SECTOR SIGNALS SERIES / 01

Evolving Expectations

Embedding enforceable player protection into regulation and practice

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PUBLISHER
Responsible Gambling Council

Six reports.
One evolving industry.

The Series in Brief

In this six-part series, the **Responsible Gambling Council** shares the trends most affecting the global gambling industry. Each report draws on jurisdictional evidence from leading markets and unpacks what those shifts mean for operators, regulators, and policymakers.

Who It's For:

Operators
Strategy, product, and compliance leads

Regulators
Standards setters and supervisory bodies

Policymakers
Public-health and policy decision-makers

Introduction

The Regulatory Landscape Is Shifting

Player protection has long been part of gambling regulation, and in many jurisdictions, it has been enforced against a defined standard. What is evolving is the expectation within that regulation. As technology advances and more data becomes available, the bar is being raised. In some markets, measures that were once voluntary are now mandatory. Increasingly, operators are also expected to show not just that safeguards are in place, but that those safeguards are having a measurable impact.

Four Market Examples

United Kingdom — Apr 2025
Statutory levy & age-tiered slot stake limits

Norway — Feb 2025
Age-tiered loss limits & VIP prohibition

Sweden — Apr 2026
Comprehensive credit-funded gambling ban

Victoria, AU — Sep 2025
Mandatory carded play & pre-commitment

Key Themes

Four Pillars of Mandatory Regulation

Global attention is converging on a few critical pillars of player protection. Rather than viewing regulatory change in geographic isolation, stakeholders are increasingly focusing on how different markets address specific operational levers.

01

Age-Specific Requirements

Targeted protections for younger demographics that recognize distinct risk profiles, lower disposable income, and ongoing neurological development.

02

Financial & Credit Limitations

Breaking the link between gambling and over-indebtedness by eliminating credit-funded play and restricting personal VIP programs and bonuses.

03

Carded Play & Pre-Commitment

Friction-based, identification-required technology in venues that minimizes anonymous play and forces explicit limit-setting.

04

Operator Training Requirements

Mandatory comprehensive staff training across product, marketing, and customer service to embed systemic awareness of behavioural risk.

Pillar 01

Age-Specific Requirements

Regulators are moving toward targeted protections that recognize distinct risk profiles and developmental factors among younger players.

UNITED KINGDOM

Online Slots Stake Limits

The UK introduced its first statutory maximum stakes for online slots, with a lower cap for younger adults. The differentiation is grounded in evidence of higher problem gambling rates, lower disposable income, and ongoing neurological development affecting risk perception in this age group.

£5	PER GAME CYCLE **Adults 25+** Effective Apr 9, 2025
£2	PER GAME CYCLE **Adults 18–24** Effective May 21, 2025

London / Gambling Act 2005 licence conditions

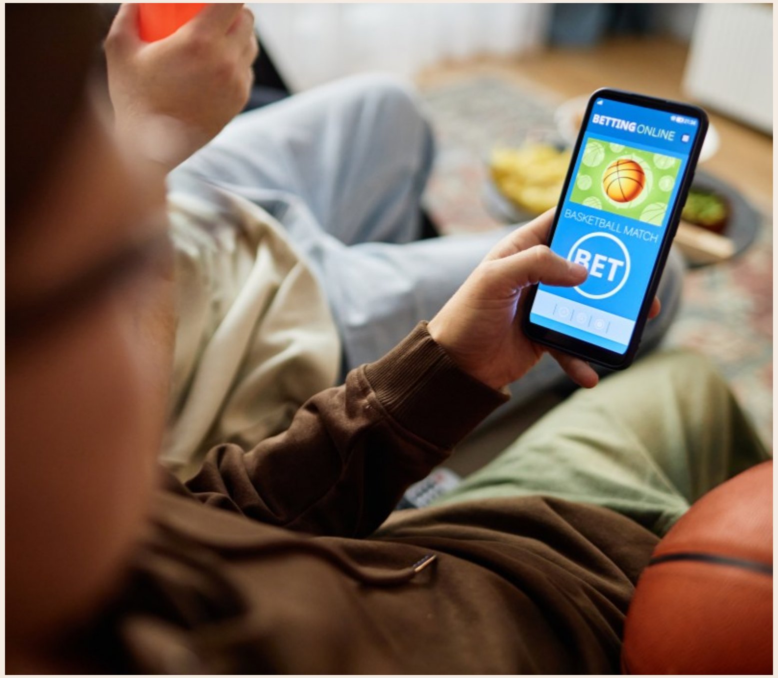
NORWAY

Age-Tiered Monthly Loss Limits

Operating through its state monopoly, Norsk Tipping, Norway has implemented highly prescriptive, age-tiered loss limits, with progressively tighter caps for players under 25. Internal data shows that one in five men aged 18–25 are at risk of gambling-related harm, reinforcing the case for targeted, youth-focused controls.

Maximum Monthly Loss By Age Tier

18–20	20–21	22–24	25+
NOK 2,000	NOK 3,000	NOK 5,000	NOK 20,000



In force from February 2025

Pillar 02

Financial & Credit Limitations

Jurisdictions are tightening financial controls to break the link between gambling and over-indebtedness — eliminating credit-funded play and banning the standard commercial incentives that drive escalation.

SWEDEN

Closing the Credit Loophole

1st

EU MEMBER STATE

to impose a comprehensive ban on all forms of credit-funded gambling

Sweden's previous law barred operators from directly extending credit, but the SOU 2023:38 inquiry found players could still gamble using credit obtained through third parties. The new ban closes that gap by prohibiting credit cards, personal loans, bank overdrafts, and buy-now-pay-later services for any licensed gambling activity.

IN FORCE / APRIL 1, 2026

WHAT IS NOW PROHIBITED

- Credit cards
- Personal loans
- Bank overdrafts
- Buy-now-pay-later services

NORWAY

Restricted Commercial Financial Incentives

Norway's state monopoly model significantly limits the use of commercial incentive structures commonly seen in open markets. Rather than relying on bonuses, VIP programs, or promotional inducements, the system emphasizes controlled player engagement within a tightly regulated environment.

- VIP Programs
- Bonuses
- Free Games
- Incentives

STATE MONOPOLY MODEL

Norway operates through Norsk Tipping and Norsk Rikstoto under a state monopoly model. Within this framework, regulators apply consistently strict controls on player identification, loss limits, and operator practices.

Mandatory registration
Mandatory loss limits
Mandatory staff training

UNITED KINGDOM

From Discretionary Allocation to Statutory Levy

The UK's Gambling Levy Regulations 2025 came into force on April 6, 2025, replacing a discretionary contribution system that resulted in less predictable funding allocations. Under the new regime, all licensed operators must pay an annual levy to the Gambling Commission, with enforcement tied to license conditions.

£120m

RAISED IN YEAR ONE

Ringfenced for research, prevention, and treatment

ALLOCATION

How the levy is distributed

Treatment	50%
Prevention	30%
Research	20%

Effective April 6, 2025 / Gambling Levy Regulations 2025

Pillar 03

Carded Play & Pre-Commitment

In land-based environments, the focus has shifted toward friction-based technology that requires player identification — minimizing anonymous play and forcing explicit limit-setting before play begins.

VICTORIA, AUSTRALIA

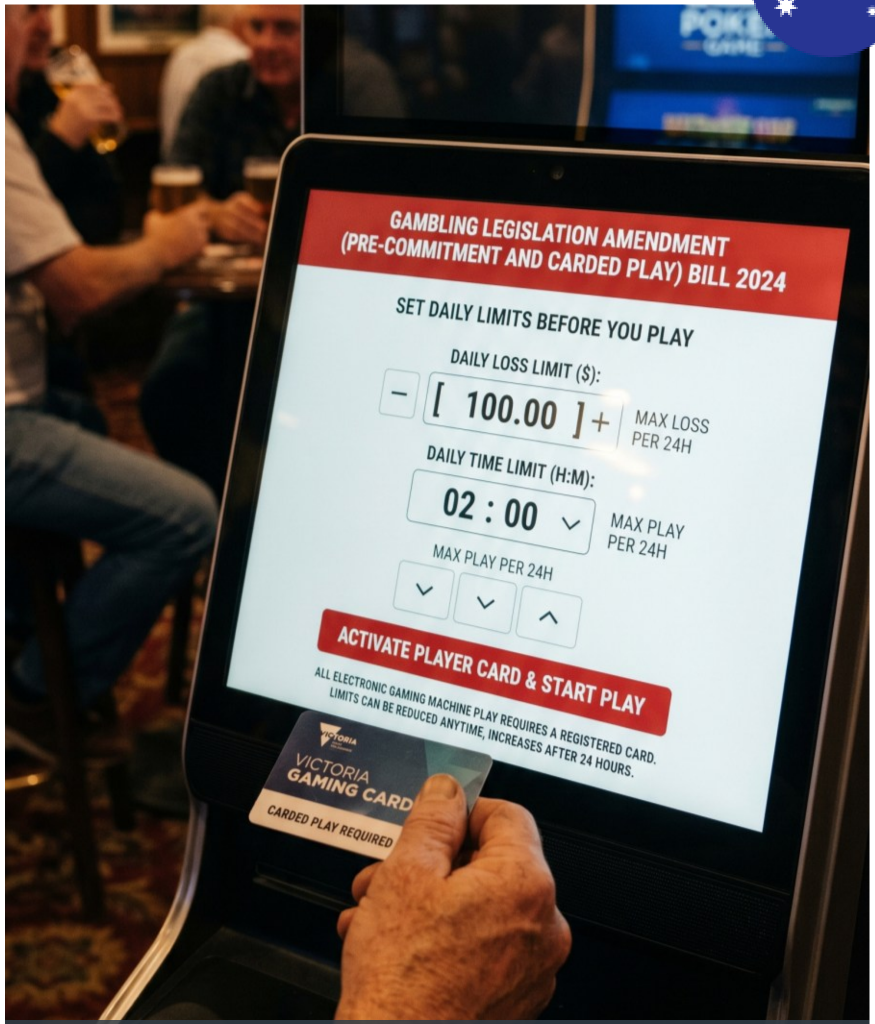
Mandating Carded Play

Victoria's Gambling Legislation Amendment (Pre-commitment and Carded Play) Bill 2024 requires every electronic gaming machine (EGM) player to use a registered player card and set loss and time limits before play. The legislation followed a 2023 Victorian Population Gambling and Health Study finding that 29% of Victorians who played EGMs experienced gambling-related harm.

29% OF VICTORIAN EGM players experienced gambling-related harm

COMPANION MEASURES

3-second min. spin / A$500 EFTPOS cap / 4–10am closures



Trial launched Sep 2025 / 43 venues across Monash, Dandenong, Ballarat

Pillar 04

Operator Training Requirements

Mandatory comprehensive staff training across product, marketing, and customer service to embed systemic awareness of behavioural risk.

SWEDEN

Operator Training Requirements

Enforceable harm prevention is translating into comprehensive mandates for industry personnel. Sweden's framework requires licensed operators to ensure employees have appropriate knowledge and competence to identify and respond to gambling-related harm, embedding player protection considerations across key operational functions.

01	02	03	04
Product Development	**Marketing**	**Game Monitoring**	**Customer Service**

Mandatory across all licensed operators

Conclusion / What This Signals

The Direction Is Clear.

Outcomes are still being tested.

01

From Tools to Outcomes

Regulators are focusing on actual behavioural impact, not just the availability of responsible gambling tools.

02

Embedded & Default-Based

Opt-in measures are underused. Mandatory, default, and enforceable interventions are taking precedence.

03

Accountability Expands

Harm prevention is moving into core product, marketing, and customer management practices.

How RGC Can Help

Our Advisory Services team helps operators, regulators, and stakeholders embed safer gambling practices, drawing on research-informed expertise from across RGC — including our independent RG Check accreditation program.

Contact

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