

Working together for clients

Impact Report 2022



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Our year at a glance



2.8 million

clients reached across the UK



25,516

clients became problem debt free with our support



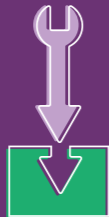
£7m

in additional donations received from 47 organisations across the sector



177,539

clients on active debt plans



10

organisations embedded our new referral tool StepChange Direct



£4.6 million

in benefits found for clients using our online benefits checker



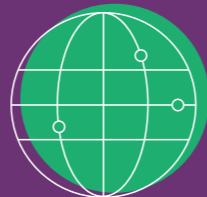
20%

average UK brand awareness score (18% in 2021)



22,518

new clients reached across Scotland



6 million

clients visited our website for support

Our awards in 2022



January 2022

Feefo Platinum Trusted Service Award



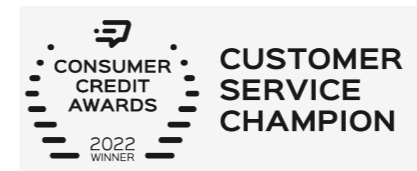
May 2022

Best Broker for Equity Release at the Mortgage Strategy Awards



June 2022

Debt Advice Provider of the Year at the Credit Awards



September 2022

Customer Service Champion at the Consumer Credit Awards

CEO statement

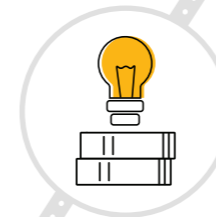
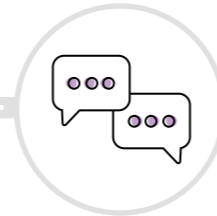


I can't remember the last time a StepChange Impact Report was not prefaced in some way by noting what an unusual, unsettling and unexpected year we've had.

And 2022 was no different. It was quite the rollercoaster, and in many ways, a momentous year.

As we emerged from the restrictions of the pandemic many people were looking forward to a return to some sort of normality. However, we were soon hit with a cost of living crisis, putting additional pressure on recovering household finances.

The price of food and other every day essentials increased at alarming rates, and the price of energy bills soared to unprecedented levels. From a price cap of some £900 in March of 2021, many households began facing bills of thousands and thousands of pounds – even after costly government interventions.



It is against this backdrop that StepChange worked tirelessly to support those struggling with their finances and trying to balance problem debt.

While demand didn't return to pre-pandemic levels, we were able to provide 167,351 clients with full debt advice, an increase in comparison to 2021. In addition, we were able to help 44,716 clients access a debt solution, a 16% increase on 2021, and we saw 25,516 clients become free from problem debt, also an increase in comparison to the previous year.

Many clients told us how they had been just about managing – struggling by every month – but that price rises had made their situation unsustainable.

Perhaps unsurprisingly, the cost of living crisis was cited as the number one reason – rising to 22% of our clients completing first time debt advice – for falling into problem debt. For the first time in the charity's history the top referrers – those organisations who signpost their clients to us – were utility providers.

We know that the complexity and difficulty of our clients' financial problems has only increased, making our amazing advisors' jobs all the more challenging. And of course, we know that they are not immune themselves from the financial pressures being felt by millions of people across the UK.

This makes the achievements set out in this Impact Report all the more impressive. Every single day, the dedication and commitment of our colleagues never fails to astound me. They constantly go the extra mile to support our clients and to provide that little bit of extra help.

I've no doubt that 2023 will be equally, if not more, challenging, as we evolve our processes and controls to suit changing client needs and consumer duty obligations. Changes to the way the sector is funded will bring their own demands, requiring us to shift our funding model by pivoting our strategy and services to support the clients we are funded for.

In addition, the ongoing cost of living crisis will also continue to have a significant impact on a broader range of people across the UK. We will need to step up to ensure that we can support as many people as possible.

We'll need to be more creative and efficient than ever to ensure we can help those who need us. But I know every single one of our colleagues is up to the challenge.

So thank you to them. And thank you to every partner, funder and supporter who has worked with us to make 2022 possible.

I will be leaving StepChange and my role of Chief Executive in Spring 2023. It has been the privilege of my life to lead this remarkable organisation and such a group of talented and dedicated colleagues. I am delighted that Vikki Brownridge has been appointed as my replacement and I have no doubt she will do a fantastic job at a time when StepChange is needed more than ever. I will be wishing her well and cheering you all on in your vital mission.

Phil Andrew
Chief Executive Officer

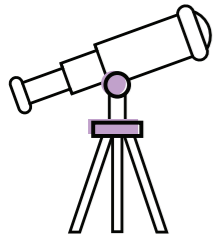


Our purpose, vision and mission



Our purpose

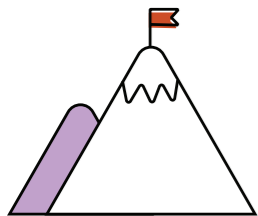
As the UK's leading debt charity, we are contacted by hundreds of thousands of people a year online and by phone, across all nations and regions. Our purpose is to provide holistic support for all people experiencing problem debt. We work in partnership with a broad network of organisations – from mental health charities to income support services to achieve that purpose. For those we can't help directly, we offer triage and information to ensure they receive the support they need.



Our vision

Our vision is to create a society free from problem debt.

Problem debt is not just an issue for individuals but goes much further — it damages families and communities. By helping those in debt get back on their feet, and by campaigning for policies that aim to prevent problem debt, we'll help overcome the difficulties that debt creates for our society in the 21st century.



Our mission

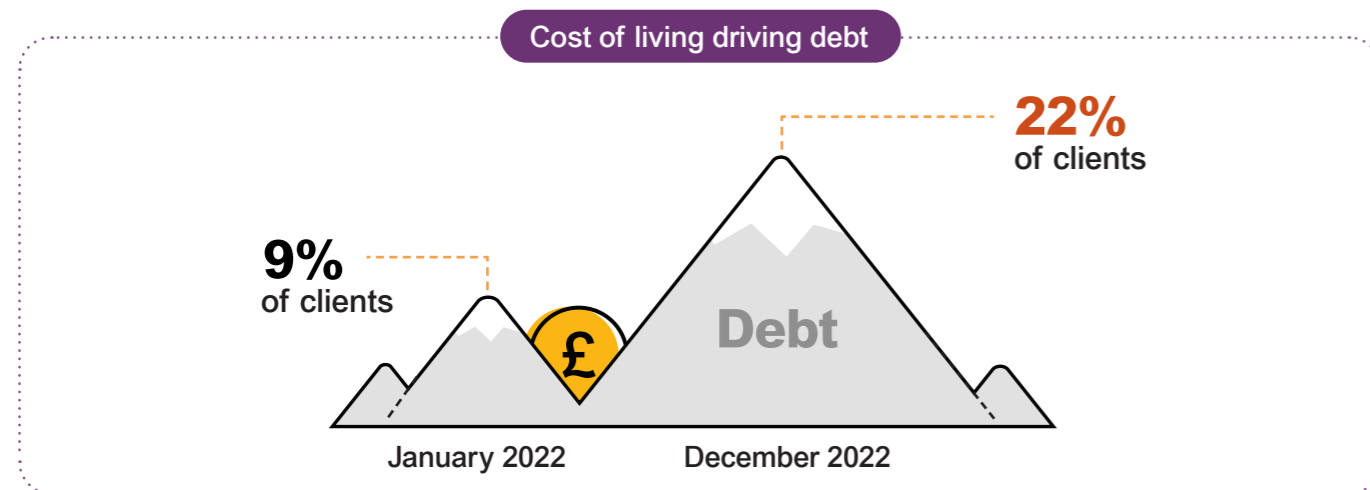
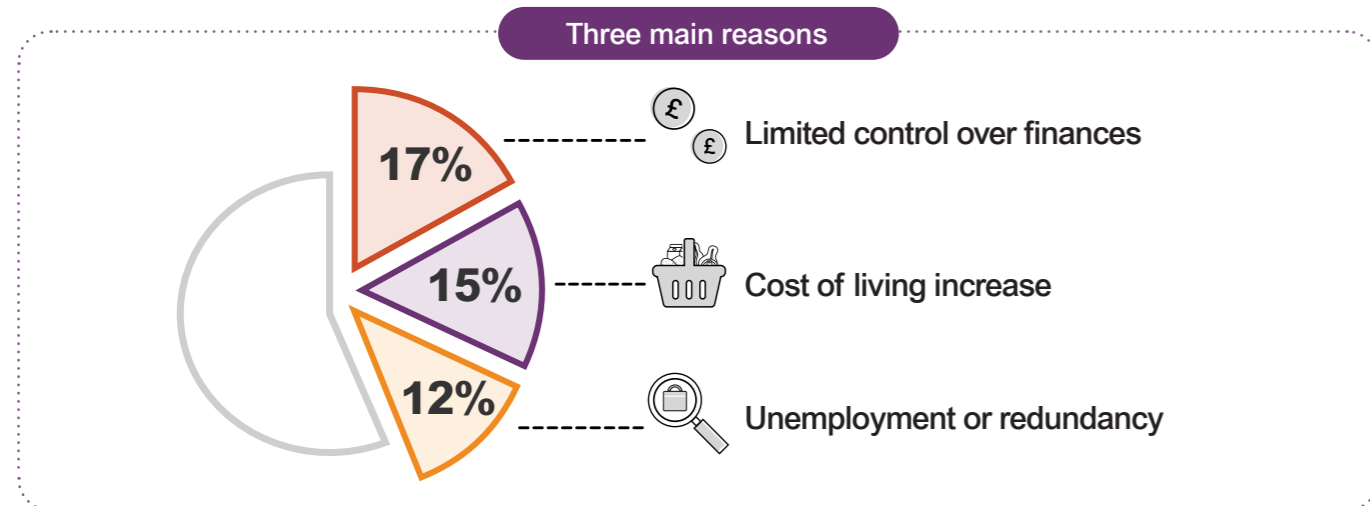
We provide free debt advice and solutions for people at risk of or struggling with problem debt and we seek to influence public policy and private sector practice to prevent people falling into problem debt in the first place.



What we're seeing

In 2022 we saw a significant increase in the number of clients naming the cost of living crisis as the primary reason for their debt, with many clients also discussing additional vulnerabilities with our advisors. Last year, an increasing number of clients struggled to pay energy bills and turned to borrowing to make ends meet.

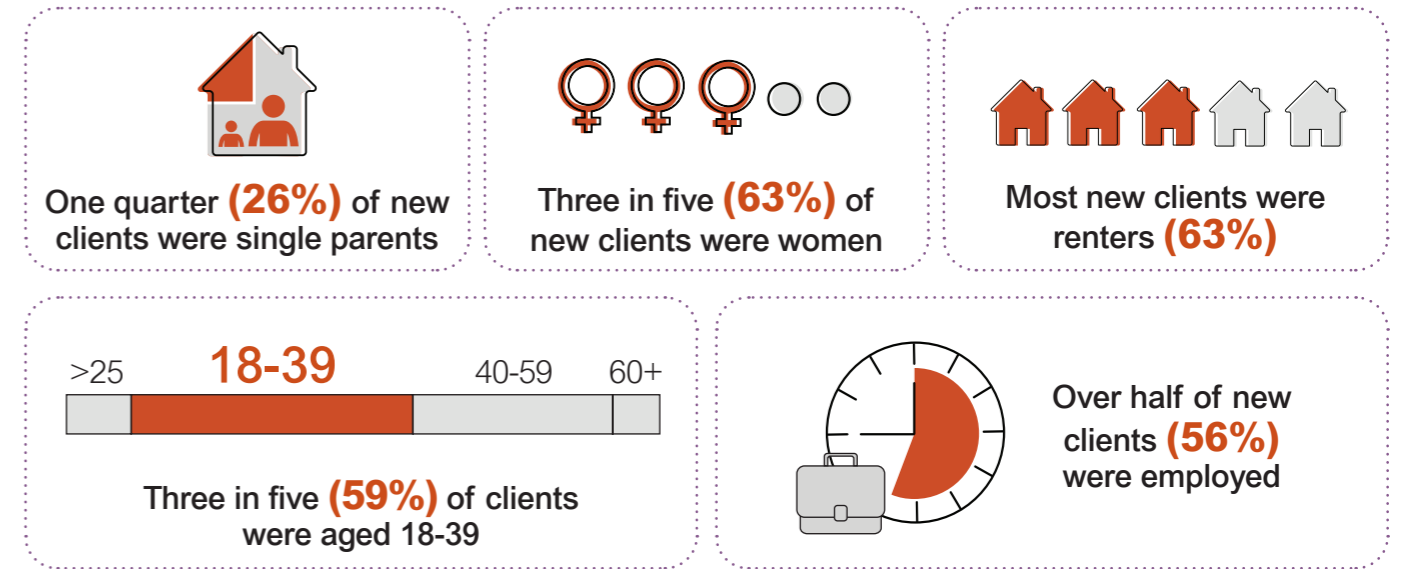
Reasons for debt



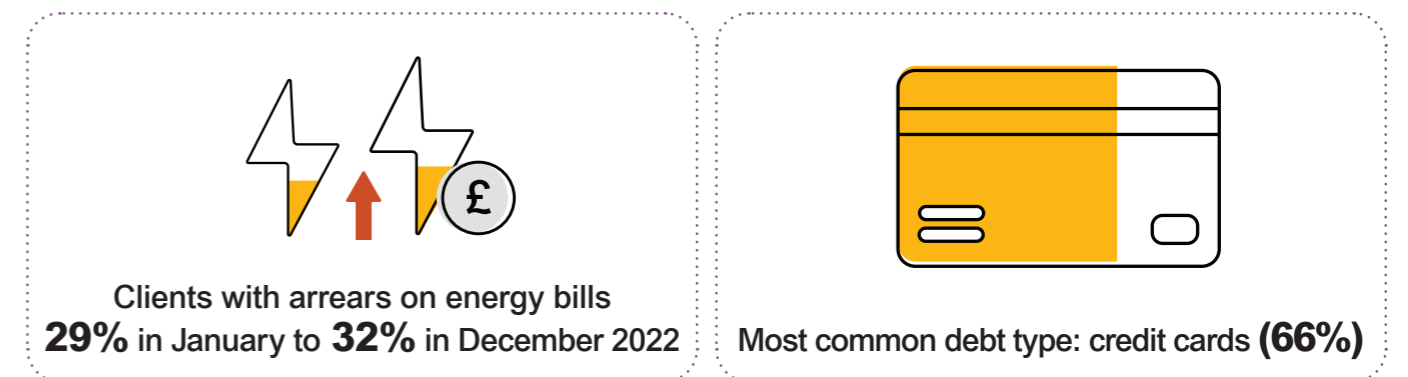
Vulnerabilities



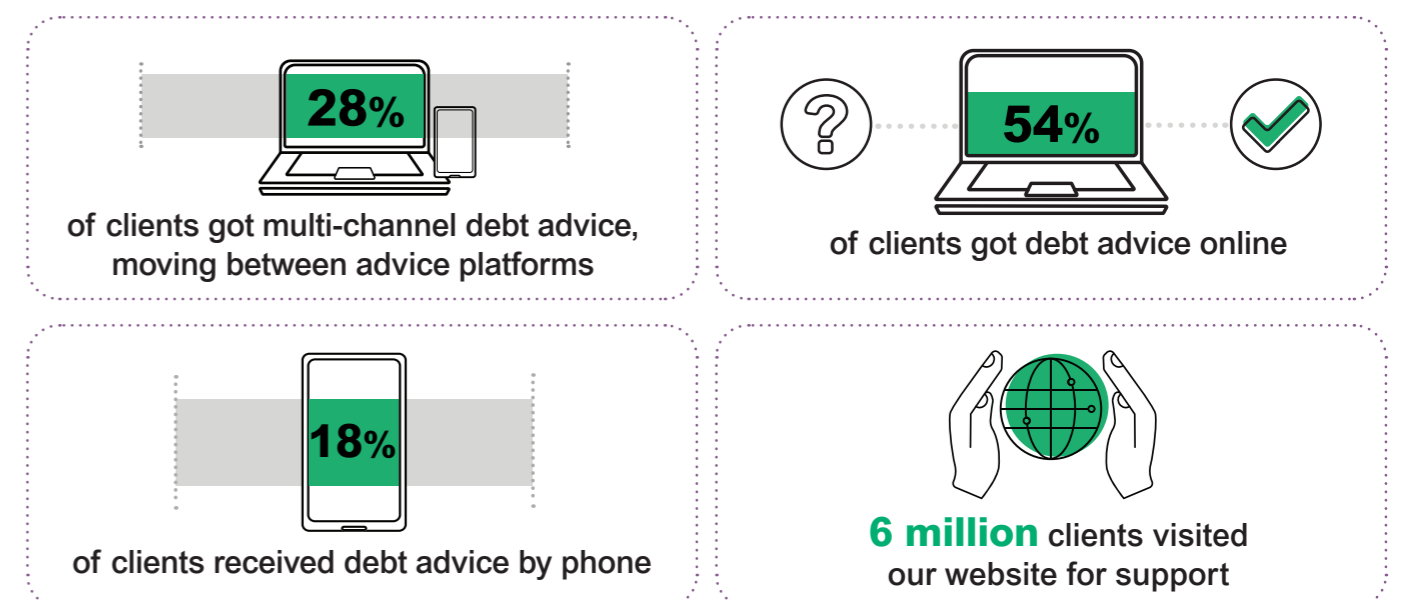
Demographics



Debts and arrears



Channel



We took some good steps forward in the first year of our strategy, Stepping Up In A Changing World, to support even more clients in the way that suits them best.

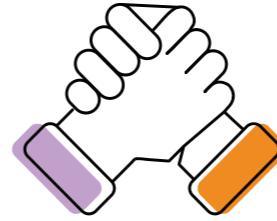


Objective 1:

Our clients and their needs at the heart of everything we do

Our first objective is to provide expert debt advice and solutions and gain better insight into clients and consumers to shape our services.

Key achievements



Supporting even more clients

In 2022, we saw a significantly increased number of clients complete full debt advice, from 158,000 in 2021 to 167,000 in 2022.

Of these clients, 54% got debt advice using our online tool, 18% over the phone by speaking to one of our advisers and 28% using a mix of the tools – such as completing some of the journey online and speaking to an adviser when needing extra support.

In addition, we saw 25,500 clients become free from problem debt in 2022, in comparison to 24,500 in 2021. More than six million people visited our website, and we saw 40,565 visits to the new cost of living hub on our website, which offers clients with the latest support on covering rising living costs.

Given the ongoing funding landscape challenges, we demonstrated our ability to adapt in an uncertain world and continue to support as many clients as possible.



Clients with negative budgets

In 2022, we saw an increased number of clients with negative budgets, or clients whose income cannot meet their living costs, come to us for help. In 2021, we supported 46,296 clients with negative budgets and in 2022 we were contacted by 54,256 people who, after full debt advice had a negative budget.

It's urgent that public policy and the wider sector does more to support clients with negative budgets. In 2022 we signposted clients to wider support, including IncomeMax, who offer clients a completely free, detailed assessments for benefits. In 2022, more than four in five (87%) clients completing a session saw an uplift to their income. In addition, our online benefits checker helped over 12,000 clients identify increased benefits totalling £4.6m.

We're proud to have been able to support negative budget clients and will continue to offer support into 2023.



Key achievements



Stronger consumer and client insight

Our new Consumer Insight Programme is giving us unique, real-time insight into the opinions of people experiencing problem debt to help shape our services. We worked with Ipsos Mori to deliver Mystery Shopping, offering us a window into client experience with phone and online advice, and Experian to understand the consumer market and how needs evolved throughout the cost of living crisis. Authentic insight will continue to shape our services to meet the needs of clients.

In addition, we published our latest Client Outcomes report in 2022, comparing the experience of clients receiving debt advice before and during the pandemic. We used what we found to identify where we could target improvements to our services in 2022 and beyond. Find out more about the findings of our Client Outcomes report and how we use the insight to shape our services in our feature on [page 16](#).

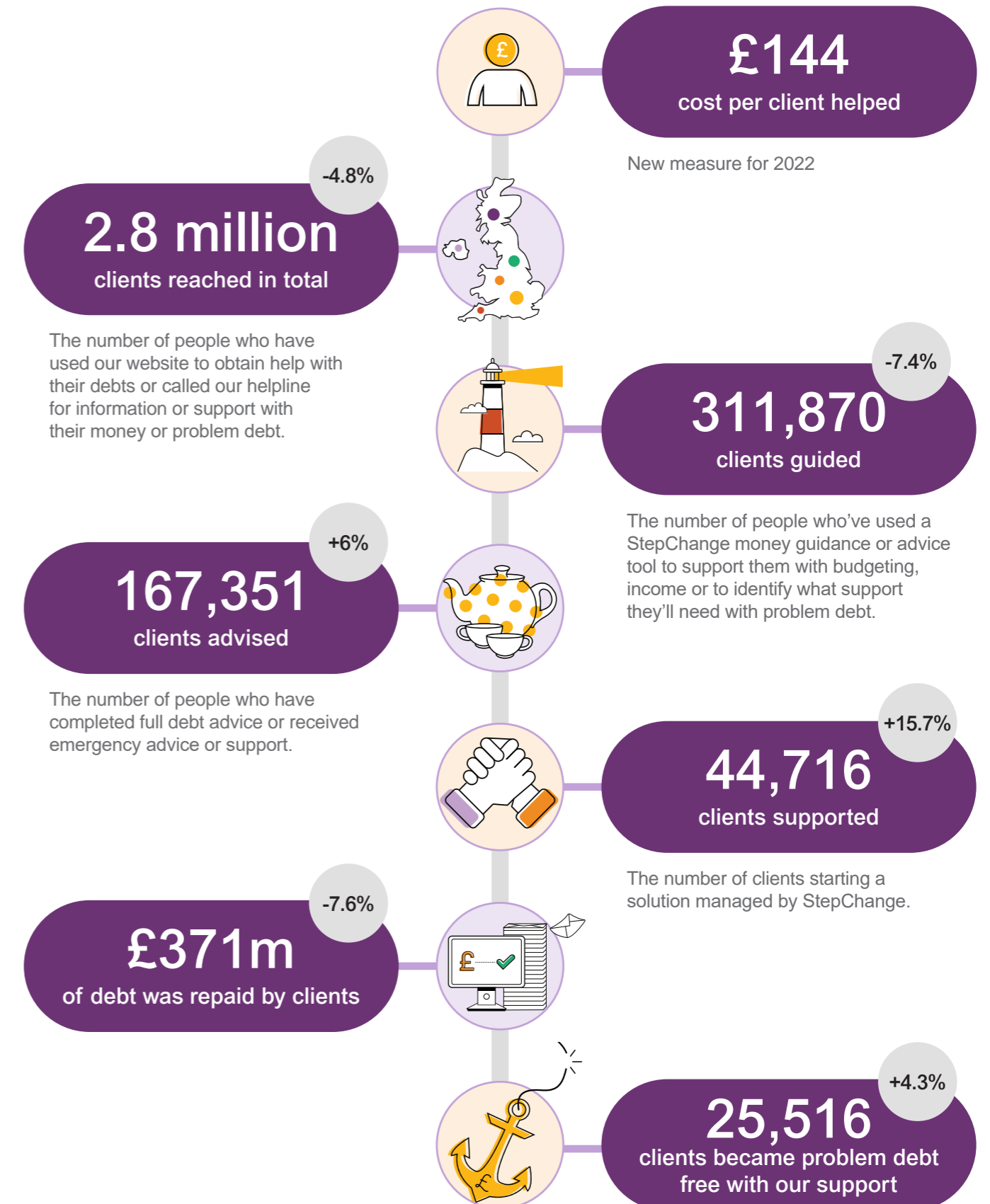


StepChange Your Way

We continue to provide clients with a seamless opportunity to switch between online and phone advice when they need to, making debt advice accessible for clients with different needs.

In 2022, we saw just over 43,000 clients access debt advice through different channels, with 28% of clients using both phone and online, in comparison to 54% using online only and 17% only using our helpline. Our research with clients shows that they still continue to value the flexibility of switching between channels, and we're proud to be able to offer clients access to advice through the channel of their choice.

Key facts and figures



Feature: Using insight to inform our work

In March 2022, we published our latest client outcomes report, 'Client Outcomes During Covid-19'.

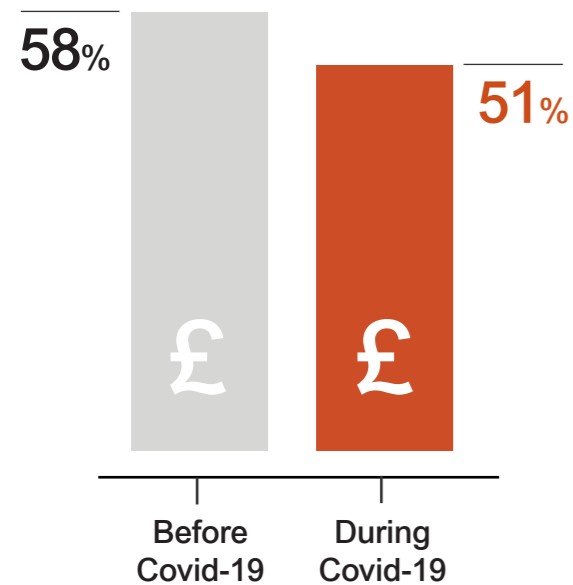
Our report found that:

1 The pandemic affected our clients' ability to progress towards becoming debt free

During the pandemic, our clients' initial progress (at three months) was slower than before the pandemic. For example, before the pandemic, 58% of clients said their overall financial situation had become better, compared to 51% during Covid-19.

However, at nine months after advice, progress appeared more positive than before the pandemic. Before the pandemic, 65% of clients who said they could make ends meet after nine months of debt advice either every month or most months. During the pandemic, this increased to 78%.

Clients who said their financial outlook had become better



Clients who said they could make ends meet after nine months of debt advice

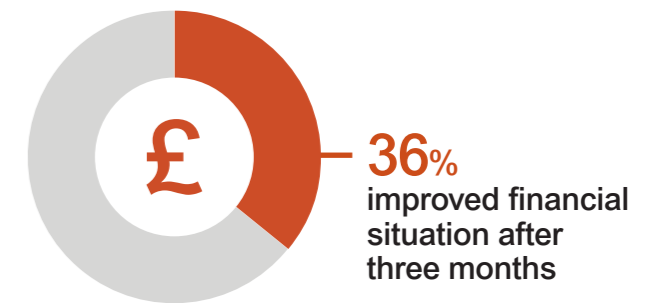


2 However, most clients report good levels of progress:

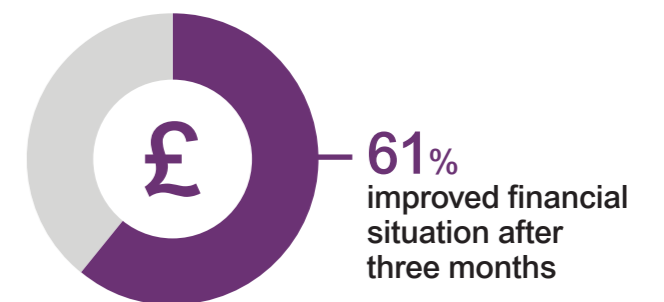
At three months after advice, most new clients before the pandemic (75%) and during the pandemic (67%) said they were making at least fair progress in dealing with their debts.

However, not all clients progressed equally. For example, the research shows that just 36% of clients with a negative budget, where a client is spending more than they are bringing in, reported that their financial situation had become better by three months after advice. This is compared to 61% of clients with a positive budget, where a client is bringing in more than their spending, recorded at advice.

Clients with negative budget



Clients with positive budget recorded at advice



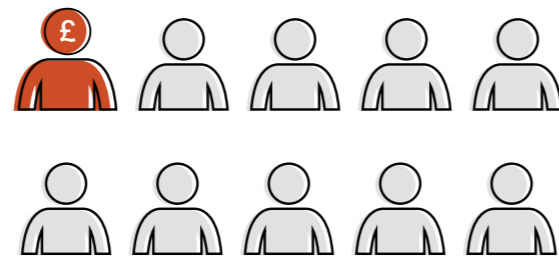
3 Debt advice has many long-term positive effects

We found that overall our clients' happiness, levels of anxiety and overall mental wellbeing showed improvement across three, nine and 15 months after debt advice.



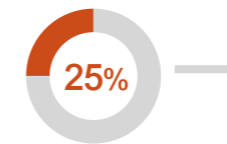
4 However, many clients are still on a financial knife edge

At nine months after advice, 11% of clients struggled to make ends meet each month.

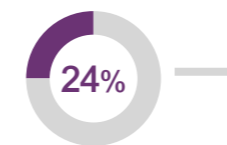


5 Barriers to good outcomes

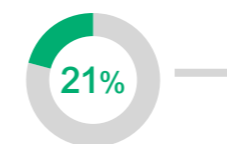
Although our report generally paints a positive picture, it also highlights a number of barriers that stand between debt advice and positive lasting change for our clients. Alongside the pandemic affecting clients, we found in the first three months after advice:



One quarter (25%) experienced an onset of health problems, or found that their existing health problems got worse.



One quarter (24%) had experienced a big change in their financial situation such as a drop in income, a rise in living costs, or cuts in benefits.



21% had experienced letters or phone calls from creditors asking for higher debt payments.

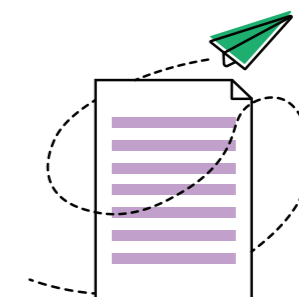
6 How this data is used

In 2022, we have continued to use the outcomes results to evidence the value of our service and debt advice more generally, as well as demonstrating the importance of collecting this type of insight for impact monitoring, understanding service delivery, and generating insight to campaign for change.

We were able to share our insights externally through the publication of latest report and through sharing our results throughout the sector, such as UK Finance's Vulnerability Academy.

Internally, we have also been able to explore the patterning of results by different client characteristics in further depth. For example, we are starting to analyse outcomes results by debt advice solution, which will provide insights for the design and delivery of our service, and for public policy purposes.

With upcoming changes such as the introduction of the FCA Consumer Duty, supporting clients through the increased cost of living, and the changing debt advice landscape, measuring the progress of people seeking help with problem debt will continue to be extremely important to us moving forwards.



Nikki's story



Before I was in debt, I lived a fairly comfortable life. I had worked abroad and was married with three children. However, after we separated, my ex-husband struggled financially and eventually the child maintenance payments stopped when my youngest went to university.

Initially I was in a state of denial and would put all sorts of things on credit cards without the means to pay it off afterwards.

It all caught up with me when the interest rates on the cards shot up and I ended up having to give up the house we lived in as well as the car and our pet dog.

A friend of mine kindly let me stay with them for a while, and during that time I tried so hard to get a job – I went to lots of temping agencies but nothing ever came of the applications I put in.

I remember picking up pennies off the floor of the bus and feeling like my self-worth had disappeared through the floor. I felt sick with worry most of the time.

A breakthrough came after I approached a nanny agency and was taken on as an emergency childcare provider. Someone told me about StepChange and after speaking to a debt advisor, I couldn't believe that I had waited so long to ask for help!

Getting the interest frozen on my credit card debt was a huge help and was also very much the beginning of the climb back up.

I'm a strong believer that if things happen you have to own it and try your best to get on with it. My circumstances have changed so much as a result of getting help and I only wish I had gotten started sooner.





Objective 2:

Empowering our people and developing their skills

Our second objective is to recruit and retain the best talent and invest in wellbeing, development, diversity and inclusion.

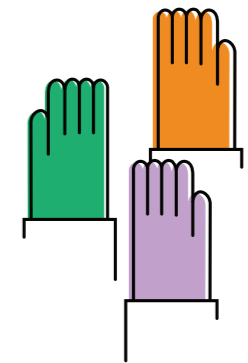
Key achievements



Investing in our leaders

For the first time, we have a leadership behavioural framework that identifies the behaviours we'd like to see in all our leaders, such as empowering talent and driving change.

We rolled out a training programme to develop the leadership behaviours amongst our colleagues. By mid-February 2023, 100% of line managers across StepChange will have attended the programme. We're proud to be getting the best from the talents of colleagues across the organisation and we will continue to deliver the programme in 2023.



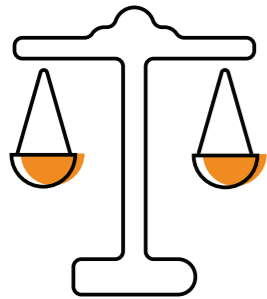
Launching our Equality, Diversity and Inclusion strategy

In 2022 we published our first ever Equality, Diversity and Inclusion (EDI) strategy, focused initially on improving our culture to provide an even better service for our clients. Last year we embedded EDI education into our recruitment and leadership training programme, and we found that colleagues rating their experience as positive for belonging increased by 10% since 2021.

We're looking forward to moving our EDI workstreams ahead next year.



Key facts and figures



A better work-life balance

In response to our colleague engagement survey, last year 80% of colleagues responded that they can achieve a balance between home and work life, an increase of 3 points from our 2021 survey. We're so pleased to see that our colleagues feel that the flexible home working policy has enhanced their ability to achieve an effective balance between their commitments at home and work. This will undoubtedly come under some pressure as demand increases into 2023.



Supporting colleague wellbeing

In addition to our in-house wellbeing offering and subscription to Westfield Health, we now offer a new service, the Vitality app, to 100% of our colleagues.

Vitality is a wellbeing app which supports colleagues with their physical, mental and financial health. This support is especially vital as many are balancing time in the office with time working from home. We've seen three in five employees engage with Vitality and half (46%) have completed a health review. We are now seeking feedback to see if colleagues would like to see more from Vitality in 2023.



10% increase in colleague belonging rate since 2021

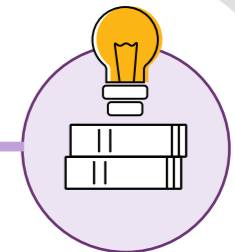
over **800**

colleagues reached via two townhall sessions hosted by our CEO and executive team



20 colleagues awarded with an Iain Kendall Award for excellence

55 hours of training received by each colleague





Objective 3:

Adapting to a new funding world

Our third objective is to ensure we are financially resilient and that we can adapt to an evolving funding landscape.

Key achievements



Money and Pensions Service commissioning

In October 2022, The Money and Pension Service (MaPS) announced the outcome of its commissioning process for the funding of debt advice. Unfortunately, we were unsuccessful in our bids for national debt advice and Debt Relief Order delivery. The impact of this decision is an £8m per annum reduction in our funding. While we were, of course, disappointed by the result, we continue to focus relentlessly on supporting clients and our colleagues.

We have acted rapidly to adapt to our new funding baseline by working closely with creditors and partners, as well as focussing on efficiencies, securing donations, curtailing discretionary spending, and regrettably, reducing the size of some of our back-office and enabling functions.

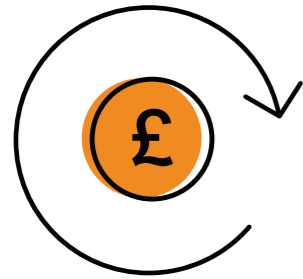


Increased funding in the devolved nations

We were delighted to receive £1.1 million of funding from the Scottish Government to provide their multi-channel debt advice service. This allowed us to offer support in over 23% overall personal insolvencies in Scotland. A further £150,000 of funding helped us support vulnerable groups in Scotland and deliver marketing activity to help people at an earlier stage.

Continuous funding from the Welsh Government has also helped us support more people in Wales. We will continue to grow our partnerships in Scotland, Wales and Northern Ireland to make sure more people with problem debt and vulnerabilities are supported.





Growing donations from our partner organisations

In 2022, we continued our focus on broadening our income streams to ensure the financial stability of the charity.

Through strengthening relationships with existing partner organisations and forging exciting new partnerships, the Charity Development team were able to secure over £7 million in additional donations received from 47 organisations across a wide range of sectors. We want to thank all our partners new and existing for providing this vital support.

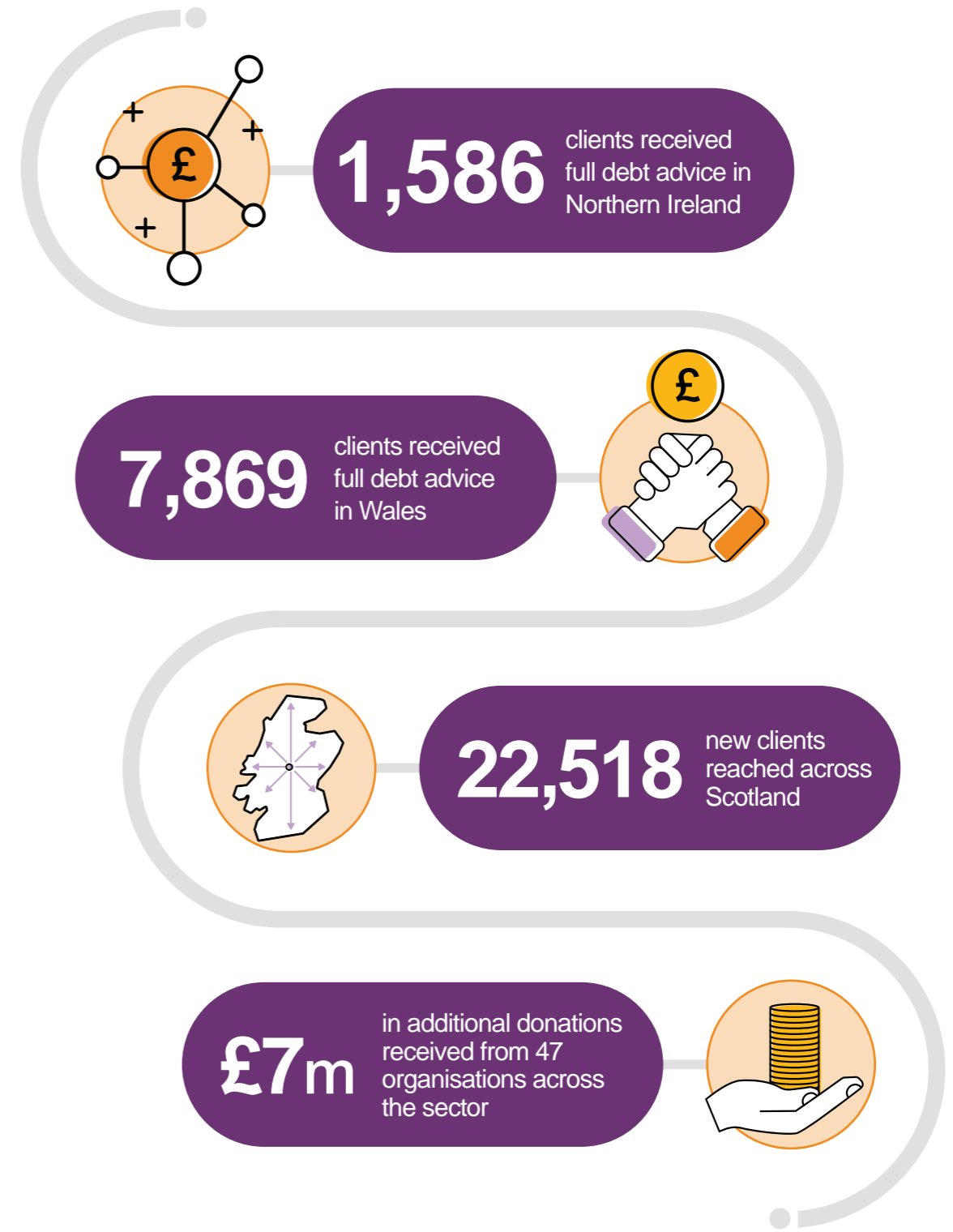


A stable financial and risk governance footing

In 2022, our charitable reserves increased to £15.7m, in line with our strategy. In 2023, we plan to use some of these reserves to continue to improve the efficiency of our back-office systems while keeping our reserves above £12m. This will help us keep on track to achieve our 2025 strategy and reserve targets.

Our updated Risk Management Policy and Risk Taxonomy will strengthen the charity by improving risk management awareness and culture. This activity has been complemented by comprehensive risk management training, which was delivered to all colleagues, as well as creating risk advocate roles across the charity to support with day-to-day requirements. We recognise that we will always need to adapt and evolve our risk management in this rapidly changing world.

Key facts and figures

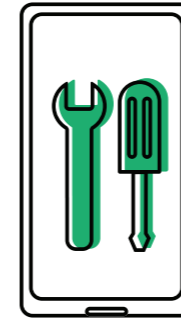




Objective 4: Working with our partners

Our fourth objective is to develop greater collaboration with our key partners.

Key achievements



A new digital tool for partners

We continue to work with partners to build services to meet the changing needs of customers and clients. In 2022, we launched StepChange Direct, an innovative, customisable tool that helps clients to carry out an online money health check before being referred to debt advice, budgeting support, or additional help from their creditor.

Last year we were delighted to see 10 partners embed StepChange Direct into their customer journey, helping us to reach the growing number of people across the UK with financial difficulties. We're looking forward to working with more partners in 2023 and helping more of their customers to seek the support they need through StepChange Direct.



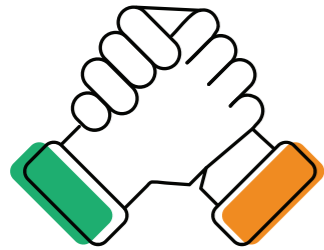
Building relationships in the energy sector

In 2022 the soaring cost of energy saw many fall behind on their utility bills. For the first time, we saw energy providers become the top referring organisations, and we worked closely with a range of providers to make sure their customers were being supported to get help.

By strengthening our relationships with the sector, we secured additional funding of over £3.5 million in 2022. We're looking forward to building more relationships in the energy sector in 2023 to support the growing number of households struggling to cover the essentials.



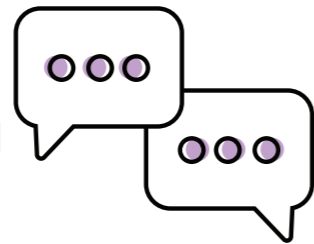
Key facts and figures



Supporting businesses with NatWest

Last year we were delighted to form a new two-year partnership with NatWest to provide small business owners with debt advice from StepChange. NatWest has funded a new specialist team who explore the client's situation and provide them with a bespoke plan, such as completing full debt advice or securing a referral to a specialist such as a tax accountant, with NatWest's support.

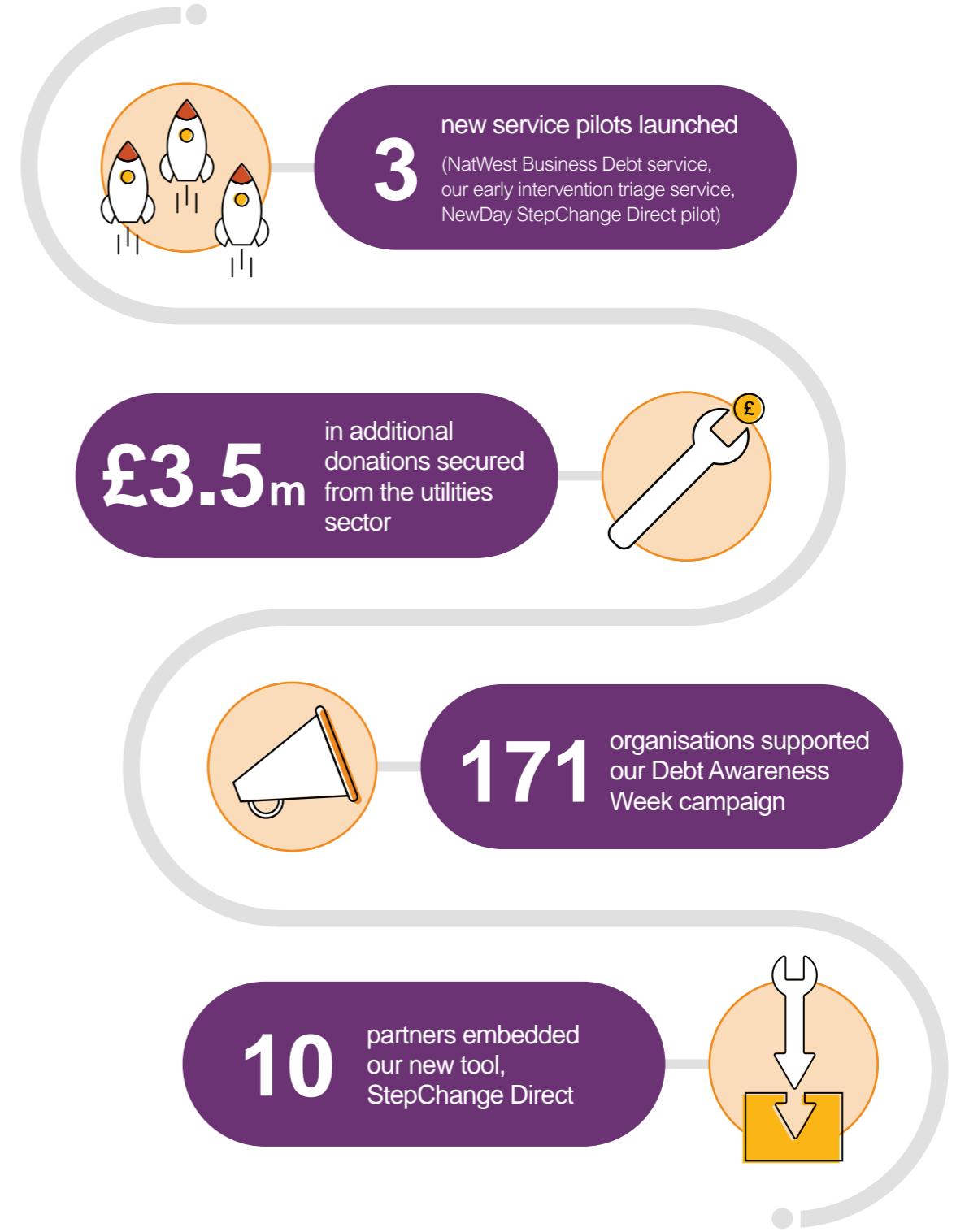
We know that debt can happen to anyone, so we're extremely pleased to be working with NatWest to enable more business owners to restore their financial health. We're looking forward to sharing the results of the partnership in 2023.



Growing our network of partners

Our referral partnerships are vital in ensuring we can reach as many people as possible who need our help.

In 2022, our partnerships team onboarded 372 new partners from a range of sectors. During the last year, we also saw the number of referrals coming from our non-managed partnerships portfolio more than double, helping us to reach their customers when they need debt advice.



Feature: NewDay embeds StepChange Direct

In June 2022, consumer credit provider NewDay became our first partner to adopt our new service, StepChange Direct, and we're incredibly encouraged by the results so far.

The StepChange Direct tool is embedded within and designed to complement creditors' digital collections strategies, offering customers a free money health check at selected points in their journey. The health check questions then determine whether a customer would benefit from debt advice, budgeting support, or a return to targeted help from their credit provider.

NewDay initially agreed to trial the new approach through its Aqua brand, but has since adopted the solution permanently and will be extending it to some of the rest of its other well known brands.

Ben Rogers, Head of Digital Collections at NewDay, said:

"Partnering with StepChange on this innovative new service has allowed our growing number of digital customers the opportunity to seamlessly begin their debt advice journey when needed, aligning with the already well-established and successful telephony process.

"In an ever-evolving space, NewDay continues to pioneer digital solutions to support customers experiencing financial difficulty, and this new development is a welcome addition to our existing toolkit.

"The results StepChange are already seeing highlight the benefits of working together to improve customer experience. This quick, frictionless journey is proving a real success with customers needing third party support and we look forward to rolling this out across our wider portfolio and contact strategies in 2023."



Our research shows that the way in which creditors communicate with their customers can make a significant difference to the actions that customers take, and that showing people a positive path forward makes them more likely to take action that will help their financial situation. The results from this pilot collaboration show how integrating a co-branded financial health check into creditors' websites and apps can positively influence customers and encourage them to engage with support of the right type, and at the right time.

StepChange
direct

New
Day





Objective 5:

Campaigning to stop people falling into problem debt and helping them to recover if they do

Our fifth objective is to shift the landscape to prevent or reduce the harm caused by problem debt in the United Kingdom.

Key achievements

Influencing the credit market

With an increasing number of people turning to borrowing in 2022 to make ends meet, we published two key reports on consumer credit to support our campaigning activity to make sure that consumers are protected from the risks of credit products.

Our Falling Behind To Keep Up report highlighted how using credit to pay for essentials causes harm, compounds financial difficulty and lowers living standards. Our Mixed Messages report, produced with Amplified Global, looked at how creditor communications can encourage or discourage people to seek debt help.

Both reports highlighted the need for the Financial Conduct Authority to treat financial difficulties as a key use case for the Consumer Duty and we look forward to continuing our work to influence the credit market in 2023.

Help in crisis

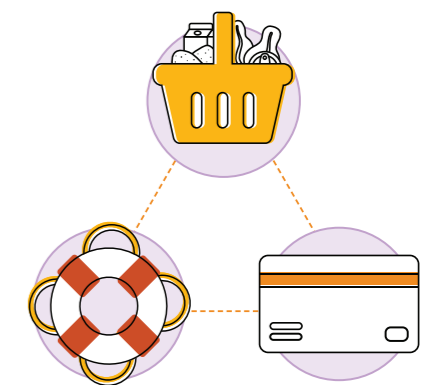
The Insolvency Service consultation was a great step towards addressing problems in the Individual Voluntary Arrangement market that we have campaigned on for some time. The wider personal insolvency review offers an excellent opportunity to improve access to both debt relief and protection for people in financial difficulty.

While we are disappointed that the SDRP scheme has been delayed, we will continue to press for implementation of the principle that people seeking help with their debts should get the statutory protection they need.

Response to the cost of living crisis

As energy prices in 2022 and the general cost of living continued to rise, we produced real-time data and analysis to show the financial impact on households across the UK. In October 2022, we found that 45% of all British adults – equivalent to 23 million people – found it difficult to keep up with household bills and credit commitments, up from 30% in October 2021 and 15% in March 2020.

Last year our insight helped inform the government and regulators of the need for targeted support for lower income households to prevent hardship and rising debt. We found that the government energy support package and uprating of benefits by inflation were vital for our clients, but we feel it may not be sufficient if pricing remains high in 2023. We will continue to campaign to make sure lower income households have the support they need.



Key reports in 2022: Insight and data to drive change



[Read the report here](#)

Problem debt and the credit safety net

Our report explored how using credit to pay for essentials causes harm, compounds financial difficulty and lowers living standards.

Recommendations:

- Action to tackle products and practices that cause or compound financial difficulty
- Effective early intervention and support for consumers in financial difficulty
- Action to join up regulatory and social policy to provide safe alternatives to harmful safety net credit



[Read the report here](#)

One year of Breathing Space: Our initial findings

We delivered an evaluation of the first year of our delivery of statutory Breathing Space.

We found that:

- 91% of Breathing Space clients went on to complete full debt advice
- 2 in 3 Breathing Space clients reported improved wellbeing
- 41% said 60 days of Breathing Space was not long enough



[Read the report here](#)

Hardship by design? How to end unaffordable debt deductions

This report showed how two million of the poorest households face the Government dipping into their benefits for unaffordable debt repayments

Recommendations:

- Pause deductions until benefits are uprated
- End deductions for tax credit and benefit overpayments for claimants without earned income or income below the work allowance
- Reduce the maximum rate of deduction for tax credit and benefit overpayment deductions
- Ensure the process to reduce deduction rates is promoted and accessible to claimants



[Read the report here](#)

Mixed messages: Why creditor communications to people in financial difficulty need to offer a clearer, better route to help

Our report explored how creditor communications to people in financial difficulty need to offer a clearer, better route to help.

Recommendations:

- The FCA should review the effectiveness of rules asking firms to look for early signs of financial difficulty and ask firms to review their implementation of these rules
- The FCA and industry should address the role of the credit information system in creating barriers to people seeking help with financial difficulties earlier
- The FCA should review the Consumer Credit Act requirements on creditor communications to make sure language does not create barriers to help





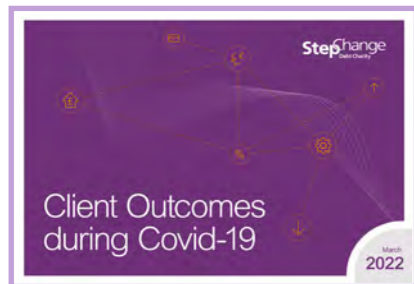
[Read the report here](#)

Gambling and problem debt

Our report produced with the University of Bristol explored the link between gambling and problem debt.

We found that:

- Gambling and debt issues are often extremely complex
- ‘Affected others’ are the unseen casualties of gambling-related debt
- Addressing gambling issues often leads to a more successful debt resolution



[Read the report here](#)

Insight into outcomes for clients

This report compared the experience of clients who sought advice before the pandemic to those who sought advice during the pandemic.

We found that:

- Clients were on a different path towards financial health during the pandemic
- Client outcomes were worse among those who were financially affected by Covid-19
- Wellbeing worsened during the pandemic

Key facts and figures



Thank you to our supporters

Each of these organisations supported us financially in 2022, and many worked with us on policy to improve the debt landscape. We'd like to express our gratitude for their support, without which our work would not be possible.

118 118 Money

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Acument Mortgages

Affinity Water

Amber Energy

American Express

Anglian Water

Arrow Global

Bamboo

Barclays

Bristol & Wessex Water

British Gas

Cabot Credit Management

Capital One

Capital Resolve

CARS

Clarion Housing

ClearScore

Compare the Market

Computershare

Co-operative Bank

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Credit Style

Damart

E.ON

Elderbridge

Essex & Suffolk Water

Experian

Freeman Grattan Holdings

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Green Energy

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Ikano Bank

Intrum

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Lendable

Link Financial

Lloyds Banking Group

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M&S Money

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Moneybarn

Moneyline

Monzo Bank

Moorcroft Debt Recovery

Morses Club

N Brown

Nationwide

NatWest

NewDay

Northumbrian Water

Novuna

OVO Energy

Paragon

Pega

PRA Group

Provide Community

Redcats

Royal Bank of Scotland

RSA Insurance Group

Sainsburys

Sainsburys Bank

Santander

Scottish Government

Scottish Power

Secure Trust Bank

Sesame Services

Shell Energy

Snap Finance

SteadyPay Limited

StepChange Financial Solutions

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