

FAIRER FINANCE

A COMPLETE FINANCIAL WELLBEING SOLUTION FOR YOUR STAFF

SCHEME OVERVIEW

Fairer Finance is a free employee benefit that helps you support your workforce by giving them access to Financial Education, Affordable Borrowing & Debt Consolidation and good savings habits.

KEY FEATURES

- ▶ Salary-deducted payments reduce the risk to Fairer Finance, therefore enabling them to provide more affordable and fairer rates to your employees allowing them to take control of their finances
- ▶ Award winning staff support, their in-house team of financial experts and customer support are solely focused on adding value to your staff
- ▶ Simple administration, Fairer Finance slots into your payroll seamlessly to co-ordinate salary deductions

**SAVE MONEY
THROUGH FINANCIAL
EDUCATION**



WHAT DOES IT COST?

Offering Fairer Finance is cost-free and risk-free because they believe everyone deserves the opportunity to pursue their financial goals.

HOW DOES IT WORK?

Fairer Finance gives employees the resources and tools they need to help them feel more confident when it comes to their finances.



AFFORDABLE BORROWING & DEBT CONSOLIDATION

- ▶ Affordable borrowing through salary deducted model
- ▶ Debt consolidation where Fairer Finance repays the lender(s) directly
- ▶ 4 transparent fixed rates from 3.9%* APR
- ▶ Borrow between £2,000 - £25,000 for up to 5 years

* Representative example: 7.9% APR Representative based on a loan of £7,400, Repayable over 5 Years at an Interest rate of 7.9% PA (fixed), Administrative fees: £0, Monthly payment of £148.73, Total payable £8,923.08

FINANCIAL EDUCATION

- ▶ Online financial wellbeing hub
- ▶ Monthly webinars
- ▶ Onsite financial wellbeing