

Supporting Strengthening Simplifying

Impact Report 2023/2025



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Foreword

Supporting. Strengthening. Simplifying.

Looking back at our impact – and forward to a bigger, more accessible advice service.

Over the past two years, the cost-of-living crisis has continued to put huge pressure on people across London. While inflation may have eased, the reality for many is that budgets are tighter than ever – and the basics, from food to rent to energy, still feel out of reach.

Behind the headlines are real stories. People skipping meals to make rent. Parents juggling three jobs and still falling behind on bills. Young people unsure how to build a future when every option feels unaffordable. That's the context our service has been working in – and the reason we've never been more needed.

Between 2023 and 2025, we supported nearly 24,500 people across London and helped them gain over £36.5 million in financial support – easing pressure, preventing evictions, reducing anxiety, and in many cases, laying the foundations for lasting change. Because we know that money problems rarely exist in isolation – they affect housing, mental health, relationships, and every part of life.

What's made this possible is our network of advisors, volunteers, delivery partners, funders, and friends – who've stepped up with creativity, care, and an unwavering commitment to getting people the help they need.



This report looks back at that journey – how we've been **supporting** people through some of the toughest moments in their lives. But it also looks ahead.

We're **strengthening** our reach – expanding our coalition of charities and increasing the number of places where people can access free, expert debt advice. With new partners on board, we'll be able to support almost 4,000 more people in the year ahead. That also includes launching video advice kiosks in over 40 community locations – including our first in a prison – opening up advice access in places people already go for support.

And here's what we're doing next: **simplifying** how advice works – for the people receiving it, and the advisors delivering it. We're piloting a suite of new tools designed to make the whole journey smoother, quicker, and more joined-up. That includes:

- **Client Connect**, an app that lets people replay their advice sessions and stay in touch between appointments.
- **FirstSteps**, a smarter way to start the advice journey using Open Banking and CRM integration.
- **MoneyPennie**, our in-house AI assistant that gives advisors instant, in-session support – like having a supervisor on hand, without breaking the flow.

Each of these innovations is explored in this report, as part of our long-term vision to make debt advice more accessible, responsive, and human – for everyone who needs it.

We've done this by working closely with partners across London and beyond – from the our friends at HMP Brixton, to international collaborations like the Global Credit Counselling Alliance. And we're proud that our clients continue to trust us, with **88% awarding five stars** on Trustpilot and an overall rating of **4.8 out of 5**.

As always, I'm proud to work alongside this coalition – and grateful to everyone who's helped keep this service strong, innovative, and focused on the people who need us most.

Thank you for being part of the journey.



Matt Dronfield

Managing Director,
Debt Free Advice



Message from

Dr Debbie Weekes-Bernard,

Deputy Mayor for Communities

and Social Justice

The past two years have presented significant financial challenges for many Londoners, exacerbated by the persistent cost-of-living crisis and economic uncertainty.

In this environment, the crucial work of Debt Free Advice has never been more important.

Debt Free Advice's innovative approach and deep commitment to community empowerment has provided vital support for over 24,500 Londoners, ensuring financial stability and improved wellbeing. The service has impressively adapted, using technology to reach more people and collaborating with local and global partners to broaden their impact.

I recognise that accessible, professional debt advice is essential for Londoners facing financial hardship. The innovative ways that Debt Free Advice is reaching people, like interactive kiosks, are making it easier for Londoners to get the advice they need.

As we move forward, I remain committed to supporting Debt Free Advice and their mission to create resilient communities. Together, through collaborative action and continued innovation, we can tackle financial hardship and build a fairer, more equitable London.

Thank you to Debt Free Advice, their dedicated partners, and all those contributing to this essential service.



Dr Debbie Weekes-Bernard

Deputy Mayor for Communities
and Social Justice

Supporting

Our impact on a page



24,500

Clients supported



£36.5 million
total financial gains



Debt Free Advice helped me to understand what solutions were available to me. At the time I was in a stressful situation with my debts and being able to talk through my problem with the people at Debt Free Advice was great, it made things clearer.



1 in 3
clients
grew their income

★ Trustpilot
★★★★★
Excellent

88% 5-star rating
on Trustpilot



Debt Free Advice is doing a fantastic job by providing personalised and patient guidance, ensuring that clients receive the support they need.



Everyone I have dealt with has been polite, courteous, knowledgeable, non-judgemental, supportive and very helpful.



4.6 star service
rating on Feefo



27,000 inbound
calls handled



Very helpful service, my advisor was kind and compassionate and gave me reassurance and the help I needed.



44,700 outbound
calls made

The impact – context and challenges

Socio-economic context

Overview of economic environment

Between 2023 and 2025, the UK faced significant economic challenges, including ongoing recovery from the COVID-19 pandemic, a persistent cost-of-living crisis, and elevated inflation rates. The Consumer Prices Index including owner occupiers' housing costs (CPIH) rose by 3.5% in the 12 months to December 2024¹. This inflationary pressure was primarily driven by increased costs in housing and household services.

The labour market also showed signs of strain, with the UK unemployment rate for individuals (aged 16 years and over) estimated at 4.3% in the period from August to October 2024, an increase compared to the previous year². Despite nominal wage growth, real incomes struggled to keep pace with inflation, leading many households to face difficulties weveryday expenses – almost 40% of people in the UK have struggled to afford food and/or energy in the first three months of this year³.



Impact on vulnerable communities

Vulnerable communities were disproportionately affected by these economic conditions. Low-income families, single parents, ethnic minorities, and individuals with disabilities faced heightened financial insecurity. The rising cost of essentials forced difficult choices upon financially insecure individuals and households, often between basic needs such as heating and eating. Food bank usage increased significantly, and many households fell into arrears on utility bills and rent payments.

1. Office for National Statistics (ONS), Consumer price inflation, UK: December 2024. Available at: <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/december2024>

2. Office for National Statistics (ONS), Employment in the UK: December 2024. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/employmentintheuk/december2024>

3. Difford, D. (2025). How are Britons coping with the cost of living in March 2025? YouGov. Available at: <https://yougov.co.uk/politics/articles/51910-how-are-britons-coping-with-the-cost-of-living-in-march-2025>

Emerging socio-economic trends affecting debt

Several trends emerged during this period, influencing personal debt levels:

- **Digital divide:** As financial services increasingly moved online, individuals lacking digital literacy or internet access faced challenges in managing finances and accessing support.
- **Mental health and debt:** The correlation between financial stress and mental health became increasingly evident. According to the Money and Pensions Service, 65% of individuals who received debt advice reported reduced anxiety about their financial situation, and 52% noted improvements in their mental health⁴.
- **Youth indebtedness:** Younger adults experienced increasing debt levels due to rising living costs and limited financial literacy. The prevalence of high-interest credit among this demographic highlights the need for targeted financial education and support.
- **Economic abuse:** There was growing recognition of economic abuse, where financial control is used as a means of manipulation within relationships. This form of abuse left victims with significant debts and limited financial autonomy, underscoring the necessity for specialised support services.

These developments emphasised the critical need for accessible, comprehensive debt advice services tailored to the evolving challenges, which have different forms and extents of impact on the diverse communities we work with.

4. Money and Pensions Service, Debt Advice Impact Report 2023-2024. Available at: <https://maps.org.uk/en/publications/consultations-and-responses/2024/maps-service-funded-debt-advice-impact-report-2023-2024>

Understanding the need

Profiles of the communities and individuals we support

Debt Free Advice primarily supports communities experiencing financial vulnerability, including low-income households, single-parent families, ethnic minority groups, and individuals with disabilities or precarious employment. These groups typically face compounded financial challenges, highlighting the necessity of tailored and accessible debt advice services.

Statistical breakdown

Our latest data indicates the following demographic insights:

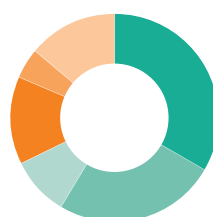
Gender

59% Female service users

41% Male service users

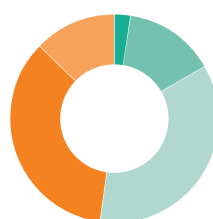


Ethnicity



- Black or Black British: **29%**
- White British or Irish: **22%**
- White Other: **8%**
- Asian or Asian British: **12%**
- Mixed ethnic background: **4%**
- Prefer not to disclose ethnicity: **12%**

Age groups



- 17 - 24: **2.64%**
- 25 - 34: **14.12%**
- 35 - 49: **35.31%**
- 50 - 64: **35.04%**
- 65+: **12.48%**

Employment status



29% - Employed or self-employed



17% - Unemployed or job-seeking



48% - Economically inactive (e.g. retired, full-time student, unfit for work)

Types of debt and their evolution

Analysis of top debts

From 2023–2025, Debt Free Advice identified key debt types consistently affecting our customers, notably rent arrears, council tax arrears, utility debts, and credit card debts:

**Council tax arrears:**

Represented the highest proportion of cases at 51%.

**Rent arrears:**

Accounted for 47%, closely following council tax arrears.



Utility debts: electricity 30%, gas 18%, water bill arrears 37%.



Credit card debts: Remained high, affecting approximately 37% of customers.

Comparison with previous years (2021–2023 vs 2023–2025)

Compared to the period of 2021–2023, many more of our clients struggled with utility debts as living costs, including energy prices, have continued to rise. Rent and council tax arrears were the most frequently reported debts, reflecting ongoing challenges in affordable housing and local government funding pressures. Credit card debts have remained consistently high, indicating that many continue to have to rely on credit to manage everyday expenses.

Customer stories

**Maria**

Maria, a single mother in Tower Hamlets, faced escalating rent arrears after losing her part-time job when she became ill. Our advice team helped restructure her debt repayments and secure additional benefits, significantly reducing her stress and stabilising her housing situation.

**Adeel**

Adeel, an elderly resident from Newham, struggled with increasing council tax arrears and energy bills. Intervention from our advice services led to successful applications for council tax reductions and utility debt assistance, markedly improving his financial and mental wellbeing.

Our response:

Debt Free Advice in action

Number of clients supported and financial gains for customers

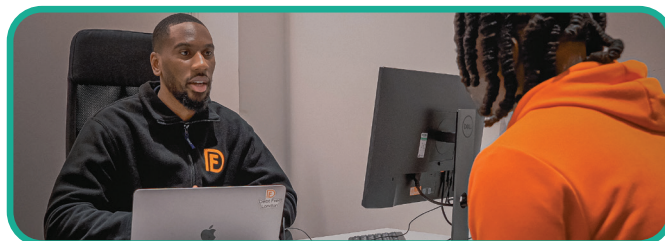
Between 2023 and 2025, Debt Free Advice continued its mission to provide critical support during an especially challenging economic period. Over the course of this period, we supported approximately **24,500 customers**, helping them achieve a combined financial gain of around **£36.5 million**. These outcomes represent greatly improved financial situations for individuals and families who faced the brunt of the ongoing cost-of-living crisis.

Channels of service delivery

Our clients have the option of accessing our services through a variety of channels, which we maintain to remain accessible and responsive to varied customer needs:

- **Face-to-face consultations:** Our physical presence in local communities, such as our pop-up centres and partnership organisations, played a pivotal role in reaching vulnerable individuals directly within their communities.
- **Virtual consultations:** Reflecting a broader shift towards digital engagement, virtual consultations via video calls makes up a significant proportion of our interactions, accounting for approximately **8%** of inbound traffic. This channel has helped us support those unable to visit our physical locations.
- **Helpline (8am–8pm, 7 days a week):** Our helpline operates daily from 8am to 8pm; it is a crucial resource for

urgent and ongoing financial guidance. Since 2023, our Helpline team handled more than **27,000** inbound calls and proactively made approximately **44,700** outbound calls to clients, creditors, and support services, effectively advocating for our clients' needs.



Role of partnerships (local, global, referral networks)

Debt Free Advice believes we are more effective when we work in partnership. We collaborated with 15 local partner charities, enabling us to extend our reach and impact significantly. Working with local authorities, housing associations, and financial institutions has given clients more pathways to referral for debt advice, and provided comprehensive support networks for our those who need multiple sources of joined-up support.

We have also forged strategic alliances with global and national organisations, such as the Ministry of Justice (MoJ) through our work with HMP Brixton, and the newly established Global Credit Counselling Alliance. This global initiative expands our international collaboration, allowing us to learn from the best practices of like-minded organisations across the world to tackle debt advice challenges more effectively. Innovative solutions like interactive kiosks and customer referral systems further ensured a wider distribution of our services, providing integrated, holistic support tailored to client needs.

Measuring our impact

Customer satisfaction ratings

Debt Free Advice takes customer feedback very seriously, regularly capturing client satisfaction through Trustpilot. By 2025, our service achieved an outstanding rating of **4.8** out of 5 stars, reflecting exceptionally high customer satisfaction levels. Notably, **88%** of clients awarded our services a full five-star rating, demonstrating the consistent quality and reliability of our advice and support.

Outcome measures

Our impact extends beyond immediate financial relief, empowering customers with substantial, lasting benefits across multiple dimensions:

- **Debt management:** Between 2023 and 2025, we handled 24,645 debt advice cases. After initial assessment, 63% of cases continued to be handled by our internal debt advice service, and 14% were managed by self-help. Our advisors provided support with financial management plans, debt consolidation, negotiation with creditors and other strategies.
- **Financial empowerment:** Approximately **29%** of clients reported increased income following engagement with our services. Our holistic support enabled customers to maximise their income through previously unclaimed benefits, grants, and entitlements, significantly enhancing financial resilience and independence. Additionally, **5%** of clients were enrolled onto the Mental Health Crisis Breathing Space scheme. This allows those receiving treatment for mental health crisis to freeze much of the interest and fees linked to their debt, and pause enforcement action or

contact from creditors while they stabilise their financial situation.

- **Health and lifestyle improvements:** Recognising the strong link between financial wellbeing and overall health, **7%** of our clients reported notable improvements in their health and lifestyle. Furthermore, **9%** received immediate practical support in the form of foodbank vouchers, addressing urgent nutritional needs and alleviating immediate hardship.

Below are key performance indicators from our service delivery during the period:



24,500 Clients Supported

£36.5 million
Total Financial Gains



29% Income Boosted Customers

9% Received Foodbank Vouchers



63% Received internal debt advice after initial assessment

88% Customers Gave a 5-Star Rating on Trustpilot



These metrics demonstrate the substantial and transformative impact Debt Free Advice continues to have on individuals and communities throughout London. At the same time, they confirm the critical need for our continued expansion and innovation in service delivery.

Strengthening

Expanding the partnership

Investing in local advice that reaches more people

Over the last two years, our service has helped more than 24,500 people across London. But demand continues to grow, and so must the support we offer.

In 2025, thanks to an additional **£1 million investment** from the Money and Pensions Service, we're expanding our partnership. Seven new Citizens Advice agencies are joining the Debt Free Advice coalition:

- Citizens Advice Croydon
- Citizens Advice East End
- Citizens Advice Haringey
- Citizens Advice Harrow
- Citizens Advice Havering
- Citizens Advice Redbridge
- Citizens Advice Wandsworth

This expansion means we'll be able to support **almost 4,000 more people** this year – a **25% increase** in the number of clients helped across the capital. This means we can grow our presence in boroughs where services are stretched and people have had limited access to advice. It also increases core cost contributions for all delivery partners, helping teams invest in stability, staffing, and service quality.

Each partner brings strong local knowledge and trusted community connections. Together, they'll help ensure advice remains responsive to the real pressures facing Londoners, and available when it's needed most.



Expanding access through technology

Our video advice kiosks introduced in 2023 provide a private and simple route to free debt advice, meeting people where they already are. Our soundproof kiosks allow clients to remotely and privately connect to a trained debt advisor in seconds. We have since increased the number of video advice kiosks, placing them in Jobcentres, housing offices, GP surgeries and other community settings.

Last year, we installed our first prison-based kiosk at HMP Brixton, offering advice to people who had never accessed support before. In just a few months, over 100 individuals have already received advice through this new route.

In the year ahead, we're exploring opportunities with the Ministry of Justice to pilot ways of delivering this innovative model across other locations – reaching people who are traditionally excluded from mainstream services.

This will give more people in prison access to free, impartial, FCA-regulated debt advice, hence fostering financial resilience, supporting successful rehabilitation, and helping individuals rebuild connections with housing, family and work on release.

A coalition built to last

As the coalition grows, our commitment stays the same: debt advice that is free, trusted, and rooted in community.

By strengthening partnerships and investing in new ways to reach people, we're building a service that can meet the challenges ahead – and help more people across London take control of their financial future.



Aiming for 25% more appointments in the next financial year

Simplifying

Video advice kiosks

Our video advice kiosks have transformed how people access debt advice. Discreet, easy to use, and placed in the heart of communities, they provide a direct connection to a trained advisor – no appointments, apps or devices required.

We now have over 40 kiosks across London, located in places where people already go for help – like Jobcentres, GP surgeries, housing offices and community centres. This approach helps people start their debt advice journey earlier, often while they're receiving other support such as employment coaching or housing advice.

And once they've begun that journey, clients can continue it in a way that works for them – by returning to the kiosk each week, moving to a face-to-face appointment at an advice centre, or switching to telephone or webchat support. The kiosk is a doorway into ongoing help – not a one-off intervention.

This year, we're introducing three new upgrades to make our kiosk service even more responsive, secure, and joined-up.

Multi-agency support, all in one place

We're launching multi-agency kiosks, giving up to four different services a presence on the same kiosk screen. People can select the help they need – from debt to housing, benefits to immigration – and speak to a specialist right away.

If a client needs more than one kind of support, advisors can connect with each other during the same session. For example, a debt advisor can dial in a housing advisor, so the client doesn't have to tell their story twice or manage separate appointments.

It's a smarter, more connected way of working – designed to meet people's full range of needs without delay.





On-screen signatures — fast, secure consent

We've added the ability for clients to digitally sign documents on-screen using their finger – including consent forms and permission-to-act statements.

The advisor uploads the form, the client reviews it on the kiosk screen, and signs it there and then – with no paper, postage or delays. This is especially important in environments like prisons, where sending and receiving paperwork is a barrier to progress.

It means we can act faster on someone's behalf – whether that's negotiating with creditors, accessing information, or moving their case forward securely.

End-of-call surveys — capturing what matters

At the end of each session, clients are invited to complete a short, optional survey to tell us how it went. These quick-fire questions use emoji-style ratings and simple

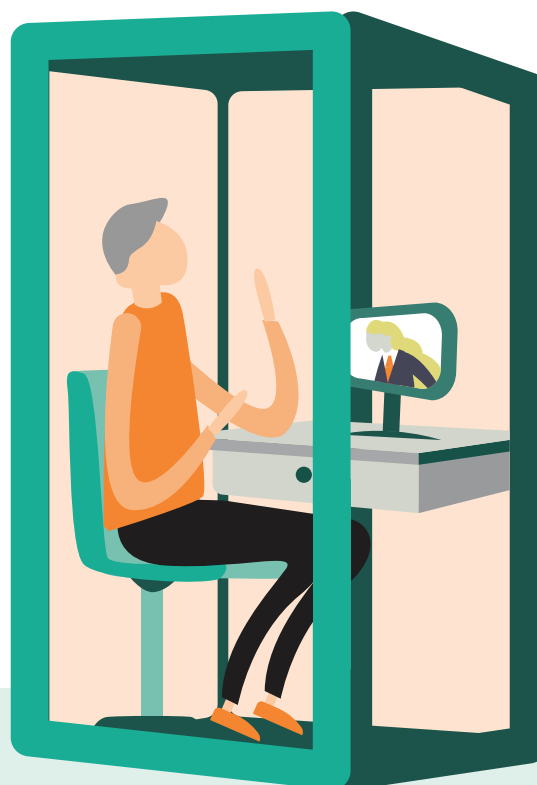
prompts, capturing how useful the session was, how confident the client feels, and how they experienced the support.

This feedback is especially valuable in places where follow-up emails or texts aren't an option – such as prisons or other secure settings – and helps us improve the service in real time.

Designed to fit real lives

Each of these features has been shaped by how people actually use the kiosks – not how we imagine they might. They're not a replacement for face-to-face support, but a reliable first step into it. They're used by people who return week after week, and by those who just need one conversation to get back on track.

By simplifying the advice journey – and starting it sooner – these kiosks are helping thousands of people find the support they need, right where they already are.



Client Connect app

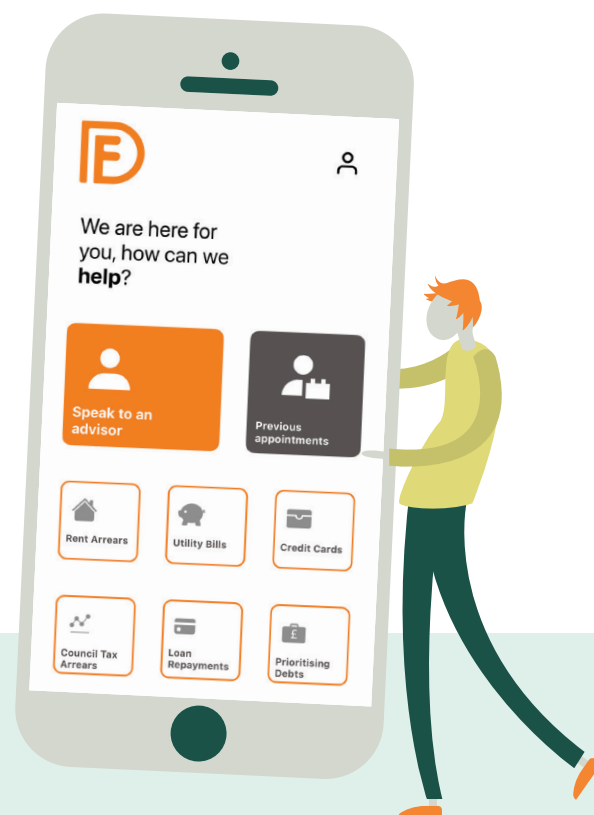
Clientconnect

Introducing the Client Connect app

For many people, receiving debt advice is just the beginning. The real challenge often comes afterwards – understanding next steps, remembering what was said, and staying engaged while juggling daily pressures.

That's why we've developed **Client Connect**: a dedicated app that helps people stay connected to their advice journey, even after the call ends.

Designed with input from clients and advisors, Client Connect puts key tools, guidance, and past conversations right at people's fingertips – helping them stay in control at every stage.



Access from anywhere – even beyond the kiosk

Video advice kiosks have already made it easier to reach our service in places like Jobcentres, GP surgeries and community venues. But what if you didn't need to go anywhere at all?

With Client Connect, clients can now start a new video or audio session directly from their phone – from the comfort of their own home, a local café, or wherever they feel most at ease.

As more households gain access to smart devices and home WiFi, even those without mobile data can now connect to advice in a way that suits them – no travel, no waiting room, and no barriers.

Replay your advice sessions, anytime

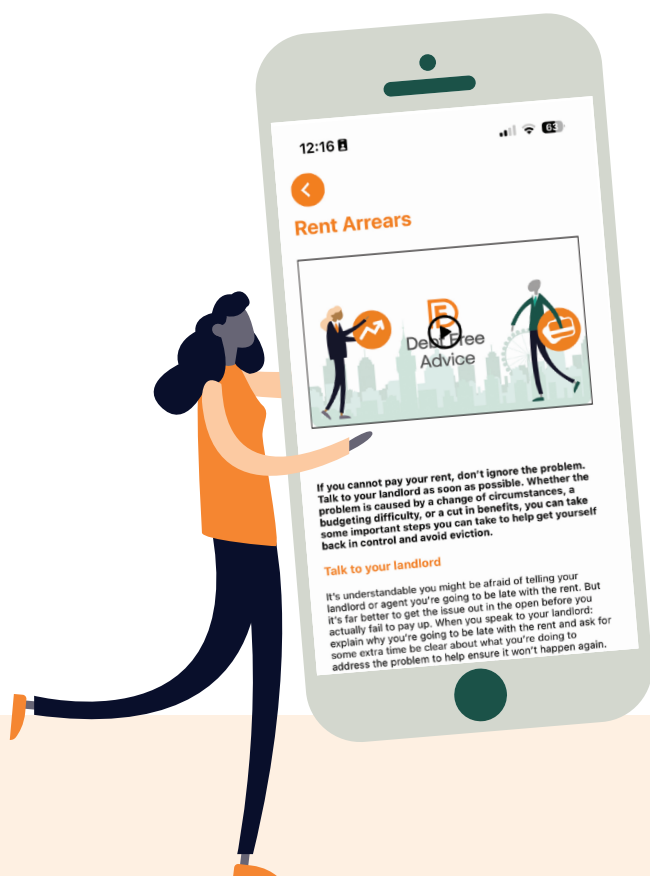
One of the most powerful features of the app is the ability to replay past advice sessions. Every call is recorded (with the client's permission) and saved securely in the app, so users can revisit what was said in their own time.

This is especially useful for people who may have been overwhelmed during the appointment, or who prefer to absorb information slowly and with support from someone they trust.

Each session, which includes the advisor's name and photo, and is shown in chronological order, creates a clear and accessible timeline of the advice journey.

Learn more between sessions

Client Connect includes simple, jargon-free explainer pages on the most common types of debt we support with – from rent arrears and council tax to energy bills and overdrafts.



Each topic includes short videos and clear guidance to help users prepare for their next appointment, understand the advice they've been given, or take action in their own time.

This helps build confidence and reinforces the advice, even between appointments.

Discreet and client-friendly by design

We know that privacy matters – especially when someone is seeking support with money worries. That's why Client Connect has been designed to feel discreet and easy to use in shared or public spaces.

The app icon simply says “**Advice**”, avoiding stigma or unwanted attention. It's searchable under familiar terms like “Debt Free Advice” or “Money Help”, making it easy to find and open without needing to explain what it's for.

There's no complex setup – just a simple way for people to stay connected to the help they've received, on their own terms.

A calmer, more confident experience

By giving clients a way to revisit, reflect and re-engage – at their own pace – Client Connect is helping people feel more confident, better prepared, and less alone in managing their finances.

Whether someone uses it once or every week, it turns a single advice session into an ongoing source of support – always accessible, always on their terms.

FirstSteps

FirstSteps

FirstSteps: a faster, clearer way to begin the debt advice journey

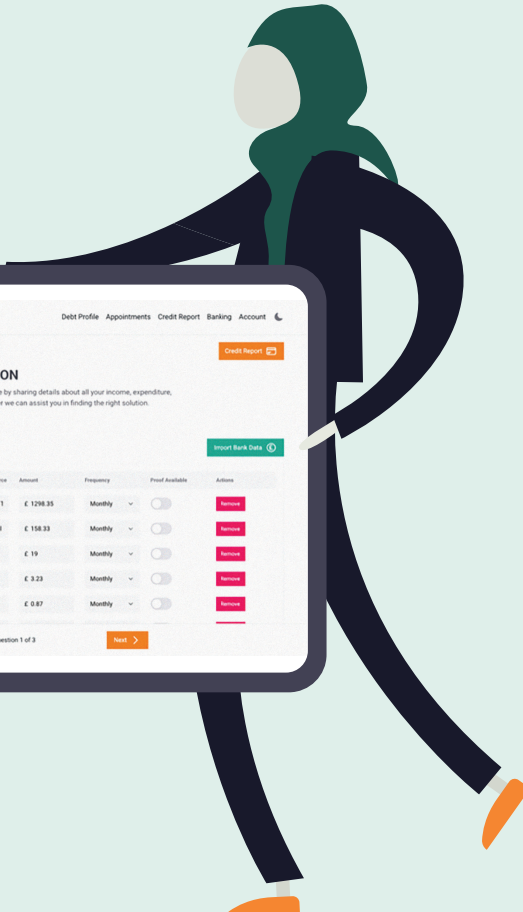
Starting a conversation about debt can feel scary. Gathering paperwork, explaining your situation, and working through figures in real time can be overwhelming – especially when someone is in crisis.

FirstSteps is our new approach to streamlining the start of the advice journey, helping people share accurate financial information before they even speak to an advisor.

Clients are invited to use a secure tool that links to their bank account via **Open Banking**, allowing them to safely and temporarily share key details like income, transactions, and regular outgoings. They can also view and book available appointments directly through the tool – selecting a time that works for them without needing to call or wait.

Advisors can then review the data ahead of the session, making sure every minute of the appointment is focused on what really matters: exploring options, building trust, and working towards a plan.

And because FirstSteps integrates directly into our CRM system, AdvicePro, the information flows straight into the client's case record. There's no duplication, no repeated questions, and no extra admin during the session.



The image shows a digital form titled 'BUDGET INFORMATION' from 'Debt Free Advice'. The form is displayed on a tablet held by a stylized figure of a person wearing a green hijab and a dark blue outfit, walking towards the right. The form has a sidebar with sections: Basic information, Personal information, Employment status, Debt information, and Budget information (which is highlighted). The main content area asks 'What income do you receive?' and includes a table with columns: Source, Uncategorized Source, Amount, Frequency, Proof Available, and Actions. The table lists several income sources with their respective amounts and frequencies. At the bottom of the form, it says 'Question 1 of 3' and has 'Previous' and 'Next' buttons.

Source	Uncategorized Source	Amount	Frequency	Proof Available	Actions
Other inc...	Miscellaneous 1	£ 1298.35	Monthly	<input type="checkbox"/>	Remove
Other inc...	Property Rental	£ 158.33	Monthly	<input type="checkbox"/>	Remove
Other inc...	Huel	£ 19	Monthly	<input type="checkbox"/>	Remove
Other inc...	Uber	£ 3.23	Monthly	<input type="checkbox"/>	Remove
Other inc...	Tesco	£ 0.87	Monthly	<input type="checkbox"/>	Remove

Once the form is submitted, clients receive an automatic confirmation email, reinforcing the next steps and making the experience more reassuring from the start.

Importantly, the questions in FirstSteps are fully customisable through a central content management system (CMS). This means we can adjust, add, or remove fields as needs change – futureproofing the tool and keeping it aligned with operational priorities.

By removing barriers and giving people a smoother entry into advice, FirstSteps offers a calmer, more confident start – and helps us support more clients, more effectively.

MoneyPennie AI



MoneyPennie AI: instant support, built for the frontline

Debt advice can be complex, especially for newly trained advisors or in high-pressure situations. When time is short and the stakes are high, getting the right answer quickly makes all the difference.

MoneyPennie is our in-house AI assistant, created to provide real-time, on-demand guidance during advice sessions. Whether by video, phone, or face-to-face, advisors can ask MoneyPennie a question mid-session – and get a clear, reliable response within seconds.

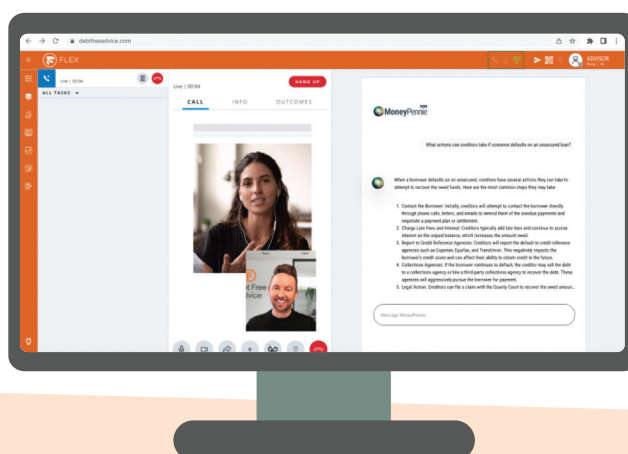
There's no need to put the client on hold, leave the advice room, or flick through multiple resources. Advisors stay in control, and clients stay fully engaged.

MoneyPennie is especially valuable as we bring more new and early-career advisors into the coalition. It acts as both a safety net and a learning tool – helping reinforce good practice while also building advisor confidence through repetition and in-the-moment support.

By reducing hesitation and improving accuracy, it helps deliver consistent, high-quality advice at scale, even as demand grows.

What sets MoneyPennie apart is that it's built specifically for the advice sector – drawing on trusted, industry-standard materials and shaped by frontline experience. It responds in ways that reflect how our advisors actually work, and what our clients really need.

Now in live beta across the Debt Free Advice, MoneyPennie is a practical example of how AI can strengthen human delivery – making it easier for advisors to do what they do best: support people through complex challenges with confidence and care.





Access our advice 8am – 8pm 7 days a week:

Webchat



Telephone



WhatsApp



Video chat



Face to face



Video kiosk

