

Good Egg Kitemark Company Summary

WR Ethical

21/07/2026

This report provides a summary of the main business conducted by the provider, its ratings according to the [Good Egg criteria](#), a summary of comments from Ethical Screening, an independent specialist consultancy, and selected comments from the Good Egg expert panellists.

Assessment: Good Egg recommended 21/07/2026



Key information

Principal activity:

WR Ethical is an independent mortgage and protection broker, providing mortgage, remortgage, buy-to-let, equity release and protection insurance advice. The company was founded in 2021 and is based in Bristol.

Product types:

Provides whole-of-market mortgage and protection advice while incorporating ethical considerations into lender recommendations.

Key product details:

The company provides mortgage and remortgage advice, including products for first-time buyers, home movers, buy-to-let investors and equity release, together with protection insurance such as life and income protection. Recommendations are based on both price and ethical considerations. The firm also provides protection insurance advice and publishes guidance on green and ethical mortgages.

Awards, memberships and registrations:

B Corp
WR Ethical Limited is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd, which is authorised and regulated by the FCA.
Member of 1% for the Planet.
Fair Tax accredited.

Positive impact ratings – summary

	Low positive impact	Medium positive impact	High positive impact	Negative impact	Neutral	N/A
Industry/ customer			/			
Environmental		/				
Social		/				
Internal (staff/ policies/ offices)			/			
Overall		/				

Key strengths and concerns/ Ethical Screening and panellist comments:

Industry/ customer:

STRENGTHS	CONCERNS
WR Ethical states that it has built a culture focused on delivering fair value to customers, explaining that it "works incredibly hard to deliver fair value and takes time with everyone – it's built into our culture." The company also states that it will recommend that customers go directly to a lender where this represents the lowest-cost option, reflecting its customer-first approach.	

In addition, the company is streamlining its pricing structure to make it easier to understand with fixed fees upfront.

WR Ethical Recommends mortgages from across the UK market rather than a limited panel of lenders.

Data Protection policies are in place.

A 'Putting Customers First' commitment is in place.

Complaints procedures are in place.

Environmental:

STRENGTHS

The company plants one tree for every mortgage arranged and calculates and offsets its carbon footprint through Ecologi.

Its mission statement includes an aim to provide environmentally conscious mortgages.

WR Ethical states that it uses office space provided by Desklodge, a Certified B Corporation that sources 100% renewable electricity. The company also encourages employees working from home to use 100% renewable electricity tariffs, although it does not formally monitor or record home energy suppliers.

CONCERNS

Social:

STRENGTHS

Although the company does not have a specific focus on supporting clients on a

CONCERNS

lower income, it states that it is committed not to chase wealthier clients and to treat everyone the same, regardless of their income. WR Ethical offers free initial mortgage consultation and Agreement in Principle. No fee for like-for-like remortgages and rate switches. Also offers cashback for first-time buyers.

Committed to Fair Tax.

WR Ethical commits to donating 5% of its annual turnover to charity. In 2025/26, the company met this commitment through its donation of £15,406.

Internal (Staff/policies/offices):

STRENGTHS	CONCERNS
Employee guide in place which covers the company's Business Ethics. The guide also includes the company's policies and commitment statements, including a Diversity & Equality Policy, Whistleblowing provisions and Health & Safety. Advisers can choose between salaried employment and self-employed consultancy. Salaried advisers receive a base salary plus commission, while self-employed advisers are paid entirely through commission Funding for training opportunities are available to staff. The company operates unlimited annual leave. Staff survey has been carried out which received an overall positive response.	Contractors earn commissions only.

Panellist comments: