Universal Credit advances fraud
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Universal Credit advances fraud

Report by the Comptroller and Auditor General

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Gareth Davies
Comptroller and Auditor General
National Audit Office
17 March 2020
This report sets out our findings on the estimated extent of Universal Credit advances fraud and what the Department for Work & Pensions has done to detect, recover and prevent it.
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What this report is about

1 The Department for Work & Pensions (the Department) has rolled out Universal Credit (UC) to replace six existing means-tested benefits for working-age households: income-based Jobseeker’s Allowance, Income Support, Housing Benefit, income-related Employment and Support Allowance, Working Tax Credit and Child Tax Credit. In doing so, it aims to:

a encourage more people into work by introducing better financial incentives, simpler processes and increasing requirements on claimants to search for jobs;

b reduce fraud and error; and

c reduce the costs of administering benefits.

2 Universal Credit is assessed and paid in arrears, on a monthly basis. As a result, claimants have to wait at least five weeks from making their claim to receiving their first payment while the Department assesses their income and eligibility for the claim. The Department acknowledges that waiting for the first payment “can be a challenge” for claimants, so it provides claimants with the option of an advance based on their estimated first payment – what the claimant is likely to receive once the assessment process is completed. This is designed to act as an “interest-free advance to those who face immediate, short-term financial need”, to be paid back from deductions to subsequent UC payments.

3 The Department has made these advances more readily assessible and larger over time. In particular:

a Until the beginning of 2018, claimants could apply for up to 50% of their estimated first payment, repayable over six months. By late 2017, around half of those applying for UC were also requesting an advance.

b From early 2018, the Department allowed claimants to receive up to a 100% advance in person at a jobcentre or by phone. The repayment period was also extended from six to 12 months.

c In July 2018, the Department added the option of allowing claimants to apply for their advance online at the same time as making their UC claim – without speaking to or meeting jobcentre staff – if they successfully proved their identity using Verify, the government’s online identity verification process. Claimants could still claim an advance by phone or in person at a jobcentre.
Between July 2018 and December 2019 inclusive there were nearly four million claims for UC and 2.5 million advances paid out to nearly two million claimants (as claimants can make more than one request for an advance if they believe they require additional funds, depending on their exact personal circumstances). Therefore, around half of those who made a UC claim also requested an advance.¹

By mid-2019, various national media outlets were reporting stories around alleged fraud in UC advances. A number of illegal practices were identified, including providing false information to boost the value of the advance, and fraudulently using the personal identification details of third parties, either knowingly or without their consent. For example, there were reports that some claimants believed they were being offered a government loan, only to realise later they had been registered for an advance from which the majority of the money had already been seized by the fraudsters. Additionally, there were allegations that social media sites were being used to spread knowledge of how to commit various types of advances fraud.

In July 2019, Frank Field MP, the then chair of the Work and Pensions Select Committee, wrote to the Comptroller and Auditor General to request that we look into the allegations. Specifically, he asked whether the Department had anticipated advances fraud in its risk assessments; what action was it taking to tackle it; and what it might do in the future to mitigate this type of fraud.

This report sets out our findings based on the fieldwork we undertook between July and December 2019. This work included:

a interviews with staff from the Department for Work & Pensions;
b a document review, including a costing technical paper and other internal Departmental documents on advances; and,
c examining Departmental data on volumes of UC claims; claims for advances; and levels of suspected fraud, extracted from the Department’s systems by the Department.

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¹ The Department currently reports that over 60% of UC claimants take an advance. This includes only those making a UC claim who go on to receive a UC payment.
Findings

8 The Department knew that advances would be vulnerable to fraud but wanted to alleviate claimant hardship. It told us that running an effective benefits system requires a constant balance between supporting those most in need while protecting the public purse from abuse. It told us that the primary objective of enabling online applications for advances was to alleviate claimant hardship. It also estimated that allowing claimants to apply for an advance online would save it £21 million per annum in running costs. The Department told us that in autumn 2017 it had discussed the trade-off between increasing the accessibility of advances with the risk of increased fraud with the Secretary of State, before making advances more widely available. Our June 2018 report on Universal Credit explained that the early 2018 reforms to advances were designed to make advances easier to claim. However, we also explained that as advances were made prior to the full verification of the claim this meant it was harder to ensure some advances were repaid and that some people received multiple advances without ever completing their Universal Credit (UC) claim.2

9 The Department did not document its consideration of the risk of fraud in its decision-making around making advances more available. Despite having told us it was aware of the risk of fraud, the Department could not provide any evidence that it had considered these risks within its formal risk management, risk register, change procedure, or other internal governance structures during 2017 or 2018. The only evidence it provided that had been produced before the late 2017 decision to make the advances application process online was a technical paper stating that levels of financial risk would be less than 1% of advances (around £5 million per annum) due to claimant death, making the advance unrecoverable.3 The Department also noted that it would: “…recover virtually all of the advance loans eventually”. In a policy document dated September 2018, after advances were already available online, the Department noted that it had: “…met the initial policy intention of making access to advances more straightforward and [had] recently moved the service online with essential operational capacity and efficiency savings realised”.

3 In the event of the claimant’s death, the Department will make a claim against the estate, but will write off the advance if there is insufficient money available.
10 The Department detected increased levels of suspected fraud soon after it made advances accessible online in July 2018. By September 2018 the Department was detecting a “…relatively small-scale and manageable” level of advances fraud. In the entire period before July 2018 there were 633 suspected cases of advances fraud, with 179 cases in that month. In September 2018 the number of suspected cases in the month more than doubled to 397, which then more than quadrupled to 1,632 cases in December 2018. Monthly referrals of suspected advances fraud cases peaked in July 2019 at 15,044 (Figure 1 overleaf).

11 The Department’s initial frontline response was on detecting and disrupting advances fraud, as it developed a longer-term response based around deterring and preventing fraudulent claims. As the number of suspicious advances fraud cases continued to grow the Department identified ‘hot spot’ areas in the North West of England where, between July 2018 and December 2019, nearly half of all the suspicious advances cases were identified. From December 2018, a growing team of investigators was deployed to investigate suspected advances fraud, and to establish a greater understanding of why fraud was increasing and develop a response to it. The Department detected that advice on how to commit this fraud was being shared on various social media pages. From July 2019 the Department took action to disrupt this activity by working with social media companies, removing 269 social media pages by January 2020. In parallel with this activity the Department began to identify solutions to deter any fraudulent claim being made, and the first of these measures was deployed in autumn 2019.

12 The Department has detected around 100,000 claims where it suspects an advance has been applied for fraudulently, worth an estimated £98 million to £147 million. The number of cases of suspected advances fraud continued to grow through the summer of 2019. By the end of December 2019, the Department had identified 97,780 suspected cases of advances fraud. To estimate the level of financial risk it might be exposed to, for internal purposes, the Department has used figures of both £1,000 and £1,500 for an average advances claim. By applying these figures to the 97,780 cases of suspected advances fraud, between £98 million and £147 million of advances claims were potentially fraudulent.
Findings

Universal Credit advances fraud

Figure 1 shows the number of referrals for suspected Universal Credit advances fraud.

Referrals for suspected advances fraud grew rapidly in the first half of 2019.

Source: National Audit Office analysis of Department for Work & Pensions data
13 The Department used straightforward indicators to identify this suspicious activity. The Department introduced indicators for staff to manually identify fraud. There are only a few criteria and they are used to screen the advances caseload in a simple and straightforward manner. The indicators have been effective in identifying fraud and staff have been proactive in using these indicators to refer suspicious cases to fraud investigators. However, relying on the manual identification of fraud may have meant that more complex cases have been overlooked and probably introduced more mistakes, through human error, compared to a more automated process. The Department has trialled an automated model that can accurately identify more than 95% of suspicious cases, providing the Department additional capability in the identification of fraud. It expects to roll this out on a wider scale from March 2020.

14 The Department’s fraud investigators had looked at around one-third of suspected fraud cases by the end of 2019. The Department currently has approximately 120 full-time equivalent fraud investigators reviewing suspicious advances claims. By end-December 2019 the Department’s fraud experts had previewed (taken an initial look at) 33,327 of the 97,780 suspected cases of advances fraud. Based on this evidence, the Department suspects that almost all the 97,780 cases are fraudulent. It found that most cases it has looked at so far have been instances of individuals acting alone and without any identity theft having taken place. The Department is also working with relevant law enforcement authorities on a small number of cases that relate to serious and organised crime or internal fraud.

15 The Department has a range of options for pursuing fraudulent claims, but dealing with all suspected cases will take a considerable time. Overall, the Department had completed around 7,500 of the 97,780 cases by the end of 2019 (Figure 2 overleaf). Where fraud is suspected claimants are initially interviewed under caution, which may result in an administrative penalty being imposed. These are an alternative to prosecution and a criminal record, and can be imposed by the Department at up to 50% of any fraudulent overpayment, at a minimum of £350, and up to a maximum of £5,000, in addition to repaying the actual value of the fraudulently claimed advance. By the end of December 2019, the Department had imposed £1,176,608 of administrative penalties as a result of advances fraud cases. Six cases have resulted in a court sentence so far, with more than 3,000 cases still considered suspicious but ‘closed at preview’ due to a lack of sufficient evidence to progress the investigation.
Findings

Universal Credit advances fraud

Figure 2
Progress in dealing with suspected cases of advances fraud

The Department for Work & Pensions (the Department) had completed around 7,500 of the 97,780 suspected fraud cases by 31 December 2019

<table>
<thead>
<tr>
<th>Suspected fraud cases referred to investigators</th>
<th>Number of cases</th>
<th>Percentage of total suspicious cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of which investigators have previewed</td>
<td>97,780</td>
<td>100</td>
</tr>
<tr>
<td>Of which, investigators are still processing ...</td>
<td>33,327</td>
<td>34</td>
</tr>
<tr>
<td>… and are collecting evidence before interviewing claimants</td>
<td>-25,900</td>
<td>26</td>
</tr>
<tr>
<td>… and have interviewed the ‘suspect under caution’, but not yet finished with the case</td>
<td>-22,800</td>
<td>23</td>
</tr>
<tr>
<td>Of which, the investigators have finished the case …</td>
<td>-7,500</td>
<td>8</td>
</tr>
<tr>
<td>… and an administrative penalty was applied</td>
<td>3,069</td>
<td>3</td>
</tr>
<tr>
<td>… and passed it to the Crown Prosecution Service but a court case has not yet completed</td>
<td>4,368</td>
<td>4</td>
</tr>
<tr>
<td>… and a prosecution has led to a court sentencing of claimants</td>
<td>&lt;100</td>
<td>&lt;1</td>
</tr>
<tr>
<td>… and a prosecution has led to a court sentencing of Department staff</td>
<td>5</td>
<td>-0</td>
</tr>
<tr>
<td>… and the case, while still considered suspicious, was ‘closed at preview’ due to a lack of sufficient evidence to progress the investigation</td>
<td>1</td>
<td>-0</td>
</tr>
<tr>
<td>… and the case, while still considered suspicious, was ‘closed at preview’ due to a lack of sufficient evidence to progress the investigation</td>
<td>3,034</td>
<td>3</td>
</tr>
</tbody>
</table>

Notes

1 Numbers drawn from the Department’s case management system by the Department on 31 December 2019.
2 The exact number of cases put to the Crown Prosecution Service has been redacted in order to protect ongoing criminal investigations. Some other numbers having been rounded as indicated by ‘~’.
3 To provide a complete set of comparable evidence we have undertaken our analysis against data available up to the end of December 2019. However, by the end of February 2020 the Department told us it had completed 11,427 of the approximately 103,000 cases of suspected advances fraud.

Source: Data provided by the Department for Work & Pensions

16 The Department intends to recover all the fraudulent advances, but this is uncertain and may take many years. The Department attempts to recover all advances through its normal debt recovery processes, including through deductions to future benefits or other debt recovery mechanisms. It believes that it will recover most of the £98 million to £147 million estimated fraudulent advances. However, this recovery may take many years and it may have to write off some of the debt. The Department could not tell us how many fraudulent advances are already being repaid or how quickly it will reclaim all the fraudulent advances. However, as it notes in its 2018-19 accounts, the Department does not successfully recover all benefit overpayments and advances. It will need to reassess the likelihood of full recovery as it begins steps to pursue advances that have been claimed fraudulently.
17 The Department introduced new measures from autumn 2019 to control advances fraud. It considered removing the option of claiming an advance payment which would have eliminated this means of committing fraud. However, it decided this would run counter to its policy of alleviating claimant hardship caused by the five-week wait for first payment. Instead, the Department decided to:

a make online advances only available after a face-to-face interview.

In mid-September 2019 the Department introduced a requirement for claimants to undertake a face-to-face interview before receiving an advance. The Department estimates that the cost of introducing this measure will be around £5.7 million up to March 2023;

b strengthen the real-time verification of the claim. The Department believes the ability to rapidly verify the information a claimant provides against existing data government holds is an important measure in reducing advances fraud. It strengthened these controls in early December 2019 to provide additional verification of the claim before an advance is agreed. The Department does not yet know the impact of this on rates of fraud; and,

c trial a warning letter. In February 2019 the Department prepared a draft warning letter that could, depending on certain claimant circumstances, be sent to claimants to encourage them to return a fraudulent advance or face potential prosecution. As well as offering the Department a wider range of options when seeking to recover a fraudulent claim, it was also expected to reduce the administrative burden of trying to reclaim advances payments through the courts. The Department sent out 480 warning letters up to early February 2020. Based on this trial, it issued an additional 306 warning letters to further inform plans for a national release as part of its overall advances counter-fraud strategy.

18 Since September 2019 there has been a significant reduction in the level of potentially fraudulent advances cases identified. The number of suspected cases of advances fraud fell from a peak of more than 15,000 cases a month in July 2019 to just over 2,000 in December 2019 (Figure 1). This followed the requirement for claimants to attend a face-to-face interview before they received an advance (paragraph 17a). Although the Department is still assessing the impact of reintroducing face-to-face interviews it believes that it has been highly effective in reducing advances fraud.
The National Audit Office estimates that the implementation of the face-to-face interview has revealed a further 49,630 potential cases of advances fraud – in addition to the nearly 100,000 identified by the Department. Before October 2018, around 10% of claimants closed their claim after receiving their advance but before receiving their first UC payment (Figure 3 on pages 14 and 15). These were generally not considered by the Department as fraudulent as there can be valid reasons for closing a claim; for example, someone might move into a well-paid job and no longer qualify for UC. However, between October 2018 and September 2019 there was a large increase in the percentage of claims with an advance being closed before first payment, peaking at 26% of all advances claims in August 2019. On the assumption that only 10% of advances are closed legitimately before the first UC payment and all of this increase relates to fraudulent activity, then we estimate that there were an additional 49,630 undetected fraudulent claims for an advance from October 2018 to December 2019 above the 97,780 already identified by the Department. Using the Department’s estimates of between £1,000 and £1,500 per fraudulent claim (paragraph 12) this amounts to between £50 million and £74 million of fraudulently claimed advances yet to be identified.

The Department has promised that any ‘genuine victim’ can have their legacy benefits restored and has identified 189 cases to be returned so far. Making an application for UC automatically stops most existing benefits, known as legacy benefits, being paid to an individual. In some cases, legacy benefits may have been worth more than their entitlement under UC. The Department has promised that ‘genuine victims’ can return to their legacy benefits if they had them, because they have not made a valid claim. This includes those deceived into making a UC claim as part of an advance, or whose identity was stolen. The Department estimated in December 2019 that more than 2,000 individual cases had been reviewed to determine whether the individual could be returned to their previous benefit. To date, the Department has recommended that 189 cases should have their UC application cancelled and individuals returned to their legacy benefit, if they were previously in receipt of one. Figure 4 on page 16 provides some examples from 2019 of cases where the Department has returned an individual to their legacy benefit.

It also includes UC applications that are invalid under the regulations for other reasons. For example, since early 2019, individuals in receipt of Severe Disability Premium (SDP) can no longer claim UC, and any application to do so would need to be reinstated by the Department onto any legacy benefits, including SDP.
21 The requirement to attend a face-to-face interview to claim an advance has been temporarily suspended for those directly affected by the COVID-19 virus (or self-isolating). The Chancellor announced in the 11 March 2020 Budget a number of measures to help people affected by the virus. This includes allowing people “to claim Universal Credit and access advance payments where they are directly affected by COVID-19 (or self-isolating), without the current requirement to attend a jobcentre”.

Findings
Universal Credit advances fraud

Figure 3 shows percentage of Universal Credit claims closed after receiving an advance but before first payment.

National Audit Office data analysis indicates there are potentially an extra 49,630 fraudulent advances claims, in addition to the 97,780 already identified by the Department for Work & Pensions.
**Universal Credit advances fraud**

**Findings**

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A All Universal Credit advances</td>
<td>64,100</td>
<td>70,600</td>
<td>69,100</td>
<td>84,200</td>
<td>92,900</td>
<td>88,200</td>
<td>114,800</td>
<td>121,200</td>
<td>126,900</td>
<td>122,000</td>
<td>127,200</td>
<td>127,400</td>
<td>145,800</td>
<td>136,300</td>
<td>126,000</td>
<td>125,200</td>
<td>116,900</td>
<td>102,000</td>
<td>1,960,700</td>
</tr>
<tr>
<td>B UC advance claims that proceed to first UC payment</td>
<td>57,670</td>
<td>63,430</td>
<td>62,140</td>
<td>75,180</td>
<td>82,530</td>
<td>76,830</td>
<td>97,490</td>
<td>103,090</td>
<td>104,530</td>
<td>97,650</td>
<td>98,270</td>
<td>96,890</td>
<td>109,080</td>
<td>100,720</td>
<td>90,430</td>
<td>105,870</td>
<td>100,860</td>
<td>86,680</td>
<td>1,618,130</td>
</tr>
<tr>
<td>C UC advance claims that close before first UC payment</td>
<td>6,430</td>
<td>7,170</td>
<td>6,960</td>
<td>9,020</td>
<td>10,370</td>
<td>11,370</td>
<td>17,320</td>
<td>18,110</td>
<td>22,370</td>
<td>24,350</td>
<td>28,930</td>
<td>30,510</td>
<td>36,730</td>
<td>35,580</td>
<td>26,570</td>
<td>19,330</td>
<td>16,140</td>
<td>15,320</td>
<td>342,570</td>
</tr>
<tr>
<td>D Assumed legitimate number of UC advance claims closed before UC first payment (equal to 10% of A)</td>
<td>6,410</td>
<td>7,060</td>
<td>6,910</td>
<td>8,420</td>
<td>9,290</td>
<td>8,820</td>
<td>11,480</td>
<td>12,120</td>
<td>12,690</td>
<td>12,200</td>
<td>12,720</td>
<td>12,740</td>
<td>14,580</td>
<td>13,630</td>
<td>12,600</td>
<td>12,520</td>
<td>11,680</td>
<td>10,200</td>
<td>196,070</td>
</tr>
<tr>
<td>E UC advances claims closed before first UC payment – already flagged by DWP as potential fraud</td>
<td>179</td>
<td>297</td>
<td>397</td>
<td>759</td>
<td>1,138</td>
<td>1,632</td>
<td>2,924</td>
<td>3,964</td>
<td>5,591</td>
<td>7,986</td>
<td>10,932</td>
<td>12,166</td>
<td>15,044</td>
<td>14,315</td>
<td>10,031</td>
<td>4,873</td>
<td>3,333</td>
<td>2,219</td>
<td>97,760</td>
</tr>
<tr>
<td>F UC advance claims closed before first payment – flagged by NAO as potentially additional fraud cases</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>918</td>
<td>2,916</td>
<td>2,026</td>
<td>4,089</td>
<td>4,164</td>
<td>5,278</td>
<td>5,604</td>
<td>7,096</td>
<td>7,635</td>
<td>3,939</td>
<td>1,907</td>
<td>1,127</td>
<td>2,901</td>
<td>49,630</td>
</tr>
</tbody>
</table>

**Notes**

1. Closing a claim for Universal Credit after applying for an advance – but before the Department undertakes a full verification of the claim before the first UC payment is made – is a common indicator of potential advances fraud.
2. We have assumed that in each month 10% of Universal Credit claims are closed, for legitimate reasons, after receiving an advance but before the first Universal Credit payment. Rates above this may be an indication of fraud.
3. This 10% working assumption is based on the average percentage rate of advances closure seen in the three months (July-September 2018) preceding the beginning of a significant increase in advances claims closing before first UC payment from October 2018 to late 2019.
4. Row F = A - B - D - E, unless the result is less than zero in which case Row F=0.

Source: National Audit Office analysis of Departmental data
Figure 4
Sample Universal Credit (UC) applications that resulted in claimant returning to their legacy benefit(s)

<table>
<thead>
<tr>
<th>Scenario</th>
<th>What happened</th>
<th>What the Department did</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Application for UC not made by the claimant</td>
<td>Claimant resident in an insecure hostel room. Property taken by persons unknown.</td>
<td>UC claim closed; claimant reinstated onto Employment and Support Allowance.</td>
</tr>
<tr>
<td>2 Claimant applied for UC but already in receipt of Severe Disability Premium (SDP)</td>
<td>Claimant already on SDP (as well as other benefits) so the UC claim was voided.</td>
<td>Legacy benefits reinstated by agreement.</td>
</tr>
<tr>
<td>3 Internal fraud</td>
<td>Claimant responded they did not make a UC claim – bank account was verified by the Department.</td>
<td>Case identified as internal fraud. Fraud referral made and investigation concluded. Legacy benefits reinstated.</td>
</tr>
<tr>
<td>4 Appointee not involved in UC claim</td>
<td>Claimant has an appointee, as claimant unable to manage their own affairs. Appointee was not involved in handing over details, as required.</td>
<td>UC claim closed, legacy benefits able to be reinstated. Appointee made UC claim later in 2019. DWP confirmed claimant still unable to manage their own affairs. UC claim continuing.</td>
</tr>
<tr>
<td>5 Theft of personal documents</td>
<td>Claimant reported handbag stolen with personal identification documents. Crime number provided.</td>
<td>UC claim closed and reinstatement of legacy benefits agreed. Claimant later made a claim for UC.</td>
</tr>
</tbody>
</table>

Source: National Audit Office analysis of Department for Work & Pensions data
Appendix One

Our approach

Scope
1 We looked at how the Department for Work & Pensions (the Department) was managing fraud in Universal Credit (UC) advances after specific concerns were raised by the then chair of the Work and Pensions Select Committee, Frank Field MP. These concerns were:

- whether the Department had anticipated advances fraud in its risk assessments;
- what action was it taking to tackle it; and,
- what it might do in the future to mitigate this type of fraud.

Methods
2 In examining these issues, we drew on a variety of evidence sources:

- We interviewed key individuals from the Department, including the senior responsible owner for UC, which included responsibility for UC advances.
- We reviewed relevant documents by the Department. These included a technical paper on advances’ costing, as well as other internal documents on advances; and Departmental data on volumes of UC claims; claims for advances; and levels of suspected fraud, extracted by the Department from its systems.

3 The Department extracted some of the key information for this report from its fraud case management system – Fraud Referral and Investigation Management System (FRAIMS). As this is a live system which overwrites records with the live status of each investigation, we were not able to reperform or verify the Department’s extraction of the data.
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