

# Tips to UK cardholders for safe online gambling

## Introduction

Online gambling is becoming more and more popular, and while it is up to you how you spend your money, we should all take certain steps to safeguard our cards when using the internet. This guide aims to provide simple tips to UK cardholders for safe online gambling.

Using our credit cards for online or telephone betting is legal in this country, but there are significant variations internationally. In addition, there have been recent legislative changes abroad that will affect those who choose to gamble online. *It is your responsibility to ensure that whatever you are doing is legal.*

Here we outline some of the key considerations you should make when gambling online.

### Using your card



Credit cards can be used to pay for all types of remote betting and gambling. Some card issuers may not allow you to use your card to gamble online.



Credit cards cannot be used for gambling in licensed gambling facilities, such as casinos, bookmakers, bingo halls or at gaming machines.


## Top tips


- Check that your credit card issuer will allow you to use your card to gamble online.
- Check the website is secure before sending your card details. Ensure that the security icon – the locked padlock or unbroken key symbol – is showing in the bottom of your browser window. The beginning of the gambling operator's internet address will change from "http" to "https" when a deposit is made to your gambling account using a secure connection.
- Look for gambling sites that are accredited by one of the main gambling associations and those which follow a code of conduct for responsible gambling. For more details, see the links overleaf.
- Always check your statements as soon as you receive them. If you find a transaction on your statement that you did not make, contact your bank or card company immediately. Tear up, or preferably shred, any documents that you no longer need that contain information relating to your financial affairs.
- Check whether you will be charged a fee. Some card companies will levy a small charge on gambling transactions and interest rates on any borrowings for bets or gaming may be higher than normal. This information will be clear in your terms and conditions.




## Your guide to online gambling abroad

The following graphic gives an indication of the current legislation to be aware of when using your UK issued credit card to gamble in the UK and abroad.

 You are allowed to use your credit card for online gambling in the UK

 Before using your card to gamble online, check the local laws of the country.

 The legislation in the US is currently under review and its impact is not clear. If you are thinking of using your card to gamble online in the United States, then do check whether the State or Federal Law permits it.



## Underage gambling

It is the gambling operator's responsibility to prevent under-age gambling. However you can help by making sure you know what the rules are.

- It is illegal for anyone under the age of 18 to gamble in the UK.
- Where a minor can get access to your cards, either as an agreed secondary cardholder or possibly without your knowledge, make sure you follow basic security measures – keep your PIN or online password safe and never pass these on and always check your statement so that you always know what is being spent on your account.
- Immediately notify the gambling operator if you think that your child has registered themselves so that the gambling account can be locked.
- To protect your family, consider installing software to restrict access to gambling websites. For example: [www.netnanny.com](http://www.netnanny.com), [www.gamblock.com](http://www.gamblock.com), [www.icra.org/parents](http://www.icra.org/parents), [www.cyberpatrol.com](http://www.cyberpatrol.com) or [www.getnetwise.org](http://www.getnetwise.org).
- For general help on the internet and children, Childnet International's mission is to "help make the internet a great and safe place for children" and they can be found at [www.childnet-int.org](http://www.childnet-int.org).

## Where to go for more advice

The majority of people who gamble in the UK do not encounter any difficulties. However, a minority may find themselves addicted and need support. The following organisations can provide further advice:

**GamCare:**  
[www.gamcare.org.uk](http://www.gamcare.org.uk)

**Gamblers Anonymous:**  
[www.gamblersanonymous.org.uk](http://www.gamblersanonymous.org.uk)

**Gordon House Association:**  
[www.gordonhouse.org.uk](http://www.gordonhouse.org.uk)

If you do find yourself struggling with debts from online gambling, you should seek advice as soon as possible. The following sites provide support and assistance.

**Citizens Advice:**  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**National Debtline:**  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Consumer Credit Counselling Service:**  
[www.cccs.co.uk](http://www.cccs.co.uk)

**Community Legal Service Direct:**  
[www.clsdirect.org.uk](http://www.clsdirect.org.uk)

**Choosing and Using:**  
[www.choosingandusing.com](http://www.choosingandusing.com)