

People's Postcode Lottery and Responsible Play



People's Postcode Lottery is an External Lottery Manager licenced by the Gambling Commission and manages lotteries on behalf of charities and good causes.

People's Postcode Lottery is a subscription lottery where players sign up one month in advance to be entered in the draws. The number of monthly subscriptions for a single player is limited by design and draws take place once a month with results published throughout the month. It is therefore very different from other gambling products governed under the same regulatory framework, yet where players can lose large sums of money in short periods of time.

Despite this People's Postcode Lottery take our responsibilities around player protection very seriously and continue to explore how to further improve our model in line with our ethos of serving people and planet.

Charity lotteries are licenced by the Gambling Commission who regulate the sector in line with the provisions of the 2005 Gambling Act.

One of the licensing objectives set out in the Act is:

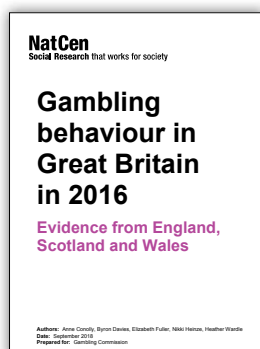
"Protecting children and other vulnerable persons from being harmed or exploited by gambling."

The Gambling Commission, as official regulator, say that charity lotteries are:

"considered to be low risk in terms of the licensing objectives set out in the Act"

**Gambling Commission Society Lotteries advice, Phase 2
Published 29.06.18**

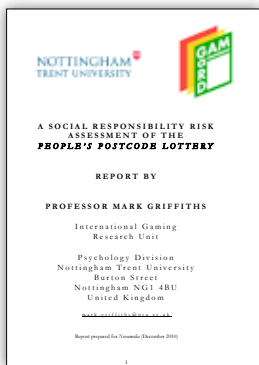
Research on Charity Lotteries & Responsible Play



2018 research by Nat Cen Social Research, on behalf of the Gambling Commission, found that lotteries have the lowest prevalence of problem gambling of any form of gambling:

"For both, low risk and moderate risk gambling, the lowest prevalence rates were found among those who participated in the National Lottery draws or other lotteries"

**Gambling behaviour in Great Britain in 2016
Nat Cen Social Research. Published 2018**



Nottingham Trent University research categorised People's Postcode Lottery as **"low-risk"**. This categorisation is due to several elements, including the discontinuous nature of the game, no illusion of control over the game, no chance to reinvest winnings, no 'near misses', and the fixed stake at a relatively low price.

**A Social Responsibility Risk Assessment of People's Postcode Lottery
Nottingham Trent University. Published 2010**

People's Postcode Lottery policies to protect vulnerable persons

People's Postcode Lottery take the issue of responsible play very seriously and have numerous policies in place to reduce risks associated with problem gambling.

- **Limits on ticket sales**

Customers buying tickets are limited to buying three £10 monthly subscriptions in a single transaction and an absolute maximum of six tickets. This means the maximum an individual can spend a month is £60.

89% of players play with one ticket a month, with a further 9% playing with two tickets. 0.025% play with six tickets.

Playing with 1 ticket is equitable to 32.8p per day.
Playing with 6 tickets is equitable to £1.97 per day.
We also do not to upsell tickets to our players.

- **No ability to gamble in 'real time'**

Rapid event frequency is widely accepted as one of the most influential factors for vulnerable gamblers developing gambling problems by encouraging chasing behaviour. Our structure ensures there is no ability to gamble in real time as People's Postcode Lottery is a monthly subscription product with limited player interaction. There are also no incentives offered for high value customers.

- **Vulnerable persons training**

We train employees who interact with players to ensure they can identify vulnerable players and take the correct action when identified. Staff receive regular training to identify vulnerable persons, working with our supported charities and other organisations to develop knowledge and awareness of the key indicators.

- **Self-exclusion**

People's Postcode Lottery operates a robust self-exclusion policy. Individuals can self-exclude by contacting People's Postcode Lottery by email or by free phone. The minimum self-exclusion period is between six months and five years.

- **Financial support to charities working on problem gambling**

People's Postcode Lottery donates to charities working on problem gambling. This is in addition to the donation made by the Lotteries Council, of which People's Postcode Lottery is a member.

- **Scratch cards**

In contrast to the National Lottery and some other operators, we do not sell scratch cards. This means that players cannot simply buy more and more tickets.

- **Designed not to appeal to young people**

Lotteries and scratch cards, unlike other forms of gambling which are legally restricted to 18 years plus, are available to those aged 16 or over. Our product appeal and marketing positioning purposely does not appeal to younger players as a result just 0.006% of active players are under 18 years old.

All figures correct as at April 2019