

# Press release: Online gambling firms remove restrictions on cash withdrawals

The firms – Jumpman Gaming and Progress Play – have formally agreed to remove terms and conditions which stopped players getting hold of their own money in one go.

With growing numbers of people choosing to play games and gamble online, the Competition and Markets Authority (CMA) has been investigating the £4.9 billion sector after finding that a number of firms use unfair practices and terms and conditions.

Until now, players using Jumpman Gaming and Progress Play could be made to withdraw their money in instalments over an extended period, which could lead some to gamble again where they might otherwise make a withdrawal.

The companies have also agreed to stop using unfair terms which meant they could confiscate money from players' accounts because they had not logged in for a certain amount of time.

In addition, Progress Play has agreed not to confiscate players' money if they do not meet their identity check rules within a specific timeframe. Whilst companies need to be able to make appropriate and proportionate identity checks to help prevent money laundering and fraud, they cannot justify confiscating someone's money simply because they do not provide information within a specific time frame.

The CMA has been working in collaboration with the sector regulator, the Gambling Commission, to improve terms and conditions for players online and to help ensure firms do not break consumer protection law.

The changes being made by these companies today are supported by the Gambling Commission, which expects firms across the sector to apply the same standards to make online gambling fairer for players. Firms that do not make any necessary changes to their terms may face regulatory action.

George Lusty, Senior Director for Consumer Protection at the CMA, said:

People choosing to gamble online should be able to walk away with their own money whenever they want to.

Jumpman Gaming and Progress Play are the first to commit to scrap their unfair withdrawal rules, but we expect companies across the sector to follow suit so no-one gets caught out with unfair terms and conditions when gambling online.

Paul Hope, Executive Director, Gambling Commission said:

We support the outcome of the CMA's investigation, and we're pleased that both of the operators involved have committed to making changes that will make it fairer and simpler for customers to withdraw funds from their online gambling accounts.

Gambling firms should not be placing unreasonable restrictions on when and how consumers can take money out of their accounts.

We now expect all online operators to review the findings published by the CMA today and ensure they update their own practices.

### **Notes for editors**

1. The CMA is the UK's primary competition and consumer authority. It is an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law.
2. The companies which have provided undertakings are; Progress Play Limited, Jumpman Gaming Limited.
3. The key pieces of consumer protection legislation relevant to the CMA's investigation are the Consumer Protection from Unfair Trading Regulations 2008 (CPRs) and Part 2 of the Consumer Rights Act 2015 (CRA). The CPRs prohibit certain unfair commercial practices – in particular misleading acts or omissions, but also behaviour that is contrary to the requirements of professional diligence. Amongst other things, the CRA prohibits unfair contract terms in consumer contracts and requires that terms be transparent.
4. The CMA opened an investigation into the gambling sector's compliance with consumer protection law in October 2016 after hearing about a range of concerns that suggested some operators were not treating their customers fairly.
5. This investigation led to the CMA announcing in June 2017 a new line of enquiry to look further into obstacles that people face when they try to withdraw their money after depositing funds and gaming or betting online (whether as part of a promotion or not).
6. The provision of these formal commitments ('undertakings') by the two operators is not an admission of a breach of the law. Nor does the CMA's view amount to a binding ruling – ultimately only a court can rule that a particular term or practice infringes the law.

7. The CMA acknowledges the cooperation of Progress Play Limited and Jumpman Gaming Limited throughout the investigation.
  8. The Gambling Commission reports that in 2016-17 the online gambling sector was worth £4.9 billion (Gross Gambling Yield) and accounted for 34% of all gambling. It also reports that there are over 28 million active accounts for licensed facilities in Great Britain and that just over 9 million people had gambled online in the 4 weeks up to 30 September 2017.
  9. The CMA has produced a [‘60-second summary’](#) to help all gambling operators review their practices and ensure their terms and conditions are in line with consumer protection law. It has also produced [‘advice for gamblers’](#) and a short [video guide for consumers](#).
  10. If you are a member of the public with a query please email [general.enquiries@cma.gov.uk](mailto:general.enquiries@cma.gov.uk) or call 02037376000.
  11. Media enquiries to the CMA should be directed to [press@cma.gov.uk](mailto:press@cma.gov.uk) or 020 3738 6798. Media enquiries to the Gambling Commission should be directed to Nikita Jan [njan@gamblingcommission.gov.uk](mailto:njan@gamblingcommission.gov.uk) or 0121 230 6700.
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## **[News story: Education Secretary’s visit to promote English as global export](#)**

One of the most widely spoken languages in the world, English is the language of businesses and trade across the globe. At Anglolang College in Scarborough, a British Council accredited college, partnerships and collaboration with other European countries is helping to build a global Britain and creating vital links between the local community and international students.

During his visit, the Secretary of State met staff and students at the college to discuss how English language programmes – such as Erasmus+ – are contributing to the success of this country by giving opportunities to foreign students to train and study in the UK, learn our culture and contribute to our education system.

The Education Secretary also spoke to senior leaders at Anglolang about the government’s overall plan for leaving the EU, setting out how the White Paper

proposal will ensure a deep and long future relationship with the EU, including on Erasmus+, while also taking back control of our laws, borders and money as voted for in the referendum.

Secretary of State for Education Damian Hinds said:

English is a global language and today it was a pleasure to meet international students who have a love of our language which they will share through teaching it across the world. It is the language of business, of trade, and of course that will continue when we leave the EU in March.

We place enormous value on international exchange schemes and collaboration – like Erasmus+ – all of which is part of our vision for a global Britain. That's why we have guaranteed funding for students and organisations participating in this programme to continue to the end of 2020.

A British Council accredited college, Anglolang has provided training for more than 1,000 teachers of English as a foreign language from the EU, through the Erasmus+ programme. Colleges like this are driving a global Britain by linking local communities and international students to benefit through the exchange of cultures and skills.

The Education Secretary met teachers from around the European Union who are training at Anglolang to teach a range of subjects in English to non-native speakers. Trainees stay anything from one week to a year at Anglolang, living on campus or with local host families, and use the stay as an opportunity to develop their English skills, network with other teachers, visit local schools and learn more about British culture.

An Anglolang Academy spokesperson said:

We have been successfully running EU funded teacher training programmes for over 14 years, most recently the Erasmus Plus KA1 programme. This enables our school to operate year-round in a highly seasonal marketplace, thus providing employment and income to staff and accommodation providers in Scarborough, not to mention the extra spending in the local economy and leisure venues.

Additionally, the resulting intercultural awareness and understanding has benefitted local people and Europeans alike and enabled us to cooperate and network together for our mutual benefit.

The Erasmus+ programme, which offers international exchanges for students, provides funding for education, youth, training and support projects up to 2020. The UK is a key country in the programme, with 35,000 higher education students and staff coming here under the Erasmus programme in 2016.

To ensure that the UK continues to benefit from this, the government has guaranteed that – subject to discussions with the EU commission – that funding will be available for UK institutions for projects which are agreed before 2020, so they can continue with any Erasmus+ programmes they are involved in where possible.

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## [Press release: UK-Southern African trade: boosting UK and African economies](#)

The UK-Southern African Economic Partnership Agreement is a key element of a package of measures to boost African growth outlined by the Prime Minister, who highlighted that Africa's long-term success matters to the UK, so it is in the world's interest to help secure African jobs and growth.

Trade Minister George Hollingbery, who is joining Theresa May for her Africa visit, met with his counterpart from Botswana, who represented the trade ministers from the five Southern African Customs Union countries (South Africa, Botswana, Lesotho, Namibia and Eswatini (Swaziland)) and Mozambique.

Today in Cape Town, Minister Hollingbery and Minister Kenewendo signed a joint statement confirming that our trade agreement will be ready to enter into force as soon as the EU deal no longer applies to the UK. This means that UK consumers will be able to continue to enjoy Southern African wine, tea and fruits, among other popular goods, helping to support Southern African producers and exporters.

Further, UK businesses will continue to be able export goods including cars, motor parts and pharmaceutical products into Southern African economies – the overall trading relationship between the UK and these countries is worth nearly £10 billion annually.

This is one part of a package of trade measures to bring the transformative power of private sector trade and investment from the UK to Africa, a continent that is home to 16% of the world's people but just 3% foreign direct investment and 3% cent of global goods trade.

Other measures, which are all part of the UK's new and distinctive offer to work alongside, invest in, and partner with African nations for our mutual benefit, include:

- The UK Government has made an extra £5.5 billion in support from UK Export Finance available to 8 markets across Africa, supporting UK-Africa trade. This includes Algeria, Benin, Burkina Faso, Cote d'Ivoire,

Mauritius, Morocco, Senegal and Tunisia.

- This announcement follows substantial increases to UK Export Finance's appetite for 10 African markets over the last 18 months, as well as the introduction of support in 16 African countries.
- A new Prosperity Fund programme of up to £8 million will support implementation of the new UK-Southern African Economic Partnership Agreement. The funding will increase trade with and within Southern Africa by helping to remove barriers to trade, and in doing so expand import and export opportunities for UK and African businesses.

Trade Minister George Hollingbery said:

This week's visit with the Prime Minister has highlighted the importance of the UK increasing trade with our partners in Southern Africa, through transitioning existing trade arrangements, supporting exporters and reducing barriers to trade.

Our trade relationship with the region is already worth £10 billion, and trade is a key driver of economic growth for both Southern Africa and the UK and will support UK producers and value chains, as well opening up new markets for UK exporters.

Today's announcement is the most advanced statement of progress to date with around 40 existing EU trade agreements that the UK is transitioning, and an important step in positioning the UK as a global champion of free trade and development.

Strengthening our partnerships with Southern African nations demonstrates that the UK is committed to deepening our relationships across the world as part of our Global Britain vision.

### **About UK Export Finance:**

- UK Export Finance, the UK's export credit agency, provides export finance support, to ensure no viable export fails due to lack of finance or insurance from the private sector.
  - This support can take the form of loans, guarantees and insurance to help UK exporters win, fulfill and get paid for exports, and offer their overseas buyers attractive financing terms alongside high-quality goods and services.
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# News story: New unit to tackle exploitation of vulnerable young people

Children and Families Minister Nadhim Zahawi announced today (28 August) the unit, backed by up to £2million investment, will offer bespoke support to local councils to help stop child sexual exploitation, trafficking, modern slavery and other attempts by criminals to take advantage of vulnerable children and coerce them into crimes like drug trafficking.

Children who go missing from home or care are vulnerable to exploitation from a range of criminal threats and the new national response unit to launch in 2019 will provide tailored support to local areas so they can respond effectively to these safeguarding challenges and learn from what works.

Last year's figures from the National Crime Agency show that over a third (35 per cent) of police forces reported evidence of child sexual exploitation in relation to county lines. County lines is where children and young people are exploited by criminals and used to traffic drugs in rural areas.

Children and Families Minister Nadhim Zahawi said:

Exploitation of children in any form is an abhorrent crime and it is deeply saddening that vulnerable children and young people are prey to criminals.

They are often at risk of multiple threats outside of their family lives, such as child sexual exploitation, gangs and county lines, and the new national unit will help local areas protect them from these threats and get the right support so they have the chance to succeed in life.

The new unit, which will operate from 2019 up until 2022, will address child sexual exploitation together with other crimes, such as gang and drug activity, which also exploit vulnerable children and can lead to children going missing.

The Department for Education will award a contract to run the new national response unit to support local practitioners to respond to these threats more effectively, which could include:

- providing advice and directing authorities to resources;
- an online forum for professionals;
- additional staff with experience in tackling particular areas of exploitation; and
- assessing an area's needs, strengths and weaknesses in responding to exploitation threats.

This follows the Home Office's announcement that it is awarding £13m through the Trusted Relationships Fund to 11 local authorities across England to help young people at risk of abuse to foster 'trusted' relationships with support workers.

These projects will help young people have positive adult role models in their lives, following a review by the Early Intervention Foundation, commissioned by the Home Office, that showed that a lack of a dependable adult was often an important factor in child abuse and exploitation cases.

Minister for Crime, Safeguarding and Vulnerability, Victoria Atkins, said:

This Government is committed to protecting children from all forms of exploitation and abuse, be it from county lines, gang activity or sexual abuse.

This new unit, along with our £13million Trusted Relationships Fund and the Serious Violence Strategy, will provide vital support to children and help steer them away from destructive harms.

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## **Press release: UK launches ambition to generate billions more investment in Africa to trigger transformational growth**

- CDC Group, the UK's Development Finance Institution, will aim to invest up to £3.5 billion in Africa, supporting hundreds of thousands of jobs.
- The UK will aim to mobilise a further £4 billion of private investment for African countries, particularly from the City of London.

The UK is announcing a range of measures to boost much-needed investment in businesses and infrastructure across Africa, the Prime Minister announced in Cape Town today (Tuesday 28th August). This includes for the first time ever setting a clear ambition of mobilising an additional £4 billion of private sector investment into the continent by working more closely with the City of London.

This comes as the Prime Minister has today also set a new ambition for the UK to be the largest G7 foreign direct investor in Africa by 2020.

Africa's population is set to double by 2050 and as many as 18 million extra jobs a year will be needed. There is a chronic need for private and public investment to create better opportunities in Africa to prevent the next

generation falling further into poverty, potentially fuelling instability and mass migration with direct consequences for Britain.

But this growth also means that the scale of the opportunity across Africa is huge: according to the IMF, Africa's GDP is set to reach \$3.2 trillion in the next five years.

Home to the City of London, the world's leading financial centre, the UK is well-positioned to become Africa's future investment partner of choice. Initiatives announced today in support of this include:

- CDC, the UK's Development Finance Institution, will significantly increase its investment into Africa – aiming to invest up to £3.5 billion in businesses on the continent over four years. This will support hundreds of thousands of jobs, build stability and trigger growth in some of the poorest and most fragile countries.
- A new investment of up to £300 million of UK aid invested through the Private Infrastructure Development Group (PIDG) will build essential infrastructure such as power, roads and water, that will lay the foundations for new trading and business opportunities across Africa in places businesses previously would not have been able to operate.

International Development Secretary Penny Mordaunt said:

Africa's emerging markets offer huge untapped potential to the UK. There is a massive shortage of investment, infrastructure and jobs in these markets, and the City of London is uniquely placed to help fill this gap while earning benefits for the UK economy.

We're building mutually beneficial partnerships which are helping to stimulate long-term transformational growth and create good jobs for people in the world's poorest countries, while also allowing UK investors to access the wealth of opportunity offered by African countries.

In addition to announcing a substantial scale up of investment through CDC and PIDG, the UK is setting a clear ambition to mobilise £4 billion of private investment, particularly from the City of London. In total, UK initiatives will generate up to £8 billion (around \$10 billion) of investment for African countries between 2018 and 2021.

The UK's commitment to building bigger, broader economic partnerships with African nations will prove a huge benefit to UK business and investors, while also accelerating the transformational growth needed to lift countries out of poverty for good and to forge mutually beneficial partnerships between the UK and African countries.

The City of London manages over £8 trillion of assets but at the moment only around 1% of those assets are invested in Africa.

This partnership will mobilise further capital from pension funds, insurance

companies and other investors, enabling the City to take on an even greater role as Africa's partner of choice for financial services as the UK leaves the EU.

This will create the opportunity to boost investment returns for the UK's pension pot, while triggering essential long-term investment for African businesses, transforming the world's poorest nations into the UK's trading partners of the future.

As part of this new and distinctive offer to work alongside, invest in and partner with African nations for our mutual benefit, we will be bringing in more 'Best of British' experts including extra investment specialists, to work with African governments and businesses to unlock the private sector finance so critical to sustained growth, job creation and tackling poverty.

## **Notes to editors:**

- There is a desperate shortage of private and public investment in the world's poorest countries. The additional financing needed to achieve the UN Global Goals by 2030 is estimated to be \$2.5 trillion every year, with current investment levels less than half of that.
- CDC aims to invest up to £3.5 billion in Africa over the next four years (2018-21). This is a combination of initial capital provided by the UK and returns made from CDC's existing investment portfolio.
- All returns generated by CDC are reinvested time and again into more businesses, ensuring that every penny of taxpayers' money is creating the jobs and economic stability that enable countries to leave poverty behind.
- In 2017, companies backed by CDC in Africa and South Asia employed nearly three quarters of a million people (734,000). CDC's investee companies newly created 63,000 of these jobs in 2017.
- The Private Infrastructure Development Group (PIDG) is a Development Finance Organisation in which DFID is the majority funder, alongside seven other donors.
- The UK will invest up to £500 million in PIDG, of which up to £300 million will be allocated for Africa, to help governments develop projects that are able to attract private investment and provide new or improved infrastructure to people living in the poorest countries in Sub-Saharan Africa and Asia.