



How a bank can reduce gambling harm

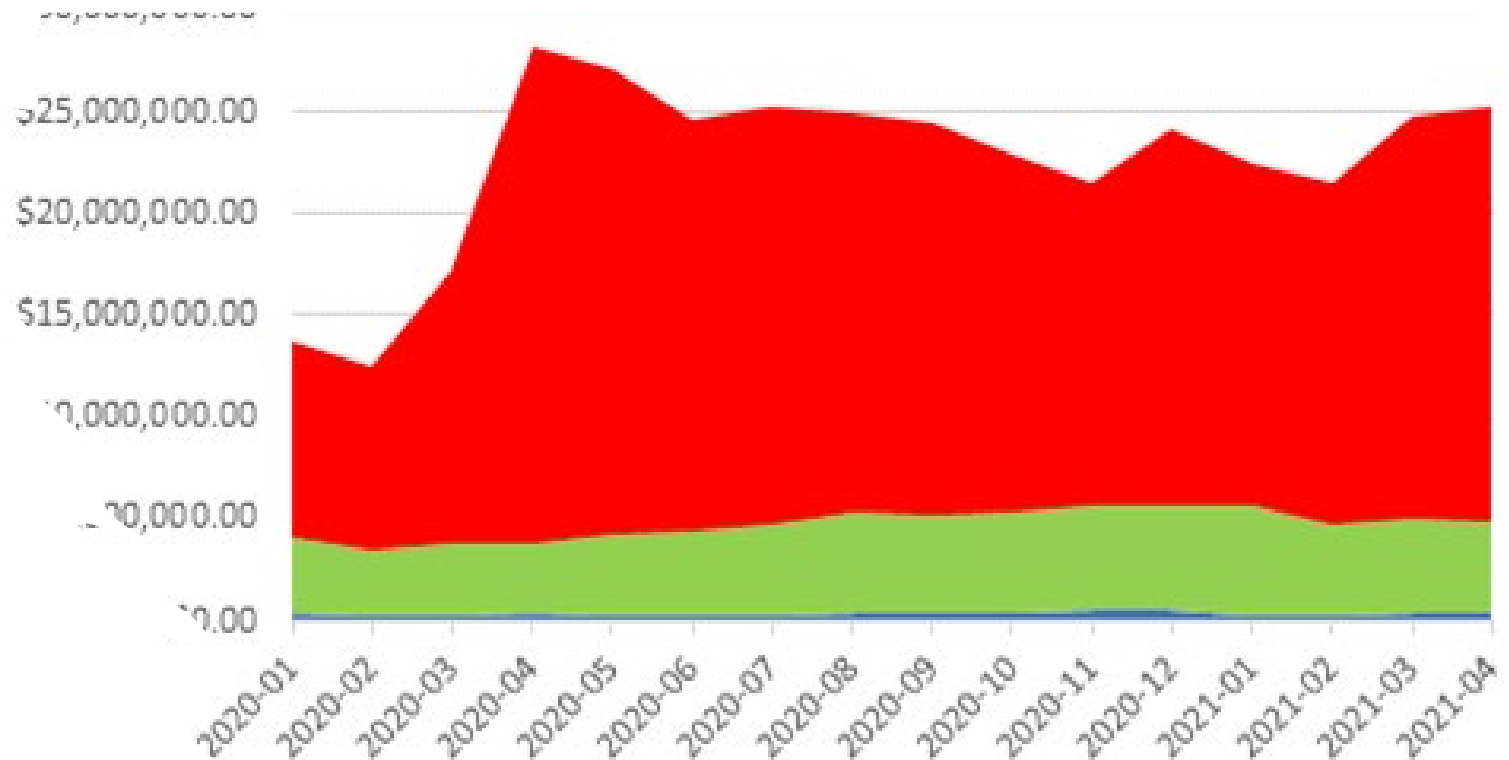
International Gambling Conference, July 2022



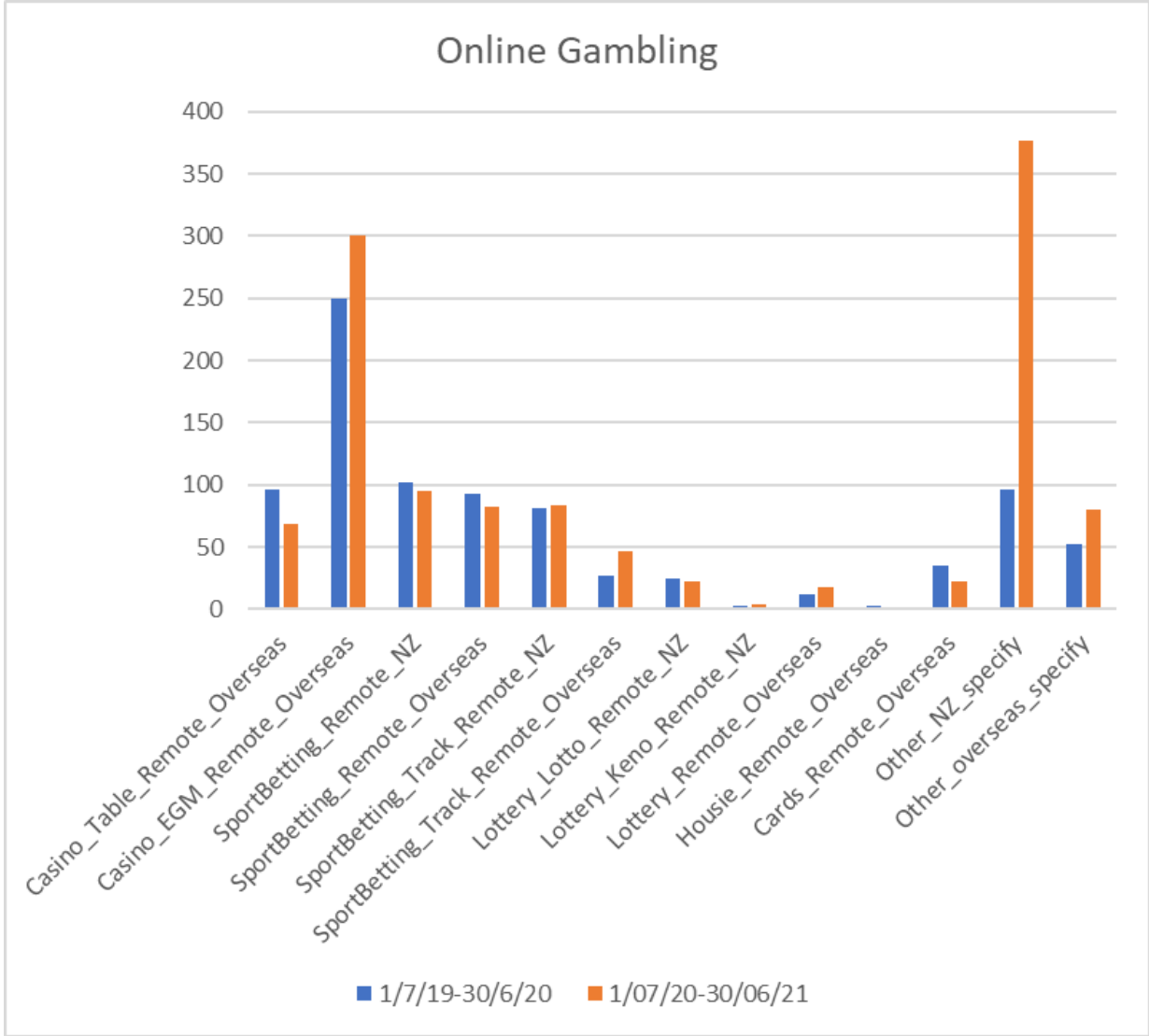
What was the customer need?

Lockdowns had an impact on people:

- Online gambling spend doubled in February – April 2020
- Some customers receiving financial support packages (government and/or bank) were using that money to gamble
- People didn't realise how much they were spending on online gambling
- As Covid restrictions have eased, online gambling spend hasn't reduced to pre-February 2020 levels



How many people reported harm to PGF Services?



What was the solution?

A new service where customers can voluntarily block online gambling payments on their visa credit or debit cards

Kiwibank and PGF Services worked together to develop and implement the solution:



PGF reviewed the Kiwibank processes and policies



Training to all people leaders:

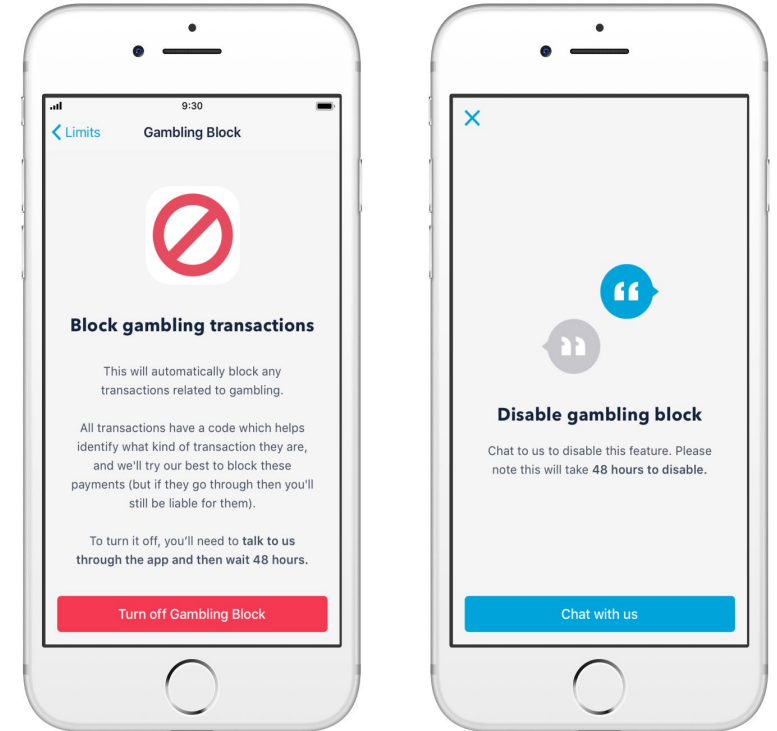
- 3 face to face
- 6 online
- Over 150 Kiwibank staff



Referral process and additional support by PGF Services for customers who want expert gambling support or advice

How does it work?

- Block placed on Visa debit or credit cards with Customer's agreement
- Adding the block can take a maximum of two business days. Removing the block will take at least two business days.
- It blocks payments to online gambling sites including Lotto, TAB and overseas sites.
- The block does not stop payments at physical gambling places such as casinos or pokies
- The customer assumes all responsibility for transactions that are processed.
- The block does not impact future credit or lending applications with the bank
- A customer can't put the block on themselves, but anyone serving customers at Kiwibank can process the request for them



What has been the impact?



540 customers have put the block on their cards since May 2021



\$15,000 per year on average saved



81% customers keep the block on their cards



What's happened internally and externally?

- All Kiwibank staff advised of the new service
- **82%** people who heard about the block on social media were positive about the initiative
- Newshub story covering the impact online gambling has
- Over **300,000** people potentially saw the media and social media articles



How else can a bank reduce gambling harm?



- **Who we bank:** Kiwibank's Responsible Business Banking Policy sets the standards of what businesses can have a banking relationship with us
 - Casinos are excluded completely and cannot bank with Kiwibank
 - Class 3 and 4 gambling is classified as sensitive which means that customers must undergo enhanced checks about how they are mitigating gambling harm to be able to bank with us
- **How we support our staff:**
 - PGF Services reviewed Kiwibank workplace policies to ensure our wellbeing and health supports gambling addiction
 - Staff are not allowed to stay at casinos or gambling establishments for work purposes
- **Continuous improvement:** Kiwibank and PGF Services continue to work on other indicators of gambling harm

Feedback from customers and PGF Clients



“Being someone like myself, gambling transactions are not something easy to talk about.

[Your staff] did not ask questions which would offend or make any source of judgements towards my gambling history.

This is probably the biggest tool I can find in helping my gambling recovery. Not fun being broke the day after payday.”

- *Kiwibank customer*

I'm absolutely stoked by us offering this option to our customers.

A really practical way to help Kiwi tackle gambling habits ...and become better off as a result

- *Kiwibank staff member*

“I am still craving gambling to escape everything else ... the Kiwibank block has helped immensley... I haven't gambled”

- *PGF Services and Kiwibank customer*

“I took advantage of the new tool from Kiwibank which allows us as customers to block Online Gambling Transactions through our Visa Debit Cards. As someone like myself who has had a gambling problem online for the last few years I believe this is a great tool to help me and others with a similar problem. Thankyou :)”

- *Kiwibank customer*

Thanks and questions



Contact us

To apply the gambling block: 0800 11 33 55,
contact your local branch or send us a secure mail

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Contact us

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