



The 2025 Fintech Pledge **Impact Report**

October 2025 Edition

www.pledge2025.org



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The 2025 Fintech Pledge Impact Report

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anaging money can be stressful, especially in a climate of rising bills, prices and premiums.

The 2025 Fintech Pledge was founded by Zopa Bank and ClearScore in September 2022 in response to the cost of living crisis. The initiative aims to unite the UK fintech industry alongside global tech companies, consumer organisations, charities and industry bodies with a mission to boost consumers' financial resilience by encouraging people to take actions that help them better withstand financial shock.

With the campaign now ending, the Pledge has had a significant positive impact on consumers and their financial wellbeing. Through increased access to financial products and services that benefit consumers, Pledge members have managed to reach millions of British consumers, nudging them towards a better financial future.

The Pledge's education initiatives have reached a huge and diverse audience across the country, using both in-person workshops and social media channels.

The Pledge coalition has also acted as an accelerator for closer working partnerships between the UK's leading fintechs and their industry partners, leading to exciting collaborations which have delivered positive change for consumers.

This report details the Pledge's progress to date, three years since its launch.



2025 Fintech Pledge: Foreword

When we launched the 2025 Fintech Pledge, we knew that the cost of living crisis was negatively affecting people and that many families and households up and down the country were struggling. Confidence was low and people were worried about how to pay their bills and make ends meet.

While our three organisations were all tackling that need and developing solutions in our own way, we collectively felt that the economic challenge households were facing was far bigger than one organisation could deal with alone. There is strength in collaboration, and in the last decade, the fintech industry in particular has demonstrated its ability to move fast to help consumers. Instinctively, we knew that by joining forces and by inviting a wide range of members into an industry coalition we could have an exponentially greater impact than by acting independently.

Thus, the 2025 Fintech Pledge was born in September 2022 and we never could have believed it would have such a big impact in such a short space of time.

We are humbled to have positively reached so many people in the UK - ordinary people across the whole country who have benefited from better savings rates, greater insight into their credit health, access to loans, and insights into how to improve their personal finances that will benefit them for years to come.

We are also grateful to the fintech and wider tech community for how they have embraced the Pledge and come together in support of this common goal.

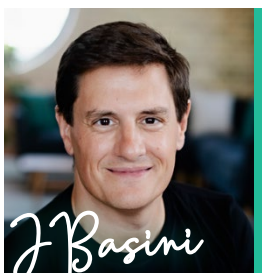
We look forward to pushing even harder to develop initiatives that will help people understand and manage their money better.

There must still be an emphasis on good habits and building up financial resilience to ensure the longer-term financial stability of those living in the UK.

Thank you to all of the 2025 Fintech Pledge members and supporters.



Jaidev Janardana
CEO of Zopa Bank



Justin Basini
CEO and Co-founder of
The ClearScore Group



Michelle Highman
CEO of The Money Charity

Top-line results



Over **25 MILLION**¹
consumer actions, from
improving credit scores, opening
savings accounts, consolidating
debt and accessing benefits
(among other activities)



Over **1,500,000**²
savings accounts pots created by
customers of the Pledge's savings
members since the Pledge's launch

£35 BILLION³

gross savings deposited into
Pledge member saving accounts



57 MEMBERS⁴

representing a combined 25 million
customer base



**30% OF
MEMBERS**⁵

are based outside of London,
ensuring that geographical
variations in consumer needs and
circumstances can be represented



**650+
PARTICIPANTS**

will attend financial resilience
workshops run by The Money Charity
by end of 2025

73 HOURS / £30,000⁶

of The Money Charity's
workshops funded



to read our educational blogs
on pledge2025.org/blog

**6
MILLION**⁷

views of Master My Money
on TikTok, the Pledge's
financial education platform



Why we created the 2025 Fintech Pledge

In 2022, the cost of living crisis emerged. Every UK consumer began to feel the impact in their wallet, especially those with low financial resilience.

At the time we were presented with worrying statistics that suggested the UK was creeping into greater inequality and poverty:

22% of the UK population in poverty (14.5m)⁸

25% of the UK population with low levels of financial resilience⁹

Minus (-) 3.8% wage growth decline in the last 20 years¹⁰

We knew we had to do something to help consumers, so we launched the 2025 Fintech Pledge to drive consumer actions that would improve people's financial resilience.

Initially, the lead partners set a goal of driving 10 million consumer actions by 2025. However, after unprecedented growth, the lead partners decided to extend the Pledge's goal from 10 to 25 million actions in January 2024 to increase our ambitions and support those impacted by the cost of living, e.g. persisting, above-target inflation.

At an average of one action per person, this new goal represented approximately 50% of the UK adult population taking a positive step towards improved financial resilience.

We knew that achieving our goal would take a range of efforts, including industry collaboration within the fintech ecosystem but also working with charities, non-profits, and other organisations.

We scoped our areas of focus based on what would most meaningfully improve financial resilience, and where Pledge members could offer related products and services. We chose these pillars to be: savings, credit, debt and bills, later adding, benefits as a fifth pillar.

Meet Our Lead Partners

zopa bank

FOR SAVINGS

 **ClearScore®**

FOR CREDIT

StepChange
Debt Charity

FOR DEBT

 **Money &
Pensions
Service**

FOR BILLS

 **Policy in Practice**

FOR BENEFITS

the
MONEY
Charity

LEAD CHARITY

The 2025 Fintech Pledge's evolution

2022

- **August:** Cost-of-living crisis drives inflation, energy bills and interest rates. Zopa Bank and ClearScore ideate the 2025 Fintech Pledge and how it can help consumers.
- **September:** Zopa Bank and ClearScore launch the 2025 Fintech Pledge and join forces with The Money Charity as the lead charity partner.
- **October-December:** 2025 Fintech Pledge quickly goes from two to 28 members, as firms of all sizes sign up to its mission and start to report actions.

2023

- **March:** Zopa Bank and ClearScore commit to fund a multi-year programme of financial education workshops with The Money Charity.
- **May:** The Money Charity starts its delivery of workshops in adult community groups across the UK.
- **September:** The 2025 Fintech Pledge unveils Master My Money, a content hub and social media campaign to teach consumers everything they didn't learn about money at school.
- **November:** The Pledge's members gather for their first in-person meeting at Google's headquarters in London, brainstorming new ways to help consumers, and ways to collaborate. This leads to new partnerships between the member companies.
- **December:** Zopa Bank and Google Cloud run a joint hackathon, with 90+ engineers creating solutions that improve consumers' financial resilience.

2024

- **January:** The 2025 Fintech Pledge surpasses its initial 10 million actions goal ahead of schedule and ups its target to 25 million actions. Pledge adds a new "Benefits" pillar as a focus area to highlight untapped benefits to UK consumers.
- **February:** StepChange, Money & Pensions Service, and Policy in Practice become lead partners.
- **March:** Zopa Bank and ClearScore reaffirm their funding commitment to The Money Charity.
- **July:** The Pledge hits 15 million actions and 55 member companies.
- **October:** Lead partners publish the Impact Report for the Pledge's second anniversary.

2025

- **May:** Fintech Pledge meets overall consumer actions goal of 25 million.
- **December:** Fintech Pledge sunsets.

The 2025 Fintech Pledge pillars: examples and impacts

Pillar	Example of action	Outcome
 Savings	Move your savings from low to high interest-yielding accounts; set up saving pots to better manage your finances.	Build a savings cushion by maximising the interest you earn on your money while adopting new savings behaviours
 Credit	Sign up to a credit building tool to improve your credit score.	Access more and better value financial products by strengthening your financial position
 Debt	Use a debt consolidation calculator to reduce your monthly payments by consolidating; or sign up to a debt management plan	Reduce your financial obligations by limiting new debt and managing existing debt more sustainably
 Bills	Switch providers online to lower your monthly household bills and access better priced services	Lower your utility expenses and household essential bills
 Benefits	Use a benefits calculator to check if you could be entitled to financial aid.	Unlock new funds and income by claiming untapped benefits

Actions per pillar so far:

The Pledge has accumulated more than 25 million actions, competing its overall target, across its five pillars.

Each pillar's impact is broken down in the graph to the right.

SAVINGS

Over 12 million actions

CREDIT

Over 9 million actions

DEBT

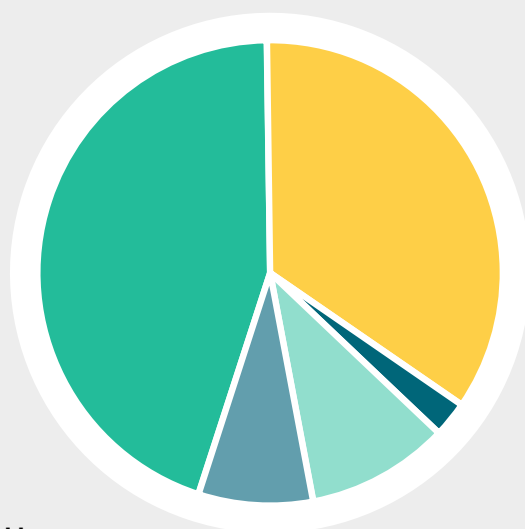
Over 800,000 actions

BILLS

Over 2.4 million actions

BENEFITS NEW

Over 5,600 actions
and 1.6 million people helped by
Policy in Practice each year



From savings to bills, consumers are taking action

In the the 2025 Fintech Pledge's lifetime, members have seen their customers take a vast number of actions to build up their financial resilience.



Savings

- Over **2 billion** in savings interest earned by consumers.
- **1,500,000** new savings accounts or pots created since the Pledge's launch.
- **£35 billion** gross savings deposited into Pledge member savings accounts.¹¹



Credit

- **73%** of users who linked their bank account to Credit Health feel more confident in applying for credit versus those that haven't.
- In 2024, ClearScore helped **1.8 Million** people access credit.
- Engaged ClearScore users [based on monthly usage] increased credit scores twice as fast.
- Since 2023, Plend debt consolidation customers have saved an average of **£1,898**.
- Since 2023, **72%** of Plend customers would otherwise be excluded from affordable credit.



Debt

- StepChange and ClearScore made it easier for people to find debt advice.
- Through an embedded digital referral tool, **1000s** have taken the first step towards a fresh start.
- In the last year alone, over **400** people have completed a comprehensive programme of advice, guidance, and solutions to help them manage it.



Bills

- Over **100,000** people have actively compared prices to switch suppliers.



Benefits

- Policy in Practice is helping **1.2 million** people per year identify over £2 billion in unclaimed benefits.
- On average **£286** per month is available for each household missing out, this amounted to £500 million nationwide last year.
- Households missing out on Universal Credit are, on average, **£6,000** a year better off after making their claim.

Funding financial wellbeing workshops



For 30 years, The Money Charity has been helping people manage their money better, teaching essential life skills to people in many different circumstances and stages of life.

Its support is delivered through a range of interactive and engaging sessions run face-to-face or virtually.

As a direct result of the 2025 Fintech Pledge, Zopa Bank and ClearScore committed to a three year programme of funding for The Money Charity. The companies are donating £5,000 each year (2023-2025), with an additional £10,000 available as matched donations for any Pledge partner that donates during this period. Several other members donated and/or raised funds for The Money Charity through activity like sponsored walks. Overall this could mean up to £60,000 in funding over the Pledge's lifetime.

These workshops have had a substantial effect on attendees' lives. Those who attend improve their financial capability from 45 to 82% upon completion on average. Workshops for 650 people have been funded, with 200 benefitting from these in the first year of funding.

Behind each attendee is a human story of someone who has improved their financial resilience.

Waheeda, a 36-year-old woman from North London attended a The Money Charity workshop in 2024 and explained the significant impact this has had on her life:

'After coming to the workshop I had some profound realisations, the penny dropped for me. I realised I had been financially abused for most of my life. I saw that my financial situation was spiralling out of control and spending was one of my triggers. Keezia (The Money Charity) was so supportive and understanding, her response helped me to look for support. I went to my employer and they helped me with food vouchers. I took control of my money and I am doing much better. Keezia has a special gift for training and showed us so much goodwill.'



The image shown is for artistic representation only. Waheeda is keeping her identity protected



These sessions are often supplied for existing community groups.

Here's what they had to say about the Pledge-funded workshops:

**Pensions workshop –
Henna Asian Women's Group:**
*"The session was very informative.
We all enjoyed it very much."*



**Women and Money
workshop - Harbour
Support Services:**
*"Very informative,
interesting and eye-
opening. It made you think
about things when you
didn't know a way forward."*

**The Employment
Coordinator and booker
of the workshop - Pursuing Independent Paths:**
*'The Money Charity workshop at Pursuing
Independent Paths was highly engaging and
interactive for students. It was pitched at the right
level, covering interesting topics like wants and needs
and educating about scams. I highly recommend it.'*



**Fundamentals of
Financial Wellbeing
workshop - Abberton
Rural Training:**



*"Very professionally presented,
very knowledgeable and an
informative course leader. Thank
you, much appreciated."*

Master My Money: the Pledge's content hub and TikTok campaign

With building financial resilience a central mission for the 2025 Fintech Pledge, the lead partners wanted to create a financial education campaign that would meet consumers where they are and provide simple, useful resources that improve their financial lives alongside wider actions tracking.

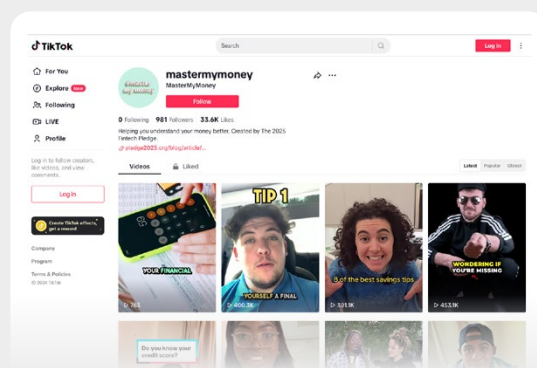
Master My Money was launched in September 2023. It is a series of captivating TikTok videos (@mastermymoney) that explain complex topics in under a minute, directing people to in-depth blogs on the Pledge website where they can level-up their knowledge.

During the campaign, Master My Money achieved:

Reached over **6 million** people

Driven **15 million +** impressions

Achieved **39,000 clicks** to our informative blogs



Videos included interviews with The Money Charity's expert on student finance and the mastermind behind Money Helper, one of the UK's top resources for consumers searching for help with their finances.

Thanks to the support of influencers like Cazza Time, Thisgirltalksmoney and Thrifty Londoner (pictured above), the campaign has now reached an extra 450,000 followers.

The 2025 Fintech Pledge has driven industry collaboration between fintechs

Helping people find missing money

Gretel is a free service which helps people find and recover lost financial assets. The company has been particularly active in collaborating with fellow Pledge members in order to grow its impact and has partnered with ClearScore, StepChange, Snoop and Loqbox.

Gretel's technology transforms the complicated and time-consuming process of finding lost savings and investments, such as pensions, into a simple three-minute digital journey for users. By making the service available to a wider audience through platforms such as ClearScore, the company has managed to significantly expand its impact and help more consumers recover funds.

Collaboration has been very simple to facilitate, without the need for any product integration, and has primarily leveraged customer communications such as email, in-app notifications and website links to encourage people to sign up for a free Gretel account.

The results are encouraging. Gretel's partnerships have helped it reach 40,000 new users, with £5.5 million in lost assets being found¹³ and the potential for billions more to be found.

Consumers also benefit from the Gretel hub, and rescanning for lost assets every two weeks.

Gretel's objectives – to make finances simple and to empower people to be more in charge of their financial lives – align perfectly with the 2025 Fintech Pledge objectives, and the positive impact will be felt long after the Pledge concludes.



 **ClearScore**®

StepChange
Debt Charity

snoop

 **loqbox**

Bringing a data-driven approach to affordability

Zopa Bank has been a longstanding adopter of open banking. The technology underpins the Zopa mobile app, for example, allowing Zopa Bank to offer personalised insights that support users' financial goals.

One of the ways Zopa extends its open banking services outside of the app is through a recent partnership with D•One, the open banking business unit from The ClearScore Group. Leveraging its open banking services, Zopa Bank can create better outcomes for customers who apply for a lending product through ClearScore.

To date, the affordability checks for credit cards, loans and car finance have typically been based on the data held by credit reference agencies. However, by working with D•One, Zopa Bank is able to more accurately assess affordability based on a customer's wider spending habits. This enables Zopa Bank to provide responsible lending options to those who would have otherwise missed out due to their limited credit histories.

Between May and October 2024, Zopa Bank has:

- Successfully approved someone's income with Open Banking 30,000 times
- Disbursed over £1 million to customers with Open Banking

This new partnership between Zopa Bank and ClearScore Group comes right off the back of the companies' joining forces for the Pledge and is a testament to how the pair's relationship is evolving.

zopa bank

 **ClearScore®**

Early intervention for at-risk borrowers

In 2023, StepChange embarked on a new partnership with ClearScore.

Shortly after joining forces on the 2025 Fintech Pledge, ClearScore wanted to engage customers at risk of financial difficulty and provide them with the tools to improve their situation. StepChange knew that the majority of its clients wait over 12 months to get help, during which time their financial situation may deteriorate, and they accumulate more debt. Identifying at-risk customers and getting them the help that they need earlier is therefore crucial to delivering good outcomes.

StepChange integrated its 'StepChange Direct' referral tool into the ClearScore mobile app. ClearScore subsequently identified all its users whose credit file showed they had missed two or more payments in the previous six months and presented these customers with StepChange Direct through their mobile app, push notifications and email communications.

StepChange Direct invites customers to take a quick money health check and then recommends the best next steps for the customer based on their individual circumstances.

This could include seeking expert debt advice or budgeting advice and guidance. In the first year of the partnership over thousands of ClearScore users accessed StepChange Direct, with over a third being recommended to take debt advice. Many of these customers have gone on to complete full debt advice and received a recommended solution to help them find a way forward and address their debt problems. For those ClearScore users who were recommended and went on to set up a Debt Management plan, the average monthly amount spent on debt repayments has now fallen from £858 to £284¹⁴. This is a significant benefit to the customer and provides them with a clear path to become problem debt free.



Increased access to benefits

Policy in Practice and StepChange have teamed up to improve support for customers in Scotland by using data and proactive engagement to increase access to welfare benefits, £23 billion of which is unclaimed in the UK each year. This collaboration focuses on identifying then targeting people who are eligible for unclaimed benefits, helping to increase their income, thereby reducing financial distress and improving overall wellbeing.

By using data and analytics, Policy in Practice identifies clients who might be missing out on benefits and support, and by how much. Armed with this information StepChange can proactively engage with those people who are missing out the most and are most likely to need extra help to claim.

The pilot in Scotland showed impressive results:

1. 95% of StepChange clients were identified as potentially eligible for additional benefits.
2. The highest additional benefit identified was £2,069 per month, with an average of £583 per household per month.

This proactive approach by Policy in Practice and StepChange demonstrates the profound impact of combining data analytics with personalised support to close the unclaimed benefits gap, helping vulnerable people in Scotland to access crucial financial benefits and improve their quality of life.



Improving credit scores

ClearScore and Loqbox are now collaborating to help people grow their credit scores and increase their borrowing potential. Loqbox has several products on the ClearScore marketplace, including one to help people grow their credit score with an interest-free credit account, one to cultivate savings and credit score simultaneously and one to leverage rent payments to enhance credit history.

In terms of results, thousands of savings pots have been opened as a result of the partnership. In addition, 58% of members report feeling 'in better control' of their finances after six months, with 26% feeling 'strongly' that this is the case. This increases financial stability and enhances their standing and readiness when applying to loans. Four in five (80%) of Loqbox members say they feel more motivated, knowledgeable and confident about their finances after joining.

Loqbox and ClearScore can combine their technological and financial expertise to develop new tools and services that address the needs of a broader audience. By working together, Loqbox and ClearScore can reach more users and have a greater impact on financial inclusion. This partnership amplifies their efforts to educate and support individuals in managing their finances more effectively.

 **ClearScore®**

 **loqbox**

Consumer stories: The human impact of the 2025 Fintech Pledge

Tackling problem debt

Michael, a Plend customer based in Nottinghamshire found a £10,000 debt consolidation loan via the **ClearScore** marketplace.

"Previously, I was stuck in a loan trap, using debt to pay off debt, and it felt impossible to escape. While searching for a loan on the ClearScore platform, I came across Plend. They were the first open banking lender I'd used or even heard of, and the only lender to give me a chance because of their open banking approach.

With my Plend debt consolidation loan, I'm now able to get back on track and start saving again for the first time in five years. Open banking is a much fairer way of assessing affordability."



Accessing untapped government support

Jenny is from Glasgow. She has some health issues and is receiving benefits. However, she was unaware of her full entitlements until she used the Better Off Calculator from **Policy in Practice**.

With help from her support worker she successfully claimed a Crisis Grant and Limited Capability for Work Related Activity (LCWRA) and is now awaiting further benefits.

"Thank you so much for all your help and taking time to explain everything to me. I now understand what I have to do. I will be able to eat. You are a star."



Helping people get more from their savings

Delwin from Cornwall uses the **Zopa Bank** app to help her save money more easily and with the full protections of a regulated bank. For her, the added interest helps make her money go further each month.

"It makes me feel quite happy that my money is actually doing something for once. For savers, even £30 is an added boost each month when you don't earn an awful lot, that's £30 simply for having your money in a secure place. And it's nice to know about the interest and see this clearly in the app when I log in."



Consumers increasingly trust Zopa Bank with their savings, with over £5.5 billion¹⁵ deposited across Zopa Bank's savings accounts overall. Zopa Bank's accounts on average have paid out 2.7 times as much in interest as a high street bank¹⁶.

Conclusion:

The power of collaboration

Over the past three years, the fintech industry has truly come together for the good of consumers and society. Through collaboration, innovation, and shared purpose, the 2025 Fintech Pledge has surpassed its ambitious target — achieving over 25 million actions to support financial wellbeing across the UK.

Together, we've launched a financial education campaign reaching more than 6 million people and provided sustained funding to The Money Charity, empowering individuals to better manage their money and improve their financial resilience.

While the cost of living and financial pressures remain real for many, this collective effort has made a lasting impact. The industry is now better equipped, more united, and more committed than ever to supporting consumers' long-term financial health.

With its overall goal now met, the 2025 Fintech Pledge will conclude at the end of this year, leaving behind a powerful legacy of collaboration and social impact. The work doesn't stop here — fintechs across the UK will continue to drive positive change, build inclusive financial products, and championing the wellbeing of people everywhere."



Final words from The Money & Pensions Service



Oliver Morley, CEO of the Money and Pensions Service:

"When the Money and Pensions Service started leading and coordinating the UK Strategy for Financial Wellbeing as its statutory duty, all of our stakeholders knew that enhancing the financial health of the UK population would require a collective effort, bringing us together in a common cause. That is why we are delighted to be a lead partner on the 2025 Fintech Pledge campaign with its ambition to have a positive impact on financial inclusion for half the adult population.

Not only are Pledge partners engaging their customers directly to help them take positive actions on savings, credit, debt, bills and benefits, but there is also active collaboration between partners to enhance the public's financial wellbeing even more. Partnership working goes to the heart of what the UK Strategy for Financial Wellbeing is trying to achieve. Accordingly, we call on more fintech providers and consumer groups to work together so that consumers get the help they need to build their financial resilience through our MoneyHelper services, debt advice and the support offered by the 2025 Fintech Pledge partners."

O. Morley

The 2025 Fintech Pledge:

Member types

All companies that joined the 2025 Fintech Pledge were vetted by the lead partners' member criteria to ensure they align with its ethos, mission and, where applicable, offer services and products that are in consumers' best interests.

Members sit in one of four categories:

Lead partners: Includes the co-founders and other firms who have stepped up to take the most active role. Lead partners set the strategic direction for the Pledge, manage Master My Money – the Pledge's financial education campaign – as well as lead the Pledge's funding of The Money Charity's workshops for vulnerable groups. The Pledge's current lead partners include Zopa Bank, ClearScore, Money and Pensions Service, The Money Charity, Policy in Practice, and StepChange.

Contributing members: Consumer-facing companies agree to a set of commitments which include building advocacy in the ecosystem, either with customers or B2B partners. They must provide content for our educational hub Master My Money and should look to collaborate with other members (where appropriate) on new products and tools that help to boost consumers' financial resilience. Finally, contributing members are required to contribute to the 25 million actions target every month.

Enablers: Usually B2B firms that support the coalition behind the scenes. Enablers commit to introduce the Pledge to 10 consumer-facing fintechs that can contribute actions. With some enablers like Google Cloud or Salesforce, our partnerships have been broader. Google Cloud, for example, has provided office space and technology for Pledge collaboration events, such as a Zopa Bank hackathon. It also powers some of the measurement tools that track our collective actions on the Pledge website.

External supporters: This was reserved for charities and organisations that can't directly contribute to consumer actions but have resources and offerings that align with the Pledge's mission and can help consumers better understand or manage their finances.

Appendix: The 2025 Fintech Pledge Partner & Senior Sponsor Roster



The 2025 Fintech Pledge has been featured in media, events and won awards

Bloomberg UK

Households need to use every tool at their disposal to build long-term financial resilience

BUSINESS INSIDER

Fintech Pledge initiative aims to provide financial guidance during UK cost of living crisis

CITYAM

Fintechs pledge consumer cost of living action

THE FINTECH TIMES

2025 Fintech Pledge Celebrates New Milestone on Road to Improve UK Financial Resilience

Finextra®

Zopa-led fintech coalition launches financial education programme

FS^{tech}

Zopa and ClearScore launch scheme to boost consumer finances

11 FS

Zopa's Fintech Pledge industry coalition is reaching a major milestone

MONEY 20/20 Part of Ascential plc

Zopa and ClearScore panel on financial resilience and the Pledge's creation

INNOVATE FINANCE | **10 Years Anniversary**

Fintechs and their industry partners are working together to tackle the cost-of-living crisis



Winner: Best Partnership and Collaborative Initiative

fintech Awards London

Nominated: Fintech For Good of the Year

Moneyfacts Awards 2025

Nominated Master My Money for Consumers Choice

Footnotes

- ¹ Actions were agreed with each member company when they onboard. These must be tangible e.g. users saving money, increasing their credit scores, or switching bills suppliers.
- ² Combined data collected from 6 x Pledge savings members who responded to request in September 2025.
- ³ As above.
- ⁴ The 2025 Fintech Pledge is at 57 members as of October 6 2025.
- ⁵ 29.82% of members have a non-London HQ based on an analysis in September 2025.
- ⁶ Pledge members have donated £38,625 to The Money Charity, as a direct result of the pledge, with £30,000 earmarked for the workshops specifically.
- ⁷ Based on an analysis conducted in April 2025.
- ⁸ Joseph Rowntree Foundation, 2022.
- ⁹ FCA and Credit Summit, 2022.
- ¹⁰ Office for National Statistics data, 2021.
- ¹¹ Combined data collected from 6 x Pledge savings members who responded to request in September 2025.
- ¹² Plend defines a financially excluded individual as lacking access to useful and affordable financial services due to data limitations held on them by third parties. This figure is the percentage of those who fall within this category, e.g. customers who would otherwise be financially excluded.
- ¹³ Snapshot taken in February 2023.
- ¹⁴ All numbers provided by StepChange Debt Charity. All numbers are based on clients accessing StepChange Direct between March 2023 and February 2024.
- ¹⁵ As of September 2024.
- ¹⁶ Based on an analysis of 20 UK banks conducted in Q2 2024.
- ¹⁷ House of Commons, 2024.



Thank you

To find out how you can support future campaigns,
get in touch with **PR@Zopa.com**

To donate to The Money Charity, visit:
<https://themoneycharity.org.uk/work-with-us/donate/>

or contact **michelle@themoneycharity.org.uk** for
more information on workshops or partnerships.

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www.pledge2025.org

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