Environmental and Social Risk

NatWest

27 February 2026

Gambling Risk Acceptance Criteria

Background

We recognise that the activities of our customers can have Environmental & Social (E&S) impacts – including polluting activities and the potential for human rights violations. The E&S Risk Framework forms part of NatWest Group's overall reputational risk policy and requires enhanced due diligence to be performed for certain customer relationships, transactions, activities and projects.

It is comprised of E&S Risk Acceptance Criteria (RAC) for seven sectors which present heightened E&S risk and a RAC for human rights. Customers whose activities fall within a sector RAC, or any other customer where associated E&S risk concerns have been identified, are subject to enhanced due diligence.

We expect all customers to comply with all applicable laws, regulations, and licensing conditions relevant to their operations.

We also have an E&S risk concerns process which seeks to ensure that E&S risk is identified and managed for customers and transactions in sectors which are not covered by a RAC, or where there may be multiple issues or complexities.

Scope

The E&S Risk Framework applies to all legal entities in NatWest Group for the on-boarding of non-personal customers for the purpose of providing Financing* and applies to the management of E&S risk throughout these customers' life cycles.

Context

NatWest Group only supports responsible gambling. We recognise that gambling is considered to be a leisure activity for many people, however we also recognise that it can be associated with addiction and other harmful outcomes for a minority.

We are committed to supporting our customers. We offer a gambling blocking feature via our mobile app which allows customers to self-exclude and lock their card so that it can't be used on gambling sites. We have partnered with the Money Advice Trust to provide training to specialist colleagues on vulnerabilities, including gambling addiction.

NatWest Group works with UK gambling charity, GamCare, to enable them to provide one to one support using NatWest branches for private consultations and to provide a range of talking therapies.

We have a dedicated Customer Protection Team which connects customers affected by gambling-related harm with expert support via our GamCare partnership.

Prohibited

- The provision of banking services to any gambling company operating in jurisdictions where gambling is not legal.
- Online Gambling Operators who are not in scope of the United Kingdom or Republic of Ireland licensing regimes (including Alderney or Gibraltar).
- Unlicensed operators where a licence is required.
- Junket Operators.
- Evidence of serious breaches of regulations or licence conditions including financial crime and social responsibility clauses.

Restricted

- Beneficial Owners/Company Directors of Online Gambling Operators or land-based casinos where the underlying gambling operator is undertaking prohibited activity, subject to investigations or is the subject of adverse media.
- Professional gamblers who are subject of on-going investigation or adverse press.
- Provision of banking services to companies / entities operating North American Tribal Gaming.
- Introducers to gambling websites (currently exempt from the Gambling Commissions licensing scheme) should have or be working towards achieving social responsibility accreditation or other industry equivalent where it exists.
- Land-based casinos undertaking Money Service Business activity.