

# Press Release



**BANK OF  
SCOTLAND**

## Customers now able to set personalised gambling spend limits

- **Bank of Scotland customers can now set a personal monthly limit on gambling spend when using a debit card**
- **Limits can be set or amended within the mobile banking app**

Bank of Scotland customers will now be able to set personalised monthly limits on how much they spend each month on gambling using their debit card, as part of a trial.

The feature allows customers using the Bank of Scotland mobile app to set a monthly debit card gambling limit of any amount to the nearest whole pound, when spending online, in person or over the phone.

Research from the Scottish Health Survey\* found that over two in five (43%) Scottish adults participate in gambling (excluding the National Lottery) and 0.3% are considered to be 'problem' gambling\*\*.

Research carried out by Bank of Scotland\*\*\* found that 50% of people would like banks to take further action to help prevent gambling harm, with monthly gambling limits being one of the most supported features amongst respondents.

The gambling limits feature has been launched to understand how helpful customers find the ability to set a monthly limit, alongside the existing ability to freeze gambling transactions completely.

### Further control

Bank of Scotland already allows customers to freeze gambling spend completely, which was introduced in November 2019. This freeze blocks gambling payments – including a unique 'defrost' period – which means customers can remove the block at any time but must wait 48 hours before they can resume spending on gambling. The freeze service remains available on both Bank of Scotland debit and credit cards, while limit setting is available on debit cards.



### Bank of Scotland Press Team

Ellie Morris / [ellie.morris@lloydsbanking.com](mailto:ellie.morris@lloydsbanking.com) / 07788 352541

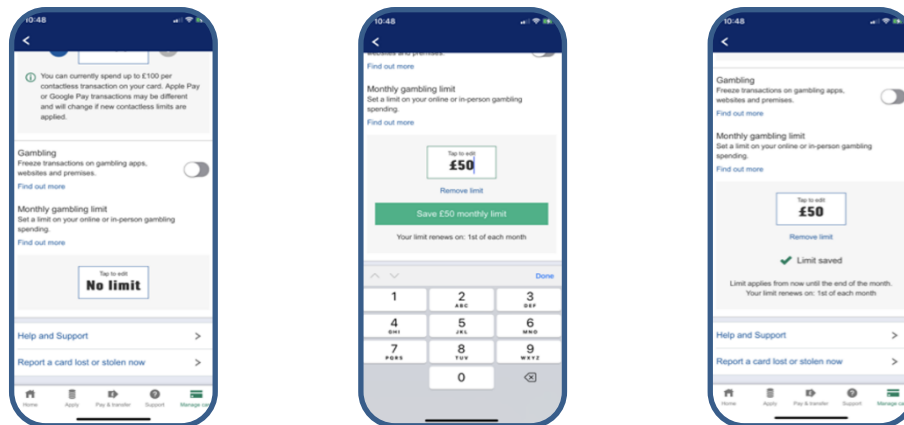
Lynsey Cheshire-Willis / [lynsey.cheshire-willis@lloydsbanking.com](mailto:lynsey.cheshire-willis@lloydsbanking.com) / 07595 124294

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The addition of setting monthly limits, which gives customers more control in budgeting how much they are spending on gambling, can be adjusted or removed at any time and will automatically roll on each month, until the limit is removed.



**Philip Robinson, Everyday Banking Director, Personal Current Accounts at Bank of Scotland, said:** “Our customers have been able to ‘turn off’ gambling spend for several years and our newest feature means we now provide even more support for people who want to keep a close eye on gambling payments. Customers can now set a personalised gambling spend limit, helping them manage their money and establish boundaries around certain spending behaviour.”

**Anna Hemmings, GamCare CEO, said:** “As many households are having to think more carefully about their budgets, the launch by Bank of Scotland of a new in-app gambling spend limit feature will give those most vulnerable to gambling harms an important means of controlling their gambling - and prevent harms from escalating. This tool complements the range of existing support features that we can recommend to people reaching out for help.”

## Support

Although many people are able to gamble safely, for some it can become a problem which, at worst, can become out of control.



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Ellie Morris / [ellie.morris@lloydsbanking.com](mailto:ellie.morris@lloydsbanking.com) / 07788 352541

Lynsey Cheshire-Willis / [lynsey.cheshire-willis@lloydsbanking.com](mailto:lynsey.cheshire-willis@lloydsbanking.com) / 07595 124294

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Bank of Scotland colleagues are trained to support customers in dealing with a range of personal challenges that may be impacting their finances, including gambling. Customers who are struggling with gambling and would like to get in touch can call Bank of Scotland on 0345 721 3141, visit a branch or the Bank of Scotland dedicated gambling [help page](#) online.

**ENDS**

## Notes to Eds

\*The National Gambling Helpline gives confidential information, advice and support for anyone affected by gambling problems in England, Scotland and Wales. You can speak to an adviser over the phone or on live chat 24 hours a day, every day of the year for free on 0808 8020 133 or at the following link - <https://www.gamcare.org.uk>."

Gambling payment limits for debit cards is available for customers of Bank of Scotland through the mobile app. The feature is available to Lloyds Bank customers and will be available for Halifax customers soon.

Gambling freeze for debit and credit cards is available for customers of Lloyds Bank, Halifax, Bank of Scotland and MBNA.

Once set, a limit prevents any spending over that amount on the individual debit or credit card on gambling apps, websites and within premises. The limit – which is set in whole pound increments - applies until the customer adjusts or removes the limit. Customers can go in to their mobile app at any time to freeze gambling spend or set, adjust or remove a gambling limit.

\*The Scottish Health Survey 2021 - volume 1: main report - gov.scot ([www.gov.scot](http://www.gov.scot))

\*\*Statistics on participation and problem gambling for the year to Sept 2022 - Gambling Commission

\*\*Based on: Toluna UK Nat Rep Survey, 1557 respondents survey conducted 2-3rd Nov 2021. Toluna delivers real-time consumer insights at the speed of the on-demand economy. With a commitment to leading by technology innovation, Toluna revolutionises market research and empowers clients with the agility to instantly conduct quantitative and qualitative research. By combining global scale and local expertise with innovative digital solutions and award-winning research design, Toluna helps clients explore tomorrow, now

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Ellie Morris / [ellie.morris@lloydsbanking.com](mailto:ellie.morris@lloydsbanking.com) / 07788 352541

Lynsey Cheshire-Willis / [lynsey.cheshire-willis@lloydsbanking.com](mailto:lynsey.cheshire-willis@lloydsbanking.com) / 07595 124294