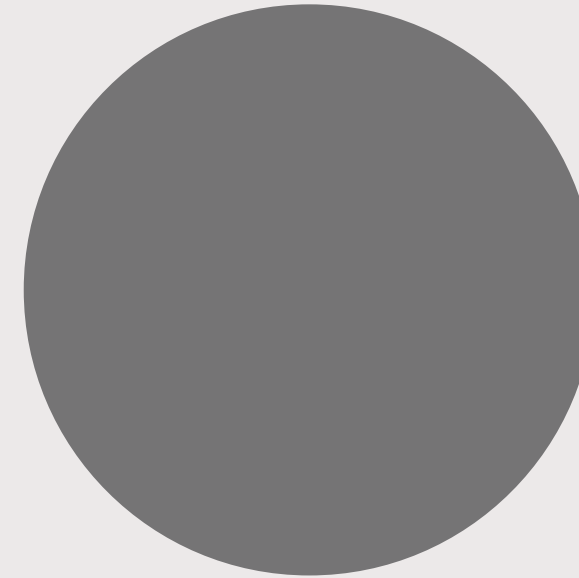
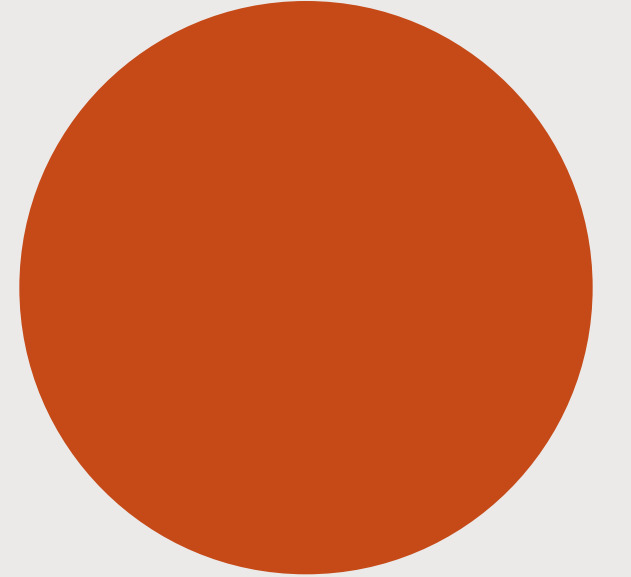
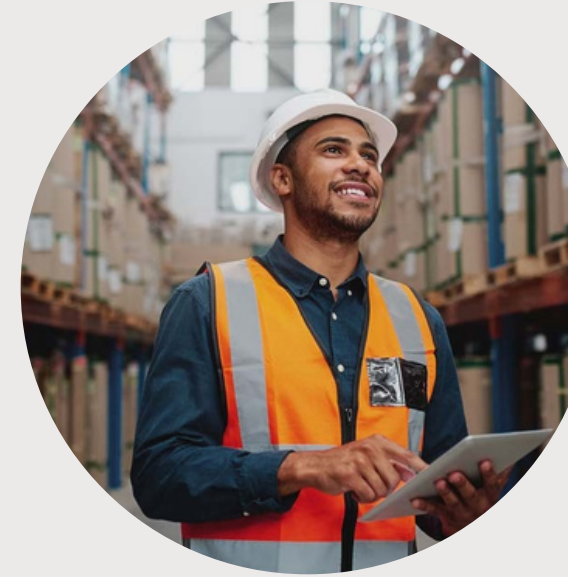
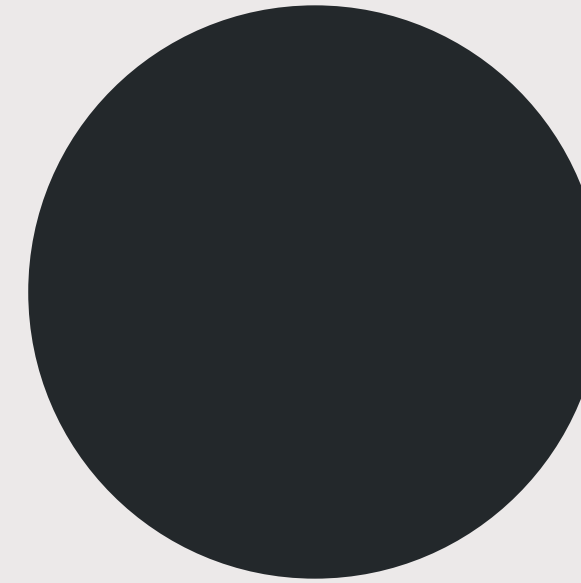


Money@Work

Support your employees to improve their financial wellbeing, managing their money with ease through salary saving and borrowing.

GREAT
WESTERN
CREDIT
UNION

Money@Work



Simple, trusted, impactful

The financial wellbeing benefit your team deserves

Money@Work is a free financial wellbeing benefit that helps your team build financial resilience by saving straight from their salary, and by giving them access to fair, affordable credit when they need it.

It's simple to set up, low-admin to run and helps your colleagues feel more in control of their saving and borrowing.

What Money@Work offers



Salary deduction loan

Provides your team with the funds they need, when they need it. With fair, affordable and hassle-free repayments taken directly from their salary.



Salary deduction Savings

Supports employees to begin their saving journey, and to plan for their future, with deductions taken from their salary each month.



Salary deduction flex

A flexible safety net employees can dip into when needed. similar to an overdraft but with fixed, salary-deducted repayments.

“A massive thank you for the flexible way your organisation has been able to support us.”

*-Linda Frankland, Deputy
Director of Finance, Sirona Care
& Health CIC*

Did you know?

52% of employees say financial stress affects their performance at work





Salary deduction loans

Simple finance your employees need,
with affordable repayments

Once signed up with Money@Work, your employees can apply for safe, affordable loans. By partnering with us, your employees can repay their loan directly with automatic deductions from their salary.

Support your employees to manage unexpected expenses or borrowing needs. We guarantee an easy online application process and fast decisions based on individual circumstances.

Even if your colleagues have struggled to get finance from high street banks, often community finance can support them.

“ A friendly service which provides affordable loans with no fuss or hassle and an easy way to pay back through your wages.”

-Ricco A



Changing lives

- Boost wellbeing and mental health
- Employees feel in calmer and more in control
- Solve housing and transportation problems
- Improved credit rating
- Access safe, affordable finance
- (no high interest credit cards or loans)
- Inspire employee loyalty and increase morale



Business benefits

- A competitive package of benefits
- Embody business values
- Improve staff retention
- Build a caring work environment
- Reduce employee absences
- Support employees in their financial literacy



Salary deduction savings

Help your employees protect their future with simple salary savings.

Having money in savings is life changing.

By building a safety net, your employees can save for the things that matter or plan ahead. Savings can give peace of mind and confidence in tackling the unexpected.

Employees can select an amount they want to save, this will be deducted automatically from their salary, making saving easy and giving a return on their investment.

Money@Work will support your colleagues to save for their future.

“Great opportunity to help my savings grow. Having salary deductions saves any hassle, and I don't have to worry about anything.” -Jo C

Did you know?

39% of UK adults have **£1,000 or less** in savings, and 25% have **£200 or less**.



Changing lives

- Employees improve their financial wellbeing
- Boost a sense of calm and control around money
- Reduce stress and anxiety
- Make positive plans for the future
- Get competitive interest rates to increase safety net
- Savings grow easily with consistent salary deductions



Business benefits

- A competitive package of employee benefits
- Embody business values
- Improve staff retention
- Build a caring work environment
- Reduce employee absences
- Increase employee morale



Salary deduction flex

Reliable, flexible support for your colleagues, when they need it most

When your team has access to an affordable line of credit, they're better equipped to deal with life's unexpected costs, without turning to high-cost credit or going into an expensive overdraft.

Money@Work sets the limit based on salary and affordability, with fixed monthly repayments so there are no surprises.

Repayments are taken directly from payroll, making it simple, consistent, and worry free.

The salary deduction flex acts as a financial safety net colleagues can rely on.

“We are proud to include Money@Work in our range of initiatives focused on promoting long-term financial health.”

Emma W- Money@Work Partner



Changing lives

- Employees improve their financial wellbeing
- Boost a sense of calm and control around money
- Reduce stress and anxiety around unexpected costs
- Make positive plans knowing support is there if needed
- Access fair, affordable credit when they need it
- Repay gradually and predictably through salary deduction



Business benefits

- A competitive package of financial wellbeing benefits
- Reflects business values
- Improve staff retention
- Build a caring, supportive work environment
- Reduce absences linked to financial stress
- Increase morale by offering meaningful, practical support

Great Western Credit Union

Changing lives, workplaces, and communities for over 25 years

Great Western Credit Union is a member-owned, financial co-operative supporting **more than 20,000 people** across the South and West of England.

Through Money@Work, we help employees build stronger financial foundations through simple workplace savings and fair, affordable borrowing. By making it easier to save, plan ahead and manage unexpected costs, we're helping more people feel in control of their money.

Every pound saved with us helps another member access fair finance, creating a cycle of support that benefits local people, workplaces and communities.

Financial wellbeing is about more than money. It's about confidence, security and having options when life happens.

Together, we're making people and communities better off.

Our business partners in Bristol and the South West:



St Monica Trust



Dorset Council



Carbase

Great Western Credit Union Ltd is registered in England and Wales. Registration No.597C. Registered address: 2 York Court, Upper York Street, Bristol, BS2 8QF. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference No.213583. We are members of the Financial Services Compensation Scheme and we subscribe to the Financial Ombudsman Service.

Since launching Money@Work in 2019, GWCU has:

Represented a workforce of **42,000 people** through **38 active employers** across the South West

Lent over **£4 million** to employees in need of empowering to break cycles of debt.

Helped employees build nearly **£500k** in savings collectively



Our Members Love Us

4.8 stars out of 5



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