

**QUESTION BY A MEMBER OF THE PUBLIC
UNDER COUNCIL PROCEDURE RULE 12**

Council Meeting: Wednesday, 26 November 2025

Question from: Tom Nolan

Question to: Councillor Durrans, Cabinet Member with
responsibility for Public Services and
Communities

QUESTION

At the July Full Council meeting, the Council resolved to launch a local campaign to raise awareness about the risks associated with Buy Now, Pay Later schemes. Could you please let me know when the campaign was launched and which organisations the Council has worked with so far?

Response

This was picked up by the Anti-Poverty Partnership, who are aware of the risks associated with Buy Now, Pay Later schemes and partner organisations involved in the forums have been made aware of the risks so that they can support vulnerable households.

The partnership supports low-income households through a range of interventions including -

- Events and training for frontline workers through the Money Guiders Programme – over 100 signed up
- Loan Shark campaigns and training for frontline workers
- Signposting to Calderdale Credit Union for services including small interest free loan scheme.

Nationally, BNPL will be regulated from 2026 under the Financial Conduct Authority requiring affordability checks before lending, clearer information on fees and risks and access to the Financial Ombudsman Service.