News story: CMA to launch in-depth PayPal / iZettle merger investigation



The Competition and Markets Authority (CMA) announced on 26 November 2018 that its Phase 1 probe into PayPal's completed takeover of iZettle had raised concerns that the deal could leave PayPal facing insufficient competition in the UK market for mobile point of sale devices.

Concerns were also raised that the merger could negatively impact future competition in the emerging market for 'omni-channel' payment services, and potentially result in customers paying higher prices or receiving a lower quality service. The CMA said it would refer the deal for an in-depth Phase 2 investigation unless PayPal offered acceptable ways to address its concerns.

As PayPal has chosen not to offer proposals to address the CMA's concerns, the merger will now be referred for a Phase 2 investigation by an independent group of CMA panel members. The deadline for the final decision is 21 May 2019.

Further details are available on the PayPal / iZettle case page.

Published 5 December 2018

<u>Speech: Mims Davies — Gamble Aware</u> <u>conference speech</u>

I am delighted to be here today at the 6th annual GambleAware conference. This event is becoming a pillar in the sector calendar.

It provides us with a fantastic opportunity to reflect on the progress made over the previous year on the important issue of player protection and to outline our visions for the future. I am extremely honoured to have been appointed by the Prime Minister to a portfolio that includes this vital area of work. I would like to thank the many of you who have given me such a warm welcome already.

My appointment follows an extremely progressive year of policy developments and I would like to outline some of my early reflections of where we are and our commitments moving forward.

Firstly though I must say, I have arrived in this role with a great legacy of work to build on and I would like to pay tribute to my colleague Tracey Crouch on the excellent work she did while she was at DCMS.

But I want to be very clear — the publication of the Gambling Review did not mark the end of government action.

We will act where there is evidence of harm. And we will always keep issues under review, as is our responsibility.

However, alongside government action there has to be accountability for business, to be socially responsible and to protect its consumers.

I strongly believe that we must ensure people can have an open conversation about what responsible gambling looks like in order to identify harmful behaviours.

Gambling related harm affects a diverse cross section of society; high income or low income, older people and younger people.

The places people can gamble are also diverse, so we need to make sure the risks of harm are minimised in all of them.

Now millions of people enjoy gambling responsibly and the Government is committed to supporting a healthy industry. We don't want to stop people having fun, but we need the right balance between freedom and protections.

The Secretary of State and I want industry to identify behaviour that could put people at risk from harm and intervene early. Socially responsible business is the only kind of business we want to see in this sector.

We have an industry regulator, with the core responsibility to license and regulate gambling, to keep it fair, safe and free of crime. The Secretary of State and I expect to see the Gambling Commission play a key role through the extensive powers it has to set and enforce licence conditions. I urge them to continue to make strides to ensure that there is a strongly regulated and accountable industry. They have our full support in this.

Government wants to see an industry that generates employment and investment. However, there are risks and industry must mitigate those risks with appropriate protections.

Operators are in a unique position to deliver early interventions, before harm occurs, and I want to see rapid progress in this area.

For example, I know there are increasing concerns around people gambling on credit cards and whether this should be permitted.

This is an area we are already looking into in detail to understand the full situation and to consider if action in this space is needed.

We also need to remove stigma around gambling addiction, to make sure people are supported to have the courage to say "I need help". To change the hidden nature of the addiction to allow a better pathway to support.

It is important that we take a dual approach — focusing on prevention as well as cure. Early intervention, and reducing not just addiction but all gambling related harms to individuals, their families and the wider community.

Supporting action on gambling-related harm is now a priority for Public Health England — this is a major step forward in ensuring we work together to best support those who need it.

I want to touch more on this year's focus of diversity. Every person is different, so we need to make sure that our services are able to provide the holistic support that people need.

For many years now GambleAware and GamCare have been at the frontline of service provision. GamCare's National Gambling Helpline provides an essential point of contact for anyone affected by harm, and with its partners it provides a thorough network of counselling services.

The National Problem Gambling Clinic and Gordon Moody Association do vital work in helping those with more complex needs.

So the news that GambleAware funding a new NHS clinic and Problem Gambling Support Team in Leeds is very much welcome. This will make a real difference to people suffering severe gambling problems in the North of England.

I want to see closer links between gambling treatment and other services and I am pleased that my Department is working closely with the Department of Health and Social Care.

Public Health England has developed guidance for local authorities on gambling. The National Institute for Health and Care Excellence is considering treatment guidance on gambling. These are important steps forward.

I am also pleased to see a substantial increase in industry donations this year to help tackle problem gambling. This is vital work to ensure support for those who experience harm.

We want the voluntary system to work — but if it doesn't we do not rule out other ways of funding support, including a mandatory levy.

The profits of gambling operators aren't my prime concern. Ensuring problem gamblers have access to the right treatment is.

This is why I am delighted that Public Health England have committed to an evidence review. This is the first step in ensuring we have the research to create a better-supported service.

Research is essential to progress. I want to see a stronger evidence base and I am grateful to GambleAware for their work in this area to date. I want to encourage more academics to work in this very important area.

Together we must better educate people of the risks, of what is healthy and where help is if it is needed. I am encouraged by the progress made by the advertising industry over this past year, and I eagerly await the launch of the multi-million pound responsible advertising campaign which will signpost people to the help that they need.

I would again like to thank GambleAware and all their partners for their work to ensure it has the right impact. Your research next year will also give us greater insight into how advertising messages impact different groups of people, including children and young people. This will be important in shaping policy decisions of the future.

In the Gambling Review we said we wanted to see industry led initiative in this area and this is what we are seeing. I want to thank you for that and encourage all providers to be even more responsible in their advertising.

Protecting children remains paramount. e treat this issue very seriously, and we will monitor the situation carefully. GambleAware's work with educators and parents will be of great importance here.

I want to support this work by joining with colleagues in the Department for Education to ensure we are coordinated in our approach to young people.

Protecting the most vulnerable in society, including children, was at the heart of decisions made in the Gambling Review. My department received more than 7,000 responses from the public, industry, local authorities, academics and charities. We take this issue seriously. So we are listening and we are now implementing good practise and fulfilling these commitments.

I am sure you will all join me in supporting the announcement by the Secretary of State, on 14 November, that the government will bring forward the implementation date for the new stake limit for Fixed Odd Betting Terminals and the Remote Gaming Duty increase to April 2019. The necessary affirmative regulations were laid before Parliament on 15 November.

And the government is aware that gambling-related harm is about more than one product, so we believe that when harmful products are available we must act to protect vulnerable customers.

These machines are an outlier in the world of high-street gambling because of the speed with which it is possible to lose large amounts of money.

It is significant that the gambling industry itself recognises the danger of these machines and accepts the case for a reduction in the maximum stake. Now the government remains committed to taking action to protect the most vulnerable in society from the harm that these gaming machines can cause and it is now a priority for the gambling industry.

Industry now has clarity on timings for implementation, and we expect them to mitigate the employment impacts and provide support to those who are affected by any job losses.

The ability to gamble online increases the ability to hide gambling from people around you. I want to emphasise the potential of technological solutions to help protect vulnerable people from gambling-related harm.

Customer play data provides opportunities for operators to identify potentially risky gambling behaviour and intervene effectively before harm occurs.

It is vital that online operators use the data they hold on customers to protect people. There are a number of trials underway to identify potentially harmful behaviour. This is a step in the right direction and we will follow them closely.

My colleague the Minister for Digital and I will, next week, be chairing a meeting bringing together Gambling and Technology executives to discuss best practice for protecting customers.

This includes building our understanding of how online advertising is actively targeted away from children as the rules require, as well as understanding the opportunities for using new technology to strengthen player protections online.

As the gambling industry continues to evolve and adopt new technologies, we need to keep pace in terms of regulation and protecting players.

Let me be clear, I expect industry to take action where they believe harm is taking place and I expect them to take steps to minimise it.

In addition, as we do this, the commitment, and knowledge and expertise in this room is crucial if we are to successfully address gambling-related harm as a wider health issue.

We in Government are listening to the issues you raise, and will take strong action where there is evidence to do so.

Today we have a chance to explore some of the barriers that still exist, but I also encourage you to take the opportunity to reflect on the great work being done across the country.

And I look forward to working with you all.

Together we can make a real difference.

Press release: Foreign Secretary statement on Iranian ballistic missile launch

Jeremy Hunt condemns dangerous and provocative ballistic missile action.

Press release: Foreign Secretary statement on Iranian ballistic missile launch



Foreign Secretary, Jeremy Hunt, said:

The UK continues firmly to support the historic nuclear deal with Iran. But the separate continued development of Iran's missile programme is dangerous and provocative. Its testing of a medium range ballistic missile on 1 December further demonstrates that its activities go beyond what can be justified for national defence.

This latest launch, like several before it, is inconsistent with UN Security Council resolution 2231, which calls upon Iran not to undertake any activity related to ballistic missiles designed to be capable of delivering nuclear weapons.

We have urged the UN Security Council to ensure that Iran cease such activity in defiance of key UNSC measures, and that Iran and all Member States comply fully with the resolutions prohibiting proliferation of missile technology to and from Iran.

We will continue to raise these concerns directly with Iran and to coordinate our responses with partners. Iran must halt these destabilising and provocative acts.

Published 5 December 2018

Press release: £1 million funding for communities to create their own pocket parks

Community groups can bid for funds to establish a new pocket park or refurbishing an existing park.