and active participation in industry activities.

Self-assessment:

Based on Tools provided by the WLA, member organizations will assess their own organization against the Responsible Gaming Framework and submit their self-assessment to the WLA for review by the independent panel. Member organizations will self-assess against the Framework each time they want to move up to another level.

Third-party assurance:

Member organizations require full assurance by an objective, third party for Level 4 only. Level 3 only requires that third-party assurance resources be identified and evaluated. There is no reference to third-party assurance in Levels 1 and 2.

Reporting:

Systematic procedures for gathering, verifying and communicating commitments, actions and progress to the public or WLA

- **Appendix 2 - European Lottery's Responsible Gaming Standard**



- **1. INTRODUCTION**

European lotteries are committed to address illegal gambling and related criminal activities while at the same time minimising any potential harm on society and vulnerable groups⁶ in particular by means of a controlled expansion of gaming Education and prevention is seen at the forefront of European lottery's commitment to responsible gaming.

These standards have been created by the EL Responsible Gaming Working Group and include feedback from EL members. The objectives of the standards are:

1. To foster the continuity of public order, integrity and the fight against illegal gambling and financial irregularities as defined under European legislation
2. To identify best practice in respect of Responsible Gaming in the lottery sector
3. To enable EL members to make Responsible Gaming an integral part of their daily operations and in doing so, to minimise harm to society.
4. To state clear rules for EL members relating to their operations so as to:
 - ensure that the interests of players and vulnerable groups are protected

- ensure that relevant laws, regulations and responsibilities are met
- develop appropriate practices taking account of relevant information and research
- develop a better understanding of the social impact of gaming.
- promote the implementation of Responsible Gaming practices in all aspects of members' activities, and the activities of their agents
- provide the public with accurate and balanced information to enable informed choices to be made about their gaming activities
- to continuously improve, and public report on their Responsible Gaming programmes

5. To enable EL members to demonstrate to society that their Responsible Gaming programmes are of an appropriate standard and have been independently verified.

The treatment of people with gambling-related problems is the domain of therapists and other health care specialists.

Whilst EL members are committed, where treatment services exist (**see (2) viii**), to collaborate with and lend support to service providers, the primary aim of members is to establish Responsible Gaming programmes to minimize the risk for all parts of society, in particular for vulnerable groups. These will be based on the principles of prevention and education.

The Responsible Gaming Standards are expected to be adopted by all EL members in 2007 and implemented fully by all EL Members by the end of 2008, or at a different date as ratified by the EL Executive Committee. All members shall ensure that they comply with applicable laws and local jurisdiction at all times. In order to accommodate a rapidly changing gaming environment and new knowledge and research in the area of responsible gaming these Responsible Gaming Standards shall be reviewed at a minimum every other year.

The standards are the primary element of an EL policy framework for Responsible Gaming; the policy framework will include other documents that supplement the standards, for example specific codes of conduct (such as the Code for Sports Betting) and various guidelines, which relate to Responsible Gaming practices within the EL community. The standards are designed to be complimentary to the WLA Responsible Gaming Principles and Framework, in that the EL standards specify outputs (i.e. it explains specific actions which EL Members shall take) that can be measured. It is expected that through the implementation of the EL Responsible Gaming Standards all EL members will, as a minimum, automatically meet Level 3 ('Implementing') of the WLA framework no later than the end of 2008. However, the EL Standards are intended, where necessary, to go beyond mere compliance with the WLA framework, as required in Europe.

This document does not substitute any applicable laws and regulations within each Member's jurisdiction, but sets standards on Responsible Gaming which EL Member State Lotteries commit to follow accordingly.

⁶The term 'vulnerable' groups can relate to different aspects of society, but in these standards means those that are below the age of legal play in any jurisdiction, those on low incomes, those that already have a gambling addiction, those who are sales agents, employees or contractors and/or those that are not aware of the risks associated with problem play.

• 2. STANDARDS

• i. Research

Members shall, working with appropriate stakeholders, promote (e.g. initiate / engage in / communicate the results of) research and/or studies, including from independent sources in order to contribute to society's understanding of problem gambling. These results shall also be used for the formulation of future responsible gaming measures.

This may include the funding of research and/or studies as well as arranging or participating in seminars, conferences and the support of the EL's work on responsible gaming initiatives.

The responsibility for prevalence studies usually rests with the state. However, members shall co-operate with these studies where required.

• ii. Employee training

Members shall provide all employees with information on their Responsible Gaming programmes through appropriate communication channels at a minimum on an annual basis.

Members shall ensure that an appropriate level of awareness relating to Responsible Gaming is maintained throughout the organisation, so that Responsible Gaming is made an integral part of daily operations.

Relevant employees (including temporary staff and contract staff) shall, based on job demands and customer interaction, receive training on Responsible Gaming, including (where applicable) training on treatment referral for potential problem gamblers (**see (2) viii**). Preference should be given to specialist training providers for the provision of this training.

Where a legal age of play exists in any jurisdiction, all employees that sell lottery products shall receive training that enables them to request validation of a person's age through appropriate means (i.e. ID or secondary forms of identification).

• iii. Sales agents' programmes

All sales agents shall be provided with information materials (e.g. brochures, leaflets, posters etc.) in order to raise their awareness of Responsible Gaming and to educate them on issues relating to problem play.

Before new sales agents are allowed to sell members products they shall be provided with training on Responsible Gaming. Tailored training may be provided to retailers depending on the range of products they sell on behalf of members. Preference should be given to specialist training providers for the provision of this training.

Members shall ensure that sales agents are informed (in writing) that they are prohibited from offering credit facilities to players, excluding (in some jurisdictions) the acceptance of credit cards.

Members shall, where applicable, regularly assess the feasibility of providing training to sales agents in respect of treatment referral and the subject of problem gambling.

Where members offer self-exclusion facilities, such as a player card, sales agents shall be informed (in writing) how the schemes operate and can be activated/removed by or for players.

Members shall review the adequacy and effectiveness of sales agents Responsible Gaming programmes at least annually.

- **iv. Game design**

Before launching every new type of product/service, members shall conduct a social impact assessment using a structured assessment tool to examine relevant risk factors. Members shall implement effective strategies to minimize the negative impact of these risk factors. The risk factors shall be documented and any harm-minimization strategies clearly recorded so that the assessment can be reviewed as necessary.

Thus, members need to be aware of the risk factors related to problem gambling at product level (e.g. event-frequency, win probability, near-miss), at situational level (e.g. location and number of gaming venues) and at organizational level (e.g. marketing and advertisements).

Members shall only operate new types of products/services that are assessed (during the social impact assessment) to be 'high-risk' if doing so will enable an existing risk in the marketplace (i.e. if a product or service operated by someone other than the lottery member) to be reduced or regulated more effectively by the lottery member.

Members shall consider whether any social impact assessment, but particularly those that indicate a 'high risk' product/service, should be supported by verification from an independent third party, and document the decision/outcome as part of the social impact assessment. Self-exclusion options should be built in wherever operationally possible.

- **v. Remote gaming channels**

Members shall, where applicable, assess the feasibility of arranging a periodic independent review of these platforms, in respect of their adequacy from a Responsible Gaming perspective, if this leads to a recognised accreditation from the independent third party (such as GamCare, G4 etc.). The outcome of any review should be documented and any action should be included in an action plan with specific owners and target dates. The outcome of such reviews shall be made available to the EL during the EL certification process (see xi.).

Where applicable and depending on the products offered, members shall ensure that their remote gaming platforms (internet, TV, mobile devices) include e.g.:

- Proof of address
- Age verification systems
- Customer-led and/or system default limits on play, spend and/or losses
- Self-exclusion options for players
- Reality check on the game screen (e.g. session clock, warnings relating to limits, cool offs/breaks between periods of play)
- Data protection controls
- Value of wagers shall be displayed
- Self-assessment opportunities to help people to evaluate whether they are playing responsibly.
- Links on every webpage to information about responsible gambling, the member's policies on responsible gaming, and sources of advice and support (e.g. helpline numbers, referral to treatment providers, **See (2) vii**). Members shall ensure that contact centre staff are able to refer to these sources of advice and support.

Where applicable, members shall also assess, at least annually, the extent that the above arrangements can be implemented in respect of ITVM and/or VLT products/services, for example through the use of player card or other registration schemes. Members shall document the content and results from the review, where applicable.

- **vi. Advertising and marketing**

Members shall not direct advertising at vulnerable groups (in respect of age, social status, or gambling habits).

Members shall adopt an advertising and marketing code which ensures that advertising and sale promotion activities do not encourage underage or problem play and do not provide the player with misleading information, such as a false impression of the odds of winning. Members shall also comply with relevant voluntary and/or mandatory codes relating to the provision of their services. Members' own code shall specify which mandatory and/or voluntary codes are applicable to their span of operations.

The code shall ensure that advertising and marketing campaigns:

- do not offer unreasonable incentives for loyalty that are linked to winning more based on gambling more
- only ever accurately portray winning as a matter of pure chance
- only ever accurately represent the chances of winning, prizes and odds etc.
- exclude any content that is designed to exploit an individual's financial anxieties
- do not state or suggest that playing⁷ is an alternative to work or a way out of financial difficulties
- do not encourage discrimination on the basis of ethnicity, nationality, religion, gender or age
- exclude any content that includes or encourages violence, sexually exploitative themes or illegal behaviour
- do not cooperate and support links or other commercials that are offering quick loans that can be drawn upon immediately for the purpose of playing

- **vii. Treatment referral**

Members shall actively engage with problem gambling organisations, treatment centres and/or health professionals in order to understand the problem gambler's perspectives on the impact of lottery products and related advertising on their situation.

Where treatment services exist in a jurisdiction, members shall (unless an alternative

organisation has been selected for this purpose in a jurisdiction) provide relevant information to players and sales agents and cooperate with providers regarding services available for problem gamblers. Such information (contact details/helpline numbers) shall be available in printed form and should be clearly visible in gaming venues, as well as being available on members' websites.

The applicability, adequacy and effectiveness of these arrangements shall be reviewed at least annually by members.

• **viii. Player education**

Members shall include these features in information designed for players (including on remote channels):

- detailed information on the odds of winning on each game which allows people to assess the risks and benefits of playing
- age restriction measures (if applicable)
- Responsible Gaming information and information on where to get help in cases of problem play (**see (2) vii**)

If the above information is not available in printed form in gaming venues (e.g. retail stores) members shall ensure that details of how to obtain such information is clearly available to players/retailers (agents). Where material is available in printed form it shall be placed where it can be taken discreetly. If ATMs are located in the location, leaflets shall be placed near to those.

• **ix. Stakeholder engagement**

Members shall regularly engage with their stakeholders formally and informally and include this in their reporting mechanisms. Engagement shall cover issues that are material to the stakeholders and the individual member. In the breadth of stakeholders that are being invited members shall be inclusive.

The engagement shall provide an opportunity for stakeholders to voice relevant concerns or questions.

Members shall integrate the results of stakeholder engagement into their strategic-decision-making processes and shall feedback to relevant stakeholder(s) on the outcomes from engagement processes.

• **x. Reporting, Measurement & Certification**

Members shall report (or have agreed to begin reporting from a specified date) on the impact and breadth of their Responsible Gaming programmes to their stakeholders. The reporting shall include policies for responsible gaming, targets, commitments and indicators and shall occur periodically.

Reporting shall be transparent using channels which are most appropriate and accessible for the targeted stakeholder audience.

Members shall arrange independent verification of their Responsible Gaming activities against these standards as specified in separate guidance relating to the EL certification process.

⁷ Members are free to use the winning experience as a positive aspect of advertising and marketing. The risk is that the act of playing may be presented as an alternative to work, rather than playing for fun with the hope of winning.

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and winners](#)[Help](#) > [Safety and security](#) > [Responsible play](#) > **Account limits and exclusions**[Help](#) | [Accessibility](#) | [Sitemap](#)**In this section:**[Responsible play](#)[Playing the lottery in a responsible way](#)[How we help you](#)[Preventing under 16s from playing](#)[GamCare certification](#)[Account limits and exclusions](#)[Strategy to Prevent Excessive Play](#)[Strategy to Prevent Underage Play](#)**Account Limits and Exclusions**

You can control the way you play and how much you can spend. You can set play limits on Buy versions of Instant Wins and limits on how much money you can transfer to your National Lottery Account each week. You can also exclude yourself from playing the Buy and Try versions of any or all Instant Wins, and you can exclude yourself from playing all National Lottery games using your National Lottery Account either temporarily or permanently.

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Account Limits**What are Account Limits?**

We set limits on the amount of money that you can add to your National Lottery Account per week and the number of Instant Wins that you can play per day. The standard Account Limits are:

- A Weekly Add Funds Limit of £350 per week
- A Play Limit of 75 Buy versions of Instant Wins per day
- A Play Limit of 75 Try versions of Instant Wins per day.

Syndicate managers have the option of an alternative Account Limit:

- A Weekly Add Funds Limit of £1,000 per week
- A Play Limit of 10 Buy versions of Instant Wins per day
- A Play Limit of 75 Try versions of Instant Wins per day

To assist you, a message is displayed on the website to indicate when you are approaching your limit on the Buy versions of Instant Wins. In addition to this, you can see how many Instant Wins you have bought each day and how much money you have transferred into your Account each week in the My Account section of the website.



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How do I change my Account Limits?

Account Limits can be changed by selecting 'Change play settings' from the 'My details' menu in the My Account section of the website.

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Why would I want to set Account Limits?

Whilst the majority of people play within their means, a few may experience difficulties and they may wish to limit their play.

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Are Account Limit changes effective immediately?

If you lower your spend or play limits, the changes will be effective immediately. If you raise your spend or play limits, the changes will not take effect until the next day.

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On what day of the week does the Weekly Add Funds Limit start?

A week runs from Sunday to Saturday, so if you reach the Weekly Add Funds Limit on Thursday you will not be able to add funds to your Account until the following Sunday.

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What happens if I had already set my Instant Win Play Limit above the standard maximum daily limit for Instant Wins?

Your limits will have been reset to the standard limits which means you won't be able to transfer more than £350 a week to your National Lottery Account and can't play more than 75 Instant Wins per day.

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Instant Wins Exclusions

How can I prevent myself from playing the Buy and Try versions of certain Instant Wins?

You can exclude yourself from playing the Buy and Try versions of specific or all Instant Wins by going to the My Account section of the website and selecting 'Change play settings' from the 'My details' menu on the left. You then select the Instant Win from which you wish to exclude yourself.

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Why would I want to prevent myself from playing an Instant Win?

You might feel that you have difficulty in limiting your spending when playing a particular Instant Win. Having consulted with industry experts, we've developed our systems in a way that will allow you to manage your own play habits.

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What if I exclude myself from playing an Instant Win and then change my mind?

If you exclude yourself from playing an Instant Win and then change your mind, you can remove the exclusion by contacting our National Lottery Customer Care Team on 0845 278 8000. Please note that the change won't take effect until the next day.

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Permanent Account Exclusion

What is Permanent Account Exclusion?

Permanent Account Exclusion allows you to permanently exclude yourself from using your National Lottery Account to play all Lottery Draw Games and Instant Wins. Selecting permanent exclusion will exclude you from playing both the Buy and Try versions of Instant Wins. This exclusion is permanent and is irreversible.

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How do I permanently exclude myself from playing all Lottery Draw Games and Instant Wins using my National Lottery Account?

If you wish to permanently exclude yourself from playing all Lottery Draw Games and Instant Wins using your National Lottery Account, you will need to call the National Lottery Customer Care Team on 0845 278 8000. Please note that Permanent Account Exclusion is irreversible.

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Is there a cooling off period?

Once you have contacted us to permanently exclude yourself from playing all Lottery Draw Games and Instant Wins using your National Lottery Account, you will enter into a 14-day cooling off period. We will send you an email which explains the status of your Account.

During this period, you can only cancel the Permanent Exclusion by calling the National Lottery Customer Care Team on 0845 278 8000.

During the cooling off period, you will only be able to access your Account if you have a current ticket, unclaimed prize or existing Direct Debit play slips in your National Lottery Account. You cannot add funds to your Account, buy more games or play Try versions of Instant Wins during the cooling off period. If your current ticket(s) finish during the cooling off period, and you do not have any unclaimed prizes or unfinished Direct Debit play slips, you will no longer be able to access your Account.

Once the cooling off period has expired, the exclusion is permanent. This will prevent you from playing any games via www.national-lottery.co.uk, or the National Lottery Play by Text service.

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What happens to my Account balance when I choose to be permanently excluded?

Once you contact us to permanently exclude yourself from playing all games, we will transfer any balance in your National Lottery Account back to your debit card. Please be aware that any tokens in your Account become void.

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What happens to any current draw tickets?

If you have current tickets for future draws, these will still be entered into those draws. If you win any prize of up to £5,000, we will notify you by email and pay the prize to your debit card. If you win any prize of £5,000 or more, we will send you an email with details of how to claim.

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What happens to any unplayed Instant Wins?

If you have bought an Instant Win but not yet played it, our system will play it for you when you call to permanently exclude yourself. If you win any prize of up to £5,000, this will be paid to your debit card. If you win any prize of £5,000 or more, we will write to you with details of how to claim.

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Will I still be able to access my Account?

You will not be able to access your Account once you have permanently excluded yourself from playing, unless you still have unclaimed prizes, outstanding tickets or existing Direct Debit play slips bought via your National Lottery Account.

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Will I continue to receive emails?

Once you contact us to permanently exclude yourself from playing, we will send you an email confirming that you have entered into a cooling off period and explaining the status of your Account. We will continue to send you essential emails, such as notifications when you've won, but we won't send you any marketing or promotional emails.

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What happens to my Direct Debit play slips?

If you play continuously by Direct Debit via the National Lottery website, we will terminate it as soon as possible. We collect payments every month so your play slips should only continue for a maximum of 6 weeks after

termination. If you would like to know the date of your last payment, please contact the National Lottery Customer Care Team on 0845 278 8000.

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Temporary Account Exclusion

What is Temporary Account Exclusion?

Temporary Account Exclusion is choosing to exclude yourself from playing all Lottery Draw Games and Instant Wins using your National Lottery Account for a minimum period of 6 months.

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How do I temporarily exclude myself from playing all Lottery Draw Games and Instant Wins using my National Lottery Account?

If you wish to temporarily exclude yourself from playing all Lottery Draw Games and Instant Wins using your National Lottery Account, you will need to call the National Lottery Customer Care Team on 0845 278 8000.

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Can I cancel the Temporary Exclusion?

If you change your mind and would like to cancel the Temporary Exclusion, you can do this by contacting the National Lottery Customer Care Team on 0845 278 8000, as long as you have been temporarily excluded for at least 6 months.

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GamCare certification

GamCare, the UK's national centre for information, advice and practical help regarding the social impact of gambling, awarded Camelot their certification, acknowledging our achievement in implementing the GamCare Code of Practice for Online Lotteries.



Camelot has achieved high standards in player protection and social responsibility and recognises the need to assist their customers to play responsibly. To continue GamCare certification Camelot has the following practices:


- Age verification systems.
- Customer-led limits on play.
- Self exclusion options for players.
- Information about responsible gambling and sources of advice and support.
- Training for customer services in problem gambling and social responsibility.
- Consultation with GamCare when developing new technologies and products.
- Support for the work GamCare carries out in addressing the social impact of gambling.

For more information about GamCare certification [visit the GamCare website](#).





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Preventing under 16s from playing

It is an offence for anyone under the age of 16 to be sold tickets for any lottery game.



We are directed under Regulations not to sell to under 16s and cannot pay out a prize to a player who is under 16. We've introduced a range of measures to prevent underage sales, both on our website and in retail outlets.

Website

All National Lottery games played interactively are accessible only by users whose age and identity have been confirmed.

As a company committed to the highest standards of corporate social responsibility, Camelot has been iAC-accredited.

iAC (interactiveAgeCheck) is a scheme offering users the reassurance that websites displaying the iAC Protection Mark authenticate the age and identity of all their users.

Having these checks helps us to ensure compliance with the law on age-related access and best practice regarding appropriate access to goods or services online.

Retailers

Camelot has introduced a range of measures to help prevent sales to under-16s, including, in retail outlets:

- setting-up a special 'Retailer Forum' to identify best practice in preventing sales to minors;
- giving our support to proof-of-age cards;
- sponsoring GamCare's education pack for youth groups, "A Dead Cert?", which encourages young people (aged 12-18) to make safe, legal, and low-risk choices about gambling;
- introducing a hotline (0345 301 6216) to encourage the public to report retailers they believe have sold to children. All calls are fully investigated by Camelot's security team;
- when a terminal is installed in a retailer's premises, all staff are trained to ensure they are implementing the necessary safeguards to prevent under-16 sales;
- running regular 'Retailer Vigilance Campaigns', aimed at focusing retailers' attention on the continued prevention of under-16 sales and on highlighting the issue to their customers.

Operation Child

This is a unique test purchasing programme run by Camelot to support retailers in ensuring they remain vigilant to combat the issue of under-16 sales.

Camelot uses test purchasers aged 16 to 18, but who have the appearance and bearing of someone under 16, to buy National Lottery products.

The purpose is to work with our retailers highlighting the continued concern and potential of sales to and by people under the age of 16 and highlight the benefits of applying safeguards, such as asking for proof of age, when they suspect a customer is underage.

Camelot undertakes at least 9000 visits per year. The latest Operation Child figures for the year to January 2009 show 91.79% of those retailers visited refused to sell.

If on three separate test purchase visits a retailer fails to implement the safeguards and sells a lottery ticket to a test purchaser, despite additional training and advice, then the retailer's terminal will be removed and their agreement to sell lottery tickets is terminated.

You can phone 0345 301 6216 to report any concerns about National Lottery products being sold to/by under 16s.


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How we help you

We're committed to helping you play responsibly and have introduced a range of measures to allow you to control your spending and playing patterns.


Playing Try versions of Instant Wins
Game previews

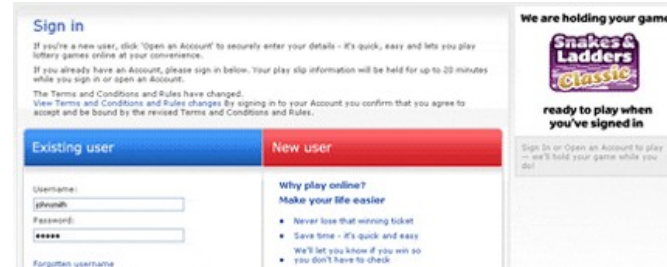
To play the Try versions of Instant Wins you will need to have opened, and be signed into your National Lottery Account. However, you don't need to add debit card details to your Account to play Try versions of Instant Wins.

If you have not opened an Account or you are not signed in to your Account, you can still watch previews of some of the games to get a taster of the game and what you can win.

On the individual game pages you can choose to watch a preview, where available, by selecting 'Click to view' or the 'play' symbol.


We'll hold your game

While you are signing in to your Account, the Instant Wins you wanted to try or buy will be held for you. You will see an image of the game on the screen. When you have signed in, the game will be available for you to play.


Account Limits and Exclusions
1. Account Limits

You can set a daily Instant Wins Play Limit - for example, you can limit the number of Instant Wins you buy in one day to as few as 5, to help you stay in control of the number of Instant Wins you are buying. The maximum number of Instant Wins you will be able to buy is 75 per day. In addition you will be able to play a maximum of 75 Try versions of Instant Wins. We will let you know when you are close to reaching your limit.

You can also set a Weekly Add Funds Limit - for example, you can limit the amount you add to your Account to as little as £5 per week, to help you stay in control of your spending. The maximum limit you will be able to set is £350 per week.

You can find out how many Instant Wins you've bought and how much money you've transferred over the last 180 days on the My Account page. If you need information prior to this, you would need to contact the National Lottery Customer Care Team. You can also change your Account Limits on the 'Change Play Settings' page in My Account.

2. Instant Wins Exclusions

You can choose to exclude yourself from playing all or specific Instant Wins at any time. To be able to play the game(s) again, you will need to contact the National Lottery Customer Care team. If you choose to exclude yourself from buying an Interactive Instant Win, you will also be excluded from playing the Try version of the game.

3. Temporary Account Exclusion

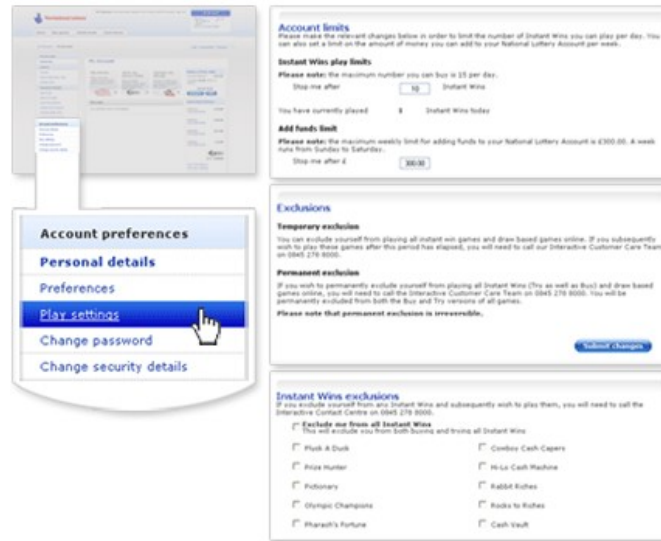
You can temporarily exclude yourself from using your National Lottery Account to play all Lottery Draw Games and both Buy and Try versions of Instant Wins for a minimum of 6 months by contacting the National Lottery Customer Care Team. If you change your mind (after the minimum period of 6 months) you can cancel the exclusion by contacting the National



4. Permanent Account Exclusion

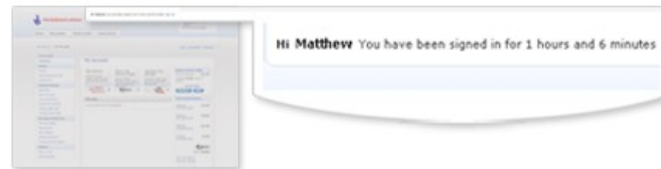
You can also permanently exclude yourself from using your National Lottery Account to play all Lottery Draw Games and Instant Wins by contacting our National Lottery Customer Care team. You will be permanently excluded from both Buy and Try versions of Instant Wins. Please note that permanent exclusion is irreversible.

Refer to our [frequently asked questions](#) for more details on Account Limits and Exclusions.



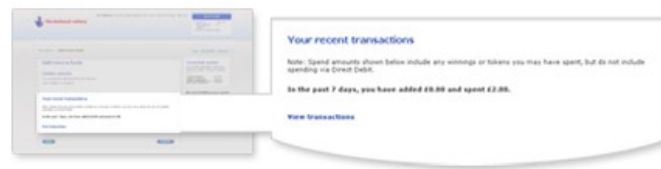
Keep track of how long you've been signed in

Once you've been signed into your Account for over a minute, you'll see a message in the top-right hand corner of every page on our website showing how long you've been signed in. Please note, this message doesn't update while you remain on the same page - it only updates when you go to a different page or if you click 'Refresh' or 'Reload' on your browser.



Keep track of funds you've added and spent

When you add funds to your Account, you'll see a message on the Confirm Amount screen informing you of how much money you've added to your Account and your recent spend on National Lottery games.



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Playing the lottery in a responsible way

Camelot has worked with GamCare to develop policies and practices that address problem gambling. Whilst the majority of people play within their means, a few may find it difficult. GamCare advises that players should always remember the following:



- Playing National Lottery games should be entertaining and fun and is not investing money;
- Avoid chasing losses;
- Only play an amount that you can afford;
- Keep track of the time and the amount of money you are spending;
- If required, make use of the Play Limits available for Instant Wins or Lottery Draw Games;
- If you need to have a break from play, remember that you can exclude yourself from one or all of the Instant Wins;
- If you need to talk to someone about problem gambling then contact GamCare (details listed below).

If you're concerned that gambling may be playing too large a part in your life (or someone else's), the following questions may help you to decide if you have a problem:

1. Do you skip work or college to gamble?
2. Do you gamble to escape from a boring or unhappy life?
3. If you run out of money whilst gambling, do you feel desperate and feel the need to gamble again as soon as possible?
4. Do you gamble until your last penny is gone, even money you need for essentials?
5. Have you ever lied to cover up the amount of money or time that you have gambled?
6. Have others ever criticised your gambling?
7. Have you lied, stolen or borrowed just to get money to gamble or to pay gambling debts?
8. Are you reluctant to spend money on anything else?

The more questions to which you answered yes, the more likely you are to have a serious gambling problem. To speak to someone in confidence contact GamCare on 0845 600 0133 or [visit the GamCare website](#).

Gambling can be great fun, but it's also important to know when to stop and what the danger signs are. So we've produced a guide to sensible gambling to help you stay informed, whether you're a parent, concerned about a friend or worried about your own gambling.



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