

MONEY AND
MENTAL HEALTH
POLICY INSTITUTE



Conference programme

How financial firms can help tackle gambling harms

***Tuesday 2 November 2021
09:30-13:00***

Introduction

We are delighted to welcome you to our virtual half-day conference, exploring the next opportunities for financial services firms to help tackle gambling harms.

The morning will celebrate the progress made by the financial services sector over recent years - for example through the introduction of gambling blocks - and explore exciting opportunities for further innovation. Bringing together financial services professionals, experts by experience, regulators, politicians and researchers, our online event will explore how the sector can build on this work and improve support for customers affected by gambling problems.

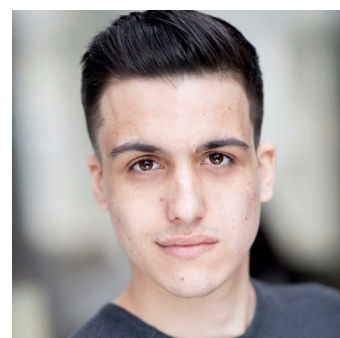
Time	Session
09:30-09:40	Welcome and opening remarks <ul style="list-style-type: none">- Helen Undy, Chief Executive, Money and Mental Health
09:40-10:10	Keynote speeches: <ul style="list-style-type: none">- Chris Philp MP, Parliamentary Under Secretary of State (Minister for Tech and Digital Economy), Department of Digital, Culture, Media and Sport- Rachel Edwards, Expert by Experience- Charles Randell CBE, Chair, Financial Conduct Authority
10:10-11:00	Panel discussion and Q&A: How customers are finding gambling block loopholes and how the sector can respond <ul style="list-style-type: none">- Michael, Expert by Experience- Anna Hemmings, Chief Executive, GamCare- Natalie Ledward, Head of Vulnerable Customers, Monzo- Aisling Ní Chonaire, Head of Consumer and Business Markets, Behavioral Insights Team- Brian Semple (Chair), Head of External Affairs, Money and Mental Health
11:00-11:10	Break
11:10-11:50	Breakout sessions <p><i>How firms can work with people with lived experience to improve support</i></p> <ul style="list-style-type: none">- Tony Parente, Expert by Experience and Founder, GamLEARN- Raminta Diliso, Financial Harm Manager, GamCare- Merlyn Holkar, Senior Research Officer, Money and Mental Health- Alice Rose (Chair), Head of Strategic Partnerships, Money and Mental Health <p><i>Using data to identify and support customers at risk of gambling harms</i></p> <ul style="list-style-type: none">- Danny Cheetham, Expert by Experience and campaigner- Chris Lees, Research Officer, Money and Mental Health- Lauren Leak-Smith, Associate Advisor, Behavioral Insights Team- Mick McAteer, Founder and Co-Director, The Financial Inclusion Centre

	- Conor D'Arcy (Chair), Head of Research and Policy, Money and Mental Health
11:50-12:00	Break
12:00-12:50	Panel Discussion and Q&A: Gambling, gaming and crypto: Tackling harms in a changing gambling landscape <ul style="list-style-type: none"> - Tim Miller, Executive Director, National Strategy for Reducing Gambling Harms, Gambling Commission - Matt Burgiss, Expert by experience, TalkBanStop Project Manager, Education and Training Lead South East, GamCare - Dr James Close, Associate Lecturer, School of Psychology, University of Plymouth - Professor Sharon Collard, Professor of Personal Finance and Research Director, Personal Finance and Research Centre - Conor D'Arcy, Head of Research and Policy, Money and Mental Health - Helen Undy (Chair), Chief Executive, Money and Mental Health
12:50-13:00	Closing Remarks <ul style="list-style-type: none"> - Helen Undy, Chief Executive, Money and Mental Health

Our speakers

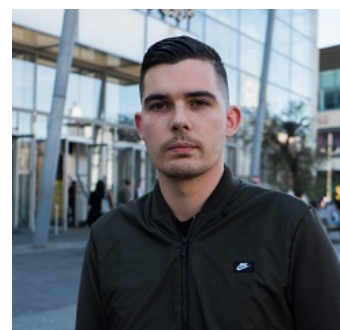
Matt Burgiss, Expert by experience, TalkBanStop Project Manager, Education and Training Lead South East, GamCare

Matt Burgiss works as an Education and training lead for GamCare and is the project manager for TalkBanStop, a collaborative partnership with Gamban and GAMSTOP which combines practical tools with support to help those experiencing gambling related harm kick start their recovery. Before working in this field Matt worked as a Professional Actor, touring the UK with different musical shows. Matt's passion for helping those experiencing gambling related harm comes from his own struggles with gambling which occurred between 2010 – 2016. Matt spent the early years of his 20's dealing with gambling issues which saw him lose large sums of money and eventually attempt to take his own life. Passionate about raising awareness of gambling harm, Matt regularly partakes in radio and TV interviews to tell his story, hoping that at least one person will hear it and be empowered to seek help and recovery.



Danny Cheetham, Expert by Experience and campaigner

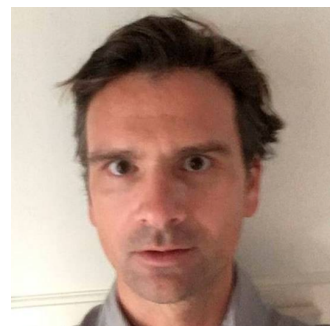
Danny Cheetham is a Manchester-born former gambling addict who now lobbies gambling companies, lenders and banks to adopt more responsible safeguards for those with addictive behaviours. He has spoken publicly and in the media on a number of occasions about his experiences of struggling with gambling, and how financial tools, such as gambling blocks on bank cards, have helped.



Our speakers

Dr James Close, Associate Lecturer, School of Psychology, University of Plymouth

James Close is a Senior Research Fellow and Associate Lecturer within the School of Psychology at the University of Plymouth. Recent research has explored the convergence between gaming and gambling, with a specific focus on loot boxes. Commissioned by GambleAware in January 2020 and in collaboration with the University of Wolverhampton, his research has investigated the psychological profiles of young people and adults who buy loot boxes, and any links with potential harms.



Professor Sharon Collard, Professor of Personal Finance and Research Director, Personal Finance and Research Centre

Sharon Collard is a Professor of Personal Finance and Research Director at the University of Bristol's Personal Finance Research Centre, where much of her research explores the intersections between low income, vulnerability and personal finance. Sharon is also a member of the Financial Services Consumer Panel, a statutory panel that represents the interests of consumers in the development of regulatory policy for financial services and the government's Financial Inclusion Policy Forum.



Conor D'Arcy, Head of Research and Policy, Money and Mental Health

Conor leads Money and Mental Health's research and policy work. Prior to joining the organisation, he worked for the Ministry of Housing, Communities and Local Government, the Resolution Foundation and the Joseph Rowntree Foundation. He studied at the London School of Economics and Trinity College Dublin.



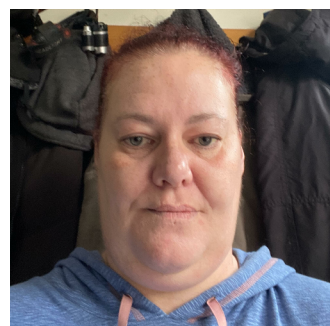
Raminta Diliso, Financial Harm Manager, GamCare:

Raminta works with organisations from across different sectors to help them be proactive about gambling related financial harm amongst their customers. Raminta is passionate about promoting financial wellbeing and spent seven years working in the Partnerships team at the Money and Pensions Service prior to joining GamCare.



Rachel Edwards, Expert by Experience

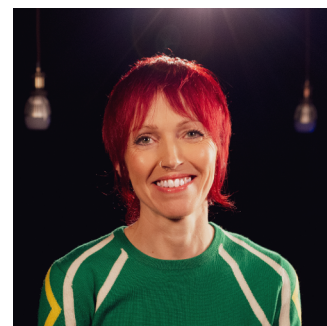
Rachel is a member of Money and Mental Health's Research Community. She has lived experience of mental health problems and of struggling with gambling. She has previously used self-exclusion tools and gambling transaction blocks to control her gambling.



Our speakers

Anna Hemmings, Chief Executive, GamCare

Anna joined GamCare in January 2018. She has wide-ranging experience in working in health and social care, with a focus on addictions. Anna has extensive senior management and board level experience, in large and complex organisations. In addition, she has previously worked with a range of commissioners, grant givers and external partner organisations to deliver influential and insightful third sector services. Most importantly, Anna is committed to the delivery of effective, safe and well led services that improve the quality of life for people that need help and support.



Merlyn Holkar, Senior Research Officer, Money and Mental Health

Merlyn Holkar is a Senior Research Officer at the Money and Mental Health Policy Institute. Much of Merlyn's research focuses on essential services – including financial services, energy and telecoms – and how well these sectors work for people with mental health problems. Merlyn also manages our Research Community, a group of over 5,000 people with experience of mental health problems who are at the heart of everything we do.



Mick McAteer, Founder and Co-Director, The Financial Inclusion Centre

Mick McAteer is an experienced advocate for economic and social justice. He is founder and Co-Director of The Financial Inclusion Centre, Chair of the anti-poverty charity Z2K, Chair of Registry Trust and sits on a number of boards including the CARITAS (Westminster) Advisory Board. His work focuses on three areas: financial system reform; citizen-consumer rights; and technology/data services. He has a particular interest in how our system of citizen-consumer rights and protections deals with the harms created at the intersection of technology/data and markets and services, and how data can be used for public good.



Tim Miller, Executive Director, Gambling Commission

Tim Miller is an Executive Director at the Gambling Commission with responsibility for Research and Statistics, Policy Development, and the National Strategy for Reducing Gambling Harms. He joined the Commission in August 2016 building on over 15 years of experience across the regulatory and public sector. Tim was previously Head of Policy and Communications at the Local Government Ombudsman and prior to that was Head of Public Affairs at the Parliamentary and Health Service Ombudsman. These roles followed 10 years with the Law Society of England and Wales in a variety of regulatory posts.



Michael, Expert by Experience

Michael has experienced gambling problems for many years and, following support from the National Problem Gambling Clinic, is passionate about supporting others to overcome this addiction. Michael has recent first-hand knowledge of the safeguards put in by financial institutions to protect vulnerable people and wants to use his experiences of these to promote further change that could better help others. He will be telling his personal story of addiction, mental health and money problems publicly for the first time and hopes it will help shape the discussion to prevent future harms to people living through difficult periods in their lives.



Our speakers

Aisling Ní Chonaire, Head of Consumer and Business Markets, Behavioural Insights Team

Aisling is Head of Consumer and Business Markets at the Behavioural Insights Team. She oversees BIT's Gambling Policy & Research Unit, as well as teams focused on digital markets, regulated markets, business and macroeconomic policy. She works closely with regulators, government departments, the charity sector, and private sector. She helped to launch BIT's Singapore office in 2016 and oversaw the office's research and evaluation functions. She completed the MSc Behavioural Science at the University of Stirling (2014) and BA Psychology from Trinity College Dublin (2012).



Lauren Leak-Smith, Associate Advisor, Behavioural Insights Team

Lauren is an Associate Advisor at The Behavioural Insights Team (BIT), specialising in consumer and business policy. Lauren sits on the core team in BIT's Gambling Policy and Research Unit, leveraging behavioural insights to tackle gambling-related harms. Prior to joining BIT, Lauren had held positions in the civil service and private sector consultancy. She holds a Masters degree in Psychology from the University of St Andrews.



Natalie Ledward, Head of Vulnerable Customers, Monzo

Natalie works across vulnerability, accessibility and financial inclusion at Monzo. She became the winner of the first Which? Your Consumer Champion award in 2019 for her work to create a gambling block that protects vulnerable customers. She previously worked for Apple, specialising in training and ran events with charities and organisations to help people with disabilities access technology. At Monzo, she uses her experience to develop ideas to reduce barriers and empower customers, in order to help Monzo with its mission to make money work for everyone.



Chris Lees, Research Officer, Money and Mental Health

Chris works on research projects exploring the connections between mental health problems and financial difficulties, with a particular focus on essential services. This involves working with our Research Community and designing surveys to hear about their experiences and what they think might help make a difference. Chris worked on our A safer bet report and our recent best practice guide on supporting customers experiencing gambling-related harm for banks and building societies. Chris previously worked at the polling company Survation and the think tank British Future.



Tony Parente, Expert by Experience and Founder, GamLEARN

Tony Parente is the founder of GamLEARN, which is a charity set up for individuals who have experienced Gambling Related Harm. Their aim is to build a network to connect with others and provide them learning, training and workshops to continue their journey away from gambling. Tony is also someone that had a gambling disorder spanning over two decades and is now using that experience to help others and to highlight that there is a need for change, and lived experience is paramount to that.



Our speakers

Chris Philp MP, Minister for Tech and Digital Economy, Department of Digital, Culture, Media and Sport

Chris Philp was appointed Parliamentary Under Secretary of State at the Department for Digital, Culture, Media and Sport on 17 September 2021. He was previously Parliamentary Under Secretary of State at the Home Office and Ministry of Justice from 13 February 2020 to 16 September 2021. As Minister for Tech and Digital Economy, he is responsible for digital and tech policy, online safety, international strategy, gambling and lotteries and legislation.



Charles Randell CBE, Chair, Financial Conduct Authority

Charles Randell CBE became Chair of the Financial Conduct Authority and its subsidiary, the Payment Systems Regulator, in April 2018. Prior to this, he was an external member of the Prudential Regulation Committee, and a Non-Executive Director and Chair of the Audit and Risk Committee at the Department for Business, Energy and Industrial Strategy. Charles is also a visiting fellow in financial services regulation at Queen Mary University of London, and previously enjoyed a career in law, working as a partner at law firm Slaughter and May from 1989 to 2013, where he specialised in corporate finance law.



Alice Rose, Head of Strategic Partnerships, Money and Mental Health

Alice leads the Mental Health Accessible programme working directly with essential service companies, like banks and energy providers, to make their products easier for people with mental health problems to use. Her mission is to get companies thinking about mental health in a similar way to physical disabilities and consider the adjustments they could make to support their customers. Alice is a strategic partnership specialist with a decade of experience in the not-for-profit sector, including roles at Macmillan Cancer Support, Transport for London and Shelter.



Brian Semple, Head of External Affairs, Money and Mental Health

Brian leads Money and Mental Health's communications and influencing work. He joined the organisation from the think tank Centre for Cities, where he was Head of Communications, and previously held a number of external affairs roles at the charity Rethink Mental Illness. Brian has also worked as a journalist for national and regional publications.



Helen Undy, Chief Executive, Money and Mental Health

As CEO, Helen leads Money and Mental Health to deliver their mission: to build a world in which the vicious cycle of money and mental health problems is broken. Helen has significant experience working across the third sector, policy and politics – previously leading Mind's policy and campaigns work on public mental health and social care. Helen is an independent advisor to the UK Regulator's Network, sits on the advisory group to the board of the Money and Pensions Service, the UK Finance Consumer Advisory Group, the Government's Financial Inclusion Policy Forum and the advisory board for suicide prevention charity Jonathan's Voice.



Taking part

We are hosting our conference via the online platform, Hopin. If you haven't used Hopin before, you can find some useful tips on how to use the platform [on their website here](#) - or watch their [short online tutorial here](#).

Our keynote speeches and panel discussions will take place in the 'stage' area. To join the breakout sessions, head to the 'Sessions' tab on the left hand side of the landing page and choose one breakout to join. The breakout sessions will only appear on the page shortly before they begin.

Polls and Q&A

During the conference, there will be several opportunities to put questions to our panellists. You can submit your question using the event chat, which will appear in a panel on the right-hand side of the Hopin screen. We would appreciate if attendees could help us limit use of this chat to questions, to avoid questions getting lost.

There will also be an opportunity to take part in a poll during the morning, which will appear in the 'polls' tab in the same panel as the chat.

Technical difficulties

If you experience any technical difficulties on the day, please contact a member of our team by sending us a chat message on Hopin, or emailing us at contact@moneyandmentalhealth.org, and we will do our best to help you resolve your issue

Other useful resources

If you work in the financial services, regulatory, policy or advice sectors and want to learn more about how you can support people experiencing mental health problems, you may be interested in joining Money and Mental Health's Professional Network. You can find out more and sign up [using this link](#), or by heading to www.moneyandmentalhealth.org.

Over the course of our sessions, some of our speakers will be referencing specific projects and reports that are relevant to the day's discussions. You can find out more about these by following the links below:

[A safer bet - The Money and Mental Health Policy Institute](#)

A report examining how mental health problems can make it harder to stay in control of online gambling, and the financial and psychological impact this can have.

[Data Protecting - The Money and Mental Health Policy Institute](#)

A report examining how financial services providers could offer customer timely support based on signs of potential vulnerability identified in financial data.

[Best Practice Guide - The Money and Mental Health Policy Institute](#)

A best practice guide for banks and building societies to support customers experiencing gambling-related harm.

[Lifting the Lid on Loot-Boxes - James Close and Joanne Lloyd](#)

A report investigating the links between loot boxes, problem gaming and problem gambling, and the potential harms - financial or otherwise - arising from loot-box purchasing.

Gambling Related Financial Harm Toolkit - GamCare

A new resource aimed at equipping organisations working across the financial, debt and gambling sectors with information and tools to identify and help customers affected by gambling harms as early as possible.

A Blueprint for Bank Card Gambling Blocks - Personal Finance Research Centre

A review of the availability, uptake, and effectiveness of bank card gambling blockers in helping people control their spending on gambling.

Gambling, Vulnerability and FCA Compliance - Personal Finance Research Centre

This guide sets out what regulated firms should do to comply with FCA guidance on fair treatment of vulnerable customers, and offers practical examples of how regulated firms are already identifying and supporting customers who are at risk of gambling-related harm.