



# Gender Pay Report 2026

Creditsafe Business Solutions Ltd

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**Sic Code:** 82990 | **Sic Description:** Other Business Support Activities



## The Creditsafe Story

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Creditsafe Business Solutions is the largest entity in the Creditsafe Group. As 'The Global Business Intelligence Experts', we specialise in business credit checking and all-around B2B solutions.

With credit information on over 472 million businesses across the globe, Creditsafe delivers the most accurate and up-to-date information available in an easy-to-use format for businesses of all sizes. All major credit insurers endorse Creditsafe, meaning our credit scores and limits are one of the most trusted within the industry.

We have over 120,000 subscription customers globally, with 27 offices in 16 countries. Over 580,000,000 reports were delivered in 2024-2025. The UK employs over 320 personnel with two offices, a turnover of £87 million, and a 40,000 customer base.

As a business, we have continued to grow in employee numbers and turnover.

A significant factor in our success is attributed to the passion our employees have for our business, which is evident in all our operations worldwide and is something we are extremely proud of.

Exporting our unique company culture to every country in which we have launched Creditsafe has demonstrated that when a company focuses on creating a company where people want to come to work every Monday morning, it transcends geographical or cultural differences.

Within the Creditsafe Group, we are a family of companies that aspire to develop continuously whilst ensuring we create a workplace that supports high performance through maximal employee engagement. As the largest entity within the Creditsafe Group, Creditsafe UK has seen a dramatic increase in the size of the business and plans include a growth increase over the next 5 years of double, in both turnover and employee base.

2024-2025 saw a turnover rate of 21.8%, a significant increase from the previous reported rate. This we can attribute to several factors, most importantly the introduction of a new data measuring system, which has seen an increase in accuracy. But, most significantly, the UK base of Creditsafe Business Solutions saw a geographic relocation of its head office to a more centralised location in Cardiff. This relocation saw an increase in employee turnover. We anticipate that our 2025-2026 report will see a reduction back to historical levels. The increase in turnover rates has been addressed with the implementation of increased Employee Assistance benefits, rate of inflation salary increases and an increase to overall employee benefits.

This report has been created to provide an understanding of the recently reported Gender Pay Gap within the UK business entity of Creditsafe.



***'A company where people want to come to work every morning'.***



# Gender Pay at Creditsafe

**Our figures illustrate the Gender Pay Gap across our UK entity Creditsafe offices.**

An important point to note is that Gender Pay Gap reporting is different from equal pay. Whereas equal pay focuses on the parity between the remuneration of men and women doing the same or similar jobs, Gender Pay Gap reporting places a focus on any differences that exist in the average (mean and median) hourly pay between ALL men and women within an organisation, regardless of role or function.

As can be witnessed in any salary benchmarking data, different jobs attract different levels of remuneration and benefits. Similarly, levels of seniority or responsibility will affect both the basic and variable earning potential within a particular role discipline.

The variation in the numbers in 2024-2025 saw women in the Upper Quartile decrease by a nominal 0.7%. This is as a result of the loss of a female head of department in the upper quartile of our business.

Historically, the differences in the lower quartile are a result of the type of role and its position in sales or non-sales functions. In order to address this differential, the opportunity to access career development programmes has been expanded in 2024-2025.

Both Lower and Lower Middle Quartiles have seen no significant change in the division of male and female employee percentages. Although there has been a minimal increase in the percentage of female employees in the lower quartile.

## Upper Quartile



## Upper Middle Quartile



## Lower Middle Quartile



## Lower Quartile



## Calculating the Figures

The mean gender pay gap was calculated by dividing the total relevant (basic salary) earnings of each gender (hourly rate) and dividing it by the total number of female or male employees respectively; the figures from each population were then compared.

The median gender pay gap was calculated by comparing the midpoint hourly salary (basic salary) of each of the gender populations.

The term 'bonus' refers to all variable pay that the individual's role benefits from, including but not limited to commission and longer-term incentives. Such bonuses are largely confined to the sales and revenue-generating departments within Creditsafe. This accounts for the comparatively low percentage of the population earning such variable salaries.

### Hourly Rate

Women's hourly rate is:



**17.6%**  
Lower (Mean)

**21.6%**  
Lower (Median)

### Bonus Pay

Women's bonus pay is:



**17.2%**  
Lower (Mean)

**25.1%**  
Lower (Median)

### Who Received Bonus Pay



**78.3%**  
of Men

**71.4%**  
of Women

# Looking Ahead

## Addressing imbalances...

In review of the 2023-2024 Gender Pay Gap Report, we reassessed the strategy currently in place over the preceding 12 months. The action plan will continue in place and will always take into consideration the following points:



### Career Development

The implementation of both a Management Career Development Programme and the implementation of role-based career ladders allows the business the opportunity to focus on a skill deficit and address any in-company imbalances.



### Recruitment Function

The absorption of the recruitment function has seen a greater control of the service provision, allowing for pronounced regulation of the candidate selection and management of a balanced talent pool.



### Office Relocation

The relocation of the company to Cardiff will allow for a greater talent pool and varied selection in the coming months. We would anticipate a levelling within the LM and L quartiles in the next 12-24 months. In addition, we anticipate a reduction in turnover rates as localised recruitment takes effect.



### Training

The implementation of an internal training function provides the business with a defined focus on relevant skill deficiencies. The planning and structure of the training programme will assist in the rebalancing of gender differences in key roles. A third-party provider has provided ongoing development for all employees looking to access senior roles. As an international business, many senior roles sit outside of the UK. The process of coaching and mentoring currently in place will continue to enhance the opportunities for these senior female Creditsafe employees to assist in the advancement of UK female talent through a programme of development. As a result of this ongoing development, we have seen an 18% increase in female representation on the Senior Management Team.



### Enhanced Parental Leave

Furthermore, the company has introduced enhanced parental leave policies and flexible working initiatives. These include enhanced parental leave/pay, working from home practices and family-friendly working hours.



Creditsafe needs to improve and we recognise that. There's an issue and it's worth fixing because we value everyone who we employ.

The goal is to achieve pay equality. We want to ensure we are giving women the opportunities and support to advance into leadership positions within the business.

The gender pay reporting gives us the data and the mechanism to put improvements in place and demonstrate we are the inclusive and gender equitable organisation that we strive to be.



**CATO SYVERSEN**

CEO | CREDITSAFE GROUP