



Small Business  
Commissioner

Friday 27<sup>th</sup> February 2026

Dear Simon,

Thank you for your letter on behalf of the Online Dating and Discovery Association (ODDA) regarding the issue of 'debanking' those operating in the online dating sector.

The Office of the Small Business Commissioner (OSBC) is an independent public body established by Government under the Enterprise Act 2016 to tackle overdue payments and unfavourable payment practices in the private sector. We support small businesses to get paid quickly and on time, influence large businesses to improve payment times to suppliers and work with all business to raise payment practice standards across the UK. The withdrawal of banking services falls outside the scope of our work.

You might be interested to know that the OSBC has a statutory duty to review enquiries and investigate formal complaints made by small businesses regarding late and overdue payments, as well as providing advice and support on issues relating to overdue payments and payment practices in the private sector. If any of your smaller members (under 50 staff) have an unresolved payment dispute with a larger customer, which they have been unable to resolve, [we may be able to help](#). Please do not hesitate to let them know about our free service.

We also spotlight and champion best payment practice through the [Fair Payment Code](#). The Code rewards businesses of all sizes for adopting fairer and quicker payment practices. If you or any of your members value paying promptly and fairly then please [apply](#). The Code is supported by the UK Government and is also free to join.

Yours sincerely,

Emma Jones CBE  
Small Business Commissioner



Office of the Small Business Commissioner,  
23 Stephenson Street, Birmingham, B2 4AJ

[www.smallbusinesscommissioner.gov.uk](http://www.smallbusinesscommissioner.gov.uk)  
[comms@smallbusinesscommissioner.gov.uk](mailto:comms@smallbusinesscommissioner.gov.uk)