

Fair Finance & CU Apps

Meet Faira

Using AI to provide faster, 24/7 customer support

Fair Finance is a responsible lender and social enterprise with a similar mission to credit unions: to improve financial inclusion and provide fair, affordable credit in the UK.

As Fair Finance has grown, so has the number of enquiries regarding applications, eligibility, repayments and requests for details of existing loans. While straightforward, answering all the routine questions took up a lot of valuable customer-service time.

Fair Finance wanted to give customers a quicker and easier way to get answers to free up staff to focus on more complex customer needs. After exploring options, they onboarded an AI chatbot from CU Apps.

Their chatbot, Faira, has given Fair Finance an additional 24/7 customer support channel, making information easier to access while helping reduce pressure on traditional contact channels.

**Over 3.8k chats
handled each month**

**80% of routine
enquiries handled**
without human intervention

**60% of chats happen
outside office hours**

28% reduction
in incoming calls and emails

Ready to See the **Difference**?

Contact CU Apps to book a free demo and see how CU Chat can work for your credit union.

hello@cuapps.co.uk | www.cuapps.co.uk

Challenge and solution

Challenge

Fair Finance is a responsible lender focused on improving financial inclusion and providing fair, affordable credit to people in the UK who may struggle to access mainstream financial services.

As Fair Finance has grown, so has the number of customers contacting them with questions about applications, eligibility, repayments and details of existing loans. While many of the enquiries were straightforward, answering them still took up a lot of valuable customer-service time.

To help with the increase in incoming enquiries, Fair Finance wanted to give customers a quicker and easier way to get answers, while allowing the team to spend more time supporting customers with more complex needs.

Meet Faira

Working with CU Apps, Fair Finance introduced an AI-powered chatbot and gave her a name: Faira.

The name was chosen to make the chatbot feel like an extension of Fair Finance, rather than a generic piece of technology.

Available 24 hours a day, seven days a week, Faira allows customers to ask questions in their own words and receive immediate answers based on Fair Finance's products, services and customer journeys.

Faira answers questions such as:

"Can I apply if I have bad credit?"

"How much can I borrow?"

"How do I make a payment?"

"What should I do if I'm struggling with my repayments?"

Rather than searching through the website or waiting to speak to someone, customers can quickly find the information or support they need through chatting with Faira.

Fair Finance

"For us, AI isn't simply about efficiency. It's about using technology to make financial services easier to access, easier to understand and more responsive, while giving our staff more time to support the customers who need them the most."

Faira handles the straightforward questions, so our people can focus on the conversations where people matter most."

— Nick Olosunde, Head of Marketing & Operations at Fair Finance

Results and impact

The impact

Faira went live in December 2025. Since then, she's made a measurable difference for both customers and Fair Finance staff.

Customers can seek information and support 24/7, with an average of 60% of conversations happening outside Fair Finance's office hours.

With Faira independently handling 80% of incoming queries, enquiries to the customer-service team have reduced by 28%. This has significantly reduced the pressure on staff, who now have more time to focus on customers with complex needs and situations.

Looking ahead

As Fair Finance continues to grow, Faira offers a scalable way to support more customers without compromising service quality.

For a lender whose customers often face financial difficulty, it means more people can get a fast, judgement-free first response, with staff time protected for the conversations that need a human touch most.

Over 3.8k

customer conversations handled each month

80% of routine enquiries handled

without human intervention

60%

of conversations outside normal office hours

28% reduction

in incoming calls and emails

Fair Finance

"Faira wasn't introduced to replace our customer service team.

Her role is to handle the straightforward questions that can be answered quickly and digitally, freeing our people to concentrate on conversations where human support makes the greatest difference.

This is particularly important when supporting customers experiencing financial difficulty or vulnerability. It means we can use automation where it improves the experience while keeping people at the heart of the interactions that need them."

— Nick Olosunde, Head of Marketing & Operations at Fair Finance

Ready to See the **Difference?**

Contact CU Apps to book a free demo and see how CU Chat can work for your credit union.

hello@cuapps.co.uk | www.cuapps.co.uk