

July 2025

Office of the Small Business Commissioner

comms@smallbusinesscommissioner.gov.uk

The Fair Payment Code

Information and Media Toolkit



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This toolkit is designed as a guide to support you in your promotion of the Fair Payment Code. If you have any questions, please contact comms@smallbusinesscommissioner.gov.uk



Fair
Payment
Code

Overview of the Fair Payment Code

- The Fair Payment Code was launched by the **Office of the Small Business Commissioner (OSBC)** on behalf of the Department for Business and Trade (DBT) in December 2024.
- The Fair Payment Code has a **tiered system of Awards** which is aimed at awarding best business practice and driving improvements in payment performance from business to business.
- The Fair Payment Code introduces **Gold, Silver and Bronze** tiered Award categories underpinned by **fair payment principles**.
- The Fair Payment Code replaces the former Prompt Payment Code. It is more **ambitious, aspirational and robust**.



Why do we need a Fair Payment Code?

- Healthy **cash flow is critical for small business survival and growth.**
Late and long payment times disrupt the cash flow cycle and can prevent a business from paying its bills, eventually leading to business failure.
- New research published by the Department for Business and Trade shows that late payments are estimated to **cost the economy £11bn** with **businesses estimated to be owed £26bn**. It results in the loss of 14,000 businesses per year which is the equivalent to 38 business closures per day.
- The Fair Payment Code sets standards to improve payment practices and takes a robust approach to compliance and enforcement.



The Award Tiers

The tiers are designed to be aspirational. We will support businesses that wish to improve payment practices, helping them move up from Bronze to Silver, and to Gold over time.



**Fair
Payment
Code**

Gold
Until 2026



**Fair
Payment
Code**

Silver
Until 2026



**Fair
Payment
Code**

Bronze
Until 2026



95% invoices paid in 30 days

95% small businesses paid in 30 days
95% Larger business paid in 60 days

95% invoices paid in 60 days

How to apply



Code Principles: To be eligible for an Award, all applicants to the Fair Payment Code are required to abide by the Fair Payment Code Principles, in addition to meeting the payment time requirements for each Award. This includes being **Clear, Fair and Collaborate** with their suppliers.

- To apply businesses need to complete the **expression of interest (EOI) form**. The OSBC will then send on an application form with the guidance to support it.
- The EOI form is available on the OSBC website:
<https://www.smallbusinesscommissioner.gov.uk/fpc/how-to-apply-expression-of-interest/>

Copy for
newsletters,
websites, articles
and emails



Fair
Payment
Code

Newsletter suggested copy

Please use what works for you and your in-house style. Get in touch if you have any questions.



Option One – 60 words

Headline: Rewarding businesses who pay fairly

The Fair Payment Code (FPC) is administered by the Office of the Small Business Commissioner (OSBC) rewarding businesses across the UK who pay their suppliers fairly.

The Code has Gold, Silver and Bronze tiered Award categories underpinned by fair payment principles.

For more information and to apply please go to the OSBC website:
<https://www.smallbusinesscommissioner.gov.uk/fpc>

Option Two – 80 words

Headline: Driving improvements in business payment practices

The Fair Payment Code (FPC) is administered by the Office of the Small Business Commissioner (OSBC) rewarding businesses across the UK who pay their suppliers fairly.

The Code has Gold, Silver and Bronze tiered Award categories underpinned by fair payment principles. Awardees agree to be Clear, Fair and Collaborative with suppliers.

The tiered system of Awards is aimed at awarding best practice and driving improvements in payment performance.

For more information visit:

<https://www.smallbusinesscommissioner.gov.uk/fpc>

Images you can
use in
Newsletters 1/2



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Copy for social media

The following slides include social media copy to be posted on X and LinkedIn. The LinkedIn graphics are in the LinkedIn carousel format and the X graphics are in their standard format. Hashtags and social media accounts are included in the posts but feel free to write your own additional content tagging in and using the relevant accounts and hashtags.



Fair
Payment
Code

Suggested LinkedIn post

This LinkedIn post comes with four downloadable graphics which make up a slider.



The @Fair Payment Code is managed by the @Small Business Commissioner on behalf of the @Department for Business and Trade.

 The Code has a tiered system of Awards which is aimed at awarding best practice and driving improvements in payment performance

 Every business granted an Award agrees to abide by the Code's principles of being Clear, Fair and Collaborative with their suppliers.

 The Fair Payment Code Awards last two years and every business will need to reapply for their Award at the end of each two-year period.

Apply to become a member of the Fair Payment Code 

<https://www.smallbusinesscommissioner.gov.uk/fpc>

#FairPaymentCode

[Join FPC graphic](#)

[Award System graphic](#)

[Fair Payment Principles graphic](#)

[How to Apply graphic](#)

([Alternative single image](#))



Suggested X (Twitter) posts

These X posts could be one-off posts or make up a thread.



1/4

The @FairPaymentCode is managed by the @SB_Commissioner on behalf of the @biztradegovuk.

UK Businesses can apply for the Award tier which best suits them ↓

<https://www.smallbusinesscommissioner.gov.uk/fpc>

#FairPaymentCode

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🏆 The @FairPaymentCode has a tiered system of Awards which is aimed at awarding best practice and driving improvements in payment performance ↓

#FairPaymentCode

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👉 Every business granted an Award agrees to abide by the @FairPaymentCode's principles of being Clear, Fair and Collaborative with their suppliers.

Sign up here: <https://www.smallbusinesscommissioner.gov.uk/fpc>

#FairPaymentCode

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⌚ The @FairPaymentCode Awards last two years. Every business will need to reapply for their Award at the end of each two-year period.

Apply to become a member of the Fair Payment Code ↓

<https://www.smallbusinesscommissioner.gov.uk/fpc>

#FairPaymentCode

[Join FPC_graphic](#)



[Award System graphic](#)



[Fair Payment Principles Graphic](#)



[How to apply graphic](#)



Webinars & Support

Webinars

- The Small Business Commissioner and staff often attend and host **Webinars about the Fair Payment Code (FPC)**.
- The team are happy to present to any business or organisation that wants to understand the Code, is considering applying to receive an Award, or would like to ask any questions.
- You can register your interest to attend an OSBC webinar or to invite the team to present to your organisation [HERE](#).

Supporting Documents

The following links can be shared with organisations applying to the Code:

[A Simple Guide](#) and [FAQs](#).



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Any questions please get in touch

Thank you



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