

Fair Fan Finance



- Capital Credit Union Membership: **29,000**
- Availability: **All SPFL teams**
- Season tickets purchased through low-cost finance: **1,200**

“
In a groundbreaking collaboration, Hibs and Capital Credit Union have led the way in making season ticket finance affordable and accessible.”

Ben Kensell,
Hibernian Football Club, CEO

Background

In what is a first for the industry, Hibernian Football Club teamed up with Capital Credit Union to offer affordable finance to its fanbase.

Key Challenges

During the cost-of-living crisis, football fans are grappling with escalating expenses, including rising prices for essentials such as housing, utilities, and groceries. These financial pressures often impede their ability to afford discretionary spending, such as football season tickets. The financial burden becomes even more acute for families who wish to buy multiple season tickets.

Managing season ticket loans and chasing up outstanding payments can be both time-consuming and resource intensive, especially for football teams with limited staffing.

By offering affordable season ticket finance, fans can avoid more expensive ways to pay off their season tickets, such as credit cards or other high-interest providers.

Ben Kensell, Hibernian Football Club CEO said: *“Over the last two seasons, Capital Credit Union have been incredible to work alongside. The partnership gives our supporters greater flexibility to pay off their season ticket in manageable instalments.”*



We can now offer affordable season ticket financing options to every Scottish Professional Football Club.

Marlene Shiels
Capital Credit Union, CEO

The Solution

“With a successful season of providing affordable season ticket finance to Hibs supporters behind us, we’ve enhanced our digital platform, giving us the capability to offer affordable season ticket financing options to every Scottish Professional Football Club.” Marlene Shiels, CEO of Capital Credit Union

The solution seamlessly integrates with the Ticketmaster platform and enables fans to pay for their season ticket in instalments of 8, 9, 10, or 11 months. With no hidden administrative charges or early repayment penalties, season ticket loans are protected by Capital Credit Union’s Loan Protection Insurance.

Fans who take up the finance option through Capital Credit Union also become a member, this gives them access to a competitive suite of products including savings, loans, and mortgages.

Capital Credit Union encourages all its members to build financial resilience and all the frontline staff are trained to act as Money Guiders.

Loan Application Process

Capital Credit Union can integrate with a variety of ticketing platforms. Once set up, it only takes a few simple steps for a football fan to apply for season ticket finance online.

1
Fan completes online membership application

2
CCU completes background checks



3
Fan signs finance agreement

4
Funds transferred to Football Club

Get in touch





Community Engagement

Hibs and Capital Credit Union, bound by shared values, have collaborated on various community engagement initiatives.

Capital in the Community

By becoming a member, football fans can help their local communities. Every month Capital Credit Union supports local charities and community groups across Scotland through "Capital in the Community".

Hibs Cash

Hibs and Capital Credit Union partnered with each other to deliver a six-week financial education programme tailored for primary 6-7 pupils on how to be money smart and safe. Workshops were held in local schools and focused on essential topics such as distinguishing between needs and wants, budgeting effectively, safeguarding finances, and preventing fraud.

Results

In the 2023/24 season Hibs had a record year for season ticket sales.

Over 11,100 season tickets were sold, with over 1,200 purchased through Capital Credit Union.



11,100+ season tickets sold



1,200+ purchased through Capital Credit Union



29,000+ members and growing across Scotland



Get in touch



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