

Gambling block FAQs

Why can't I use my credit cards for gambling transactions?

From 14 April 2020, all UK licensed gambling operators can no longer accept credit cards for gambling. This step was announced by the Gambling Commission on 14 January 2020, with the aim of protecting consumers against the risks of harm associated with the use of credit cards for gambling. To support this, we are making changes to restrict the use of M&S Credit Cards for gambling, where gambling businesses continue to accept them.

What transactions does this change impact?

This change only impacts transactions made using credit cards, where we have reason to believe they are for gambling purposes.

How does the gambling restriction on credit cards work?

Businesses that accept payment by credit card are categorised depending on the type of goods or service they provide (this is done by Mastercard and Visa, and not by M&S Bank). If we know or suspect a credit card payment is for gambling purposes because of the way the merchant is categorised, it will be declined. We can't guarantee we'll block all gambling transactions and you'll still be liable for any that do go through. For example, some lottery tickets are sold through supermarkets, so may not be identified as gambling transactions.

Does this mean I cannot use my M&S Credit Card for gambling overseas?

Yes. This will affect transactions using your M&S Credit Card with merchants categorised as gambling internationally.

The M&S Credit Card terms and conditions suggest that credit cards can be used for gambling. Why is that so?

Our terms and conditions currently explain that gambling transactions are treated as cash related payments. We're updating them to make it clear that your M&S Credit Card should not be used for gambling.

Can I remove this gambling restriction from my M&S Credit Card?

No. This restriction applies to all M&S Credit Cards from 16 April 2020.

Are all banks supporting this change?

The change the Gambling Commission is making from 14 April 2020 applies to all credit cards. M&S Bank has additionally decided to support the Gambling Commission's objective of reducing gambling harm by blocking any transactions made using M&S Credit Cards where we know or suspect they are for gambling purposes. Other card issuers may have different plans.

I made a gambling related transaction using my M&S Credit Card, why was this allowed?

We identify gambling transactions based on the way the business you're paying is categorised. If the category wasn't gambling-related, we may not have identified that your payment was for a gambling transaction.

What about debit cards?

These changes only apply to credit cards. There is no change to the use of debit cards for gambling transactions.

Where can I find additional support around gambling?

There is help and support on gambling related issues at:

GamCare

www.gamcare.org.uk

GambleAware

www.begambleaware.org

National Gambling Helpline

0808 8020133

StepChange Debt Charity

0800 138 1111

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