

# Gender Pay Gap Report 2024

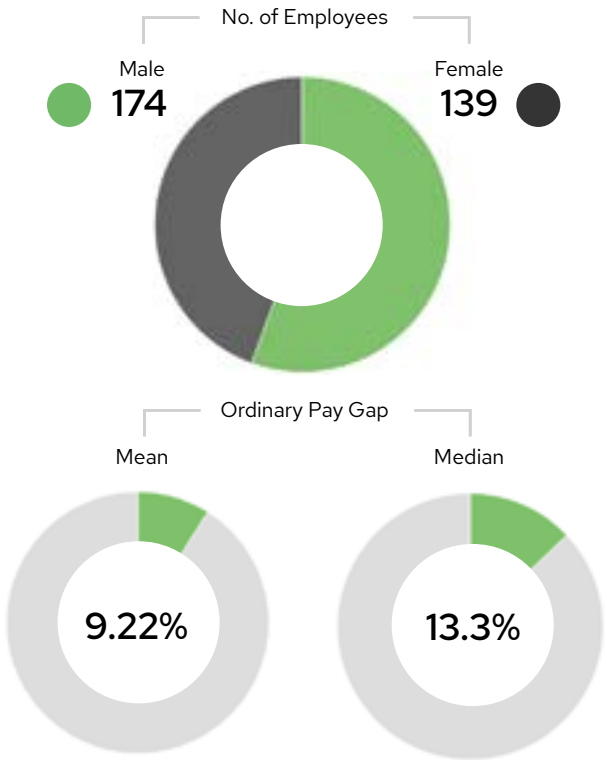
The Creditfix Group is a company that provides staff for Creditfix, Carrington Dean and Yip Financial Services. Creditfix and Carrington Dean provide personal insolvency services, whilst Yip Financial Services provide loan and mortgage arrangement support.

With over 250,000 clients, and 313 staff at time of reporting within the UK, the Creditfix Group has a pre-eminent position in the market and takes great pride in being an exciting and equitable place to work.

At the Creditfix Group, everyone is paid for the role they have in the team and their performance in that role.

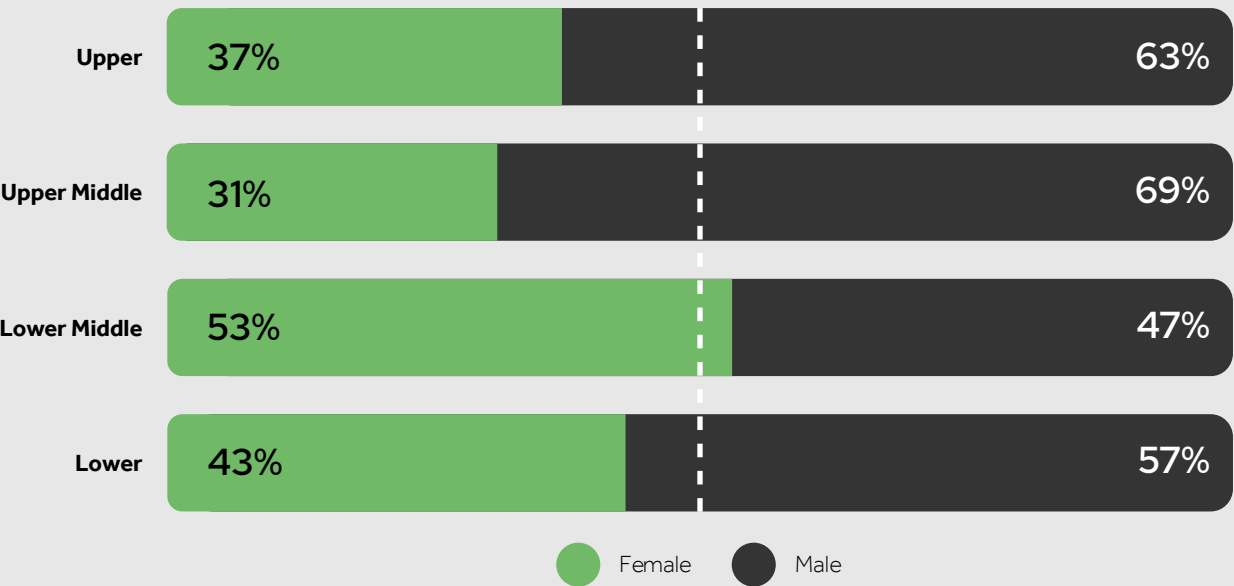
The Creditfix Group is an Equal Pay employer – men and women performing equal work receive equal pay.

We will continually explore how we can close any gaps found within our organisation to create more gender balance, especially given that we currently employ more men than women. We practice equal opportunities, and we firmly believe in appointing the best candidate into a role regardless of their gender or other factors covered by the Equality Act.



## Pay Quartiles

The proportion of male and female employees are split into quartile bands based on their Ordinary Pay. The banding illustrates that there is a significant gender pay gap in the upper quartiles, a result of the large number of males working with the sales team, as well as in our IT and Development Teams typically male dominated professions.



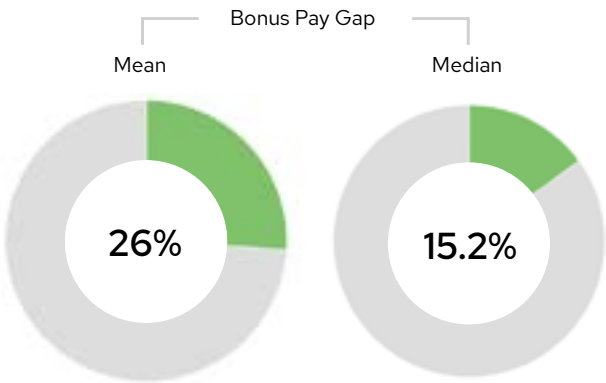
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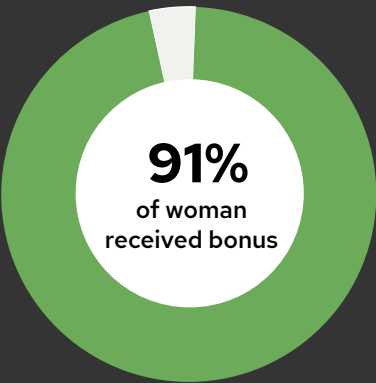
## Bonus Payments

Bonus payments include bonus, commission and profit share schemes. The proportion of men and women receiving payments are identical, with 91% of women & 85% of men receiving bonuses in the year.

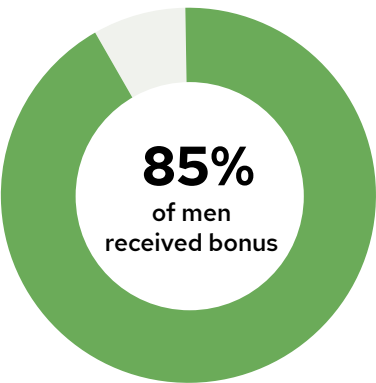
However, the range of bonuses does vary dependent on the department. There is equal pay within the sales team, with all members paid in-line with the same commission structure.



Females receiving a bonus in 2024



Males receiving a bonus in 2024



I confirm that the data published in this report is accurate. Kyle Christie, accounts