



INFORMATION TO SUPPORT A 'GAMBLERS' ON GOING RECOVERY

DEBTS AND GAMBLING - 'SELF HELP' SERVICES & SUPPORT

*It's important to remember that a debt adviser who works for any debt support service will never judge you or make you feel bad about your situation. They want to help and are always happy to talk to you as they want to assist you in finding ways to manage and deal with your debts.

SELF HELP TOOLS AND SERVICES

Managed Challenger Bank Accounts

This type of bank account is fairly new in terms of concept (2014), they are fully regulated, app and website based only and offer many benefits to their customers. The 2 main competitors and most commonly used are Starling Bank and Monzo. This type of bank account allows gambling blocks, sets spending and withdrawal limits on everyday things and ensures bills are paid before any other spending, whilst encouraging saving and offering reassurance that money can be managed properly. They are good tools to assist with debt, budgeting and money management.

Bank Gambling Blocks/Freezes

Most highstreet banks now offer gambling blocks and freezes which prevent deposits and transactions from being processed with gambling merchants. This useful tool can be enabled using mobile banking apps, online banking, by visiting your local branch or by contacting the bank via phone. Please check with your banking provider if they are not listed here as to whether they offer this service.

Barclays = App, phone, in branch

1. Open your Barclays App and sign in.
2. Under 'Quick links' on your home screen, tap 'Cards'.
3. Select your debit card.
4. Tap 'Merchant control'.
5. Select the categories you'd like to block (Gambling).
6. Turn the merchant off or on using the toggle.

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Halifax = App

1. Open your Halifax App and sign in.
2. From the Mobile Banking app home screen, tap 'More'.
3. Then choose 'Card Management'.
4. 'Continue to the 'Card Freezes' section and select 'Freeze gambling'.

HSBC = App, by phone, in branch

1. Open your HSBC App and sign in using your Digital Secure Key.
2. Tap on the account for the debit card you want to apply gambling restrictions to.
3. Go to 'View more' and select 'Manage cards'.
4. Select 'Gambling restrictions'.
5. Toggle 'Gambling restrictions' to 'On'.
6. Repeat the steps above for any further eligible cards

Lloyds = App

1. Open your Lloyds App and sign in.
2. Then tap 'Manage card' on the bottom right of the app.
3. Choose 'Card freezes and limits'.
4. Scroll to the card you want and toggle on or off for the different freeze options.
5. Select 'Freeze Gambling'.

Natwest = App

1. Open your Natwest App and sign in.
2. Select your relevant account for the card you want to apply the restrictions to.
3. Navigate to the 'Manage my card' page.
4. Under the 'Lock Card Settings', select 'Gambling Transactions' to enable the lock.

Santander = App

1. Open your Santander App and sign in.
2. Go to the 'more' menu.
3. Select 'cards' and then 'freeze and manage card'.
4. Select 'block gambling transactions'.

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Credit Reference Agencies

You can open up a number of credit report services and check them regularly as these can help in understanding the true extent of debt, how many creditors are owed and show you your full credit history.

There are 3 main companies used when credit is applied for and these are Equifax, TransUnion and Experian. You can sign up to free report services that will provide you with a score for each of these credit agencies. The most commonly used companies are:

- ClearScore - uses credit reference data from Equifax
- Credit Karma - uses credit reference data from TransUnion
- Experian - can be accessed for free for their own credit data

A Notice of Correction (NOC)

A Notice of Correction is a piece of text that you can add to each of the credit reference agencies to explain personal circumstances and give lenders additional information.

For example, you might want to explain a period of bad debt was due to circumstances such as suffering from a gambling addiction and a relationship breakdown.

If you apply for new credit in the future the lender then has a legal obligation to read the NOC before they make a decision. Once your debt is settled and you feel in a better place financially, you can ask for the NOC to be removed from your credit reports if you wish.

To write a NOC, you should cover and include the following:

- It should be short – 200 words maximum
- It should acknowledge the error and include details about which entry you want to add the notice of correction to, including the name of the company(s) your account is with and the date(s) of the record you want to explain
- It should be clear, accurate and factual – explain the mitigating factors
- It should be non-discriminatory and not make any reference to another individual or organisation
- You should avoid emotive language and remain factual
- You can include the measures you have taken to ensure that payments are not missed in the future – e.g. sought the help of a debt management agency and are having counselling for your addiction
- Explain to lenders that this period of time isn't indicative of how you would usually handle credit

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To add a NOC to your credit report, you can contact the credit reference agencies by using the following methods:

TransUnion

For identification purposes, please include your full name, date of birth and address in your request and sign it.

- Send your written request via post to TransUnion UK, Dispute Team, PO Box 491, Leeds, LS3 1WZ
- Send your request via email to ukconsumer@transunion.co.uk

Equifax

For identification purposes, please include your full name, date of birth and address in your request and sign it.

- Send your written request via post to Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS

Experian

For identification purposes, please include your full name, date of birth and address in your request and sign it.

You can send your written request via post to;
Customer Support, Experian Ltd, PO BOX 9000, Nottingham, NG80 7W