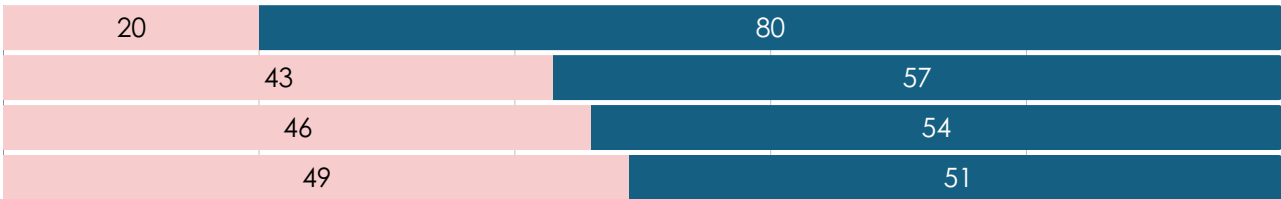


# FLUENT MONEY

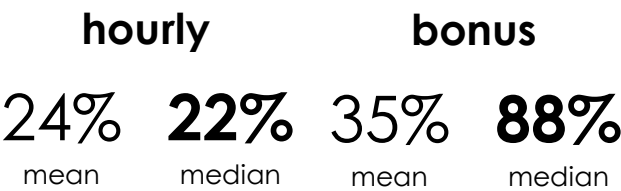
## GENDER PAY GAP 2025



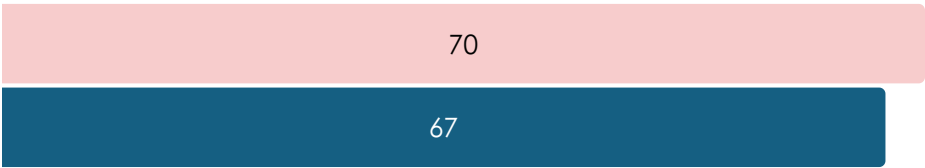
### Pay Quartiles



### Gender Pay Gap



### Percentage Receiving Bonus



### Supporting Statement

This report outlines the gender pay gap at Fluent Money for the snapshot date April 2025, and provides some industry context to better understand our position within the financial services sector.

The median gender pay gap for 2025 was 22%, an increase from 12% in 2024. The mean gender pay gap has also widened, rising from 21% to 24%, a shift that indicates the distribution of higher paid roles has moved further towards male employees.

The bonus gaps have also increased, where the median bonus pay gap has widened considerably to 88%, up from 28% in 2024, and the mean bonus gap has risen from 28% to 35%. While a higher proportion of women (70%) received a bonus than men (67%), the values of those bonuses were substantially higher for male employees. It is important to note here that the opportunity to earn bonus at Fluent Money is the same for all employees regardless of gender. Bonus schemes are performance related and therefore the value of any bonus awarded is based solely on individual performance outcomes.

These developments mirror long-standing challenges across the financial services industry. The sector continues to experience imbalances in senior representation, with women typically underrepresented in higher-paid, revenue-linked roles. Industry-wide data published in 2024 indicates a median hourly gender pay gap of around 21% for financial services employers, with mean gaps frequently higher. Fluent Money's 2025/26 median hourly pay gap of 22% is broadly aligned with this industry norm, and the mean gap of 24% sits close to sector averages. Bonus pay gaps across financial services also tend to be high, particularly for median measures, reflecting the concentration of significant variable pay among senior positions that are more likely to be held by men.

While Fluent Money's overall position remains comparable to many organisations across the sector, the widening of both pay and bonus gaps this year highlights some areas requiring focused attention. The decline in female representation within the upper quartile has had a direct impact on the pay gap results and reflects the need for continued and strengthened efforts to support women into senior roles.

Fluent Money remains committed to addressing these challenges and working toward closing the gap in future reporting years.