

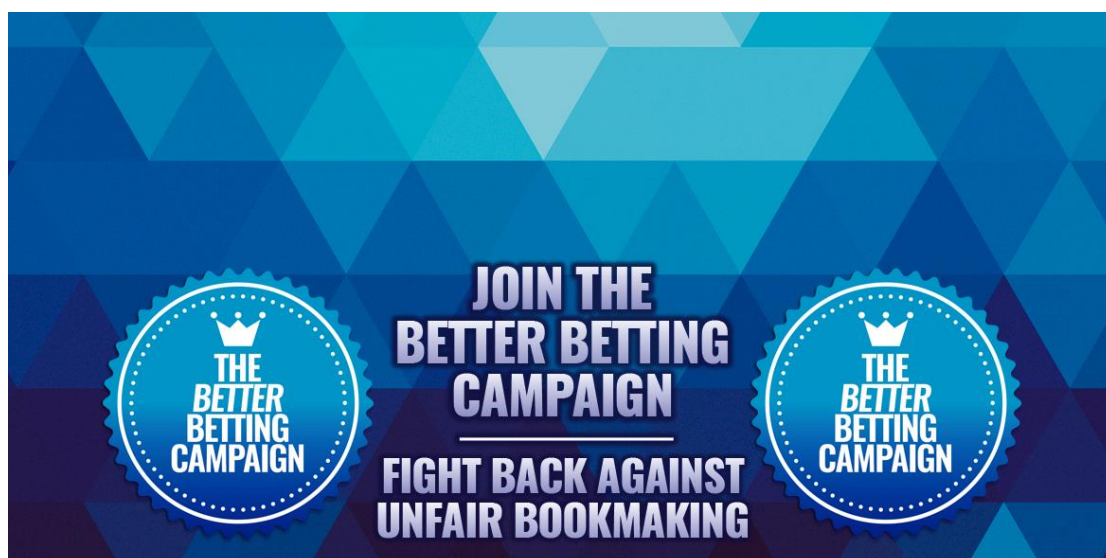
# SECRET BETTING CLUB

## 'GETTING ON' FREE REPORT & THE BETTER BETTING CAMPAIGN

### SEPTEMBER 2016

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Welcome to this special 'Getting On' Report from the Secret Betting Club.

I commissioned this report in response to a series of very important issues facing punters, especially those that enjoy betting on horse racing in the UK and Ireland. As whilst the betting industry on these shores has grown exponentially, so too have these issues - many of which are now impacting swathes of bettors everywhere.

Key amongst those issues is that of bookmaker account restrictions and closures, which as our survey indicates is now impacting more and more punters and behind a decline in interest in horse racing. The sport is intrinsically linked with betting and without the ability to have a wager on racing, there is little doubt that interest would wane in it dramatically.

Of equal concern to us is the widespread usage of hidden tracking software by many bookmakers alongside the increase in the number of bet disputes being reported.

In response to all of the above, the release of this report also sees the launch of our [Better Betting Campaign](#) to help raise awareness, demand action and educate punters as to what is going on. You can help by sharing both this report and details on the campaign via word of mouth, social media and any other means necessary! *You can use the hashtag #betterbetting to spread the word on Twitter and Facebook.*

In this report, you can also read plenty on how you can reduce the impact of many of these issues on your betting. Whether it's by adopting some of the tactics put forward by some of the professional punters we have interviewed or simply by being aware of which bookmakers are more likely to close or restrict your betting account.

The reality is that there should be little need for a report such as this, yet until proper governance and representation for punters is brought in by the authorities, we are left with little choice.

Yours in Betting

Peter Ling  
Secret Betting Club Editor

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### HOW WE CAN HELP YOU AND YOUR BETTING

The Secret Betting Club was first established in May 2006 as an independent and honest reviewer and assessor of tipster services, systems and betting strategies.

Over the past decade, we have reviewed hundreds and proofed thousands of tipster services – with the very best and most profitable tipsters listed in our Hall of Fame.

We constantly track and monitor these very best tipsters and feedback to our members on their ongoing progress with tipster league tables, ratings, charts and analysis in our 'Tipster Profit Reports'. Thus helping our members to make a consistent profit from their betting – [as backed up by our 2016 survey](#) whereby 85.1% of all respondents made a profit in 2015.

Over recent years, the Secret Betting Club's remit has expanded to cover anything and everything that matters to keen gamblers – be it by tackling issues such as account restrictions, reviewing bookmakers or simply by being a trusted source for genuinely unbiased 'punter-friendly' information.

#### **We Are 100% Independent**

Unlike almost all other betting companies, we are completely independent of the tipsters and bookmakers we review. This enables you to have full confidence that we always have your best interests at heart.

Instead, we generate our revenue by charging a small fee for annual membership of the Secret Betting Club and it is this unique funding model, which allows us to speak the truth about the betting industry.

Many betting media outlets are funded by bookmaker advertising and so are compromised by their need for this revenue and thus unable to truly represent punters interests.

We are proud to be different and fiercely protective of the people we represent – you the punter.

And it is our concern for your interests that has led us to produce this free report and to launch our [Better Betting Campaign](#) to demand better rights for people who bet everywhere.

Help us to help you in raising awareness of these issues and demanding action is taken.

#### **Find Out More**

You can read more about the Secret Betting Club and the many benefits of our membership by visiting [www.secretbettingclub.com](http://www.secretbettingclub.com)

We also offer a full 90-day money back guarantee for anyone choosing our Gold or Platinum membership options – allowing you to join effectively risk-free and sample our service.

We have split this report into 4 parts to help you find the advice most relevant to you. Here is a summary of what you can find in each part:

- **Part 1: Bookmaker Restrictions and Closures.**
  - SBC's closures & restrictions survey – understanding the depth of the problem
  - Take action – How to demand the UK Government investigates unfair bookmaker practices
  - Horseracing Bettors Forum Interview with chair Simon Rowlands
- **Part 2: Hidden Bookmaker Tracking Software**
  - The bookmakers are spying on you – hidden tracking software, how it works and how to remove it
- **Part 3: Bet Disputes Advice**
  - Betting dispute advice interview with Paul Fairhead – fair gambling advocate
  - Helping Punters – Paul from Bettor Concierge. Finding solutions to your betting and bookie problems
- **Part 4: Getting On**
  - An insider speaks – how to avoid unwanted bookie interest and keeping your account coded as 'safe'
  - Interviews with 5 professional punters. Getting your bets on – advice from the experts



To coincide with the release of the 'Getting On' Report we are also launching our new '[Better Betting Campaign](#)' to help fight back against unfair bookmaking across 3 key issues.

#### **Issue 1: Bookmaker Restrictions & Closures.**

Firstly, the Better Betting Campaign is seeking to demand action is taken on the central issue of bookmaker restrictions and closures by the UK Government.

We are calling on the Department for Culture, Media & Sport to investigate the issue of bookmaker restrictions and closures in the UK. Additionally, we calling on it to review the implementation of a 'New South Wales' minimum bet model for UK racing.

#### **Issue 2: Hidden Bookmaker Tracking Software**

Through the Better Betting Campaign, we are also seeking to raise awareness about the bookmaker tracking software 'IESnare' (AKA Iovation/Reputation Manager) and the serious question marks being posed over its usage. We also wish to make punters aware as to how they can identify and remove this software from their computer.

#### **Issue 3: Disputed Payouts and Delayed Withdrawals.**

We are also seeking to highlight the increase in bet disputes and withdrawal delays suffered by punters and are calling for an improvement in regulation on these issues by the UK Gambling Commission and IBAS.

### **GET BEHIND THE BETTER BETTING CAMPAIGN**

If these issues impact you then you can help raise awareness of the Better Betting Campaign and spread the word.

**Encourage others to download this report** – This 'Getting On' Report is available for free to ALL punters and they can download their own copy by visiting the Better Betting Campaign page at [www.secretbettingclub.com/better-betting-campaign](http://www.secretbettingclub.com/better-betting-campaign)

**Use the #betterbetting hashtag** – You can use the hashtag #betterbetting and help raise awareness across social media about the campaign

# PART 1: BOOKMAKER RESTRICTIONS & CLOSURES

WE EXPLORE THE DEPTH OF THE ISSUE SURROUNDING ACCOUNT RESTRICTIONS/CLOSURES, SUGGEST HOW YOU CAN DEMAND CHANGE AND SPEAK TO THOSE IN THE INDUSTRY ATTEMPTING TO TACKLE IT

## SBC'S RESTRICTIONS & CLOSURES SURVEY – THE RESULTS

### UNDERSTANDING THE DEPTH OF THE PROBLEM

By far and away the biggest issue facing punters these days is that of bookmaker accounts being closed or facing severe restrictions – so much so that we have made this the first and most crucial issue facing our Better Betting Campaign.

Once considered a problem that impacted a tiny minority of large winners only, in recent years it has moved on apace with large sections of the betting population now affected by it.

The logic behind it all is simple – winning punters cost bookmakers money and so in order to remove this liability and push their profit margins ever higher, they are doing all they can to identify and remove them as customers. Sometimes this is done by ‘factoring’ a customer’s account so that they can only win say £5 or £10 at best on any given bet, or simply by closing the account full stop without proper explanation.

The bookmakers themselves deny the scope of this problem, claiming it impacts a very small minority of ‘ungenuine punters’ who represent a tiny proportion of the wider betting public.

Our survey would challenge such logic as this issue is in fact impacting whole swathes of genuine punters, whether they bet to small or large stakes. All of the major UK based bookmakers are involved to various degrees with some restricting or closing as many as 90% of all customers surveyed.

This is all taking place despite the record profits many bookmakers are now reporting as whilst their coffers swell, many punters are unable to bet on the sports they love. And it is this which must cause concern for several sports, especially Horse Racing where this issue is most pronounced. 78.1% of those we surveyed have suffered heavy restrictions or account closures betting on the sport with 36.7% no longer or less interested in the sport as a consequence.

Can a sport such as racing, already one which struggles for column inches and media attention, lose more than a third of its customer base? I dare say not, and it is an issue the racing authorities and government need to act upon and quickly.

The solution is obvious with the successful precedent set in New South Wales, Australia (and soon to be implemented by neighbouring state, Victoria) of Minimum Bet Laws. Despite widespread resistance by many Australia bookmakers, this ruling has seen betting turnover increase and a fairer crack of the betting whip for all. The time has come for similar legislation to be introduced in the UK.

Peter Ling – Secret Betting Club Editor

## THE SURVEY RESULTS

Our restrictions and closures survey was opened on the 8<sup>th</sup> July and closed on the 9<sup>th</sup> August 2016 with 611 individuals filling it in.

The survey was open to the general public to answer and was widely publicised via email, social media and listings on various websites.

### QUESTION: THE DEPTH OF RESTRICTIONS & CLOSURES

We asked you the following question: **“Restrictions and Closures - Share your experiences on the following well-known bookmakers and how they may have restricted your stakes or closed your betting accounts.”**

In the answer field, we listed 17 bookies as follows: 32Red, Bet365, Betbright, Betfair Sportsbook, Betfred, Betway, Boylesports, Coral, Ladbrokes, Marathon Bet, Paddy Power, Skybet, Sporting Bet, Stan James, Totesport, Victor Chandler, William Hill.

In total, 6575 bookmaker accounts were held with the 17 bookmakers listed and the headline figures were stark with as many as 21.22% of all accounts closed and a further 33.46% heavily restricted. Combining both answers, this equates to 3595 or 55.68% of all accounts which are either fully closed or heavily restrictions.

On the flipside, only 29.22% (1921) accounts were not restricted – just under 3 out of 10 punters are now able to bet without issue.

Depth Of Restrictions	Number of Accounts Impacted	Percentage of Accounts Impacted
Account Closed	1395	21.22%
Heavily Restricted	2200	33.46%
Moderately Restricted	625	9.51%
Lightly Restricted	434	6.60%
Not Restricted	1921	29.22%

### Accounts Closed

Drilling further into this answer, we also were able to identify both the best and worst bookmakers for closing your accounts.

In terms of closing accounts, Stan James lead the way with 53.6% of all accounts held with them shut down. Both Victor Chandler and Boylesports are not far behind with 43.4% and 42.5% respectively. Questions need to be asked of these 3 bookmakers specifically on this policy.

The ‘Best’ bookmakers were led by Betfair Sportsbook (7.8%), Marathon Bet (8.8%), 32Red (9%) and Bet365 (9.9%). **It is notable however that ALL 17 bookmakers do close accounts.**

Bookmaker Account Closed	Percentage
Stan James	53.6%
Victor Chandler	43.4%
Boylesports	42.5%
Betfred	24.3%
Sporting Bet	23.9%
Coral	21.4%

Ladbrokes	20.7%
Totesport	19.5%
Betway	18.2%
Betbright	16.2%
Paddy Power	11.4%
Skybet	11.3%
William Hills	10.9%
Bet365	9.9%
32Red	9.0%
Marathon Bet	8.8%
Betfair Sportsbook	7.8%

### Heavily Restricted

We also were able to identify exactly which bookmakers restricted you heavily – for example those that might let you get just 50p or £1 stake on – generally very small amounts indeed.

There was a notable increase in the number of customers affected with all but three of the bookmakers surveyed impacting over 30% of accounts.

The worst bookmaker for this is Betway – who heavily restricted 45.4% of all accounts, which was notable given that they only close 18.2% of all accounts. Similar logic followed for Betfair Sportsbook (heavily restricted 41.6% vs closed 7.8%) and Skybet (heavily restricted 40% vs closed 11.3%).

These 3 bookmakers in-particular appear to have a very clear policy of heavily restricting rather than closing an account.

Bookmaker Account Heavily Restricted	Percentage
Betway	45.4%
Betfair Sportsbook	41.6%
Skybet	40.0%
Boylesports	39.7%
Ladbrokes	39.5%
Betbright	38.6%
Coral	37.3%
Totesport	35.4%
Paddy Power	35.3%
Sporting Bet	35.0%
Betfred	34.2%
32Red	31.3%
Marathon Bet	30.9%
Bet365	30.2%
William Hills	26.0%
Stan James	20.7%
Victor Chandler	12.2%



### Account Closed & Heavily Restricted

If your account has been heavily restricted – it is often as good as useless, so combining this with the closed account figures provided another set of results we were able to evaluate.

Top of this particular list was Boylesports who have impacted 82.2% of all surveyed punters. Or put another way - 327 out of 398 accounts held with Boylesports can no longer be used for all but very small bets at best.

Other bookies who fare high up this list include Stan James (74.3%), Betway (63.6%) and Ladbrokes (60.2%), whilst it was noticeable that the top 11 in this list have impacted more than 50% of all customers.

Of the 'best' bookmakers, William Hill (36.8%), Marathon Bet (39.6%), Bet365 (40.1%) and 32red (40.4%) top the table, although they are still effectively no longer taking reasonable bets from more than one third of all customers.

Bookmaker Account Closed OR Heavily Restricted	Percentage
Boylesports	82.2%
Stan James	74.3%
Betway	63.6%
Ladbrokes	60.2%
Sporting Bet	58.9%
Coral	58.7%
Betfred	58.5%
Victor Chandler	55.6%
Totesport	55.0%
Betbright	54.8%
Skybet	51.4%
Betfair Sportsbook	49.4%
Paddy Power	46.8%
32Red	40.4%
Bet365	40.1%
Marathon Bet	39.6%
William Hills	36.8%

### Account Closed, Heavily OR Moderately Restricted

To round off this section, we also included the results from those of you who say your account has been Moderately Restricted. This might mean you can get £5 up to £15 on without restriction for example. Certainly not large stakes by any means.

Again we see a step up in the number of people impacted as all 17 bookmakers with the notable exception of Bet365 are limiting or closing over 50% of accounts held.

Bookmaker Account Closed, Heavily OR Moderately Restricted	Percentage
Boylesports	85.9%
Stan James	81.7%
Betway	72.5%
Coral	70.6%

Ladbrokes	68.7%
Sporting Bet	68.2%
Betfred	67.0%
Totesport	65.2%
Paddy Power	63.4%
Betbright	63.3%
Victor Chandler	62.3%
Skybet	61.8%
Betfair Sportsbook	58.4%
32Red	52.4%
Marathon Bet	51.2%
William Hills	51.1%
Bet365	44.9%

### Not Restricted

So where exactly should you bet and which bookmakers are less likely to stop you from getting on?

Our results indicate that Bet365 lead the way here with 49.8% of all punters not restricted at all.

Worthy mentions go to 32Red, William Hill, Marathon Bet & Betfair Sportsbook here, although the numbers do go down steadily to Boylesports with just 10% (1 in 10) of all punters able to bet with them freely.

Not Restricted	Percentage
Bet365	49.8%
32Red	39.8%
William Hills	38.2%
Marathon Bet	37.3%
Betfair Sportsbook	35.3%
Skybet	32.6%
Victor Chandler	29.2%
Totesport	29.1%
Ladbrokes	28.2%
Betbright	27.8%
Paddy Power	27.0%
Sporting Bet	26.1%
Betfred	25.0%
Coral	23.4%
Betway	23.4%
Stan James	13.7%
Boylesports	10.8%

### Not Restricted or Lightly Restricted

There is also a slight improvement when we also factor in those of you lightly restricted (i.e. a punter might see a reduction in 10 to 20% on the stakes they are allowed).

Bet365's numbers jump from 49.8% (not restricted at all) up to 55.1% and there are small adjustments for other bookies.

Not Restricted or Lightly Restricted Only	Percentage
Bet365	55.1%
William Hills	48.9%
Marathon Bet	48.8%
32Red	47.6%
Betfair Sportsbook	41.6%
Skybet	38.2%
Victor Chandler	37.7%
Betbright	36.7%
Paddy Power	36.6%
Totesport	34.8%
Betfred	33.0%
Sporting Bet	31.8%
Ladbrokes	31.3%
Coral	29.4%
Betway	27.5%
Stan James	18.3%
Boylesports	14.1%

#### QUESTION: RESTRICTIONS ON THE SPORTS YOU BET ON

We also wanted to find out which sports you experience the most restrictions on – because the long held suspicion is that this issue impacts Horse Racing bettors more than with other sports.

Our question read: **“Which sports have you experienced the most problems as per restricted and closed accounts?”**

We listed 10 sports as follows: Horse Racing, Football, US Sports, Cricket, Rugby, Tennis, Motorsport, Politics, Darts & Golf

Firstly, before we discuss the results, it is worth noting that by far and away the most popular sports to bet on are Horse Racing & Football with 92.5% and 70% of punters betting them on them regularly.

Moving down to those sports next on the list – just 32% of you bet on Golf and 24.5% for Tennis (all other sports came in at 13% or lower) so you can see where the majority of interest lies.

#### Accounts Closed

The findings from this question were very clear with 28.1% of you having suffered account closures due to betting on Horse Racing. There is a massive gulf between Racing and every other sport down to Golf which impacts just 0.6% of punters (one reason Golf is becoming more popular to bet on).

Account Closed	Percentage
Horse Racing	28.1%
Football	6.4%
US Sports	4.5%
Cricket	4.3%
Rugby	3.9%

Tennis	3.1%
Motorsport	2.1%
Politics	1.8%
Darts	1.7%
Golf	0.6%

### Heavily Restricted

The findings deteriorate when we look at which sports you have been heavily restricted on with 1 in 2 Horse Racing bettors impacted. Set against all other sports the differences are vast.

Heavily Restricted	Percentage
Horse Racing	50.0%
Football	23.2%
US Sports	18.2%
Tennis	17.6%
Rugby	17.1%
Cricket	14.5%
Golf	12.7%
Politics	12.5%
Motorsport	12.5%
Darts	11.9%

### Account Closed & Heavily Restricted

Combining the two above results showcases exactly where the problem lies with 78.1% of all surveyed having an issue with heavy restrictions and closures when it comes to Horse Racing.

Bookmaker Account Closed OR Heavily Restricted	Percentage
Horse Racing	78.1%
Football	29.6%
US Sports	22.7%
Rugby	21.1%
Tennis	20.6%
Cricket	18.8%
Motorsport	14.6%
Politics	14.3%
Darts	13.6%
Golf	13.3%

### Not Restricted

Flipping this answer and focusing on the sports where you can get on without issue – there are some good numbers for those of you interested in the likes of Darts, Cricket, Motorsports plus several others. At the foot of the table you can find Horse Racing where only 7.7% of those surveyed have not suffered a restriction or closure of some kind.

Not Restricted	Percentage
Darts	62.7%
Cricket	59.4%
Motorsport	58.3%
Politics	57.1%
US Sports	54.5%
Golf	50.9%
Tennis	48.9%
Rugby	47.4%
Football	34.4%
Horse Racing	7.7%

### QUESTION: HOW RESTRICTIONS IMPACT YOUR INTEREST IN A SPORT

We wanted to gauge how the restrictions and closures listed so far in this survey have affected your interest in the sports you bet on.

We asked you: **“How have your experiences with restrictions and closures impacted your interest in the following sports?”**

We separated the answers to cover the 4 major, most popular sports that people bet upon to help compare and contrast like against like.

Of these, Horse Racing saw the biggest percentage in terms of loss of interest with 36.7% of all punters either less interested or no longer interested at all.

No sport can lose over a third of its audience, yet this is what is happening as regards Horse Racing, whilst the numbers should also be a concern for some of the other sports listed. Restrictions & closures is having a knock-on effect here.

Less Interested Or No Longer Interested (Major Sports)	Percentage
Horse Racing	36.7%
Tennis	20.9%
Football	20.2%
Golf	19.5%

### QUESTION: YOUR BOOKMAKER RATINGS

We also wanted to gauge which bookmakers you use and how you would rate them.

We asked you **“Of the following bookies, please rate them based on your personal experiences on a score between 1 and 5 (where 1 is the worst and 5 is the best) Rate only those you have used to bet with - skip any you have not.”**

For this answer we listed 20 bookies and exchanges as follows: 32Red, Bet365, Betbright, Betfair Sportsbook, Betfair Exchange, Betfred, Betway, BoyleSports, Coral, Ladbrokes, Marathon Bet, Matchbook, Paddy Power, Skybet, Smarkets, Sporting Bet, Stan James, Totesport, Victor Chandler, William Hill.

As might have been anticipated, 3 of the top 4 results went to the exchanges available with Betfair, Smarkets and Matchbook who all allow punters to bet unencumbered by restrictions.

Betfair's exchange lead the way with a rating of 4.2 out of 5, with Smarkets (3.71), Bet365 (3.69) and Matchbook (3.68) all bunched together in 2<sup>nd</sup>, 3<sup>rd</sup> & 4<sup>th</sup> place.

At the foot of this table it is perhaps of little surprise to see some of the biggest closures and restrictors of bookmaker accounts with Boylesports (1.6 out of 5), Stan James (1.77) and Betway (2.03) all polling some very low numbers.

Rank	Bookmaker	Rating (1-5)
1	Betfair Exchange	4.20
2	Smarkets	3.71
3	Bet365	3.69
4	Matchbook	3.68
5	William Hill	3.19
6	Paddy Power	2.82
7	Betfair Sportsbook	2.63
8	Skybet	2.62
9	Marathon Bet	2.61
10	Victor Chandler	2.54
11	Ladbrokes	2.43
12	32Red	2.39
13	Betfred	2.34
14	Coral	2.30
15	Totesport	2.29
16	Betbright	2.22
17	Sporting Bet	2.14
18	Betway	2.03
19	Stan James	1.77
20	Boylesports	1.60

## QUESTIONS: HOW MUCH YOU STAKE

To also provide some context to the results of this survey, we also surveyed you on the level of staking you place on an average bet.

We asked you: **“What is your approximate average stake per bet?”**

We listed 6 options as follows, with the majority of you (28%) averaging between £10 and £25 stakes per bet. Certainly not huge sums of money.

Only 15.9% of you bet between £50 and £100 whilst again just 13% of you are betting at £100 and over stakes.

Your Stakes	Percentage
Between £10 and £25	28.0%
Between £25 and £50	21.9%
Between £50 and £100	15.9%

Between £5 and £10	13.9%
Over £100	13.1%
Up to £5	7.2%

### Stake Size & Restrictions

Combining the results from this question to that on account closures and restrictions we were also able to observe what links there were between stake size and restrictions.

It is noticeable that even if betting up to £10 stakes, 11.75% of you have had accounts closed, 21.39% heavily restricted and 8.37% moderately restricted. That's 41.51% of all £10 and lower punters unable to bet freely.

This would call into question the claims from certain bookmakers that it is only big staking individuals who find themselves restricted and closed.

The impact of closures and restrictions does then grow in line with further staking with only 21.9% of £25 to £50 staking punters able to bet without restriction. That's just under 1 in 5 of all punters surveyed.

Depth Of Restrictions	Up To £10 Stakes	Between £10 & £25 Stakes	Between £25 & £50 Stakes	Between £50 & £100 Stakes	£100 + Stakes
Account Closed	11.75%	16.28%	22.78%	26.71%	35.56%
Heavily Restricted	21.39%	27.89%	38.22%	42.01%	43.70%
Moderately Restricted	8.37%	10.58%	9.73%	9.33%	8.47%
Lightly Restricted	6.26%	7.19%	7.33%	6.85%	4.24%
Not Restricted	52.24%	38.06%	21.93%	15.09%	8.03%

### QUESTION: HOW YOU BET?

We also wanted to understand exactly how you place your bets to see if there were any patterns of note that formed from this.

#### We asked you "How do you usually bet?"

We listed 6 answers in total with the vast majority of you at 87% placing all of your bets via your PC and Laptop. Interestingly enough only 15.2% of you still bet in betting shops these days – which might seem odd given the number of betting shops available in the UK high street in 2016.

How You Bet	Percentage
PC/Laptop	87.2%
Mobile Phone	55.3%
Tablet	20.5%
Betting Shops	15.2%
Telephone	4.6%
Skype/Whatsapp	0.5%

## Getting On In Betting Shops

We were also able to gauge how those of you who placed bets in betting shops found the issue of closures and restrictions. Again it appeared to have little or no impact with 75% of you either moderately restricted, heavily restricted or having your account closed.

Depth Of Restrictions	Betting Shops Only
Account Closed	28.95%
Heavily Restricted	36.18%
Moderately Restricted	9.96%
Lightly Restricted	6.95%
Not Restricted	17.95%

## QUESTION: WHAT YOU DO TO GET ON

Given the increased number of punters impacted by this issue, many of you have started to utilise specific tactics that will allow you to get your bets on. This can be everything simple from betting to small stakes only through to the use of VPN's (Virtual Private Networks) to cover your tracks.

### We asked you "What tactics (if any) have you undertaken to avoid restrictions/closures?"

We listed a range of suggestions for you to choose from with the most popular at 63.5% - splitting your stakes across a variety of bookmakers. For example, instead of placing one £30 bet, you might instead place three bets of £10 with a trio of different bookmakers. Punters do this for two reasons – either they have had their accounts limited to small stakes or to avoid detection as a 'shrewd punter' should a larger bet win.

Many punters are also only using exchanges only (44.7%) with the likes of Smarkets, Betfair & Matchbook leading the way here, whilst 43% of you are betting to small stakes.

It is also very noticeable that a huge 35.3% of you have opened new accounts in the names of friends or family – one way to get on if your original bookmaker account is limited. Often this is done in tandem with the use of a Virtual Private Network (VPN) to cover your tracks with 20.1% of you doing this.

Tactic	Percentage
Splitting stakes across bookmakers	63.5%
Using exchanges only	44.7%
Betting with small stakes	43.0%
Placing occasional 'mug bets'	38.3%
Opening new accounts in friends/family names	35.3%
Betting in shops	25.4%
Playing occasionally in the online casino	23.5%
Using a VPN	20.1%
Not taking up bookie specials or offers	16.4%
Not betting on horse racing	12.8%
Never taking early prices	11.1%
Using bet brokers	8.6%
Never taking best prices	7.1%
Never taking a bookmaker price when shorter price on the exchanges	5.8%
Betting no earlier than 10-15 minutes before a race	4.1%



We also provided the option to list your own tactics – here are a few other suggestions put forward:

- Place mug bets and lay them on Betfair. Especially when bookie has an offer e.g. bet 20 get €10 free bet
- Placing the occasional bookmaker promotion bet that they want you to take (i.e. England to win the Euros)
- Holding back on withdrawals for long periods
- Rounding my stakes to the nearest pound and ideally to the nearest £5.
- Avoiding obscure markets, or at the very least only betting small amounts such as £5-10.
- Using different channels e.g., phone, text, internet to get bets on with the same bookie
- Advertising, or requesting help on forums for 'agents' with active and live accounts.
- Limit winnings to between £100-£200 for any bet, lower end of that scale on weekdays.
- My tactics depend to some extent on the type of horse race. If a race is of lower grade and midweek I will be more inclined to either place bets on the exchanges or avoid taking an early price
- I never bet before 9am. I try where I can to leave betting until 11am at least. I withdraw as infrequently as possible.
- Betting accas, playing slots
- Bet with bookmaker and lay back on the exchanges - sometimes for a small loss!
- Opening new accounts with new bookies from a clean page (i.e. not referred from Oddschecker or Matched Betting website)
- Double the selection up with a mug selection (i.e. 1/1000) as hides the search in singles

## **TAKE ACTION: HOW TO DEMAND YOUR MP INVESTIGATES UNFAIR BOOKMAKER PRACTICES**

*Alongside the work being undertaken by organisations such as the Horseracing Bettors Forum, another route available to those of us impacted by bookmaker restrictions is to raise the issue with our local MP to demand action is taken.*

*This is the firm belief of the author of the following article, who having worked in politics for over 10 years as both a Parliamentary agent and researcher has a keen understanding of how government works.*

*A keen punter himself personally impacted by bookmaker restrictions, he has shared his understanding of the matter and crucially of all – a template email that you can send to your MP (plus how you can easily find who your MP is and how to contact them)*

*If enough of you contact your MP to raise awareness of this problem AND demand action is taken – then this represents a genuine route to possible change.*

## **WRITING TO YOUR MP TO DEMAND ACTION – OUR PARLIAMENTARY AGENT WRITES**

Like an ever increasing number of punters, I have had several accounts restricted and closed.

The bookmakers argue that they restrict a very small percentage of punters, however SBC's own survey has proven it impacts a much larger section of the population than they would lead you to believe. It is therefore difficult to argue that it is anything other than discrimination and profiteering and in the long term, looks sure to drive away many racing followers.

But as the voices of concern and dissent become louder on this issue, there is no sign of bookmakers relenting in their pursuit of those who may win. After all, why should they when they have their cash-cow FOBT machines which effectively represent a licence to print money. If they can drive away punters who they're not sure they can win from whilst encouraging those who will definitely lose, why should they care about the future of horseracing?

My understanding is that it's quite clear that the bookmakers are going to have to be forced into action on this matter and that can only come from regulation. We have seen this happen in New South Wales in Australia, where bookmakers who turnover \$5 million are forced to lay prices from 9am to lose AUS\$2,000 at a city meeting and AUS\$1,000 at country fixtures. Although the bookmakers cried foul, its legislation that appears to be working.

Clearly this is the model we want, and we are going to have to campaign to get it. Petitions have been started on the Parliament website but these have limited impact. Parliamentarians need to be aware of this issue and it is they who need to pressure the Department for Culture, Media and Sport to act.

Alex Salmond MP has previously expressed his concern in the Guardian stating *“It is not acceptable for bookmakers to refuse to take a reasonable-sized bet because the client has a record of winning. If it is not a breach of advertising standards, then it should be. Bookmakers today simply don't want to take any risks.*

*“There is a difference between bookmaking, an entirely respectable profession, and fleecing people, which isn't. Maybe it is time that the distinction was made harder in terms of the law. There is a difference between being risk-averse and being responsible for misleading advertising.”*

Hopefully this is a view he still holds but we need more MP's to raise this as a concern, which is not of out of the question as a number of MP's have an interest in horseracing and an All Party Parliamentary Group for racing already exists.

The first course of action is to let MP's know that this is an actual issue as there is a very good chance many of them will be unaware that it's a real problem. If enough people start to write to them highlighting the problem and its knock-on effects for many in the racing and betting world, then it may lead to them investigating it further.

Ultimately the hope would be that this would lead to an MP raising the issue in Parliament at the Departmental question time or even through an Adjournment or Westminster Hall debate.

In an ideal world, the UK Gambling Commission would implement and enforce the New South Wales regulations in this country, although this is considered unlikely. This stance might well change should enough MP's start to raise it as an issue, based on the complaints received from you – their constituents.

So if you have been impacted by this issue and want to take action, I have put together a template email/letter you can use to send to your MP, urging them to contact the Department for Culture, Media & Sport to investigate this issue. We will only get change if we all act together.

You can find your MP at <https://www.writetothem.com/> - simply enter your Postcode to discover who represents you.

*Dear (INSERT YOUR MP'S NAME)*

*I am writing to you as a victim of legalised discrimination. You may have read recently that UK bookmakers have won £12.6 billion from its customers in the 12 months to September 2015.*

*Whilst much of this can be put down to the substantial revenues that are derived from Fixed Odds Betting Terminals, another significant factor is bookmakers closing or restricting the accounts of those they term to be a bad risk, i.e. those they believe may win.*

*Whilst there is a popular misconception that these actions are few and far between targeting only shrewd high rollers, it is in fact targeting many thousands of punters who have made the mistake in putting some time, effort and research into their punting passion.*

*This is I believe an act of discrimination as there is no good reason why every law abiding punter should not be able to access bookmakers odds that are openly available to everyone.*

*I am therefore calling on the Government to review the regulation of bookmakers and assess the feasibility of introducing similar legislation as The Government of New South Wales whereby bookmakers are legally obliged to take bets from every customer with a minimum liability.*

*The implications of not introducing legislation such as this is the loss of interest and revenue to affected sports which predominantly horse racing, a sport which relying on betting levy to such a degree.*

*I would therefore be grateful if you could write to Tracey Crouch MP, Minister for Sport on my behalf requesting that a review into the restriction of betting accounts take place as well as an investigation into the UK Government adopting the New South Wales model.*

**Note: Using Your Own Words**

*On the Write To Your MP website – they state that multiple copy and pasted messages can often be blocked and ignored. It is our understanding that this is mostly relevant to those sending hundreds of the same message all at once and is relevant to much larger campaigns.*

*If you do have the time – then do feel free to write in your own words or adjust the template message below as you see fit. We would simply recommend you include the request for your MP to write to the Minister for Sport demanding a review of the restrictions and closures problem takes place.*

**HORSERACING BETTORS FORUM INTERVIEW**

**INTERVIEWED BY PETER LING**

**WITH CHAIR SIMON ROWLANDS**

*The Horseracing Bettors Forum (HBF) is a voluntary body setup in 2015 by the British Horseracing Authority (BHA) by its chief executive, Nick Rust to represent the interests of those who bet on the sport.*

*Led by chair, Simon Rowlands, the HBF has been very vocal on a range of topics since its inception, including the issue it receives the most communication about – restrictions and closures of betting accounts.*

*To understand HBF's position and work thus far on this and other issues relevant to our Better Betting Campaign, we posed a number of questions to Simon Rowlands who was kind enough to answer them all in detail.*

*You can read more about HBF at <http://ukhbf.org/> including the results of their own restrictions and closures survey from earlier in 2016.*

## **SBC INTERVIEW**

**SBC: Can you summarise HBF's current position as per bookmaker restrictions/closures and your recent survey findings?**

**Simon Rowlands:** HBF has heightened awareness of this issue, which is the subject above all others that the betting public has been in contact about, through our survey/website and through the media, including during an interview on Racing UK on 7 September 2016 which can be seen here [<http://www.racinguk.com/video/watch/simon-rowlands-on-betting-restrictions>].

In addition, it wrote to the CEOs of around a dozen leading bookmakers, sharing concerns and inviting those individuals to engage with us about this matter, though the response was mixed. HBF understands the commercial imperatives driving bookmaker activity in this area but believes that the reality is that many bettors, who are also customers or potential customers of horseracing itself, are being turned off betting on the sport by trading policies which are unsophisticated and customer-service experiences which are unsatisfactory. It is important that betting on horseracing is seen as aspirational and distinct from games of blind chance: skill and discipline should make it possible for a bettor to succeed, or at least to get by, even if the majority of punters will undoubtedly be losers, for that is what drives many of us on. HBF hopes to have face-to-face discussions with the UK Gambling Commission seeking justification for that body's stance of non-interference in this area.

**SBC: How concerned are you about the impact of account restrictions and closures on horse racing as the results of your own survey (as ours) indicates it is driving people away from the sport?**

Simon: Concerned. It is not just the experiences of those individuals directly affected (which bookmakers claim are few in number) but the perception of betting on horseracing as being a "winners not welcome" game these days which is potentially very harmful. The funding of the sport is threatened by such a scenario.

**SBC: The BHA chairman Nick Rust, who set up the HBF, is on record as stating he wants to see a 5% increase in those betting on racing. Are the powers that be at the BHA aware of this issue and are they not concerned as to the wider impact it is having in terms of racing interest?**

Simon: He/they are aware of this issue, though HBF felt it had to emphasise the gravity of the situation. BHA has a lot on its plate in dealing with Authorised Betting Partner strategy and securing funding through means other than the Levy, and it would be understandable if it does not currently wish to tackle this. But BHA has not in any way been obstructive to HBF and our desire to shine light on this matter.

**SBC: Do you feel there is a genuine appetite for change amongst the bookmaking fraternity to actually take more bets from all punters? If so, why have we yet to see any evidence of this aside from Corals recent shop-only offers?**

Simon: Not widely, but in a few areas. HBF has emphasised that there may be an opportunity for enterprising bookmakers to cater for a disenfranchised section of the betting public, and Coral/Black Type have made welcome moves. Unfortunately, bookmakers have been pandered to for decades and many of them believe racing needs them more than they need racing (it is possible they are now right, but things should not have got to this stage).

**SBC: What do you understand to be the roadblocks to change preventing bookmakers from taking more bets?**

Simon: Some of them refusing to engage with a body (HBF) representing their customers. A betting landscape in which bookmakers are tempted to use racing as a loss-leader for cheaper/easier ways of extracting money from its customers. A body (UKGC) which has, at least until recently, had a remarkably laissez-faire attitude towards requiring bookmakers to act in a certain way. Successive governments which have failed to see the harmful consequences of FOBTs etc and what should be a clear distinction between them and the game of skill that betting on horseracing can be.

**SBC: In your recent statement following the release of your survey, you made it clear that only a few bookmakers were co-operating with you on this issue. Are you able to provide details as to who is co-operating and how they are helping?**

Simon: Not fully at this stage. A CEO of a leading bookmaker attended part of our June meeting, pledged to improve trading practises and, particularly, customer communication, and we hope to have him back in December to see how things have progressed. Unfortunately, the reality is that these things take time and organisation, and HBF (voluntary, unpaid) also has other claims on that. But we are in this for the long haul.

**SBC: Are you able to list those bookmakers that are not co-operating? What reasons (if any) have they given for not wishing to discuss it?**

Simon: Not yet, but we may do. Ideally, we would give them another chance to respond, but that has not been easy to arrange in the time and with the resources available.

**SBC: What proposals to enable punters to get their bets on are you discussing with bookmakers and which of these appear most likely (if any) to be realistic options? Simon Rowlands post on the [Betfair Forum](#) lists a range of ideas such as offering a 'no-frills' service through to agreements to meet a certain liability on any bet as Coral now offer, but which of these are viable ideas?**

Simon: The no-frills service is essentially what Black Type is adopting (we have little knowledge of their operation otherwise but have received favourable reports on this score to date). Coral have essentially chosen to honour an obligation, albeit only in shops, which is also to be welcomed. In addition, we have recommended a "right to review" rather than people summarily having their accounts closed/restricted and its being clearer to customers when opening accounts what activity may prompt censure.

**SBC: What are your thoughts on implementing a model similar to that seen in New South Wales, Australia whereby bookmakers have to lay all punters a set amount. Do you feel this model would work in the UK?**

Simon: We think it would require legislation (unless most/all bookies miraculously got behind the concept) and be difficult to achieve but that that is no reason not to try. UK Gambling Commission does not see it as their place to "interfere" in this area, but has indicated it would talk to those representing customers, which we see as us. We have issued an invite for the UKGC to attend our December meeting to discuss this and other matters.

**SBC: Upon creating the HBF, Nick Rust promised that you 'will affect policy' at the BHA. What evidence do you have on this so far and what powers if any do the HBF have to take action on the issue of restrictions/closures?**

Simon: We have influenced BHA policy less than we might wish in our first year, but that has been in part down to considerable other claims on BHA time (Lohn, Levy, ABP etc), as well as our own. The silver lining is that we have managed to assert our independence from BHA more than might otherwise have been the case, and that is positive. Account restrictions/closures is just one of several things HBF is tackling. Data provision, Non-Runners, the starting-price process and the discredited body which oversees that, establishing a website, engaging with influencers (I have written five times to Alex Salmond without a single reply, which all takes time). HBF has no statutory powers, in this or in other areas. That was made very clear at the outset, and yet some in the public have chosen to ignore that and vilify the body for failing to change things by fiat. Heightening awareness, lobbying those who can affect change, establishing evidence that may influence decision-makers, and, occasionally, calling out those who do not shape up is all that we can realistically do. But that is proving worthwhile, or should prove worthwhile ultimately.

**SBC: Ultimately many punters are pinning their hopes that the HBF might finally be able to help force through change on this issue. How confident are you that a solution can be found?**

Simon: HBF takes this matter very seriously, but does not have the powers to force change. I would not be confident that a widespread solution will be found when no-one is obliging bookmakers to act in a certain way or even to engage with those representing its customers. But HBF can certainly make a meaningful contribution to the debate, and feels it already has. But, I must emphasise, account restrictions/closures is just one of the areas in which HBF is active. It must not, and will not, simply become a one-issue organisation. In recent weeks it, or some of the individuals on it, has/have been asked for feedback about Non-runners, race-day data, accuracy of going descriptions and much more besides. That is over and above more clearly betting-related matters.

**SBC: There has been lots of debate about the usage of 'tracking software' such as IEsnare - whereby bookmakers are allegedly tracking and logging the activity of those betting with them without permission. What is HBF's stance on them?**

Simon: HBF is very concerned that tracking software may be being used in a manner that is, at the least, unethical and has drawn that to the attention of the UK Gambling Commission. Establishing the facts is proving difficult, but HBF is active in this area. It is one of the main things we wish to talk to UKGC about in person. This may, or may not be, less important than tackling account restrictions/closures but it is certainly important.

**SBC: What impact if any do you feel FOBT machines and other similar machines now so prevalent in all bookmaker shops have had on this issue? Many commentators feel that until sensible limits are placed on both the number of FOBTs and stakes that can be risked (and thus the huge sums of profit they generate), many bookmakers will have only a limited interest in Horse Racing. Does HBF have a position on this?**

Simon: HBF does not have a formal position on FOBTs, mostly because it has been busy establishing its position on other matters, but I personally agree with the implication of your above remarks and feel confident I reflect the general feeling of HBF. As stated earlier, horseracing should be seen as very distinct from such mindless games of pure chance. British racing's support of FOBTs under Rust's predecessor Paul Bittar was nothing short of a disgrace, in my opinion. I am surprised no-one has demanded BHA clarify its position in this area now, but everything about Nick Rust's stewardship indicates to HBF that he understands the implications in this area, as you would expect of someone with his background. We are encouraged.

# PART 2: HIDDEN BOOKMAKER TRACKING SOFTWARE

WE EXPLORE THE WIDESPREAD USAGE OF HIDDEN SOFTWARE TRACKING YOUR EVERY BETTING MOVE, HOW IT WORKS AND CRUCIALLY – HOW YOU CAN REMOVE IT FROM YOUR COMPUTER

THE BOOKMAKERS ARE SPYING ON YOU!

AUTHOR: JIMMY JUSTICE

HIDDEN TRACKING SOFTWARE, HOW IT WORKS & HOW TO REMOVE IT

*In this guest article, Jimmy Justice from the Justice For Punters website reveals all on the hidden tracking software many bookmakers are using to observe your behaviour.*

*With questions hanging over the legality of such software and its accordance with the Data Protection Act, Jimmy outlines just what the software tracks plus most crucially of all – how to remove it from your own computer.*

*Jimmy is a tireless campaigner for fairer gambling and punters rights – you can read more from him over at the Justice For Punters website: [justiceforpunters.org](http://justiceforpunters.org)*

## IS GAMBLING 'FAIR AND OPEN'

Like all businesses, bookmakers have the right to protect themselves from fraud and other criminal behaviour. May I say, right from the outset, that I fully support this, because it gives gambling some respectability and should mean that the 'fun' punter can gamble on sports safely knowing that it is 'fair and open'.

Of course we know gambling's not 'fair and open', but many of these reasons are usually outside the control of regulated, legal bookmakers, so nothing to do with them, e.g. match-fixing, horses being laid out for handicap coups, etc. In these cases, it's probably correct to say that bookmakers dislike these types of markets as much as punters.

However, we are also being stupid if we think gambling is 'fair and open' in other ways. It is now common knowledge, outlined by the UK Gambling Commission's CEO that bookmakers use unfair terms and conditions and the openness of their customer services is a bit of a joke (according to the UK Horse Bettors Forum's data, 90% of people never got told why their account had been restricted or closed).

## MODERN GAMBLING

Online gambling has completely changed the landscape of having a bet. In many ways, for the responsible, talented gambler it should be a panacea to make money. The bookmakers also see it as their panacea to make money and this has led to a massive conflict of interest. Bookmakers want every 'mug' punter in the world on their list of clients and they are spending a fortune on advertising and promotions to attain this. This huge spends means that each punter has to be a significant loser to be cost effective.



Why is this linked to the title of this article? Easy really, bookmakers have to try to identify punters with ability extremely urgently to balance their books. This means the lines between fraud and other crimes have become blurred with perfectly acceptable, legal efforts to turn a profit betting. Legality lines are also being blurred through the use of cookies illegally, dubious use of CCTV in shops and possible discrimination by refusing bets on horses from accounts in female names, due to the assumption that the person running the account is not who they say they are.

Punters have to accept that 98% of the tracking that goes on is legal, but they certainly should not accept that it is moral to run a gambling business that bans or restricts all winners. That is not gambling and this aggressive policy by most bookmakers has led to the need to push legal barriers in an attempt to identify who is doing what. The punter did not create this situation, the bookmakers did, by their loss leading attempts to expand their list of 'mugs', meaning economically they cannot trade with any good punters in the medium or long term. Medium term for some bookmakers is over five bets.

## SPYING

Most of the spying publicity concerns software now called 'Iovation' (was 'iesnare' and then 'Reputation Manager'). No doubt it will be called something else soon after this article is published, because all concerned are desperate to avoid detection of it being downloaded on to every e-device in the world used for gambling.

'Iovation' is different from a normal cookie. IT forums are full of attempts to get all software like this banned. I use the word software, as opposed to cookie, because the IT 'geeks' define it as software and some even feel it should be listed as a virus: I'm no IT 'geek', but I am in the latter camp. If we had not voted to leave the EU recently this software would have been banned within the next couple of years, under new privacy legislation, planned by the EU. It is therefore possible, in the near future, that UK punters may be treated very differently from those in another 27 European countries.

There is other software like 'Iovation', e.g. Experian Marketing Services, ThreatMetrix and BlueCava, so don't be surprised if bookmakers begin to use these other products if the publicity about 'Iovation' becomes too bad.

## INFORMATION COMMISSIONER'S OFFICE RULING ABOUT 'IOVATION'

The crucial thing to remember is that the whole landscape for software like this and how bookmakers use it has changed, because the UK Information Commissioner's Office (ICO) has ruled that SkyBet has been using 'Iovation' incorrectly and possibly illegally.

By definition of the ICO's ruling, which was based around SkyBet not revealing they were using 'Iovation' and not explaining what it does, means every other bookmaker is also falling short in this aspect. The list of which bookmakers use 'Iovation' is difficult to keep up to date, but it is probably true to say that all the major ones have or still do use it with the exception of Bet365 (see Table 1 later).

The ICO have also said which I find amazing, that they will take no further action unless they receive more complaints, so readers...the choice is yours.

## WHAT IS 'IOVATION'?

There is a lot of incorrect information about this product on the internet and it appears few people really understand its capabilities: Not surprising, as it is very difficult to find out what it exactly does and how the data it collects is analysed and used.

When you open an account with a bookmaker who uses 'Iovation', it will be downloaded on to your PC, laptop, smartphone or other e-device usually without you knowing. Some companies even download it if you just visit their website's home page. From the moment of download, whether you delete it or not, your e-device will be listed in a world database (to my knowledge there is no right for the consumer to have their e-device removed from this database, so it is there for life, even if the e-device, is lent, sold or gifted). As a minimum, the database stores the following details about your e-device and internet access points:

SCREEN RESOLUTION, DEVICE TYPE E.G. PC, MAC, ETC., OPERATING SYSTEM E.G. WINDOWS, OS X, LINUX, ETC., DEVICE TIME ZONE, JAVASCRIPT ON/OFF, FLASH ON/OFF, FLASH INSTALLED?, FLASH VERSION, FLASH STORAGE ENABLED/DISABLED, BROWSER COOKIES ENABLED/DISABLED, BROWSER TYPE, BROWSER VERSION, BROWSER CHARACTER SET, BROWSER MENU LANGUAGE, BROWSER CONFIGURED LANGUAGE, IP ADDRESS, IP GEOLOCATION: CITY, IP GEOLOCATION COUNTRY CODE, IPGEOLOCATION PROXY FLAG, IP GEOLOCATION COUNTRY NAME, IP GEOLOCATION STATE/REGION, IP GEOLOCATION TIME ZONE, INTERNET SERVICE PROVIDER (ISP), ISP ORGANIZATION; FULLY-QUALIFIED DOMAIN NAME, CPU COUNT, CPU SPEED, OPERATING SYSTEM VERSION, SYSTEM MODEL, COMPONENT SERIAL NUMBERS, MAC ADDRESS, DEVICENAME (MD5 HASH), DEVICE IDENTIFIER, DEVICE LOCALE, DEVICE SYSTEM VERSION, OS BUILD NUMBER, KERNEL VERSION, KERNEL BUILD NUMBER, FLASH SYSTEM CAPABILITIES.

Basically a 'fingerprint', often referred to as a 'footprint' in IT terminology of your e-device has been stolen without you knowing. We think everyone will be happy with this. Combined with other data a bookmaker is regularly collecting and holds about you 'Iovation' is a very powerful, intrusive tool.

#### **How can I find out if 'Iovation' is already on my e-device and delete it?**

Fortunately, it's pretty simple:

Go to the file search function on your e-device. Then type 'mpsnare' or 'iesnare' in the search box and press return or the 'search' button if you have one. If 'Iovation' has been downloaded on to your e-device you'll find one or more of the following folders:

- #mpsnare.iesnare.com
- #ci-mpsnare.iovation.com
- mpsnare.iesnare.com
- ci-mpsnare.iovation.com

You can then delete the folders and the files within them.

Another way and one I recommend is to use 'Firefox' a free web browser and a free piece of software called 'Better Privacy'. **Please note:**

There are many browsers with many different ways of dealing with products like 'Iovation', so I can't cover them all. I'm not an affiliate of Mozilla, so unlike your friendly bookmaker affiliate who receives massive commission on your gambling losses I do not gain anything financially or otherwise by featuring their browser 'Firefox'. It's simple; Mozilla have gone out of their way, for free, to help you discover and delete this type of privacy intrusion, so we support them.

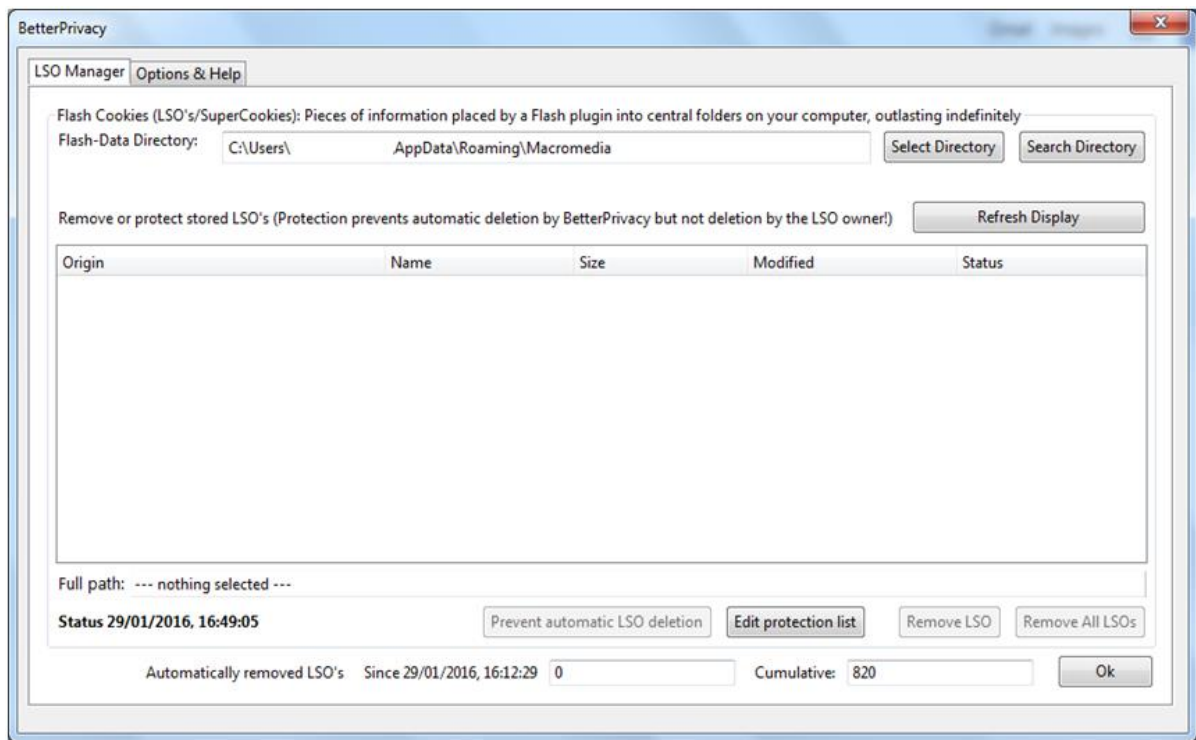
1. Download 'Firefox' if you don't have it: <https://www.mozilla.org/en-GB/firefox/new/>  
And follow the instructions.
2. Download Mozilla 'Better Privacy', an add-on for 'Firefox':  
<https://addons.mozilla.org/en-GB/firefox/addon/betterprivacy/> And follow the instructions.
3. Then add the 'Better Privacy' logo to your main 'Firefox' menu bar. The logo looks like this:



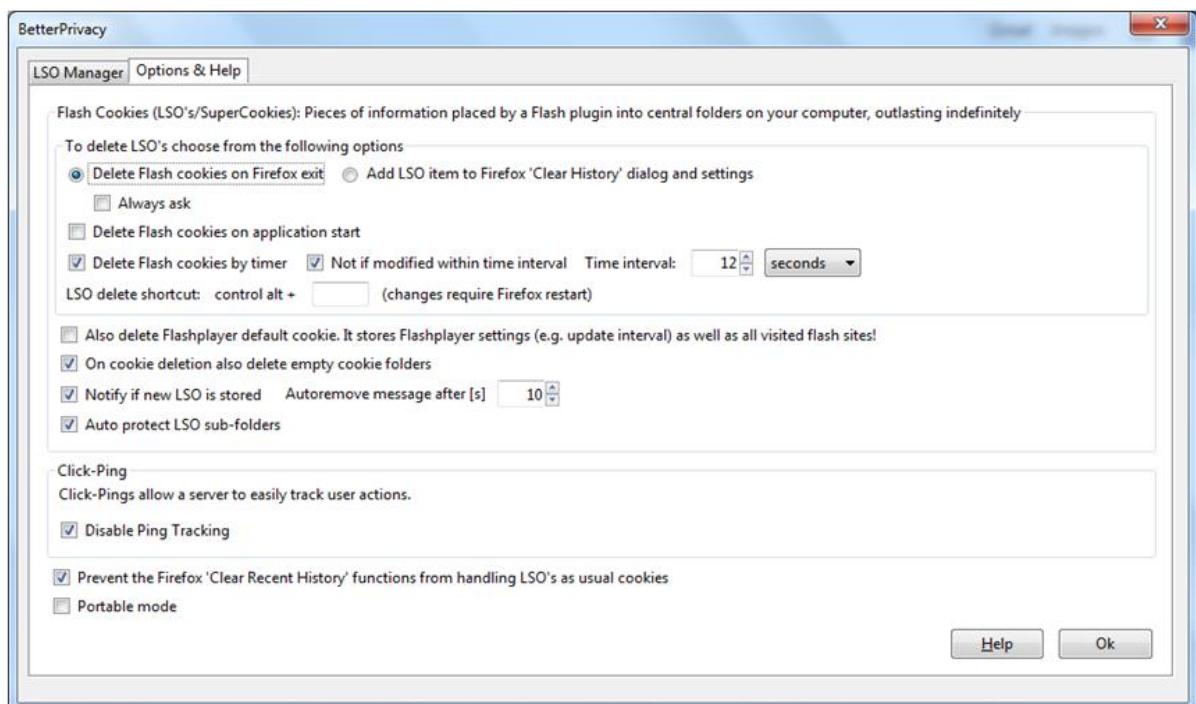
4. To do this, open 'Firefox' click on the four bars in the top right of your screen. Then 'Customize' in the box that opens. You can then drag the logo into your menu bar.
5. Click on the 'Better Privacy' logo and a box will open. It will automatically search for all the local shared objects (LSOs) within the Macromedia folder of your equipment. 'lovation' is an LSO and is likely to be stored in this folder. You may be surprised by how many LSOs you have? You can delete them all at once using 'Better Privacy', but this is likely to worry you (fair enough – I can't recommend anything, as I don't know the websites you use), so for the purpose of this article find the LSOs called 'mpsnare.iesnare.com' (or similar) and delete them by clicking on the 'Remove LSO button'. There are likely to be two or more folders. You can use the 'Refresh display' button to search again. This process is not the same as searching for 'lovation' using 'File Explorer' in Windows (**mentioned at the start of this section**) as it is only searching one specific area on your PC. However, **it is unlikely that you would find the 'lovation' folders anywhere else, but it is sensible to repeat the 'File Explorer' search every few days.**

#### HIGHLIGHTING RE-INFECTION AND DELETING IT STRAIGHT AWAY

'lovation' is like the naughty child in the restaurant who never takes any notice of the adults they are with; it keeps coming back for more. What we've done so far; is find it, delete it and thus stopped it transmitting. But, the primary damage cannot be rectified; as already mentioned your device is in the 'lovation' database and you have no rights to get it removed. Sorry, but I can't help with that, but I do hope at some point that all concerned with the product and using it, will be fined by regulators. You can't stop re-infection using 'Better Privacy', but you can set it to notify you when a re-infection has occurred and delete it in seconds to stop transmission.



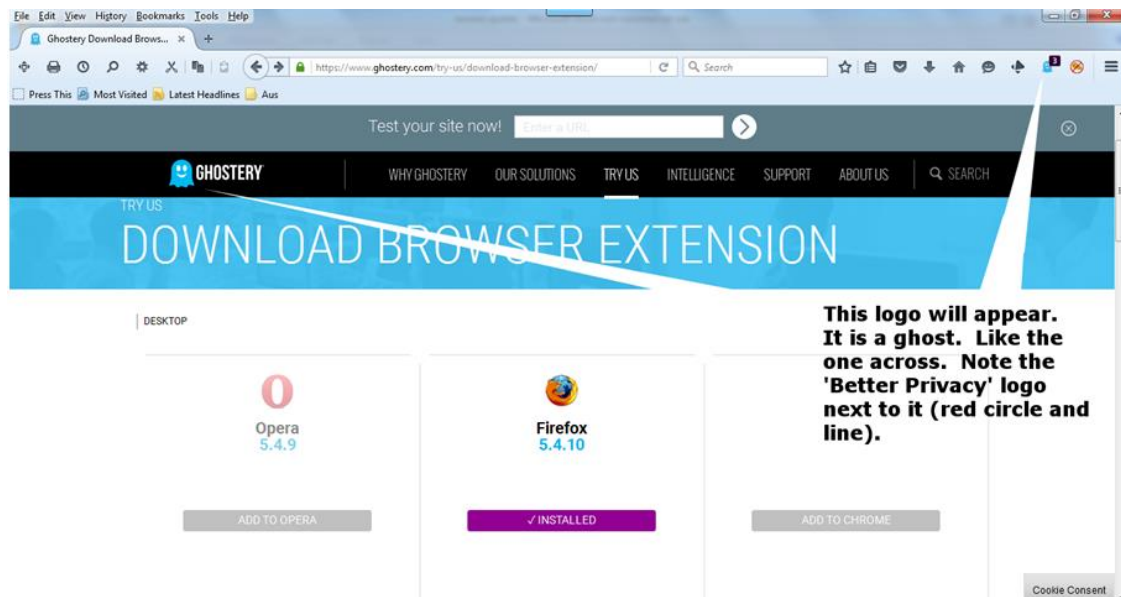
In the box you have already seen completing point 5 (above), click on 'Options & help' and you will see:



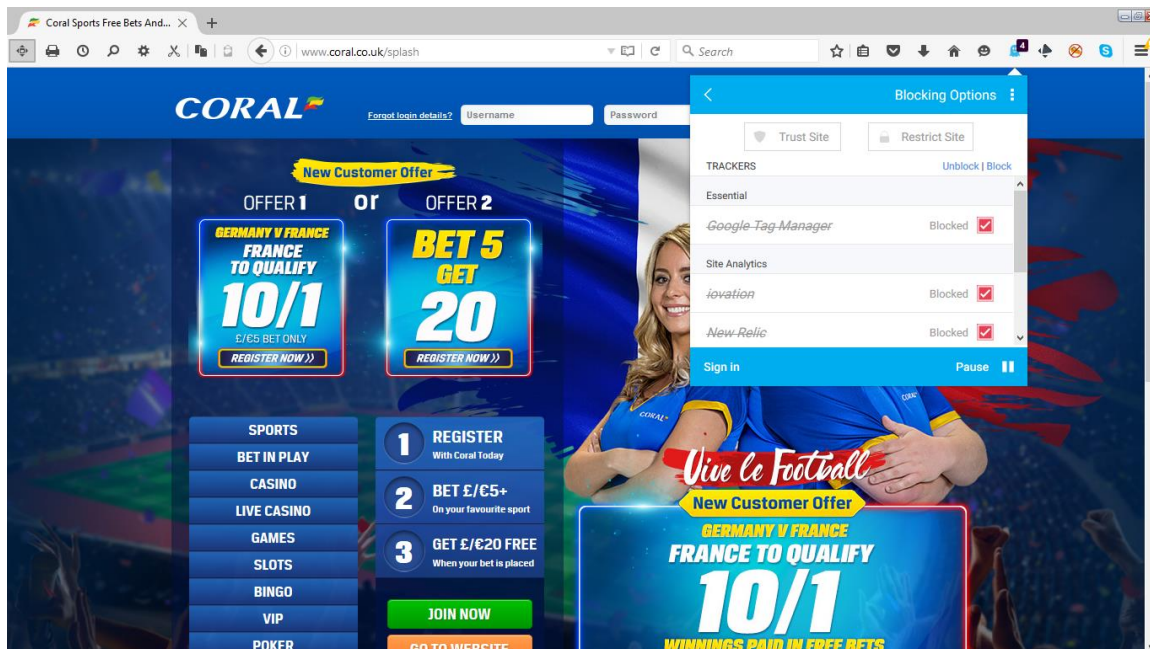
For ease, just copy what is ticked in this last visual. This means you will be told immediately, if and when 'lovation' reappears on your equipment and you can then delete it straight away using the 'LSO Manager' tab and clicking on 'Remove all LSOs' or by selecting the relevant folders and clicking the 'Remove LSO' button as before.

## STOPPING RE-INFECTION

Stopping 'Iovation' re-infection completely used to be very complex, but there is a free product now that will do it for you: Again I am not an affiliate. It is called 'Ghostery'. Go to: <https://www.ghostery.com/try-us/download-browser-extension/> And select the Firefox option (it will work with others browsers as per the page options). Follow the instructions or get the family IT expert to do it and away you go. The 'Ghostery' logo will appear in your menu bar as below.



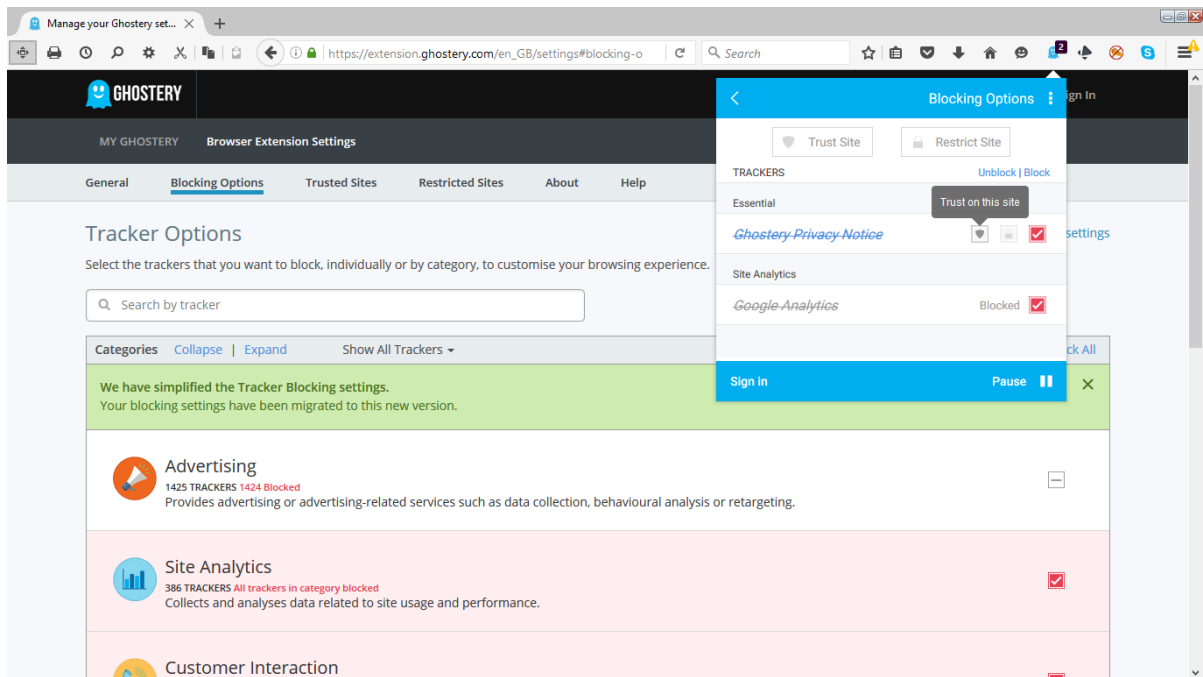
Next, click on the 'Ghostery' logo and it will show a summary of the trackers for the webpage you're on.



As you can see our friend 'Iovation' is there and blocked.

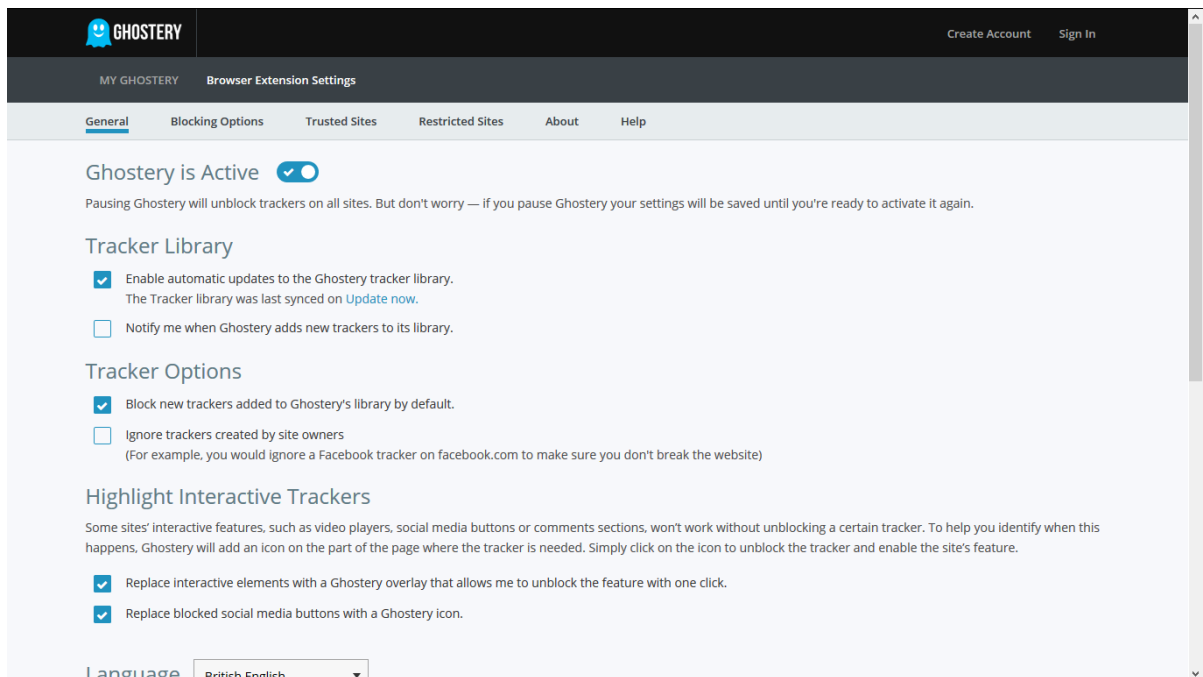
You have an option to leave any tracker transmitting or to block them by clicking on the little red boxes. They turn clear when you unblock one.

You can also choose just to unblock any tracker on each individual website you use. The visual below is a little small, but hopefully you can see the option 'Trust on this site'? This means you are not unblocking a tracker on all websites, only a chosen one.



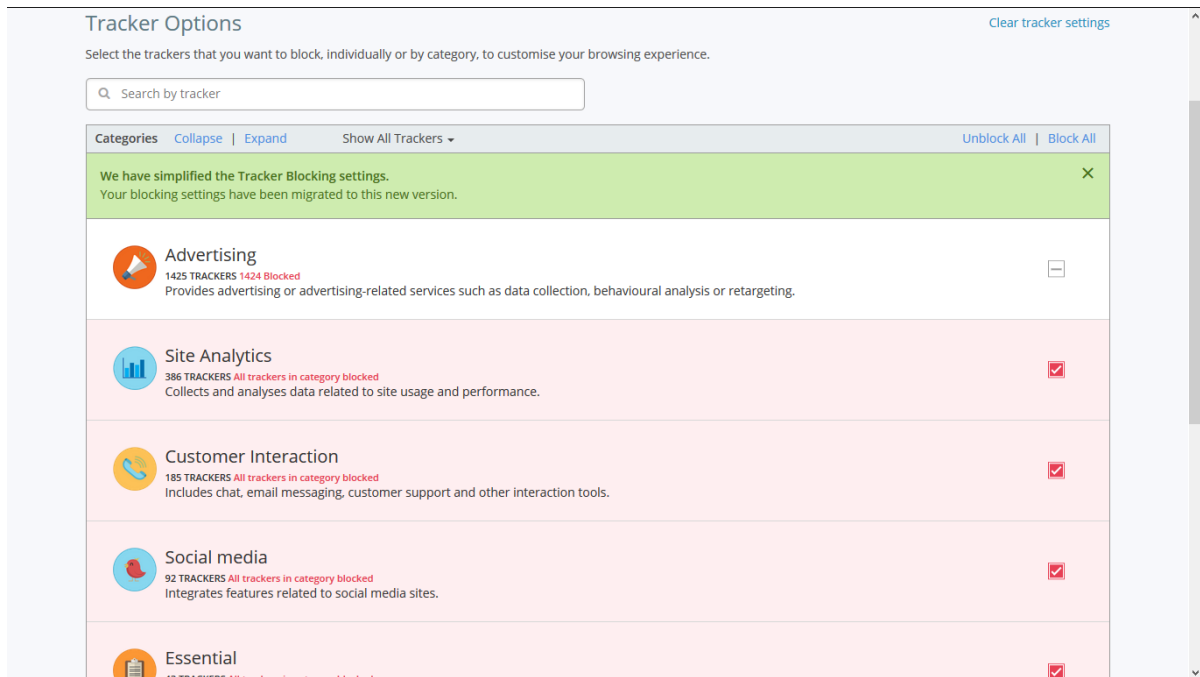
When you change anything you will get a message at the bottom of the 'Ghostery' box asking you to click on it to reload your browser. You should do this.

In the last picture in the top right hand corner of the 'Ghostery' box there is a menu called 'Blocking options' click on the three white boxes. This gives you access to the complete settings for 'Ghostery'. Click on the 'Blocking Options' tab, then 'My Ghostery' and a new webpage will open (below).

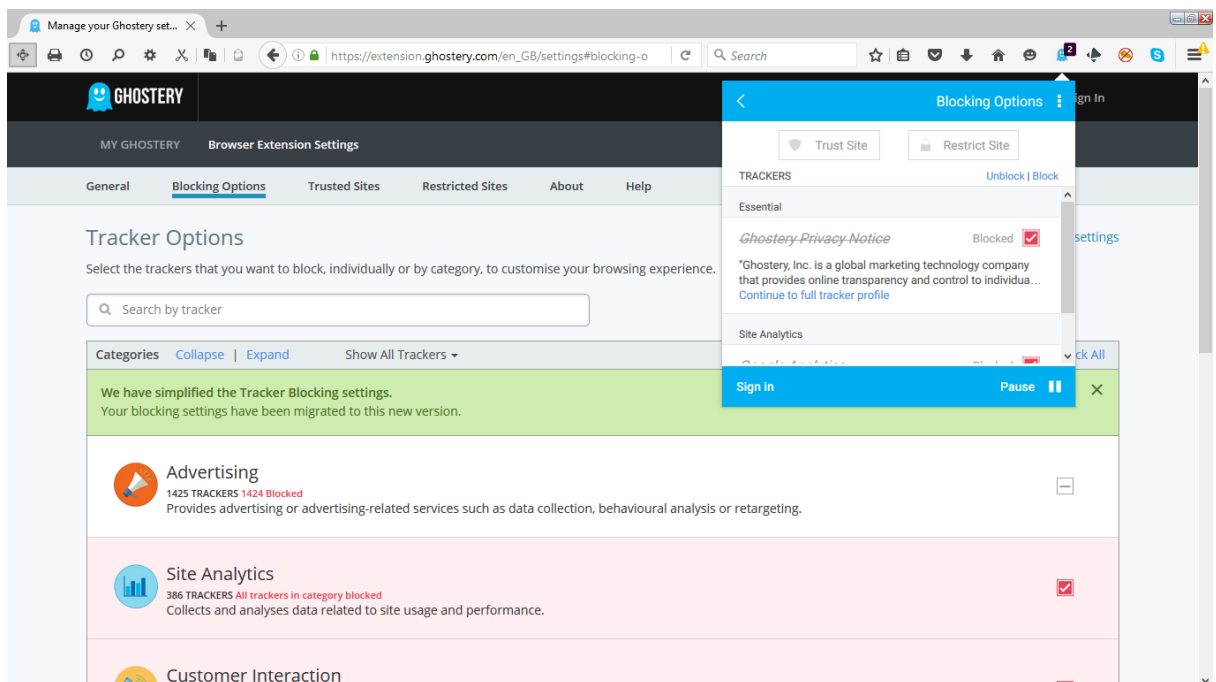


Then click on 'Blocking Options' and you will see the following:





Click on 'Block All'. When browsing this may give you some problems, e.g. You may not be able to access 'live chat' services or watch 'live video'. You can solve any issues by trial and error on each website you visit by unblocking certain trackers (as outlined earlier). You can check what each tracker does by clicking on its name in the 'Ghostery' box, as below, and then clicking on 'Continue to full tracker profile'.



This will open a new webpage and provide more detail. **NEVER unblock** any tracker that mentions words like 'footprinting' or 'fingerprinting', because they will probably do a similar job to 'lovation', e.g. Experian Marketing Services, ThreatMetrix and BlueCava.

If you have problems with non-gambling websites, assuming they are not from dubious sources, you should be pretty safe unblocking most trackers.

**If you buy a new PC/laptop/tablet/smartphone, it is vital that you download ‘Ghostery’ and complete everything outlined here before you go on any gambling websites. This will stop your new equipment being infected with a virus like ‘Iovation’ and therefore your e-device entering the dreaded ‘Iovation’ database.**

#### HOW TO COMPLAIN ABOUT ‘IOVATION’?

Any online bettor (i.e. you) can help by complaining to the ICO about a bookmaker who uses ‘Iovation’: The ICO has said **THEY WILL TAKE FURTHER ACTION IF THIS HAPPENS**. Don’t forget that based on the ICO ruling, every bookmaker is using it incorrectly and possibly illegally.

If you want to move closer to this unacceptable privacy intrusion being banned in the UK the ICO’s telephone number is 0303 123 1113: Get ringing, after obtaining and copying some correspondence with your chosen bookmaker (see later list of names in Table 1).

This latter aspect is important; because it is likely the ICO helpline will ask if you have done it before contacting them. The simplest way to get this information is using the bookmaker’s ‘live chat’ feature.

1. State that you are aware that the company you are on ‘live chat’ with uses ‘Iovation’; that you have found it on your e-device and that you would like to know the information the company is holding about you and your equipment. *[It is unpredictable what response you’ll get, but you can be pretty certain the information won’t be forthcoming at this point. In fact, it is more than likely that the customer service advisor will claim to know nothing about what you are referring to].*

2. End the ‘live chat’ by saying that unless they provide the information by email within 24 hours you will be contacting the ICO.

Note: You may get the information within 24 hours, but this is unlikely, either way you can now ring the ICO saying the information has not been provided or that it has and you are appalled that this amount of detail has been stolen without your permission.

You will need to mention the bookmaker with whom you have an issue when you ring the ICO. The following is a list based on ‘Oddschecker’:

**TABLE 1: BOOKMAKERS ON ODDSchecker & ‘IOVATION’**

BOOKMAKER	‘IOVATION’ USE
10Bet	Not before log-in
188bet	Yes
32Red	Not before log-in
888sport	No, on general web pages
Bet365	No, but use other mystery LSOs (spying infection danger)
BetBright	No, on general web pages
Betdaq	Yes
Betfair	Yes
Betfred	Yes
BetVictor	No, on general web pages
Betway	Yes, in the casino & e-sports sections, therefore possibly elsewhere
Boylesports	Yes, in account section
Coral	Yes
Ladbrokes	No, on general web pages
Marathon	Not before log-in



NetBet	Not before log-in
PaddyPower	Yes, in account section
Racebets	Yes
Skybet	Yes
Sportingbet	No, on general web pages
Stan James	Not before log-in
Totesport	Yes
William Hill	Yes
Winner	No, on general web pages

*NB: “No, on general web pages” – this means that some sections of the website have not been checked recently, e.g. ‘My Account’. Never assume that a bookmaker is not using ‘lovation’ on their website somewhere or that they may begin to use it any moment in time. The only safe option is to delete it, if your e-device is infected and then block it. “Not before log-in” – this means that I’ve never had an account with that bookmaker or have been banned for a long time.*

Unless you have ‘lovation’ blocked now and have had since you bought your e-device you can be 100% certain that it has been infected if you have visited, deposited money and/or placed a bet with a company that uses it.

## CONCLUSIONS

Punters are not noted for getting together to obtain their rights and this is certainly one reason why bookmakers feel they can do certain things. It is your choice whether you try to do anything about ‘lovation’ or not. To make further progress you will have to complain to the ICO. Please note that there is little point complaining to the UKGC about ‘lovation’ as they have delegated any responsibility for its usage to the ICO.

Arguably the use of ‘lovation’ is about many issues in the modern gambling market. To promote it as just concerned with fraud is a debatable stance and SkyBet have probably confirmed this in their updated privacy policy. They were forced to write this new policy by the ICO and it certainly hints that ‘customer account management’ is another role of ‘lovation’.

It is certainly not moral or legal, the latter as defined by the ICO, to continue using ‘lovation’ without telling customers what data is being collected and exactly how it is analysed and used. As yet, despite the efforts of the ICO and the punter involved in the case, how the ‘lovation’ data is used is still not clear, but you don’t have to be Einstein to work out why most big bookmakers like this software so much.

It’s very difficult to break even sports betting, let alone make a profit, so why should a tiny number of punters be stopped from winning in the medium and long term using either legal and/or illegal customer profiling. Don’t forget this now includes ‘fun’ punters who bet in ‘tenners’ and try. Bookmaker licensing should not be a system that allows companies to ban or restrict all those with ability: This is immoral.

**Disclaimer:** All the people who have contributed to this article are not experts in online tracking and fraud. We are simply people who take an interest and in some cases like a bet. If anyone can improve on this article please feel free. Whilst, to the best of our knowledge we are publishing facts, we cannot guarantee that everything we have consulted and interpreted has been done 100% correctly, but we have tried extremely hard. If there is a whizz-kid out there that knows how better to rid the world of products like these, please get in touch.

## PART 3: BET DISPUTES ADVICE

WE EXPLORE THE RECENT INCREASE IN BET DISPUTES BETWEEN PUNTER AND BOOKMAKER AND OUR CALL FOR INCREASED PROTECTION AND GOVERNANCE OF THIS ISSUE FROM THE AUTHORITIES

BETTING DISPUTE ADVICE: PAUL FAIRHEAD

INTERVIEW: PETER LING

INTERVIEW WITH FAIR GAMBLING ADVOCATE

*Paul Fairhead is a leading campaigner and advocate for fairer gambling, specialising in helping punters settle betting disputes with bookmakers. Offering his services for free to any punter with a genuine bookmaker grievance he is one of the foremost experts on such disputes, which have seen a major increase in number over recent years.*

*As part of this report and the Better Betting Campaign, we interviewed Paul on his role including how he can help you if impacted by a bet dispute, why they are becoming so commonplace and his hopes for the future in tackling this problem.*

### SBC INTERVIEW

**SBC: Hi Paul, thanks for agreeing to be interviewed. First off, can you explain what it is you do and how and why you help punters impacted by disputes with bookmakers?**

Paul: I offer free help and advice to people with betting disputes. Many punters are unaware of the fact that there are alternatives to submitting their dispute to IBAS, and that in many cases a well-worded email to the CEO of a firm can result in full settlement.

**SBC: What type of dispute are you able to help with?**

Paul: In general terms, where a customer believes that they have been treated unfairly. I also insist on people being totally honest with me in return for my help, and in some cases, where I don't believe that a customer is entitled to payment, I decline to get involved other than steering people in the right direction.

**SBC: What are the most common disputes that are being raised with you?**

Paul: Most cases revolve around pricing issues - odds which are claimed to be palpable errors, or that the firms claim had changed shortly before the bet was placed.

**SBC: Why are more and more punters becoming embroiled in bet disputes these days?**

Paul: I think one of the main reasons is that the art of making a book in the traditional sense is a thing of the past. Betting exchanges have completely transformed the betting landscape, and in many ways you don't even need odds compilers in this day and age. You only have to look at the price history of a horse on Oddschecker to see the number of times certain firms amend their odds to know that they are simply tracking the exchange price and staying a tick or three under it. The number of price changes means it is commonplace for shop customers to see a price being advertised, walk to the counter and have the odds verified by the staff member, only to be told when collecting the winnings that the price agreed was in fact too late and therefore would not be honoured.

**SBC: Which bookmakers are the worst when it comes to bet disputes?**

Paul: Betfred, Betfred, and Betfred. Although Ladbrokes are giving them a run for their money recently.

**SBC: What advice would you give to punters keen to avoid potential bet disputes in the future? Is there anything they can do to avoid such problems?**

Paul: This will sound crazy, but I would encourage people to use their phones to take screenshots / photos whenever possible when placing a bet. It is much easier to win a dispute if you have evidence to back up your claims. And get everything in writing if you have reason to contact Customer Service departments - either use email or Live Chat and make sure you have a copy of the Live Chat emailed to you. In extreme cases it may even be sensible to record telephone conversations (more on this in the leaflet I recommend later.)

**SBC: What should someone do if they feel they have a genuine grievance with a bookmaker? What information should they gather and who should they contact?**

Paul: I do believe in giving a firm the opportunity to investigate the circumstances of a dispute and to resolve it amicably. So email Customer Services, keep it polite, and firmly ask them to pay your winnings. If the response is not satisfactory, drop me an email. My frustration is that so often when a customer contacts a firm, they are told that the bet has been settled under the rules / T&Cs even if that's patently incorrect. I have lost count of the number of times an error in settlement has been rightly pointed out to a firm, and rather than accept that the customer may well be correct, it seems the default answer is to assume the customer is trying it on. In my opinion, firms who can be shown to give out factually incorrect information to customers in such situations should be fined (It's not going to happen any time soon of course, but maybe one day)

**SBC: What role, if any do IBAS (The Independent Betting Adjudication Service) play when it comes to helping settle such disputes?**

Paul: Up to a point, IBAS play a very important role in terms of resolving betting disputes. However, they are a diabolical organisation to deal with in my experience over many years. They desperately need a root and branch review of their procedures, as many of them are fundamentally flawed. They will allow a firm to use a term in their T&Cs or rules to deny a customer their rightful winnings, even if that term may well be fall foul of Unfair Contract Terms regulations. How on earth can that be right?

**SBC: How about the Gambling Commission – do they get involved in such bet disputes? Many commentators, myself included feel they are not fit for purpose to tackle many of the issues surrounding the betting industry presently.**

Paul: Since Sarah Harrison took over from Jenny Williams late last year, there have been some positive signs that things at the UK Gambling Commission are changing. I would agree that they are not fit for purpose based on the evidence to date, however they are now beginning to take action against firms who are failing to meet their licensing objectives. Coral, Paddy Power and Betfred have all been fined significant sums in the last year or so, and the UKGC have stated quite clearly that unfair T&Cs are very much on their agenda within the next 12 months.

**SBC: What would you like to see happen to tackle this growing issue?**

Paul: I would like IBAS and the UKGC to engage with myself and others who are simply trying to ensure that gambling is fair. There are so many issues that need addressing, and there's absolutely no reason why solutions cannot be found through dialogue.

**SBC: How can somebody contact you and seek your help if they have a genuine bet dispute?**

Paul: I am very active on Twitter (@BoycottBetfred ) or can be contacted by email - [betdisputeadvice@gmail.com](mailto:betdisputeadvice@gmail.com).

I would also recommend downloading the following free leaflet for advice on betting disputes from the [Justice for Punters website](#).

## HELPING PUNTERS GET ON: PAUL FROM BETTOR CONCIERGE INTERVIEW: PETER LING

### FINDING SOLUTIONS TO YOUR BETTING AND BOOKIE PROBLEMS

*For many winning punters, betting can often be a struggle not just in terms of making a profit but ultimately getting bets on in a world of bookmaker restrictions.*

*Step forward then, Paul from Bettor Concierge who is using his vast experience and network of contacts to help punters looking to find solutions to help them get on. Whether it be finding mutually helpful middle-ground to suit both punter and bookmaker or through the usage of commission agents, there is plenty he can do to help.*

*Equally, Paul is also able to assist in resolving bet disputes, another central tenet of the Better Betting Campaign. You can read more on Paul and the services he offers at <http://www.bettorconcierge.com>*

### SBC INTERVIEW

**SBC: Hi Paul, Thanks for agreeing to speak with us today. First off, could you outline your background in the industry and how you have come to setup Bettor Concierge?**

I started in the Betting Industry in 1998 working for Coral in their Broadcasting Department in Barking manually inputting Horse Racing and Greyhound Racing prices and sending to their shops in the UK, the pay back then was £9,000 a year for a 40 hour week.

I moved on to work in Spreadbetting in 1999 working for IG Sport who later rebranded as Extrabet. I started work there as a Teletext operator, back then it was all hands to the pump in companies so I doubled up as a telephone Bet Taker. This was the company that really shaped my betting knowledge. I was lucky enough to work with some very knowledgeable people as well as some great characters. For my time updating Teletext I had first hand experience from one of the pioneers of Spreadbetting Ernie Burns (who I was lucky enough to share a desk with) This was before the age of companies using Betfair as a guide (as there was no Betfair) so everything was done using pen and paper and sometimes a calculator. Ernie would form his own horse racing market and was confident enough in his prices to lay people in reasonable size until the market was formed.

I moved on to work in Customer Services and later became the Deputy to the Sports Operations Manager at IG/Extrabet. Extrabet were actually the first company to introduce the Cash Out feature in the late 2000's. My role at IG was as diverse as the people I met there and during my time there I also made the markets for the Boxing prices. Notable ex colleagues here other than Ernie were one of Betfair's all time winners Murray Swan who traded the Golf. Jonathan Smith who worked also worked at Ladbrokes and Sporting Index (As their Trading Development Manager) and later went on to found his company Sports Book Training where he educates private individuals as well as Betting Company staff how prices are actually compiled, right down to the nuts and bolts of probabilities defining how prices should be made. Another notable colleague was Neil Channing who is the current Skybet Ambassador for Poker and former winner of the Irish Open. More of a character than an influence who went on to become very successful

in his own right was a chap called Ed Murray who goes by the name of DJ Sunset. Ed has had numerous run ins Betfair as what he sees as unfair practices in the industry.

In 2009 I left IG to join Sporting Index to work for their sister company Sporting Solutions dealing with the customer service for their odds supply service to other companies including the Tote, Skybet and Centrebet in Australia.

Having worked at Sporting Index for a year I was approached to become a VIP Manager at Bet365 by my old boss at IG Sport/Extrabet. Whilst IG Sport opened my eyes to the nuts and bolts of betting, Bet365 was a clear illustration of how a successful company is run and although it wasn't the most enjoyable environment to work in for various reasons for which I won't list here I have never come across a company where everyone's jobs was so clearly defined. The company operated on a global scale so it really opened my eyes to how global online gambling really was, from China, to Azerbaijan, North America, to the Caribbean and South America bet365 was truly a global company and I was lucky enough to be taught their policies on Verification of clients, their methods of trading and restricting customers, their payment systems. There were also several really hard working individuals there that had been there from the start when they started in a portacabin. My knowledge of payment methods, verification methods and the different types of fraud and money laundering practices using betting companies was all learned at bet365. I was also lucky enough to work under one of the most straight talking men in the industry who had worked under Denise Coates (the founder of 365). bet365 wasn't a company that I thrived in personally, if anything it killed my enthusiasm for the industry for a number of reasons of which I will not go into here and in 2013 I left having been approached to join Bet Victor as their VIP Operations Manager in Gibraltar.

At Bet Victor from the moment I walked in the door I really felt that they were 5 years behind bet365 in their trading, in their payments processing and their verification and I looked to make a lot of changes to the way things were run. I actually only lasted 3 months at Bet Victor. The reasons being that the agreement we had when I joined in terms of what I would be paid was retracted. I was lucky enough to walk into a job as Betfair's VIP Operations Manager but in all honesty my enthusiasm for working within the betting industry had really waned. I hadn't liked what it had become and working in the Online Casino side of things was really hard for me to get as excited about and I handed in my resignation after 3 months. Betfair asked me to stay on in a consultancy basis for which I did for a very short period of time before working on a couple of gambling and non-gambling related projects before founding the Bettor Concierge.

**SBC: Well you certainly have quite the background in the betting industry! These days though you are running a new service – Bettor Concierge, through which you can help punters, including those looking to get their bets on. How exactly can you help those impacted by restrictions?**

It really depends on the punter and really depends on the sport they are betting on. In the past I have been able to mediate between restricted punters and companies and have managed to find solutions for both parties. But the short answer to this is yes in a most cases it is possible but there generally has to be a bit of give.

**Traditionally, horse racing is the hardest sport to get your bets on so are you able to help punters struggling in this area?**

For horse racing punters other than Betfair, Betdaq and more recently Smarkets it has become traditionally harder to get your bets on without a middle man. I have contacts to a number of Commission Agents within the betting industry that typically get people on for a charge of 3% of their stake. Recently I have been working with a company to put together a company that will have higher limits that will make horse racing easier. This is currently in development and I do hope to have more information in the near future.

**Some readers will be sceptical as to how you can help? Is it simply a matter of finding some potential middleground between punter and bookmaker?**

There are certain behaviours of punter that will ensure that their accounts will be restricted immediately. If for example your first bet is at 8am or the night before a race backing a horse at 16/1 that SP's at 4/1 regardless of whether it wins or loses your account will be earmarked from the outset and probably severely restricted off that one bet. If you are betting on the show or near to the show when the markets are more stable and there is more money available on Betfair (Every bookies guide for racing) then it is likely that you will get a longer run at the account. I am able to advise on the behaviours on the account that will increase or decrease longevity.

**How have you helped others in the past impacted by problems getting their bets on? Can you share a few examples?**

I have two very different examples of client over the last 12 months that I have helped. One very relevant to your early questions was a Horse Racing Punter that consistently wins who wasn't able to get his bets on in the morning for any sort of size. I negotiated an agreement with one of the larger online betting companies with a large shop presence that he would be allowed bets to win £2,000 but in exchange for that he would share information. The agreement has run smoothly thus far.

The second example was that of an extremely large football bettor that had gone on a purple patch of winners. He was betting close to kick off on high profile matches but he couldn't back a loser and while companies were happy with the business they amounts he was winning wasn't sustainable for him. I found him a betting company that was willing to lay his bets initially however this agreement came to an end after approximately 3 months. I arranged for him to use a brokerage (Football Commission Agent) in which he could get his bets on for the size he was looking for and now doesn't run the risk of any restrictions. There are a number of outlets for Football, NFL and NBA in particular so they are much easier to solve than horse racing.

**How about punters involved in a dispute with a bookmaker - how can you help them?**

In terms of punters involved in disputes I am able to give frank advice on where they stand. Dealing with disputes was a large part of my experience in the betting industry. Whatever your dispute maybe I have probably dealt whilst working for companies so can give people a clearer idea of how it's being dealt with there. I also have an ongoing relationship with a very good law firm that has had numerous encounters with betting companies if things can't be resolved.

**Delayed withdrawals is another issue that seems to be rearing its head more and more these days – what advice and guidance do you have for those impacted here?**

I can certainly assist when it comes to withdrawal delays and previously I have helped more than a few punters. Quite often you will find some unscrupulous firms who want to hold the money for as long as possible in the hope that the punter will lose it back.

My advice to avoid any delays in withdrawals is to contact the company shortly after you open a new account and send on your ID and a proof of address – being sure to title the e-mail 'Verification of My Account along with the Username'. In the email you send to them type the following:

***I have recently opened my account 'username (insert username) and wanted to make the verification process as quick and easy for yourself and myself as possible. Please find enclosed a copy of my Passport/Drivers Licence along with a copy of a recent utility bill. Should you require any information from me please do let me know and I will arrange it straight away. Could you please reply to this email to let me know that my account is fully verified and that***

***you do not need any further documentation from me. If you do need any, please feel free to let me know and I will provide straight away.'***

This usually should do the trick or at least get the ball rolling in ensuring your account is setup to withdraw as and when you bag a few winners.

**Moving onto the issue or restrictions and closures in general, given your experience of the industry from both sides - what is your understanding of the problem here?**

To be blunt the amount of closures in the industry is the result of more sports and more markets and sub markets being offered within those sports. This along with the offers like BOG only serve to eat into bookmaker profits.

There is also an element of the industry being deskilled, whereby the company's expectations of what they expect from their traders has been lowered in terms of the decision making process.

The one thing that Traders in companies do know though is that if they don't restrict a punter and the punter goes on to win they will be held accountable, however if they restrict that punter then there is no risk to them of having questions asked. I have seen truly laughable restrictions for the most ridiculous of reasons first hand though. An actual discussion took place between myself and a VIP Manager for an online bookmaker at one of the companies I worked for regarding the restriction of a customer on an online slot machine game. The thinking behind it was that because of the guys run of luck and because he owned an IT Solutions companies (specialising in security gates and systems) he may have had a system to beat the game. I attended a Traders meeting every week at one of the companies I worked for and there was serious talk of banning an entire country from gambling because an inplay trader had not reacted quickly enough to a play on NFL.

**Do you feel there is much appetite amongst bookmakers to take more bets from previously restricted punters?**

The short answer to this question is no but it is still not impossible for a select few to be persuaded that in some cases if you get through to someone sensible that makes decisions at the top level.

**What would be your suggestions to punters frustrated by an inability to get on?**

There is generally a way around the problem for most sports. Horse racing is a lot more difficult but like everything getting frustrated about it isn't going to help. Betting companies pay a lot in tax to the government now and as such it's hard to envisage the government forcing companies to change. A friend of mine that has been punting professionally for a number of years always tells me that punters just have to be one.

**What solutions if any do you feel there might be to this issue long-term? Do you feel there is mileage in the minimum staking approach seen in New South Wales or does it need a different approach entirely?**

Other than the solution I mentioned earlier, the long term solution would be for an individual to set up a betting company and decide that they want to do things differently. The likelihood of that happening is slim in the next few years. Another solution would be to be able to opt out of offers and to bet for larger to stakes to increased margins. The problem of restrictions has got worse as the competition has grown and companies are betting to such small profit margins on sport that restrictions are more likely.

**How can somebody interested in your services find out more?**

I would be happy to discuss any element of the services I can offer (helping with restrictions, withdrawal or bet disputes) to see how exactly I can help. You can contact me via email on [info@bettorconcierge](mailto:info@bettorconcierge).

I would ask in the instance that people have been restricted that they send me details of their bets ideally with the times placed (if they keep them) along with the companies that have restricted them. There is potentially some middle ground that can be reached in some cases for a short to mid-term solution with some bookies. The withdrawal complaints I can definitely help with and have dealt with a few on punters behalf.

## PART 4: GETTING ON

**IN THIS SPECIAL SECTION, WE HAVE INSIGHT FROM 6 DIFFERENT PROFESSIONAL PUNTERS ON HOW THEY LEGITIMATELY GET THEIR BETS ON IN TODAY'S MODERN BETTING WORLD.**

### AN INSIDER SPEAKS – HOW TO AVOID UNWANTED BOOKIE INTEREST

#### KEEPING YOUR ACCOUNT CODED AS SAFE

*In this guest article we hear from a well-connected 'insider' who has spent years working on both sides of the betting fence so is uniquely positioned to offer advice about how to get your bets on.*

*His approach is all about ensuring your account is coded as 'safe' in its infancy and following certain strategies to fool the bookies into thinking you don't know what you are doing...*

From the point of view of someone who has been on both sides of the fence over the last 15 years or so, it's best to view the battle between shrewd punters who want to maintain winning accounts and the bookies who want to shut them down as a game of cat-and-mouse.

Bookies have moved well beyond analysing the behaviour of their customers in an attempt to restrict those who will beat them, into employing increasingly smart technology to catch those who discover loopholes and cover their tracks.

Tracking software has become ubiquitous with all major bookies - the likes of iesnare and iovation have been the subject of huge controversy as the grey area of customers' privacy is challenged. But avoiding these legally-dubious methods is just the first step to take when engaging in the battle of smarts and wills with the online bookmaker.

So before a punter even considers opening an account on any platform, an essential pre-requisite is to use a fresh device for each new set of accounts. There's no point going to the effort of persuading a friend to furnish you with their bank details only for a firm's spyware to link you to a restricted account before you even place a bet. Game over.

Once anonymity is ensured, though, there are ways by which 'unwelcome' punters can keep under the radar of the bookies' account-coding teams.

These teams work hand-in-hand with the liabilities department, examining each bet that meets



certain criteria, such as those which are due to return more than a certain amount, those from punters who are already being monitored, or those on specific events or niche markets where the firm in question might be vulnerable to savvy customers.

One approach is to try to avoid being 'coded' at all - to escape the attention of the hawk-eyed account restrictors by staying under the radar with small bets in the hope of not being noticed. This is possible but it's tougher than ever to pull off - if your betting patterns are shrewd you're likely to get noticed at some point and then it's back to square one.

Another method, and the one we're focused on here, is to actively try and get marked up early as a 'safe' account, one in which the betting patterns suggest it's operated by a typical losing punter.

This involves pre-empting the marking of the account by making it look as though the account will be a winning one for the bookie, one likely to consistently lose money over the long-term.

These accounts will tend to have a less rigorous filter applied to them, meaning that for bets to appear on the liability team's screens they have to be at or close to the market's maximum stake, or that the event is being subject to particular scrutiny (in which case all bets on that event will be flagged up).

To get an idea of how to go about this, try putting yourself in the bookie's shoes - if you were charged with coding accounts as good or bad for business, what would you do?

The customers that firms like the best are those who lose consistently and reliably, whether involving big or small amounts. Punters like this who lose small (probably 95 per cent of a firm's active clients) rarely appear on the coders' radar as the system filters their bets out as irrelevant - they'll generally be small non-price-sensitive stakes on big markets, or multiples thereof.

To come to a coder's attention if you have a young account generally would require an account to feature bets on small markets or niche events with bets close to the maximum stake allowed. If you open an account and your first bet is a large one at a stand-out price on, say, a speedway event, it'll raise a red flag.

If, on the other hand, it's Sunderland to beat Chelsea 6-2 or a goalscorer accumulator across a few live games, your bets will either be passed over or you'll be considered a 'safe' punter and put under consideration to have your staking limits increased by 20 or 50 per cent.

Consider opening your account and making your first wagers at a busy time for the firm - the afternoon of the opening day at Aintree or Cheltenham will guarantee your first few bets will sneak through unnoticed. Together with a sign-up offer, a few doubles or trebles on horses close to best price will fit in with the profile of a typical punter, all while giving an expected return of close to 100 per cent of your outlay.

Bookies don't like serial bonus (ab)users but they're generally happy to oblige customers who they feel will be long-term losers, so free bets can generally be incorporated into the 'churn' of a new account, lowering the cost of getting the account into respectable shape.

After a few neutral bets on high-profile races or football games, consider a couple of spins of the roulette wheel or engage the 'cash out' feature. Most shrewd punters will run a mile from these gimmicks, which take margin from you at both ends of the bet, but that's the point - these are the kind of customers they're looking for.

Likewise, in-play football and tennis betting, where the odds are generated automatically and at high margins, are good markets to throw a bookie off the scent, as are 'virtual' markets, which have a casino-style house edge built in.

Unfortunately this strategy will almost inevitably entail losing money for the first few bets but smart punters have to consider the long game - with the bigger picture in mind this should be considered a sacrifice worth taking.

Only once your account reflects the behaviour of a casual punter should you try to draw attention to it by striking bets that will get you noticed by those monitoring the bet streams. 'Mug' bets on any sport but particularly football accumulators or side markets at below top price should be considered.

If an account marker likes what he sees, he might deem your account 'safe', increase your staking limits and hopefully enable you to fly under the radar if you manage your account carefully. This involves generally avoiding hitting maximum stakes (75% or less of the limit is a good guide - anything higher will attract the attention of the liabilities department) and steering clear of niche sports and small, illiquid markets which could attract the attention of compilers as well as liability managers.

Remember, you're trying to strike a balance between persuading a trained operative that you'll be a consistent loser in future, without losing too much money while doing so. It's not easy but it can be relatively cheap if you stick to big prices (which should in reality be far bigger) which will have lower maximum stake limits and therefore trigger the bookie's monitoring systems without having to risk a lot of money.

If this approach is successful and your account has been deemed 'safe', it will be monitored more loosely, allowing bigger stakes and hopefully increasing its lifespan. Care still needs to be taken of course, but if your limits are raised and your bet doesn't automatically pop up on a liability manager's screen, that's half the battle won.

So in summary, the main advice would be:

- Avoid drawing attention to your account in the first few days; bet like they want you to bet for your first couple of dozen or so wagers.
- Use the firm's gaming app a few times and cash out a few bets; play in-running sports markets and the occasional virtual race.
- Once you're happy your account history looks like that of a losing punter or chancer, bet to get noticed, ideally avoiding busy times so they can get a good look at your apparent ineptitude.
- This means hitting maximum stakes on poor value bets (ideally at big prices, to limit losses), which will appear on the liability screens, meaning your account will be examined.
- If the employee monitoring the liability screens likes what he sees and is in a good mood, he may loosen the restrictions on your account and help your account stay under the radar, increasing its lifespan.

## INTERVIEWS WITH 5 PROFESSIONAL PUNTERS

### GETTING YOUR BETS ON – ADVICE FROM THE EXPERTS

*To help further understand how you they cope in the modern betting world, we also interviewed 5 different professional punters to gauge just how restrictions impact them and what advice they can share on how you can get your bets on.*

*Each of the 5 experts have their own take and approach to equally avoiding restrictions, whether it be as part of their own personal betting or the tipster services they operate.*

*Interview 1: Wayne Finter*

*Interview 2: Dan James*

*Interview 3: Jason James*

*Interview 4: Ed SBC*

*Interview 5: Liam Jones*

## INTERVIEW 1: WAYNE FINTER

*Our first interview is with Wayne Finter from the highly respected [Northern Monkey Punter](#) racing tipster service. Long established as a standard bearer when it comes to running both a fair and profitable service, Wayne has some interesting views and ideas on how to avoid too much unwanted bookmaker interest...*

### **SBC: How often do you bet and in what sports/markets are you most active?**

Wayne: I bet daily on horse racing and all of my serious betting activity is horse racing-related. Most of my bets are in the standard racing markets – I don't bother so much with daily or long term specials.

I bet casually on sporting events I am watching on TV and I like to have recreational football bets on a Saturday afternoon to keep me interested whilst I am at a game.

### **SBC: What are your thoughts on the current situation as per bookmaker restrictions and closures?**

Wayne: It is getting harder and harder to get accommodated as bookmakers are becoming wiser (use of IESnare etc) and getting more adept at pinpointing winning punters. Sometimes you can spend as much time trying to get stakes on as it takes to research bets in the first place.

### **SBC: How have bookie restrictions impacted A) you personally and B) your tipping service?**

Wayne: They impact me like they seem to have done any punter that is having more than £10 on a horse and shows some signs of knowing what they are doing. I have a mix of accounts that have been completely shut, heavily restricted, partly restricted (referred to trader) and one that I have held for many years that very rarely gets knocked back – it is a high turnover account and the one I often use for casual football bets and the like (silly accumulators, mug scorecasts etc). In an ideal world I would like to send my bets the night before racing as it would suit my routine (kids to take to school and a full time job to start) much better, but the bookies just don't stand the overnight prices so I have to delay sending my e-mail until the morning right before we hop into the car. My members are able to get on then and are less likely to be closed and restricted

### **SBC: Do you rate any bookmakers as better or worse when it comes to closures and/or restrictions of betting accounts?**

Wayne: I don't want to name the good ones in case it curses them and they are shut, but Boylesports are the worst in my experience. I wasn't even in profit with them but I placed several multiple bets they didn't like and that was one of the first accounts I had that went. I think beating SP's is a pre-cursor to closure with them. Of the major three firms, Ladbrokes have been the worst. I tried to exploit a pricing error with them on my first account which they didn't like (they voided the bet citing 'palpable error' as they do) but I was a bit naive back then and appreciate now that I was asking for trouble backing such a bet.

There are lots of smaller firms that have popped up on Oddschecker and I wouldn't give much credibility to the likes of Betbright and Racebets which fall into this bracket.

### **SBC: What advice and guidance can you provide to punters to help them get their bets on?**

Wayne: I have a number of tips as follows:

**Try build up an account history gradually.** If you are opening new accounts it isn't ideal if you hit the jackpot straight away and go steaming in and maxing out your stakes and winning big. On the flip side, I would try avoid suddenly ramping up stakes if you have maintained a previous level of staking. If you are normally a £20-a-bet punter and suddenly you have £200 on a 33/1 shot and it wins, there is the possibility that the result may arouse suspicion. Some traders are scared of their own shadow and may think you have access to inside information that means you are a risk to them. If you are fortunate they might think you just got lucky and let you off.

**Spread stakes about as much as possible.** This is one of the key things for me. I try and not have a liability of any more than a few hundred pounds with any one firm. It isn't always ideal if there is a busy punting day and it takes time to get all the bets on, but, generally speaking, the more stakes can be spread (even if it means taking a point or two less or forsaking BOG at times), the better. If you can lower your liabilities with any one firm you become less risky to traders. I guess it is finding the balance between coming across as low risk and also spreading stakes to a practical level for yourself as many punters have jobs and other commitments and don't want to be sat at their PC all day placing bets.

**Don't bet at 5 – 6 pm the night before racing** – Many firms now just seem to copy the commercially available betting forecasts and if those forecasts contain mistakes and are duplicated, they are ripe for exploitation when the markets first go up between 5 pm and 6 pm. When I first started running my service in 2010 there would only be three or four firms with prices out the night before, and it was usually only the better handicaps on offer the next day. Six years later most firms have followed the Bet 365 business model where they rush out prices the night before and take low volumes of money off eager punters to knock the early stage betting into shape. Betfair Sportsbook can't wait to get their prices up, sometimes at 4.30 pm. If those eager punters are successful, they get quickly closed. Successful punters or not, the sums they are allowed to win is capped the night before racing so the firm cannot be properly filled in. Then the next morning, when the betting has already been knocked into a better shape, the firm will up their liabilities and take bigger bets on the same horses at lower prices.

Nowadays, even some maiden or claiming races might be priced up the night before racing. It is all to try lure in small sums of money to knock as many early markets as possible into better shape before the serious cash is down on race morning.

In the big weekend races when the markets are fully formed for the big meetings, and at weekends, I do sometimes back the night before, but it is always spreading the stake about and later on in the evening when things have settled down. Putting bets on in the morning is the safest policy. Perhaps it is when the trading offices are better staffed and there are bodies there that are able to accept higher liabilities – not just automated machines or one member of staff doing a night shift on their own etc.

**Try and avoid capitalising on obvious pricing mistakes (palpable errors).** I don't mean things where there is a slight difference in opinion between several firms and you look to back a top price, I mean obvious pricing mistakes, where the odds compiler has made a rick and their odds are massively wrong compared to the rest of the market.

In the 2010 World Cup, Denmark came from 1-0 down to beat Cameroon 2-1. When they were winning, Hills made Cameroon 1/5 chances in play yet they actually got the numerator and denominator the wrong way around on their screen and were offering 5/1 to their customers in shop (and presumably online). It didn't matter in the end as Cameroon threw the game away and their backers never got chance to stand in the winner's queue, but the likelihood was that, had they held on, my slip would not have been honoured.

A similar thing happened to me with Ladbrokes when backing a rugby league team on a handicap. The firm in question had listed the team as getting the points on the handicap, rather than giving away the points to their opponent. In this case I received an e-mail before the event had started and the bet was voided.

More recently, and only last week, Stan James listed a horse called Final as 9/2 in their initial market for a race at Beverley when he was a top price 9/4 everywhere else. I was very keen on the horse and actually backed him with this firm in the end knowing full well that it may jeopardise my account. While they stood the bet (the stake was only moderate), I did get an e-mail that morning saying my account had been reviewed and was now no longer eligible for special offers- and we all know that this is the first step on the road to closure.

Bookies just don't like it when punters point out their mistakes to them. Geoff Banks isn't listed on Oddschecker and I would imagine that his is a small operation compared to the big boys. He must not have sufficient staff to monitor the ante post markets on the horse racing section of his website very closely and his traders were often slow off the mark to update their betting (not sure if it is still the case). I managed to take 3/1 for Vroum Vroum Mag to win the Mares hurdle with him in March even though most other online firms had clipped her into 11/8 when news broke that Annie Power was heading to the Champion Hurdle to replace the injured Faugheen. Needless to say, my account with Geoff Banks didn't last very long either, but it was completely my fault. It was a just an account I wasn't particularly bothered about losing so I sacrificed it for the sake of a semi-reasonable win!

In summary, if you try and trip bookmakers up exploiting palpable errors and try hit them when they've been slow to update their ante post betting they will only come and bite you on the backside with restrictions or closure – so try avoid backing such bets if possible if you are wanting to keep that account open long term.

**Try put yourself in the shoes of a trader.** Try and picture yourself on the other side the desk. If you were a trader, what sort of bets would you be happy to take all day? Which ones would make you nervous and lead to you calling your boss over to accept? If you can place more of the former type and less of the latter, then you are more likely to make your account last longer.

**Be wary of each way doubles on two short priced selections.** Bookies hate taking these bets and consider them to be 'bad' bets. For example, if you back two 5/2 shots, both probably have strong chances of winning and they also have excellent chances of placing. Even if one gets beat you stand a good chance of getting two placers and covering the bet. I would back such bets away from any sensitive online accounts. Cash in shop is always the best way for such bets if practically possible as it doesn't leave an electronic trail of bets on your account.

**Be wary of using shop loyalty cards, using your debit card in a shop or filling in any forms or competitions in shop.** If you use the Ladbrokes loyalty card, for example, you might get a token free bet every now and then, but you are also making it easy for the shop to track all of your bets and establish if you are profitable and thus a risk to their shop. If you use a debit card when

placing a bet, you are giving them your name the same time you hand over a slip with your handwriting and they can easily link the two together. With the competition forms etc, again, it is a way of getting your name and details onto the system with your handwriting. For small staking punters, these things might not be so important, but if you are a regular shop bettor and bet to decent stakes, you ideally want to be as anonymous as possible and to avoid leaving a trail of bets if possible.

**SBC: How do you see this issue developing in the future and how would you like to see this problem tackled?**

Wayne: I can't see it easing off to be honest. The bookmakers are trying to make a profit and seem to be able to turn away winning customers without much resistance. Once you get the e-mail from their traders there is no going back.

In an ideal world I would like the UK to follow the lead of Australia (in certain states at least) and ensure it is a term of bookmakers being granted a licence that they must accept bets to a minimum liability.

To be fair, Coral did introduce something in shop whereby they would lay bets in class 4+ races after 11 am to lose up to £2k (or £5k on the weekend Channel 4 races). It isn't an offer I exploited myself as I very rarely bet in Coral (I have other shops much closer to home) and have my bets on by that time of the day, but it is a commendable offer, far more commendable than the plugs they give to customers, that are fully restricted on their sportsbook, for their online casino and games products!

## INTERVIEW 2: DAN JAMES

*Our second interview is with professional punter, Dan James who was kind enough to share with us his insight into coping with restrictions and advice on how to stay under the radar.*

**SBC: How often do you bet and in what sports/markets are you most active?**

Dan: Generally, I focus on Football (Asian Handicaps and Over/Under Goal markets) and Horse Racing (Occasionally dabbling ante-post, but general placing win only singles), whilst also being active during the NFL season on Asian Handicap markets.

I am a pretty active punter now, looking for high turnover with a lower edge – and I will explain why I've taken this route, it's as a result of betting restrictions.

What are your thoughts on the current situation as per bookmaker restrictions and closures? It's a real mess isn't it. Bookmaker restrictions and account closures have never been more common than they currently are.

And, by the way, I see a restriction being as good as an account closure – as the restrictions are so small, they render an account worthless.

**SBC: How have bookie restrictions impacted you personally?**

Dan: Undoubtedly, compared to five years ago, my betting has been forced to change. I now make significantly lower returns, according to all metrics (apart from total cash profits fortunately, as my staking has had to increase out of necessity).

Previously, it was very easy to make abnormal returns in horse racing markets with relatively little effort, and far smaller stakes than I currently place. These avenues have been closed as a result of technology and the ease of which restrictions can be placed on accounts.

This has led to me taking a less aggressive approach on horse racing, and focusing on the higher liquidity and shorter odds football matches. It won't be a surprise that the value on a horse you have priced 10/1 but is marked up at 20/1, is greater than a football match priced at 10/11 and even money respectively. This of course eats away at returns as measured by the key metrics as mentioned.

Betfair certainly has been the root cause of bookmaker restrictions and trading decisions. Which is very sad, but completely understandable. The model of having a dynamic (and highly accurate) market available 24/7 to all, clearly has led to a reduction in the number of outlier prices offered by bookmakers.

If I was in the shoes of the bookmakers I would act exactly as they do, with regards to pricing decisions, without doubt. In the same way that I wouldn't sell my FTSE shares for 5,000 when the market is offering 6,000.

**SBC: Do you rate any bookmakers as better or worse when it comes to closures and/or restrictions of betting accounts?**

Dan: I don't feel that there are any bookies better or worse than each other. They are all as bad as each other, which doesn't surprise me – as we are in an industry which is racing to the bottom.

If the industry really cared about all of its stakeholders (and that includes its people as well as its customers), rather than just its shareholders we would be in a better place. So far, the bookies have been unable to make the link between having excellent staff, fair products and delighting customers: and what you then see, is an improvement in shareholder returns. I know this logic of a virtuous circle (where focussing on one of the stakeholder groups leads to an improvement in all of the others) works in all other industries, and I'm certain it would work in this industry too. I'd be happy as a bookie to have higher turnover at reduced margins (much like we see with Pinnacle, and the other Asian books). But in the UK high street, they don't have to play this game, and can live with higher margins and take only the mug money they want. The grand national is a great example, of where there over-round (aka profit margin) is way in excess of what is fair in an efficient market.

**SBC: What advice and guidance can you provide to punters to help them get their bets on?**

Dan: I'm not even going to start to give advice on VPNs and the various technologies out there which can be used to beat the bookies. Why not? Because, if you are a winner you will have your online accounts closed in time no matter how you act and behave. And I don't consider setting up multiple addresses, names, bank accounts, email addresses particularly good business sense.

A VPN can however be very useful for accessing the Asian bookmakers and gaining access to the high liquidity markets offered by brokers. For me, this is where I gain value from the technology. Generally, though, I like to focus on the more practical ways of getting on. And there are a few things in my arsenal which I use, and anyone can replicate (at least those living in the UK).

– **Having friends place bets:** This is by far my most successful and lucrative method deployed to date. I've found that your general friends accounts which have been open for five years and stake £20 a time (probably on crazy accumulators – I don't know what my friends bet on, but they are the average losing weekend punters) are great for the ad-hoc £100/200 bets which arise time to time when a bookie has a stand out price or there is a lack of liquidity on the exchanges. It's very rare for these bets to get noticed, although from time to time they are referred to the traders: they are normally accepted without fail. It's not particularly difficult to arrange PayPal transactions between friends for the stake or subsequent payouts, and is instant so friends are not left wanting for the £100 or £200 stake. Let them carry on using the account and you will

have a good method to get on once or twice a week on the prices you like. To date, my friends have only had a single paddy power account restricted.

– **Betting cash in shops:** Another tactic of mine is to place bets of £100/200 in UK high street shops. The key here is to not do more than one or two bets in each shop before moving on. And try also to use a shop just once a month so they don't remember you. It's a bit of a game to pretend you are just a wealthy client who wants to place a big bet (walk around the shop at a brisk pace and then run up to the counter asking them to write your bet out for you, pretending you don't know how. Ask them to put £50 on the bet, then change your mind and say "well, may as well have a proper gamble – make it £200 please". It's good if you like acting!) But, in all seriousness – is you play a good enough game it is possible to get on.

– **Using the exchanges:** A really important tactic is to use the exchanges and try and get your bet matched during the middle of the night. Place your bet at the odds you desire, and wake up in the morning and see if your bet has been matched. It's an effective way of getting on some of the tips you may receive the evening before an event. You often see a collapse in the exchange price as soon as a tip goes out, and many people's instinct will be to take the lower price they can achieve there and then. But, the truth is, during the middle of the night the markets bounce back and in more cases than not I get matched at the original price. It's just a game of patience.

In running is a gold mine. The football markets in particular are very liquid on the exchanges and I use this to my advantage. Waiting five or ten minutes into a football match to place your bets can often lead to a ten percent increase in price compared to pre match. Waiting a little while to place your over goals bet, or -0.5 bet can be a really good tactic if you have the time to manage your bets in play. It's true that sometimes an early goal comes, but they come for and against you in equal measures so it's no bad thing.

### **What Not To Do!**

Of course, if you have successfully used VPNs or have a set of clean bookmaker accounts then there are some critical do nots, which should never be done unless you are chasing an account closure.

Do not bet as soon as a new market is formed, this flags you as a punter who is constantly scanning the market for errors in pricing and far too shrewd a customer for the bookies to handle.

Do not place each way bets in horse races where the bookie has a losing over round on the place part, they hate the fact this happens time to time.

Do not place large bets where the price on exchanges is significantly lower: their automated scalping software will flag it.

Do not try to take advantage of blatantly wrong prices / human errors their traders fat fingers have made. The bookies end up voiding the bet as their "palpable error" term and condition allows, and they mark your account.

Do not keep using the account in the wake of a bet being referred to a trader. They will be watching for the remainder of the day, so give the account a breather.  
Do not abuse bookmaker offers and specials: bookies can lose on these offers from time to time, so they keep a close eye on activity and your risk of getting caught as a shrewd operator only increases

And the main thing for me, is just don't take a bet when it is not value. So what, you miss some winners – but in the long term your returns suffer, and by taking non value prices we let the bookies get away with offering them.



**SBC: How do you see this issue developing in the future and how would you like to see this problem tackled?**

Dan: We are contributing to, or taking part in, a fairly digital industry – but there is more which will come. I am aware of some significant technological development which the large high street UK firms are currently working through. But, expect more casino style innovations too!

As we become more digital, both customers and the betting operators, there is a chance we see another quantum shift in this space. We already touched upon the impact Betfair had on the markets, this was the breakthrough moment for the industry (depending on how you look at things!)

When I look at the other products in an investment space, such as stocks and shares or peer to peer lending, I see a really fast pace of change which actually feels more like continuous evolution rather than revolution.

Betfair was the revolution, but since then, there have been countless other major changes in the industry, I'm not sure many of us knew about the Asian Markets and Asian Handicaps until the last decade, or consider it unusual that we now have the ability to bet on the colour of the Queen's hat. These all feel like evolution to me, because we are used to a faster pace of change and are not so surprised by these things anymore.

There is no silver bullet, and today it feels like we are clutching at straws to expect bookmakers to behave in a different way with regards to punters. They are pushing their agenda of FOBTs, and ignoring their sports betting base in the main. No amount of lobbying will help in this regard, and neither will bringing in "must lay to lose x" conditions like there are in other countries, where the bookmaker must take certain size bets as a minimum – the bookies would just manipulate their profit margins in another way.

We will have to hope that the market will eventually force them to change their ways. But that is only going to happen if the bookmakers make a conscious decision to focus on the sports betting side of their industry. Today, they seem focused on their cash cows alone, the FOBTs and virtual games.

It's not a disaster as new products come to fill the market gaps, be that spread betting firms or exchanges. But, bookmakers as we would like them to be – have probably gone for at least the short and medium term.

### INTERVIEW 3: JASON JAMES

*Our third interview is with Jason James from the profitable [Quantum Racing](#) tipster service. Jason has seen it all when it comes to betting and has plenty of tips to share to help you get your bets on.*

**SBC: How often do you bet and in what sports/markets are you most active?**

Jason: I'm active most days, mainly Horse Racing and Cricket.

**SBC: What are your thoughts on the current situation as per bookmaker restrictions and closures?**

Jason: I personally can't believe that bookies are still allowed to get away with who they choose to take bets from. In my opinion they should lay a certain amount in any market to any customer, whether a mug punter or a winner. Double standards come to mind!

**SBC: How have bookie restrictions impacted A) you personally and B) your tipping service?**

Jason: I have lost many bookie accounts over the years and struggle to get bets on in local betting shops.

**SBC: Do you rate any bookmakers as better or worse when it comes to closures and/or restrictions of betting accounts?**

Jason: Online Boylesports, Sporting Bet & Stan James are definitely three joke bookies I certainly wouldn't recommend to anyone.

In the high street – William Hills don't offer early prices on most races until 10.30 am although odds are readily available on their website from the night before race day. Coral are similarly poor. Ladbrokes price races up but any sort of bet is automatically checked by traders whilst the cashier processes your bet (which is why in Ladbrokes you can be stood waiting for your bet to process through the till).

Paddy Power shops are better with prices available from 7am along with BetFred at 7.30am. BetFred also price up every race in shops the evening before racing (No BOG the night before). BetFred I feel are the better in terms of shop betting, with some decent promotions on big race days up to £100 max bet, which in this day & age is very good.

**SBC: What advice and guidance can you provide to punters to help them get their bets on?**

**Jason: Horse Racing is what I bet on most (personally and via the service) so I will focus on this sport primarily here.**

Having had many bookie accounts in my own name and others (friends and family) closed, I've picked up a few tricks along the way. Some of this knowledge has been gathered through mistakes I made in my early days when opening new accounts in other people's names so hopefully I can prevent this happening for your readers!

Firstly, in reference to others opening accounts for you – it shows up on the bookies radar if the new account holder is the Wife, Sister, Mother, Auntie or relative of somebody who's initial account has been closed. If you have any trusted friends that use their accounts then this is a potential way to get on, especially if the friend uses high stakes and have had the account years, like a few pub landlords I know of. You scratch my back I scratch yours works well here! I believe using Skrill as a deposit method can raise alarm bells as the bookies know it's often used for moving money about via friends and family. I recommend using bank cards for deposit methods as this normally completes the security checks automatically and saves you having to prove your age, photographic ID and proof of address.

If you are using a friends account especially with Bet 365 (Who have the best IP tracing software in the industry) use a mobile phone and turn the wi-fi off in the phone settings. Using the network providers data cloud to connect to the internet will hide your IP address / device information and keeps your friends account intact. If you do not use this method it is likely they will link your laptop, iPad or phone with your existing restricted account and restrict your friends account if it continues.

Betting on different sports definitely helps to prolong accounts as does acting like a mug punter, using the casino and not taking a stand out price. Most bookies give you three strikes for taking the best price if you're lucky and then say thanks but no thanks. Any indication you are arbing or have had the chance to arb and you'll be soon out.

There is one stand out bit of advice I would offer anyone looking to prolong an account, which is after you made a profit on one bet, to consider laying the money made off on the exchanges. I do this and look for bets with odds of around 1/2 to evens. I might take a tiny hit on the trade but

it's a great way to move profits from bookmaker to your exchange account. Of course sometimes trying to find losers at short prices can be hard and I once had a run of 5 winning bets on the bounce – I just kept going until I lost the lot in one go. If you have any historically solid accounts the above method should help preserve them.

If you beat the SP in any market more often than not, then you will be flagged up and black marked for restriction. I know some bookies with whole teams dedicated to scrutinising your betting in terms of possible account restrictions and if you beat the odds more often than not or use promotions all the time – you will come into their radar. Each month they compile a spreadsheet and send it to their trading team, who look at it and put a line through all the naughty boys that beat the odds or use promotions. You then receive an e-mail advising you are restricted and have no bonuses.

In terms of bonuses and promotions (e.g. enhanced prices and enhanced places) if you use them too often or more often than normal bets you'll get flagged up straight away. If you want to play bonuses get to BetFred shops on big race days and use Paddy Power shops for enhanced places if there is something you really fancy.

When placing bets in shops keep the liability of your stake to under £500. Shop staff should accept bets that do not pay out more than £500 without referring said bet to the trading team. If you get referred 3 times and beat the odds 3 times then there is a good chance they will refuse your custom.

In terms of the exchanges – there is little liquidity early doors especially during midweek and the lower grade races. Although Betfair SP is one option, if possible the best value is to place your bet on the exchange very close to the off and you will normally get a better price. On bad weather days, non-runners on the exchange are a problem as Betfair make up Rule 4 deductions using metrics I find unfair as they are often more than bookmakers.

With regards to my service specifically betting to BFSP has shown a decent profit to my selections – information SBC will be releasing in the next few weeks.

**SBC: How do you see this issue developing in the future and how would you like to see this problem tackled?**

Jason: Unless the government make it a legal requirement for the bookies to lay a certain amount to any individual then I can only see it getting worse.

## INTERVIEW 4: ED SBC

*Our fourth interview is with Dutch professional punter and SBC team member – Ed who took a slightly different approach in his interview by splitting up his answers into how he tackles betting on horse racing and other sports. Over to Ed...*

There is a huge difference between betting on Horse Racing and all other sports so I have split these into two areas of discussion. Starting with Horse Racing...

**Horse Racing:**

*Bookmaker used:*  
None

*Exchanges used:*  
Smarmets  
Betfair

Betting on Horse Racing with bookmakers did not work for me in the long term as due to my success (I was betting a lot and winning a lot) I was restricted and closed down by most of them. As I could not use bookmakers anymore, I was left with the betting exchanges such as Smarkets and Betfair, which is who I use today for Horse Racing. I also now use Matchbook who very recently introduced horse racing markets to their exchanges.

Using exchanges still represents a good option to make some money betting, as long as there is enough liquidity (volume of money traded) in the markets you are involved in. The earlier the bet is released, the more difficult it is to place the bet, because the liquidity is very poor early in the day.

So if placing bets on the exchanges and wanting to follow tipsters, it is better to follow tipsters who release bets late in the morning or early in the afternoon.

Smarmets is much better than Betfair because they only charge 2% commission compared to 5% on Betfair, although for customers from Holland such as myself it rises up to 6.5% which makes a huge difference. For that reason, I really believe Smarmets will grow in popularity as they are already closing in on Betfair in terms of liquidity and if this continues, soon they may overtake them.

Betting on Horse Racing is a bit frustrating in a way that there are many good tipsters out there but it is almost impossible to take good advantage of them if the tipsters release the bets the day before or early in the morning as several do. This is why the odds tracking work that SBC do as part of each review is often vital as it showcases those where the odds hold up and those that don't.

Placing bets at Betfair starting price usually does not work as I find the value is already gone by the time the race starts. Not always but for most tipsters that is the case.

### **Football and other Sports:**

#### *Bookmakers used:*

Pinnacle Sports  
SBO Bet  
Dafabet  
5Dimes  
BetCris

#### *Exchanges used:*

Matchbook  
Smarmets  
Betfair

Betting on sports is a totally different story than Horse Racing and I have never had any problems placing bets with the bookmakers I use.

I have used several bookmakers but the five mentioned above normally never restrict you so it is possible to put decent stakes on with them.

The size of the stake you can bet with bookmakers depends on 4 factors:

#### **1 Type of Market**

I find it is easier to get your bets on in some of the most common, popular markets such as 1X2 or Asian Handicaps where the liquidity is greater. Especially compared to other niche markets such as the first yellow card or amount of corners.

## 2 Timing

The later you place the bet, the more money you can stake. The markets become much more mature and see a lot more volume (liquidity) closer to the start of the match.

## 3 League

The more popular the league, the more money you can stake. It is easier to place decent stakes in the English Premier League than in the English Conference for example.

## 4 Odds

The higher the odds, the more difficult it can be to place decent bets because the liability for the bookmakers is higher.

For example – if the odds are 2.00 and the stake is €100 then the liability is €100, if the odds are 10.00, the liability is €900 so it's a big difference for the bookmaker.

If taking these factors into account, normally you should be able to beat the advised prices from tipsters by using the five bookmakers I highlight above. In terms of the exchanges, I find Matchbook & Smarkets the best for football betting, especially compared to Betfair who are fairly useless. I find Betfair much better for other sports such as Golf and Tennis.

I really wished I would have known some of this information above when I started gambling (five years ago) as it could have saved me a lot of frustration and time!

## INTERVIEW 5: LIAM JONES

*Our fifth and final interview is with professional punter Liam Jones, who is the brains behind the Pinpoint Golf tips service. He also bets heavily on the likes of Horse Racing and has a number of tips to help you extend the lifetime of your betting accounts.*

### **SBC: How often do you bet and in what sports/markets are you most active?**

**Liam:** I bet more or less every day of the year with the only downtime being days that I take for scheduled holidays. Most full time punters need to be involved in sports that are on every day so to maximise turnover. Horse Racing obviously fits this criteria and it would be the sport that I am most active in day to day. I punt Golf every weekend and in the winter months I am heavily involved in Basketball. I rarely bet on any other sports these days.

### **SBC: What are your thoughts on the current situation as per bookmaker restrictions and closures?**

**Liam:** Bookmakers are running a business so I can see their point of view from a pure business view. However, they are in the risk business and got a license to be “bookmakers” so they should be made to accept the fact that some clients will win decent money from them. The upside for them is unfortunately a lot more clients will lose substantial amounts to them. I have no problem with a company who gives a punter a fair run betting with them but who ultimately they cannot beat so they close/restrict his account. When I say fair run I mean that they let him win £5K+ at least over a minimum time frame of 6 months. The real injustices come are when firms close/restrict accounts after a handful of bets. This is just wrong and such practices shouldn't be allowed.

### **SBC: How have bookie restrictions impacted you personally?**

Liam: I cannot bet under my own name unfortunately anymore with traditional soft bookmakers. I can access proper bookmaking firms like Pinnacle thankfully. I have had over 100 accounts closed over the years using friends & family.

**SBC: Do you rate any bookmakers as better or worse when it comes to closures and/or restrictions of betting accounts?**

Liam: Most definitely. In terms of traditional UK firms I would view William Hill as by far best layers of Horse Racing bets. Firms such as Boyles, Stan James, Racebets I would avoid completely as they are not interested in laying proper bets. It is certainly much easier to get sports bets on than racing bets.

What advice and guidance can you provide to punters to help them get their bets on?  
To keep your accounts open for a sustained period you should do as much as the below as you can.

Place bets on many sports and do not exclusively bet on just one sport. This may require you to lay bets on the exchange that you placed and incur a small loss. The overall gains from keeping the account open will more than make up for the losses by laying the back selections.  
Do not always take best price

Throw in some muggy accumulators from time to time

Place bets on Grade A events and Grade A markets such as Premier League Match Odds, NFL Money lines etc. Firms love bets on these markets and will be much more tolerant if you are active in these markets.

When you open up a new account I would keep stakes to a minimum as new accounts are monitored very closely.

Do not back bad each way bets as these will get your account flagged instantly

I would use each account sporadically but also place many bets when you do use it as this gives the impression of a casual price insensitive punter

**SBC: How do you see this issue developing in the future and how would you like to see this problem tackled?**

Liam: The bad news for punters is that I don't see this problem going away without some legislative change. This is also very unlikely to happen so severe restrictions and closures are going to be the norm.

I believe that companies who obtain a bookmaker license should be forced to allow customers win a certain amount before restricting an account. I understand that they are a business and business need to make money but it can't be completely one sided as it is now.

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