Step Project

STEP CHARTER

A commitment to meaningful progress.

Shared commitments from organisations working to change how financial services respond to economic abuse.

Version 1.0 · 19 November 2026

Founded by No1 CopperPot Credit Union.



Four shared commitments

A public commitment and a direction of travel. It does not claim that every organisation can immediately deliver an identical service.

01

Create more ways to build and use money

Develop practical ways for members and customers experiencing economic abuse to build money of their own, including through payroll saving where available, and to reach it without unnecessary barriers. Check how accounts, communications and access arrangements work in practice, with specialist input. Be clear about limits and risks, including legal disclosure obligations. No account or product can guarantee confidentiality or safety.

02

Make it easier to be understood

Help colleagues recognise economic abuse, respond without judgement or blame, and connect people with specialist services. Minimise repeated disclosure and unnecessary requests for evidence, and explore appropriate use of the Economic Abuse Evidence Form (EAEF). Agree contact preferences with members and customers, and share sensitive information only with colleagues who need it. Support does not depend on opening a particular account or product.

03

Respond fairly to the financial impact

Develop fair responses where abuse has led to debt taken out without a person's consent (coerced debt) or to damage to their credit record. Work with specialist advisers where needed. This includes considering forbearance, reviewing information the organisation has reported, and helping people reach wider advice.

04

Keep making progress

Commit to practical improvement, learning, sharing and considering what more can be done. Review progress at least once a year. Organisations have different systems, staffing and resources, so progress will not look the same everywhere. Each signatory commits to keep moving forward.

What signing means

A DIRECTION OF TRAVEL

Organisations are starting from different places, with different systems, staffing and resources, so progress will look different across signatories. Each organisation is responsible for its own next steps, and every step forward helps the whole industry respond better for everyone.

RIGHT FOR EACH ORGANISATION

Each organisation is responsible for identifying the most appropriate ways to put these commitments into practice. Specific measures, such as debt write-off policies, credit-repair services or new lending products, go through each organisation's own assessment and approval. Signing does not automatically commit an organisation to them.

SHARED AND REVIEWED

Signatories share what they learn through a central point for knowledge and insight, so it is easy to find what others have found. Progress is reviewed at least once a year, and the Charter keeps moving forward together.

SIGNED ON BEHALF OF THE ORGANISATION

Organisation name _____ Date _____

Name and role _____ Signature _____

Things might not change today. But having options can change what's possible.

Step Project

Founded by No1 CopperPot Credit Union
stepproject.com