



CREDIT 500

INDEX
2019/2020

Contents

	Page
Car Finance	3
Commercial Finance	4
Consumer Credit	5
European NPL	7
Household Credit	8
Influencers	9
Knowledge & Professional Services	10
Trade Credit	13

Members

Car Finance

Simon Barrass - JCT600

Paul Bentley - Lookers Motor Group

Charles Bilyeu - Ford Credit Europe

Andrew Brameld - BNP Paribas Personal Finance

Pascal Brasseur - Vauxhall Opel Finance

Mike Britton - Barclays Partner Finance

Don Brough - First Response Finance

David Challinor - The Funding Corporation

Peter Cottle - Startline Motor Finance

Joe Crump - Honda Finance Europe

Adrian Dally - Finance & Leasing Association

Mike Dennett - BMW Financial Services

Robert Dodson - Sytner Group

Paul Elder - Inchcape Retail

Andy Entwistle - Car Dealer Magazine

Doug Gillies - Toyota Financial Services

Adam Goldhagen - PSA Finance

Martin Goodwin - Listers

Spencer Halil - ALPHERA Financial Services

Sam Harvey - Jardine Motors

Eddie Hawthorne - Arnold Clark

Vik Hill - Santander Consumer Finance UK

Shamus Hodgson - Moneybarn

Richard Hoggart - DSG Financial Services

Alex Hughes - FCA Automotive Services

John Hughes - Mann Island Finance

David Johnson - Perrys Motor Sales

Bob Jones - Blue Motor Finance

Richard Jones - Black Horse & Lex Autolease

Jeremy Levine - Evolution Funding

Oliver Mackaness - Billing Finance

David Maloney - Volkswagen Financial Services

James McGee - Northridge Finance

Rebecca McNeil - Close Motor Finance

David Mercer - Secure Trust Bank

Alex Mollart - 1st Stop Group

Erhard Paulat - Vauxhall Opel Finance

Christian Peters - Mercedes-Benz Financial Services

Liam Quegan - NextGear Capital UK

Julian Rance - Paragon Bank

Vincent Reboul - Hitachi Capital Consumer Finance

Steve Reynolds - AA Warranty

Members

Louis Rix - CarFinance247

Kevin Roberts - Harley-Davidson Financial Services Europe

Steve Rowe - Vertu Motors

Alexandre Sorel - Opel Vauxhall Finance

Nagla Thabet - Black Horse

Karl Werner - MotoNovo Finance

Lee Wheeler - RCI Financial Services

James Wilkinson – Zuto

Commercial Finance

Peter Alderson - White Oak UK

George Ashworth - Santander Asset Finance

Debbie Bell - ABN AMRO Asset Based Finance

Andy Bishop - Lloyds Bank Commercial Banking

Steve Bolton - Barclays

Jean Michel Boyer - BNP Paribas Leasing Solutions UK

Sharon Butler - Ricoh Capital EMEA

Cormac Costelloe - Dell Financial Services EMEA

Ian Cowie - Shawbrook Bank

Carl D'Amassa - Aldermore Bank

Neil Davies - Close Brothers Asset and Leasing Division

Tracey Ewen - IGF Invoice Finance

Mike Francis - Investec

Sam Geneen - Star Asset Finance

Marc Goldberg - Together Commercial Finance

Simon Goldie - Finance & Leasing Association

Paul Goodman - NACFB

Wesley Harfield - Investec

Jeremy Harrison - CFA Europe

Julian Hobbs - Siemens Financial Services

Kerry Howells - Tower Leasing

David Hunter - Clydesdale Bank

Ian Isaac - Lombard

Paul Jennings - JCB Finance UK

Matt Jones - Henry Howard Finance

Jerome le Luel - Funding Circle

Rhydian Lewis - RateSetter

Paul Lynam - Secure Trust Bank

Kieran Marshall - AIB

Nathan Mollett - Metro Bank

Keith Morgan - British Business Bank

David Morris - BNP Paribas Commercial Finance UK

David Oldfield - Lloyds Bank Commercial Banking

Members

Ang Ottaway - Barclays
David Postings - Bibby Financial Services
Mark Ripley - Premier Asset Finance
Caroline Roberts - Leasing Foundation
Chirag Shah - Nucleus Commercial Finance
Nick Simpson - Asset Finance Solutions
Caroline Sinclair - HSBC
Keith Softly - Lloyds Bank Commercial Banking
Mark Standish – MotoNovo Finance
Steve Swift - Kennet Equipment Leasing
Adrian Taylor - Paragon Bank
Andy Taylor - Haydock Finance
David Thompson - Close Brothers Invoice Finance
Giles Turner - SG Equipment Finance UK
Nick Walsh - Santander
John Worton - Shire Leasing
Gavin Wraith-Carter - Hitachi Capital Business Finance

Consumer Credit

James Appleby - Vanquis Bank
Ian Ashford - Vanquis Bank
Jennifer Baldwin - NewDay
Jonathan Baum - Lloyds Banking Group
Nicholas Beal - Amigo Loans
Peter Behrens - Ratesetter
Simon Bell - Sainsbury's Bank
James Benamor - Amigo Loans
Tasneem Bhamji - Lloyds Banking Group
Chan Bharj - BNP Paribas Personal Finance
Anne Boden - Starling Bank
Stuart Daniels - JD Williams (N Brown)
Jasper Davy - Nationwide Building Society
Chris DeBoer - Global Analytics (Lending Stream)
Mark Delahunty - M&S Bank
Nick Drew - CashEuroNet
Julia Dunn - Nationwide Building Society
Lyndsey Edgar - Monzo Bank
Shannon Faulkner - AATE
Steve Fenwick - Premium Credit
Hugh Fitzpatrick - Shawbrook Bank
Bruce Fletcher - RBS
Adam Freeman - Mr Lender
Neil Gallimore - Barclays

Members

Aileen Gillan - Metro Bank
Chris Gillespie - Provident Financial Group
John Godfrey - Black Horse Motor Finance
Jaime Graham - Lloyds Banking Group
Julian Graham-Rack - Consumer Finance Association
Scott Greever - Elevate Credit International
Mark Gregory - Barclaycard
Leighton Grew - Shawbrook Bank
Max Griffiths – Together
Jonathan Hague – Non-Standard Finance
Darren Hall - Virgin Money
Patricia Halliday - Santander UK
Matt Handley - M&S Bank
Kevin Hayes - Secure Trust Bank
Emma Heathcote - CYBG
Richard Henderson - Tesco Bank
Rob Holt - NewDay
Frank Horvath - Link Financial
Rick Hunkin - Provident Financial Group
Doriana Iovino - Metro Bank
Nick Isaacs - Elevate Credit
Owen James - PRA Group
Gary Jones - HSBC
Richard Kernick - Santander UK
Tamas Kopanyi - Argos Financial Services
Iain Laing - TSB
Chris Laverick - RBS
Guillaume Le Flahec - American Express
Mourad Malki - Richmond Group
Marie Marsden - Shop Direct Financial Services
Sarah Marshall - Santander UK
Fraser McNeill - Coventry Building Society
Rob McQuade - Bank of Ireland
Jaki Merrett - OneSavings Bank
Grant Miles - Avantcredit
Marie Moffatt - Zopa
Claire Moore - BNP Paribas Personal Finance
Mike Morrison - Barclays Financial Assistance
Eddie Nott - Intrum
Elaine O'Dwyer - Tesco Bank
Ged O'Neil - Auden
Christine Palmer - Aldermore Bank
John Pears - Lowell Group

Members

Jakob Pfaudler - Lloyds Banking Group
Richard Lees - The Co-Operative Bank
David Poole - Brighthouse
Mark Price - Metro Bank
Sean Rahilly - CashEuroNet
Ian Roberts - RBS
Lee Rochford - Arrow Global
Cyrille Salle de Chou - HSBC Retail and Wealth Management
Brian Seal - Atom Bank
Alasdair Skeoch - Brighthouse
Andrew Slatford - Hitachi Capital Consumer Finance
Connie Smith - HSBC
Chris Sparks - Atom Bank
Mark Staveley - Santander UK
Victoria Stubbs - Cambridge Building Society
Stuart Sykes - Castle Trust Bank
James Tebboth - Nationwide Building Society
Andy Thomas - Moneybarn
Mark Thundercliffe - CYBG
Teresa Tompkins - Volkswagen Financial Services
Tim Traylor - Monzo Bank
John Turner - Paragon Banking Group
Derek Usher - Cabot Credit Management
John van Kuffeler - Non-Standard Finance
Arvind Varadhan - American Express
Caroline Walton - MYJAR
Carl Warburton - Home Retail Group
Richard Wells - Yorkshire Building Society
Nina White - TSB
Richard Wilson - OneSavings Bank
Julian Winfield - Hoist Finance UK
Nick Winterbottom - CYBG
Stuart Young - Sainsbury's Bank

European NPL

Krista Baetens - ING Belgium
Leigh Berkley - FENCA
Paul Burdell - Link Financial
Andrzej Burliga - Santander Bank Polska S.A.
Josef Busuttil - FECMA
Nicoleta Butoi - UniCredit Bank
James Cornell - Lowell
Sean Dawson - AnaCap

Members

Els de Groot - Rabobank Group
Mikael Ericson - Intrum
Neil Fuller - Bank of Ireland
Igo Gruden - BAMC (DUTB)
Deirdre Hannigan - Allied Irish Bank
Zach Lewy - Arrow Global
Bernd Mittermair - Erste Group Bank
Klaus-Anders Nysteen - Hoist Finance
James Sackett - Carval Investors
Peter Sickel - HSH Nordbank
Martin Sjölund - PRA Group Europe
Ken Stannard - Cabot Credit Management
Richard Thompson - PwC
Andrea Torri - ICCREA Banca
Nico Uijterwaal - ABN AMRO
Ioannis Vagionitis - NBG
Claus Von Campenhausen - Credit Agricole CIB

Household Credit

Zoe Ackland - TalkTalk
Meyrick Almeida - EDF Energy
Michelle Atkinson - United Utilities
Steve Banks - nPower
Katy Barnes - Sky
Eric Bash - Ofcom
Simon Bell - Shell Energy Retail
Karen Brocklebank-Lambert - Plusnet
Mark Chapman - OVO Energy
Penelope Clarke - Vodafone
Steve Crabb - Centrica
Anne Curran - Virgin Media
Juliet Davenport - Good Energy
Matthew Dickinson - Bristol Energy
Sandy Duckett - Castle Water
Elaine Faulkner - Sky
Mark Fawcitt - Scottish Power Energy Retail
Steve George - South East Water
Sally Gronow - Dwr Cymru Water
Diana Higgins - Ice Clear Europe
Andy Hughes - Water Plus
Geraldine Irwin - Northern Ireland Water
Greg Jackson - Octopus Energy
Clive Jacobs - Orsted Energy

Members

Ben Jones - Lite Energy
Ranjit Krishna - BT
Rob Laban - E.ON
Matthew Lashbrook - Green Network Energy
Sue Lindsay - Wessex Water
Andreas Manolis - BT
Matt Mattock - O2
Rob Mayer - British Gas
Phil Mead - Dixons Carphone
Amber Morton - Business Stream
Tracy Porter - EE
John Preston - Tesco Mobile
Mark Ramsey - Severn Trent Water
Christina Renshaw - Opus Energy
Philip Shaw - E.ON
Daniel Sheppard - Hutchinson 3G/Three
Lawrence Slade - Energy UK
Tony Smith - Consumer Council for Water
Andrew Springall - Co-Operative Energy
Paul Stretton - PDS Utility Services
Meghna Tewari - Ofgem
James Tipler - Affinity Water
Dan Walker-Nolan - Ofwat
Heidi Wilbor - Bryt Energy
Mark Wilkinson - Northumbrian Water
Trafford Wilson - BT
Hayden Wood - Bulb

Influencers

Susan Acland-Hood - HM Courts and Tribunals Service
Sarah Albon - Insolvency Service
Stephen Allinson - Insolvency Service Board
Andrew Bailey - Financial Conduct Authority
Andy Briscoe - Indesser
Angela Clements - Fair for You
Jonathan Davidson - Financial Conduct Authority
Richard Dennis - Accountant in Bankruptcy
Joanna Elson - Money Advice Trust
Chris Fitch - University of Bristol
Rachel Fletcher - Ofwat
Yvonne Fovargue - APPG on Debt and Personal Finance
Stuart Frith - R3
Paul Goodman - NACFB

Members

Gillian Guy - Citizens Advice
Lord David Hacking - Chartered Institute of Arbitrators
Mike Haley - CIFAS
Russell Hamblin-Boone - Civil Enforcement Association
Lloyd Hinton - Insolvency Practitioners Association
Jonathan Horsman - APPG on Alternative Lending
Fiona Hoyle - Finance & Leasing Association
Malcolm Hurlston - Registry Trust
Stephen Jones - UK Finance
Philip King - CICM
John Kirkby - Christians Against Poverty
Eric Leenders - UK Finance
Jeff Longhurst - Longhurst Consulting
David Magor - Institute of Revenues Ratings and Valuation
David Mond - Debt Resolution Forum
Dermot Nolan - Ofgem
Phil Andrew - StepChange Debt Charity
Dave Pickering - Lending Standards Board
Bob Pinder - Institute of Chartered Accountants of England and Wales
Adam Plainer - Turnaround Management Association UK
John Ricketts - Credit Services Association
Nick Rossiter - Registry Trust
Lee Rowley - APPG on Alternative Lending
Stephen Sklaroff - Finance & Leasing Association
Paul Smee - Peer 2 Peer Finance Association
Greg Stevens - Consumer Credit Trade Association
Kevin Still - Debt Managers Standards Association
Ruth Sutherland - Samaritans
Steve Swayne - Institute for Turnaround
Graham Peacop - UK Payments Administration
Right Hon Liz Truss - HM Treasury
Peter Wallwork - Credit Services Association
Jason Wassell - Consumer Finance Association
Caroline Wayman - Financial Ombudsman
Sharon White - Ofcom
Christopher Woolard - Financial Conduct Authority

Knowledge and Professionals

Richard Abelson - MERJE
Tony Allen - Sword Apak
Mike Anderson - High Court Enforcement Group
Tony Barrit - Investor in Customers
Matthew Barrow - Lester Aldridge

Members

Tom Blacksell - Experian
Matthew Breadon - Fiserv
Jean-Yves Bruna - Sopra
Caroline Burston - Credit Resource Solutions
Charles Butterworth - Experian
Richard Carter - Equiniti Credit Services
Ernest Clarke - TransUnion
Frances Coulson - Moon Beever
Achim Cremer - Illion
Denise Crossley - Lantern
Joanne Davis - Locke Lord
David Edmonds - Deloitte
Johanna Edwards - Equifax
Alex Ellerton - Grant Thornton UK
Gary Gilburd - Sigma Financial Group
Laurence Hamilton - Lowell
David Hosein - OC&C
Claire Huddleston - Transactive Systems
Gareth Hughes - Marston Holdings
Sarah Jackson - Equiniti
Christian Jacob - Qualco
Paul Jenkins - Wescot
Richard Kelsey - Backbase
Ian Larkin - Target
Waine Mannix - Shoosmiths
Dave Newcombe - Idem Capital
Carlos Osorio - TDX Group
Brian Pitt - Rockstead
Ellyn Raftery - FIS Global
Jake Ranson - Equifax
Ajay Rawal - EY
Gwyn Roberts - High Radius
Nicholas Ross - Huntswood
Paul Rouse - Mazars
Emma Steele - AccountScore
Oliver Stratton - Arrow Global
Darcy Sullivan - FICO
Steve Tait - Fiserv
Laurence Venn - Excel Field Services
Marcus Vinicius Martinez - CGI
Tim Vine - Dun & Bradstreet
Jamie Waller - Arum
Wayne Whitford - Court Enforcement Services

Members

Dale Williams - Telrock

Jeremy Young - Intelligent Environments

Mortgages

Paul Adams - Pepper Money

Keith Barber - Family Building Society

Richard Beardshaw - HSBC

Danny Belton - Legal & General

Graham Blair - Lloyds Banking Group

Paul Broadhead - The BSA

Simon Broadley - TenetLime

Peter Brodnicki - Money Advice Bureau

Craig Calder - Barclays

Martese Carton - Leeds Building Society

Phillip Cartwright - London & Country

Paul Clampin - Landbay

Alan Cleary - Precise Mortgages

Craig Colton - Barclays

Michael Conville - Newcastle Building Society

Jeremy Cook - Metro Bank

David Copland - LSL Financial Group

Steve Cox - Fleet Mortgages

John Cupis - Openwork

Peter Curran - Countrywide

Mike Cutler - Tesco Bank

Ian Darby - John Charcol

Kate Davies - IMLA

Andrew Dean - Nationwide Building Society

Peter Dockar - CYBG

Jeremy Duncombe - Accord Mortgages

Graham Felstead - RBS

Paul Fenn - Skipton Building Society

Andrew Ferguson - Foundation Home Loans

Brad Fordham - Santander UK

Russell Galley - Halifax

Emma Graham - Principality

Sarah Green - Virgin Money

Steve Griffiths - Kensington Mortgages

Gajendra Gupta - Barclays UK

Gemma Harle - Intrinsic

Maria Harris - Atom Bank

Helen Harrison - Santander UK

Gareth Herbert - Mortgage Advice Bureau

Members

David Hollingworth - London & Country Mortgages

Moray Hulme - Paragon Group

Peter Izard - Investec

Mike Jones - Lloyds Banking Group

Henry Jordan - Nationwide Building Society

Natasha Kyprianides - Barclays UK

Kelly Lyons - RBS

Susan McCallum - The Mortgage Lender

Ian McLaughlin - RBS

Adrian Moloney - OneSavings Bank

Andrew Montlake - Coreco

Richard Napier - HSBC

Robert Owen - United Trust Bank

Ian Parry - Nationwide Building Society

Chris Pearson - HSBC

Chris Pickstone - Yorkshire Building Society

Kevin Purvey - Coventry Building Society

Simon Read - Magellan Homeloans

Martin Reynolds - SimplyBiz Mortgages

Phil Rickards - Lloyds Banking Group

Kevin Roberts - Legal & General

David Robinson - Shawbrook Bank

Miguel Sard - Santander UK

Richard Scott - West Bromwich Building Society

Louisa Sedgwick - Vida Homeloans

Fred Sharp - Clydesdale Bank

Robert Sinclair - AMI

Jasyot Singh - Lloyds Banking Group

Ian Smith - Bank of Ireland

Nick Smith - TSB

Paul Stockwell - Gatehouse Bank

Damian Thompson - Aldermore Bank

Jackie Uhi - HSBC

Nikki Warren-Dean - Nottingham Building Society

David Whittaker - Keystone Property Finance

Paul Wooton - Nationwide Building Society

Trade Credit

Nicky Ablett - QBE Insurance

Katherine Bailey - Valor Hospitality Europe

Andrea Baker - Immarsat

William Bastiaan - 3ACredit

Nigel Birney - Willis Towers Watson

Jackie Borthwick - ABS Europe

Members

Gary Brooks - Arm
Alessandro Buccolini - Coswell
Paul Cahill - Jewson
Teresa Callaghan - Mishcon de Reya
Julian De Santis - The SR Group
Robert Dyrzcz - Polish Institute of Credit Management
Cristina Finocchi - Basf Italia
David Fisher - Shell Trading
Patrizio Garziano - Cochlear
Arnold Geelhoed - Mantrac Unatrac Group
Colin Hingston - Instron
Louise Hodgkiss - Emerson Network Power
Simon Howell - Tarmac
Julian Hudson - Chubb
Adrian Johnson - Harley Davidson Motor Company
Simon Johnson - SIG
Stanislav Kashin - RuICM
Gurpreet Kaur - B&S Group
Dan Kench - PCF Bank
Nick King - Agility
Martin Kirby - Kier Group
Christine Laird - Grafton Merchanting GB
Vincent-Bruno Larger - AFDCC
Paul Martin - Alliance Pharmaceuticals
Ann Marie McFadyen - Bibby Financial Services
Alexander Merinov - Rostelecom
Craig Moore - Penguin Random House
Alessio Pinna - Rockwell Automation
Mike Poole - Wolseley UK
Stephen Ratcliffe - Premier Global
Phil Rice - Aggregate Industries
William Rigby - Robert Walters / Resource Solutions
Peter Simmons - Crédit Agricole CIB
Shaun Skene - Weatherford
Colin Stringer - Lloyds Banking Group
Professor Ludo Theunissen - Institute for Credit Management, Belgium
Guy Thompson - Sun Chemical
David Thornley - Fort Vale Engineering
Nick Tiltman - Tech Data UK
Jacques Vincken - Shell
Tim Vine - Dun & Bradstreet
Maarten A. Wisseborn - Parker Hannifin
Lawrence Wood - Ultimate Finance
Martine Zimmerman - F. Hoffmann-La Roche