

Stepping Up



Impact Report 2018

How we're delivering

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CEO's statement

As in previous years 2018 has been an incredibly busy year for the charity. In fact, we've helped more people than at any time in our 26-year history. At the same time, we've made excellent progress in building the foundations that will enable us to positively change the lives of twice as many people by 2022.

Our new strategy: Stepping Forward, maps out how we will achieve this target. However, it is not enough that we increase the number of people we help, we also need to help people earlier. It is clear that the vast majority of clients who come to us for debt advice would have achieved earlier resolution and greater choice if they had sought help sooner.

This is why we are building an infrastructure which will allow us to expand our operations into earlier interventions. In 2018 we started taking calls from clients who are not in crisis but who have persistently high credit card balances. Whilst numbers are small at the moment, this work has yielded excellent results, with many clients moving on to specific plans and others simply getting general money advice. We will be looking to expand this service in to other areas of early intervention in 2019 and beyond.

Our funders rightly demand that our operations are efficient and that we demonstrate value for money. More importantly, we hold ourselves to the highest possible standards with regards to quality and consistency of debt advice. It is these imperatives that are driving our ways of working transformation. This is not an IT implementation but rather a new way of working, replacing legacy processes and systems with a more intuitive approach to the way that we serve our clients whether they come to us online (now 61% of contact) or by telephone.

This new approach improves how we detect and assist clients with additional vulnerabilities. Our new way of working will also give our colleagues a more varied working day which, in turn, will help us keep a clear focus on the wellbeing of our colleagues given the emotionally intense nature of our activities.

The major next phase of this implementation will go live in the first half of 2019 following the excellent progress made in 2018. These developments have required significant financial investment during the year, but have already started to deliver efficiencies. Continual investment in these systems and our people will continue to be a key feature for 2019 and beyond.

One challenge that all providers are facing is the changing debt landscape; clients have fewer assets, and lower surpluses.

This change is driving growth in the uptake of Debt relief orders (DROs) which increased by 40% in 2018 and remain underfunded.

An incredibly important part of our role is delivered by the small campaigning and influencing team based in London. This team has created quite a splash in 2018 with continued work on the implementation of Breathing Space and also with the quiet announcement in the Budget that a No Interest Loan Scheme is to be designed by an HM Treasury working group, including StepChange. The sector has been lobbying for this style of scheme which creates a small loan alternative to payday, doorstep and rent-to-own lending and could go a long way to stamping out poor practice in high cost credit lending in the UK.

StepChange is nothing without the hard work, extraordinary efforts and selfless devotion of our 1,500 colleagues located around the UK. Our colleagues go above and beyond every single day, dealing sensitively with clients, many of whom are in desperate need of help and hope.

This is difficult and emotionally complex work and the Executive team, Trustees and clients extend their thanks to all our colleagues for everything they do. We will be continuing to look at new ways to recognise and reward their dedication in 2019.

I would also like to thank Sir Hector Sants for his excellent support as Chair as we developed the 2022 strategy. I was very sorry to see him step down but our loss is the Money and Pensions Service gain.

I would like to finish by thanking our funders and contributors, who provided over £55m of support to the charity in 2018. Without them, none of this extraordinary work would be possible.



Phil Andrew
Chief Executive Officer

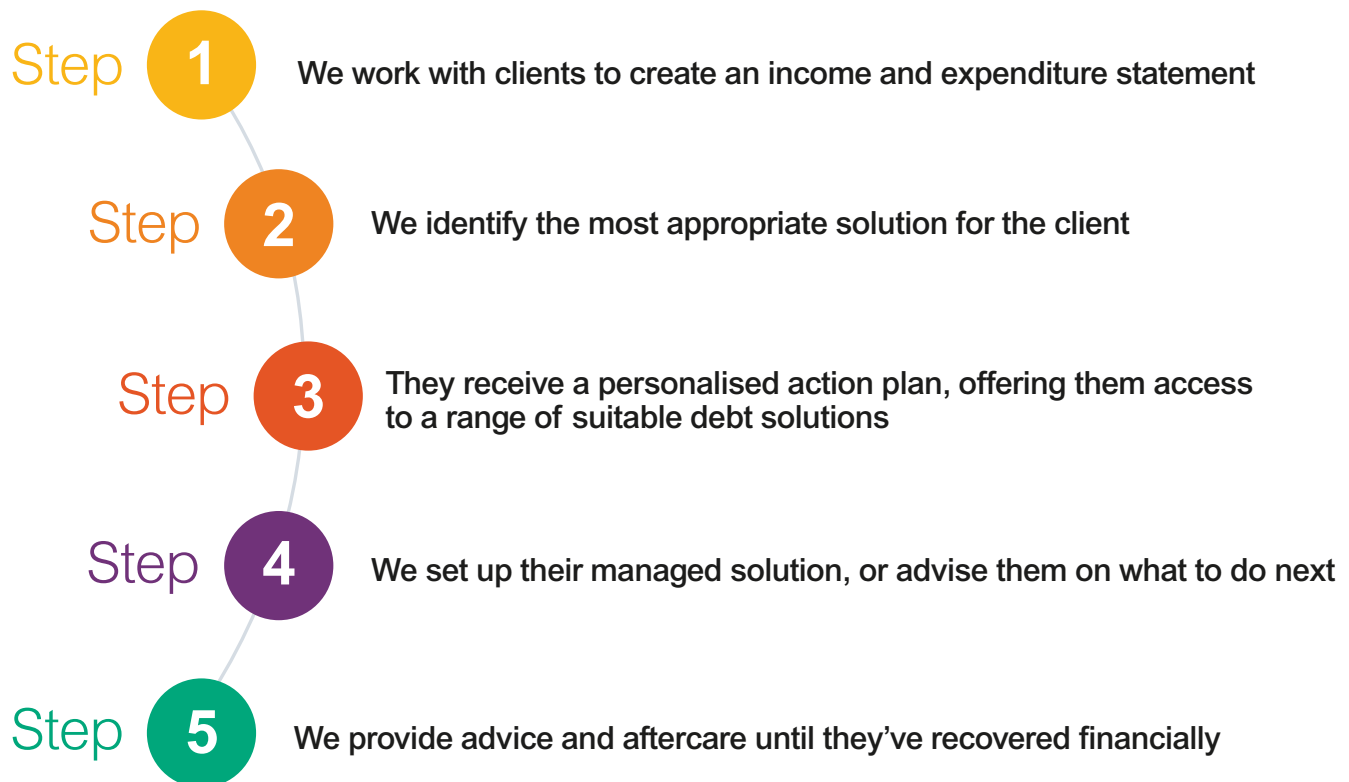
Cutting edge work on advice and solutions

Our first objective is to provide free debt advice and solutions for people struggling with problem debt.

In 2018 we continued to offer industry-leading debt advice and solutions, and we began a long-term study of client outcomes.

End-to-end debt advice

Our holistic debt advice process supports clients all the way through to financial recovery:



Our debt solutions

We offer the widest range of practical debt solutions of any provider in the UK:

Advocacy services

- Specialist support for vulnerable clients

Debt solutions

- Token payment plans
- Debt management plans

Financial solutions

- Mortgage advice
- Equity release

Scottish solutions

- Sequestration
- Trust deeds
- Debt arrangement scheme
- Minimal assets process

Insolvency options

- Individual voluntary arrangements
- Bankruptcy advice
- Debt relief orders

Key statistics:

How we're performing compared to 2017



657,930

clients contacted us

+6.1%



306,391

clients completed a debt advice session

+0.3%



56,660

clients started a managed solution

-8.3%



6,315

Debt relief orders set up

+40%



£432m

of debt repaid by our clients

+0.8%



£110m

written off with our support

+7%



24,310

became debt free with our support

+15%

Key achievement:

We piloted our Client Outcomes project.

We will use this to further drive operational excellence and support our public policy work.

We define a 'client outcome' as the changes, or lack of changes, in a client's situation after receiving debt advice. This includes their financial situation as well as other aspects of their life such as overall wellbeing.

Our initial findings:

Getting debt advice helps people's financial situations

The evidence from this pilot suggests that debt advice is working particularly effectively for certain groups of people in problem debt. Three months after advice, 60% of clients said their overall financial situation was better than before seeking advice. Even better, 12% said their debt problem was now completely sorted.

But many clients are still living on a knife edge

For most clients, including those with positive budgets, debt problems can't be solved after just three months, and the severe impact of problem debt is still being felt at 15 months after advice. At three months, 14% of clients were still using credit, with 4% using it for housing costs and essential bills.

Recovery from debt is often a marathon, not a sprint

For many clients with additional vulnerabilities, particularly those who also have negative budgets, making ends meet each month can be difficult. More than a third (36%) of clients with a negative budget and additional vulnerability say they don't think they'll be able to make ends meet.





Our goals for 2019

- Help even more people than in 2018
- Increase the number of clients who complete a full debt advice session
- Continue to use research to better understand client outcomes





Neil's story

Neil was young when he joined the military. He wasn't used to being paid regularly and he struggled to manage his money.

He'd spend significant amounts of money every weekend travelling back and forth from home and socialising with friends and eventually Neil ended up in his overdraft. He was getting £10 into the black, before entering the red again and spending his overdraft for the rest of the month. Neil then got offered a credit card and "very naively" didn't pay it back, trying to ignore his money issues, hoping they'd go away.

Neil managed to momentarily gain control of his finances, but as soon as he felt in control again, he went back to spending money he didn't have. This continued until he left the army.



Using credit to live

At one point, he went on holiday to Mexico, and spent the entire time worrying about how he was going to pay for it.

It got to the point where Neil was using payday lenders just to survive another month and pay his living expenses.

Scared to answer the phone, he wasn't eating and he began losing weight very quickly. Neil was behind on his water, electricity and Council Tax.

Neil described his experience with his creditors as "scary" and at one point the Council threatened to take Neil to court for his arrears. One bank even told Neil he was going to have visits from bailiffs, so he turned off his lights, shut his curtains and put his car around the corner.



The road to recovery

One day however, Neil saw an advert for StepChange.

He says:

"As soon as I spoke to someone I felt like a weight had lifted".

The advisors helped him budget, and put him on a debt management plan. His budget even allowed him to put a little aside each month in case of income shocks – which was incredibly helpful as his landlord sold the property Neil was living in.

Neil says if this had happened before the help he received from StepChange, "He'd probably have been homeless." But because Neil had the safety net, he was able to get a tenancy deposit sorted.

Neil now has two more payments to make until he's considered debt free and is in the process of applying for a mortgage. He says he can't wait for the next step of the journey to start.





Collaboration and efficiency

Our second key objective is to be the most efficient and sustainable provider of free debt advice and debt solutions.

We're driving efficiencies, leading the conversations around funding, and working with hundreds of organisations across the sector.

Key facts and figures:

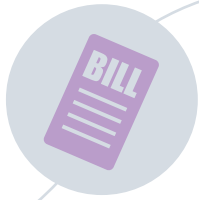


We continued to develop our customer relationship management system (CRM) to better serve our clients



We supported the development of the Single Financial Statement (SFS)





Key achievements:

Our ways of working programme

The new systems, processes and ways of working we're developing will mean we operate more efficiently, increasing our capacity and capability so we can help more people and at the same time deliver a better experience for both clients and colleagues.

Our ways of working programme is a huge investment, not just in new technology and processes but in our most important asset, our colleagues. It will also mean we can develop new, innovative products and services that will benefit our clients, our creditors and strategic partners and help us develop new partnerships. This investment represents our commitment to stepping up to our social responsibility to help more people.



Our partners referred

154,611

clients to us for
telephone advice



What's changing?

- The systems and processes we'll use
- The way we'll interact with clients
- The way our debt advice team is structured
- The types of work we'll carry out

Our new customer relationship management system

Customer expectations continue to change dramatically and will continue to evolve. People now expect technology to provide an experience which is fast, efficient and intuitive. They want to see their information at a glance and serve themselves when they wish. We need to be able to react and adapt to these changes and our new CRM will allow us to do just that.



Client benefits

- Clients will still be able to choose between phone and online debt advice but now they'll be able to switch seamlessly between the two.
- The information we request from the client will be tailored to their circumstances. For example, if they've told us they don't have children, we won't ask about child-associated expenditure.
- We can focus even more on adapting our approach to suit clients, acknowledging and addressing their circumstances, and preferences.
- Our budget-only service supports clients who don't need the whole debt advice process, but just need to evidence their financial circumstances to creditors or better manage their finances.



Colleague benefits

- Colleagues will use just one integrated debt advice and client management platform, instead of the several which are used today.
- It will be quicker and easier for colleagues to navigate a client through the process and will adapt their approach to meet the needs of each client.
- A typical day could include calls, emails, webchats and a co-browse sessions where they'll see the same information the client sees. That's on top of tailoring our approach to each client.

Leading the conversation about funding in the sector

Funding for the sector remains an issue. We continue to work to diversify our funding streams through broadening the support we offer to our clients and partners.

At the same time, we continue to work with partners to maximise the effectiveness of fair share contribution (FSC) by increasing the base of funders.

We fully support the Money and Pensions Service (MAPS) funding work stream, this is a positive step forward in resolving what is a very complex sector wide issue. It's critical that existing funding mechanisms remain supported whilst this work progresses to ensure the sector can continue to support clients in need of debt advice and solution servicing.



Sector collaborations

In 2018 we continued to work with hundreds of organisations across the charitable and commercial sectors to ensure that people struggling with debt get the support they needed.

Citizens Advice

In September 2017 Citizens Advice launched a 12-month pilot to provide zero offers and individual voluntary arrangements to their debt advice clients. The pilot included a cross-section of local Citizens Advice across England and Wales.

From November 2017 we agreed to support the pilot and manage their clients' payments for any ongoing debt solutions such as debt management plans (DMPs), token payment plans (TPPs) and settlements.

Now when a Citizens Advice client is eligible for a DMP, TPP, settlement or IVA, or they require a holding strategy, they are referred to one of two new Citizens Advice debt management units (DMUs) which provide all the support they need, with StepChange managing their payments.

Business Debtline

The Money Advice Trust's Business Debtline (BDL) has always been well placed to provide debt advice to the self-employed, but their only limitation has been capacity.

BDL has received funding from MAPS to increase the size of their team and extend their service hours, therefore increasing the provision of debt advice for the self-employed.

Now, when a self-employed client contacts us for help, as soon as we identify they are self-employed, we refer them to BDL as the debt sector specialist for the self-employed.

This means that self-employed clients receive the best possible advice for their particular circumstances, from the provider in the market who's best placed to offer the specialist advice and support that these clients need.

The standard financial statement (SFS)

To create consistency and drive efficiencies, the debt advice sector has been working together over many months to adopt a standard financial statement (SFS).

This is a landmark development for debt advice in the UK, delivering, for the first time, a universal income and expenditure statement, together with a single set of spending guidelines - allowing the debt advice sector and creditors to work together to achieve the right outcomes for people struggling with their finances.



Our goals for 2019

- Continue to implement our four-year strategy
- Work with even more partner organisations
- Launch our new System in spring 2019

Improving debt advice policy and practice

Our third objective is to champion the cause of people in, and at risk of, problem debt by campaigning for change in public policy and private sector practice.

Key wins included Breathing Space, a no interest loan scheme (NILS) feasibility study, FCA interventions on rent-to-own and overdrafts, and MPs getting behind the campaign for bailiff reform.

Key facts and figures:



Key achievements:

Despite the ongoing upheaval in Westminster, our team in London achieved great progress against our key campaigns:



Breathing Space

We've campaigned for years for a debt "Breathing Space", and we're delighted that the government formally included it in the Financial Guidance and Claims Act 2018.

HM Treasury is currently finalising on the design of the scheme and the accompanying proposed statutory debt repayment plan, and the details should be announced later in 2019.

The scheme will only be fully effective if it includes wider debts (such as council tax) and not simply consumer credit – as influential reports from both the Treasury Select Committee and the National Audit Office, using our evidence, recognised. We anticipate that this will be made explicit in the final design of the scheme.



Affordable alternatives to high-cost credit – and savings

In another campaigning win, the 2018 Budget announced government support for a feasibility study on a "No Interest Loans Scheme" (NILS). NILS would tackle the poverty conundrum that last year saw an estimated 1.4 million households turn to high cost credit simply to meet basic needs.

It would enable households who can't afford essential goods to pay sustainably for them without resorting to unaffordable borrowing. International experience suggests such schemes can be highly effective. The government's new "Help to Save" scheme, rolled out in September 2018, provided another important piece of the jigsaw to build financial resilience. Having £1,000 in accessible savings nearly halves a household's risk of experiencing problem debt. In line with our campaigning, the new scheme provides worthwhile incentives to lower-income working households to start saving.



Tackling unsustainable credit

2018 saw the Financial Conduct Authority (FCA) taking action across a range of fronts to tackle unsustainable credit, all of them reflecting StepChange campaigning priorities.

As well as intervening to require credit card firms to address the issue of persistent card debt, the regulator also adopted an innovative approach to cap costs in the rent-to-own market, not only in terms of the cost of credit but also the underlying cost of goods.

Perhaps the most dramatic proposed shake-up announced in 2018 was on overdrafts. The FCA announced in December proposals to stop firms from charging higher prices for unarranged overdrafts, and a requirement on firms to identify and help customers stuck in persistent overdraft debt.



Campaigning for further bailiff reform

Despite reforms in 2014, we and other debt charities have continued to see far too many clients continuing to experience poor practice from bailiffs. Our lobbying for tighter regulation and supervision, working with partners such as Citizens Advice, resulted in a November 2018 announcement by the Ministry of Justice of a new call for evidence on bailiff behaviour.

We worked in a coalition with 10 other organisations under the Taking Control campaign banner to produce a wide-ranging response to the Ministry of Justice consultation.

Our efforts to raise the profile of the issues with MPs resulted in a meeting of the All Party Parliamentary Group on debt about the issue, a Westminster Hall debate among MPs, and an evidence enquiry by the Justice Select Committee.

We await the government's decisions following the consultation.

Key reports in 2018: Insight and data to drive change

In 2018 we released a number of influential reports that helped us to shape opinion and influence policy.

✓ Affordable alternatives to high-cost credit – March

Too many families on low incomes are turning to high cost credit as a safety net to pay for everyday household costs. We looked at what sort of affordable credit could help low income households, so they don't have to turn to high cost credit.

We called for:

- Mixed and expansive provision of affordable credit alternatives and grant based emergency support
- A sustained and long-term programme to expand the provision of community lending
- The UK and devolved governments lead the development of no-interest loan provision

Result:

- The Autumn Budget announced a feasibility study into the NILS.

✓ Behind on the basics – May

For some, just keeping up with basic household costs can be a real struggle. 140,000 people who received debt advice from us in 2017 were behind on at least one of their essential household bills.

Our data revealed that of those in financial difficulty, certain groups may be at particularly high risk of falling into arrears, including lower income families, younger people renters, and people with a vulnerability.

We called for:

- Further action to help those in arrears get the right support to get back on track
- A commitment that all debts to government, such as tax, council tax and benefit overpayments be included as part of a Breathing Space scheme
- The Department for Work and Pensions (DWP) ensure that deductions from benefits are only applied when appropriate, and won't cause hardship for the individual or their family
- The government lead a review of how to increase households' financial resilience

Result:

- The National Audit Office used some of our data in its influential report on the costs of problem debt to the public purse, and the government's Breathing Space consultation proposed the inclusion of debts to government within the statutory debt repayment place, which is vital.



✓ Breaking the link - June

Our briefing looked at the financial circumstances of our clients with vulnerabilities. Debt can have a serious impact on anybody's life, but for people who are in a vulnerable situation, such as physical or mental health problems, or a life event, it can be even more severe.

Our research found that in 2017, we supported almost 29,500 people who had an additional vulnerability on top of their financial difficulties. That's the equivalent of one in five of the clients we advised in 2017.

We called for:

- Policymakers, financial services firms, utilities providers, debt collection and enforcement agencies and support organisations – to help people with a vulnerability get the support and adaptations they need to ensure they're at no greater risk of financial harm
- And, to reduce the negative impacts of problem debt so that it doesn't affect people's health and wellbeing

Result:

- The FCA is undertaking further work on how financial firms should treat their vulnerable customers, and as a charity we are creating new ways of working to better support our clients who face additional challenges.

✓ Locked out by debt – November

Our research looked at how our clients' problem debt affected their access to housing and the security, quality and affordability of their homes, at a time they were trying to stabilise their finances or repay their debts.

Our research found that poor credit ratings affected clients' access to housing, forced clients into expensive private rentals and that housing quality had a negative impact on energy bills.

We called for:

- A cross-government review of the use of the private rented sector for housing vulnerable people
- Voluntary initiatives where paying your rent on time could improve credit ratings without taking out new credit agreements
- Protections from eviction for rent arrears in the government's new Breathing Space and statutory debt repayment plan schemes
- An end to 'no fault' evictions in Scotland so other UK nations could build on this policy

Result:

- We secured important meetings with housing policymakers and are building further on our housing-related influencing work in 2019. We welcome as a first step the Housing Minister's recognition of the need to address the discrimination still faced by tenants claiming benefits when seeking to secure private sector tenancies.



Our policy goals for 2019


- Launch our new programme of work to support Financial Resilience
- Continue to develop our major reports and research initiatives and expand into more work in devolved nations
- Influence the outcome of the Ministry of Justice's bailiff review
- Continue to use client data to provide evidence and insight on debt and make the case for policy change

Testing out prevention alongside cure

Our fourth objective is to educate and inform people through our services to enable them to better manage their money and recover from problem debt.

We have always educated and informed our clients through our services, and in 2018 have started to develop new ways to help them earlier in the journey to debt advice.

Key facts and figures:




2.5m
visits to our website*



145,924
subscribers to our
DMP newsletters



Launched our new
Persistent Debt
advice services



5.2m
views of our debt
information and advice
website pages



784,630
unique visits to
MoneyAware our
debt advice blog

* We've changed the way we measure web visits in line with industry best practice: we now only count a web visit when a person has viewed one of our pages for at least 30 seconds.

Key achievement:

We launched our persistent debt initiative

We recognise that many people struggling with debt may not yet recognise their situation. It's our strategic ambition that we want to work with people proactively before they enter a debt spiral to ultimately reduce the number of people who hit crisis point.




The Financial Conduct Authority (FCA) rules and guidance on persistent credit card debt now require credit card firms to help customers who have been paying more in interest and charges than the repayments of the principle balance over an 18-month period. As part of these measures, they must also make clients aware of free debt advice. These changes bring a new cohort of people to debt advice who are not necessarily in problem debt, but who still need support.

Our response has been to establish a persistent debt pilot in 2018, using existing resources to:

- evidence the demand on debt advice; and
- measure the impact of clients engaging with us

Our aim is to engage clients earlier, equipping them to take action to remove themselves from persistent debt.

Where possible we want clients to avoid falling into problem debt in the future by:

-  **Education** – we educate about the regulatory change and the benefits of paying more than the minimum payment
-  **Budgeting** – we create a budget, giving practical money management tips to see if the client is in financial difficulty
-  **Credit management information/debt advice** – we provide information about repaying debt more quickly/more cheaply or we take them through our debt advice process

We're delivering this pilot across both telephone and digital channels with information and tools on our StepChange main website and MoneyAware blog.

Our goals for 2019


- Continue to educate and support our clients through our work
- Grow our persistent debt service and help more people before they reach crisis point
- Learn from our pilot service to help inform our further work on persistent card debt

Getting the message out

Our fifth key objective is to create greater awareness of free debt advice. In an increasingly digital age, making sure people reach the right kind of advice is crucial.

We achieved a strong digital media presence and increased our brand awareness.

Key facts and figures:

50% 
growth in unprompted
brand awareness


22%
increase in website
visits since 2017

36 
press releases

 **1686**
pieces of press coverage


279 mentions on
TV and radio


23
broadcast
interviews



Key achievements:



Our online reach

Through innovations such as our web tools, blogs, information services and digital partnerships we've reached an estimated 2.5m in 2018. We also had 5.2m views of our debt information and advice pages; an increase of 17.7% since 2017.

We're highly visible across the web with links on Money Saving Expert forums, Local Authorities, Housing Associations, as well as creditors and utility companies.



Brand awareness

Unprompted brand awareness of StepChange increased from 5.8% in 2017, to 8.6% in 2018.

We've successfully tackled over 50 instances of trademark infringement by 24 organisations attempting to masquerade as the charity through online advertising, but this remains a problem.



Media coverage

Our small, but highly active media team in London secured extensive media coverage in 2018. This included 279 mentions on TV and radio, and over 1,600 press articles.



Our goals for 2019

- Influence positive policy change including better regulation of bailiff firms, further interventions on high cost credit, a successful introduction of new measures to tackle overdrafts, and the successful introduction of the NILS
- Launch our new programme of policy work to support an increase in financial resilience and a deeper understanding of debt drivers to help inform policymakers
- Continue to use and develop our insight and data to help influence and inform policy and good practice in the debt advice, credit industry and government debt sectors



Nurturing our people

Our final and one of our most crucial objectives is to engage and develop our colleagues.

2018 was a year of careful listening to our colleagues and putting in place the building blocks to support their development.

Key facts and figures:



We employ
1,500
colleagues across 8 cities



We launched the
One Voice colleague
feedback forum



We launched a
new colleague
onboarding site
and induction
programme



Our CEO hosted **25**
townhall sessions

We
invested **11,220**
hours in colleague training



We awarded **20**
colleagues
with an Iain Kendall Award
for excellence

Key achievements:

We recognise that we need to increase investment in our people and do more to support their wellbeing and development during this period of rapid change.

We currently employ over 1,500 people, located in eight offices across the UK. Our colleagues are our greatest asset. Attraction and retention of talented people who embody our values is critical to our success and our ability to support our clients.

Improving our processes

In 2018, we reviewed and revised our recruitment processes, and introduced a new website to welcome and provide pre-induction information to new staff.

This has reduced costs, helped us to attract higher quality candidates, and helped to engage and inform our new colleagues at every stage of recruitment.

Launching our new graduate programme

In September we launched our first ever graduate recruitment programme and received over 900 applications. With six openings available starting in September 2019, competition has been intense, but we have now finalised the entrant selection process. We've created a rotational programme which will give our graduates the chance to find out where their strengths lie and to help us continue to transform our ways of working.

Other improvements in 2018 included:

- Revising our induction programme for those staff who deal directly with clients, enabling them to get "up and running" in their role more effectively
- Introducing a new manager induction workshop to support colleagues moving into line management roles
- Launching a new performance management system built on both objectives and behaviours
- Training 900 colleagues to recognise the signals of vulnerability in client conversations and adapt their approach to deliver better outcomes

Colleague engagement

Every single one of our staff was included in the development of our new four-year strategy, through "town hall" sessions in which our CEO and other senior leaders sought feedback and questions on our proposals, which influenced the final plan.

Following our 2018 colleague engagement survey, we introduced a new representative group, "One Voice", which will act as a regular sounding board to complement other feedback channels.

Survey feedback in 2018 identified that areas for us to focus on included:

- **Visible career paths and opportunities for progression across the charity with appropriately aligned pay and rewards.** This is a key area for us in 2019.
- **Focusing on the health and wellbeing of our colleagues.** Working in debt advice can be stressful. We offer a range of flexible working arrangements and health-related benefits and in 2019 we will develop a comprehensive wellbeing strategy.

We believe in recognising and celebrating success. In addition to departmental recognition, our peer-nominated Iain Kendall Memorial Award, in memory of our first Chief Executive, recognises excellence across the charity and is awarded to 20 colleagues a year who display without exception the charity's values and commitment.

We're very proud of the way that our colleagues so often go above and beyond their core roles in so many ways.

Our goals for 2019

- The development of a total reward strategy aligned with our Stepping Forward strategy
- The development of a comprehensive wellbeing strategy
- The launch of our first Graduate Programme

Thank you to our supporters

Each of these organisations supported us financially in 2018, and many have also worked with us on policy to help 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	Lloyds Banking Group
Aberdein Considine & Co	Lowell Financial
Affinity Water	Marston Group
Allied Irish Bank	MBNA
Anglian Water	Money Advice Service
Aperture Debt Solutions	Money and Pensions Service
Arrow Global	Moneyline
Bank of Ireland	Moorcroft Debt Recovery
Barclays UK	Morses Club
Brighthouse	MYJAR
Bristol and Wessex Water	Nationwide Building Society
British Gas	NewDay
Cabot Credit Management	Northumbrian Water
Capital One	Npower
Capital Resolve	Oakbrook Finance
CARS	One Savings Bank
Cash Converters	OVO Energy
CashEuroNet	Paragon Banking Group
CCUK Finance	PRA Group
Clydesdale Banking Group	Provident Financial Group
Computershare	Redcats
Co-operative Bank	Royal Mail
Creation Financial Services	Sainsbury's Bank
Credit Security	Santander
Curo Group	Scottish Legal Aid Board
Damart	Shop Direct
E.ON	Southern Water
Elderbridge	Spark Energy
Essex & Suffolk Water	StepChange Financial Solutions
Freeman Grattan Holdings	StepChange Voluntary Arrangements
GE Money	TBI Financial Services
Harvey & Thompson	Tesco Bank
Hitachi Capital	Thames Water
Hoist Finance	The Royal Bank of Scotland Group
Home Retail Group	Think Finance
Hoopers Department Store	TSB
HSBC UK Bank plc	UK Asset Resolution
Ikano Bank	United Utilities
Intrum	Utilita Energy
JD Williams	Virgin Money
KBC Bank Ireland	Welsh Water
Leeds Building Society	Wonga
Link	Yorkshire Water

