



## Worried about... mental health?

### Get help with gambling problems

If you're worried about your gambling, there are things you can do to get support. You might want to:

- limit how much you gamble
- talk to someone about your gambling problem
- get help to deal with debt
- check if you can get a refund if you've borrowed money
- complain if you were allowed to gamble after you self-excluded
- get support if you're finding things difficult

### If you're under 18 years old

Gambling companies shouldn't let you gamble. If you've been allowed to gamble you can complain to the Gambling Commission on their website:

<https://www.gamblingcommission.gov.uk/public-and-players/guide/complain-about-a-gambling-business>

If a shop sold you a National Lottery ticket or scratchcard, you can complain to the National Lottery on their website:

<https://www.national-lottery.co.uk/contact-us/complaints>

If you're worried about your gambling, you can get help on the BigDeal website:

<https://bigdeal.org.uk/>

### Limit how much you gamble

If you want to stop gambling or limit how much you gamble, you can:

- ask gambling companies to stop serving you
- ask your bank to limit how much you spend on gambling
- use software to block gambling websites

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## **Ask gambling companies to stop serving you**

You can ask gambling companies to stop serving you - this is called 'self-excluding'.

You can self-exclude in different ways depending on where you gamble.

You can find out how to self exclude on the GambleAware website:

<https://www.gambleaware.org/tools-and-support/gambling-blocking-and-self-exclusion/>

## **Ask your bank to limit how much you spend on gambling**

Your bank can do different things to limit how much you spend on gambling. For example, they can:

- block payments to gambling companies
- temporarily freeze your card to stop you spending too much

Check how your bank can help you limit your gambling on the GamCare website.

## **Use software to block gambling websites**

You can block access to gambling websites by downloading blocking software to your device. This means you won't be able to visit gambling websites.

You can find out more about blocking software on the GambleAware website:

<https://www.gambleaware.org/tools-and-support/gambling-blocking-and-self-exclusion/>

## **Talk to someone about your gambling problem**

You can talk to someone about your problem on the GamCare website:

<https://www.gamcare.org.uk/>

You can also get group support by going to a Gamblers Anonymous meeting near you. You can find out more about the meetings on the Gamblers Anonymous website:

<https://gamblersanonymous.org.uk/>

## **Get help if you're struggling with debt**

You should start dealing with your debts as soon as you can.

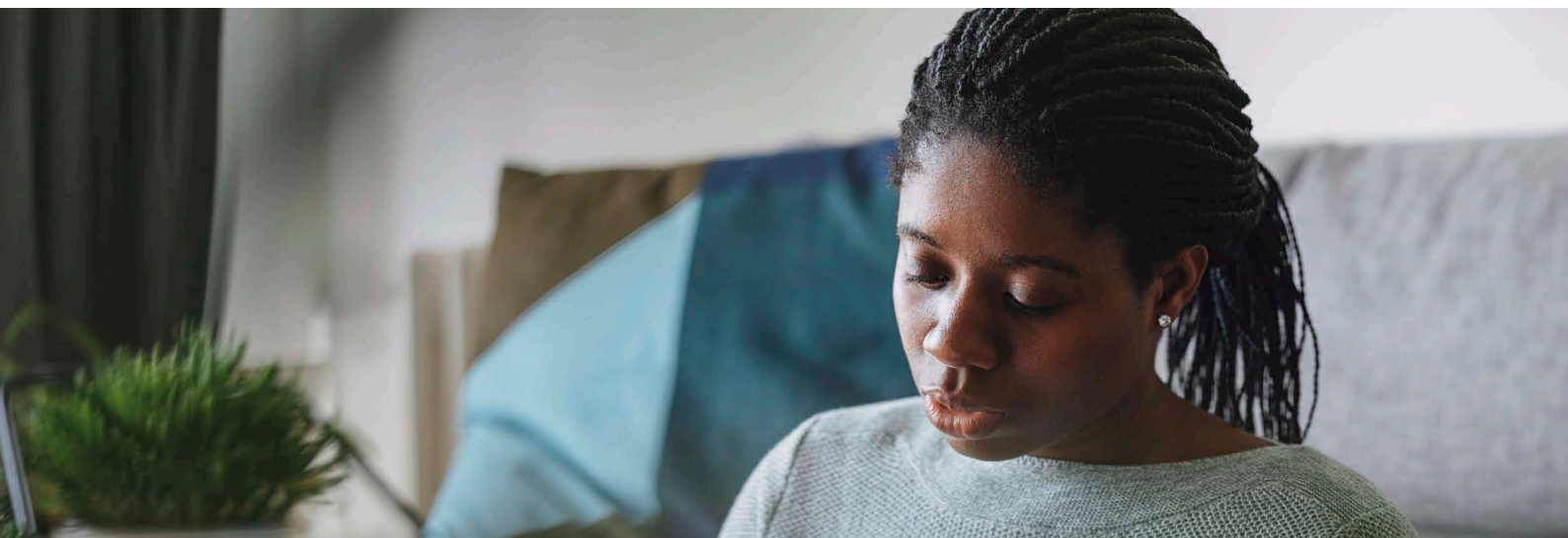
Our debt advice will help you:

- work out which debts to deal with first
- find specialist help, if you need it

To find out how to start dealing with your debts visit our website.

If you don't have enough money to live on, check if you can get help to pay for living costs:

<https://www.citizensadvice.org.uk/debt-and-money/cost-of-living/get-help-with-the-cost-of-living/>



## **Check if you can get a refund if you've borrowed money**

You can complain to your lender if they let you borrow money you couldn't afford to pay back - for example, if they gave you a loan or an overdraft.

You should complain if both of the following apply:

- you've used the money you borrowed to gamble
- your lender should have known you gamble before they lent you money - for example, if your bank statements showed you were gambling

If your complaint is successful, your lender should remove any charges or interest. If you've already paid charges or interest, your lender should refund you. You'll usually still have to pay back the money you borrowed.

## **You can use a template letter to help you complain to your lender:**

<https://www.citizensadvice.org.uk/debt-and-money/borrowing-money/types-of-borrowing/loans/Letter-to-complain-about-a-payday-loan/>

## **If you were allowed to gamble after you self-excluded**

Gambling companies shouldn't let you gamble if you've asked them to stop serving you - this is called self-excluding. You can find out more about self exclusion on the GambleAware website: <https://www.gambleaware.org/tools-and-support/gambling-blocking-and-self-exclusion/>

If you think you shouldn't have been allowed to gamble you can complain to the Gambling Commission. They can take action against a gambling company if they think the company hasn't followed the rules. Find out how to complain to the Gambling Commission on their website: <https://www.gamblingcommission.gov.uk/public-and-players/guide/complain-about-a-gambling-business>

## **If you're finding things difficult**

A lot of people with gambling problems have mental health problems. If you're struggling with your mental health, you can call the Samaritans' free helpline. You can speak to them about anything.

### **Samaritans**

Telephone: 116 123

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Open 24 hours a day, 365 days a year. Calls are free from all mobiles and landlines.

## **If you're worried about someone's gambling**

If you've been affected by someone else's gambling, you can get help. You might want to:

- get emotional support for yourself
- talk to them about their gambling problem
- get help for them
- check if you're responsible for any debt
- get help if you're struggling with debt
- protect money or belongings you share with them

## **Get emotional support for yourself**

Dealing with someone's gambling problem can be very stressful. Their behaviour can affect your wellbeing - it's normal to feel anxious, angry or hurt.

You can get support from the charity GamCare. Find out how to get support on the GamCare website: <https://www.gamcare.org.uk/>

If you're a woman affected by someone else's gambling, you can get support through GamCare's Way Forward support group for women:

<https://www.gamcare.org.uk/news-and-blog/blog/way-forward/#:~:text=Way%20Forward%20online%20sessions%20are,affected%20by%20gambling%2Drelated%20harms.>

### **Talk to the person about their gambling problem**

It can be difficult to start the conversation. You might want to tell them how their behaviour is affecting you and ask them how big the problem is. You can also let them know they can get help.

You can find out how to talk to someone about their gambling on the GambleAware website:

<https://www.gambleaware.org/advice/for-family-and-friends/helping-someone-who-gambles/>

If the person who gambles makes you feel anxious or threatened, it might be domestic abuse and you can get help. You can find out more about domestic abuse.

### **Get help for the person who gambles**

You can get support to help them with their gambling problem, including advice on how to:

- limit how much they gamble
- deal with debt
- get mental health support

You can find out how to get help with gambling problems:

<https://www.citizensadvice.org.uk/debt-and-money/gambling-problems/get-help-with-gambling-problems/>

### **Check if you're responsible for debt**

You'll only be responsible for debt that's in your name. If the debt is in someone else's name, you're not responsible for paying it back.

### **If someone has borrowed money in your name without your permission**

This is fraud and is illegal. You aren't responsible for paying this money back.

You should report the fraud to the lender as soon as possible - for example, the loan company or credit card provider. They'll investigate the situation.

If they agree it's fraud, you won't have to pay the money back. If you've already paid any money, they'll return it to you.

If you're not happy with how the lender investigates the fraud claim, you can complain to the Financial Ombudsman Service (FOS) on their website:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

The FOS can order the lender to look at the evidence again. You can check what to expect when you complain to an ombudsman:

<https://www.citizensadvice.org.uk/consumer/get-more-help/how-to-use-an-ombudsman-in-england/>

You should tell them about your situation - for example if you've been in an abusive relationship.

You can check what else to do if you've been affected by domestic abuse:

<https://www.citizensadvice.org.uk/family/gender-violence/domestic-violence-and-abuse/>

You should also report the fraud on the Action Fraud website:

<https://www.actionfraud.police.uk/>

You'll get a crime reference number to give to the lender. Lenders usually expect you to contact Action Fraud, but you don't have to.

### **If you want to take legal action**

If you want to take legal action against someone for fraud, you must report the crime to the police. It's not enough to report the crime on the Action Fraud website.

### **If you have a joint loan with the person who gambles**

You'll both be responsible for the debts. Your credit rating can also be affected by the other person's actions.

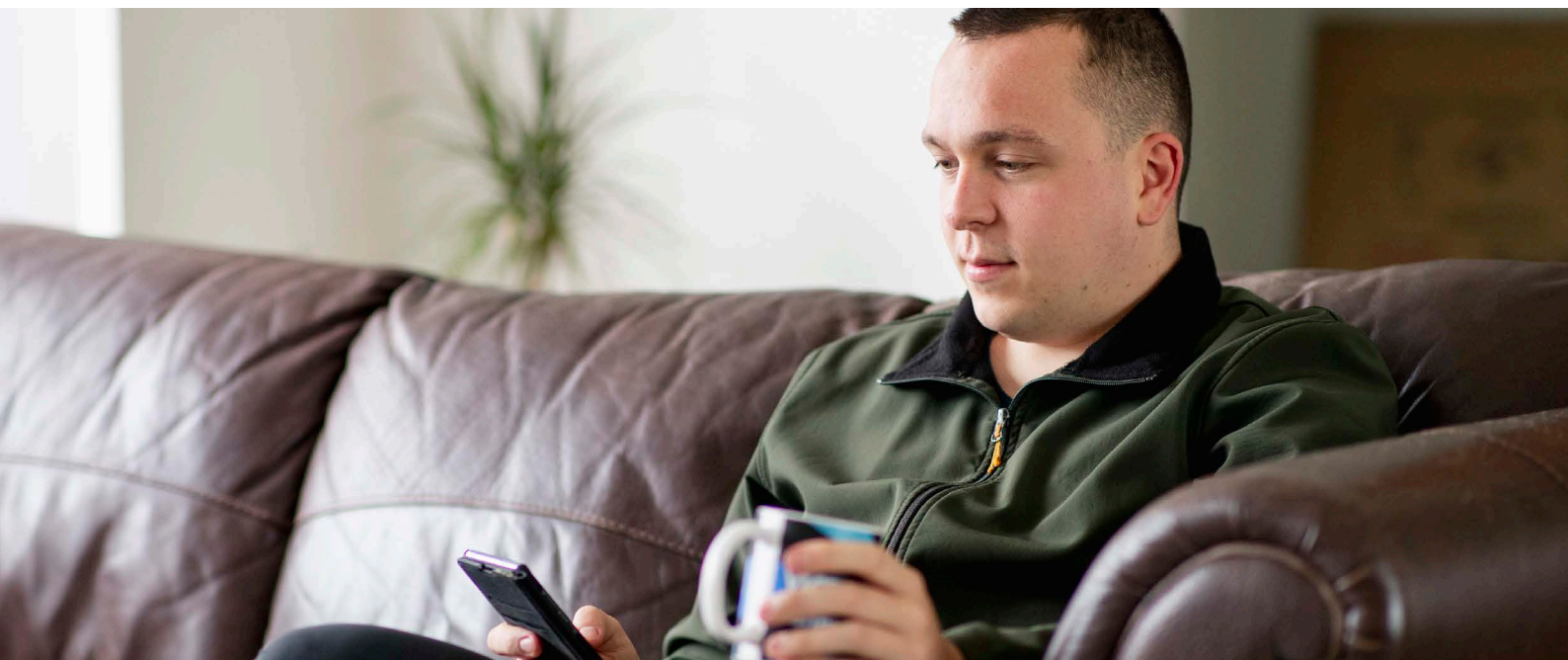
### **If you were forced to take out a loan**

You should let the loan company know if you've experienced domestic abuse or coercion - for example, if the other person scared you into taking out a loan to fund their gambling.

The lender will ask your permission to investigate. If you're not happy with how your lender investigates your case, you can complain to FOS.

You can check what else you can do if you've been affected by domestic abuse:

<https://www.citizensadvice.org.uk/family/gender-violence/domestic-violence-and-abuse/>



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