The Credit 500 is a distinguished index that highlights the most impactful individuals within the credit lifecycle, spanning every sector of credit. This index showcases those who have shaped, or continue to shape, strategy and conduct across both consumer and commercial credit.

In this document you can find all iterations of the Credit 500 since 2021

2021

Alternative Lending

George Badejo-Adegbenga Nick Beal Anne Boden Chris DeBoer Luke Enock Adam Freeman **Paul Gill Chris Gillespie Nicholas Harding Rob Holt Chris Jones** Jerome Le Luel Malcolm Le May Alex Marsh Ana Milena F Matt Nunn **Tom Parks David Poole** Faisel Rahman Carl-Olav Scheible Sebastian Siemiatkowski **Paul Smith** Tara Waite **Tim Waterman** Steven White James Wilkinson Alex Woodcraft

Car Finance

Alice Altemaire David Andrews Simon Barrass Andrew Brameld Pascal Brasseur Peter Brook Don Brough **David Challinor** peter cottle Joe Crump **Adrian Dally** Mike Dennett Robert Dodson **Paul Elder** Mark Giles Adam Goldhagen Spencer Halil Paul Harrison Sam Harvey Vik Hill **Richard Hoggart** Alex Hughes John Hughes

Chief Legal Counsel & Chief Risk Officer Chief Regulatory & Public Affairs Officer CEO President & Chief Executive Officer CEO CEO Group Chief Risk Officer Managing Director, Consumer Credit Chief Executive And Co-Founder Chief Credit And Collections Officer CFO Chief Risk Officer **Chief Executive UK Country Lead** Head Of Risk CRO Founder And CEO Chief Risk Officer Founder And CEO CFO CEO CFO Chief Executive Head Of Unsecured Personal Loans Chief Executive Interim CEO And Head Of Lending Director, Collections And Marketing

CEO

Managing Director, Products And Alliances Finance & Insurance Director Managing Director Deputy-Chief Executive CEO **Chief Executive Officer** Managing Director Practice Lead - Automotive Sector General Manager - Business Administration Head Of Motor Finance **Chief Executive** F&I Operations Director Group F&I Manager CEO CEO cco Head Of Strategic Partnerships Head Of Group Finance & Insurance Managing Director CEO Managing Director Managing Director

Loans 2 Go Amigo Loans **Starling Bank GAIN Credit Oakbrook Finance** Mr Lender Non-Standard Finance **Provident Financial Group** LendingWorks NewDay Bamboo Funding Circle Holdings plc **Provident Financial** Klarna **Clearpay UK** Bamboo SBTP (Smart Pig, Buffer) Vanquis Bank **Fair Finance Clearpay UK** Klarna **Morses Club PLC Premium Credit** Zopa . Everyday Loans Fair for You **GAIN Credit LLC**

RCI Financial Services Ford Credit Europe JCT600 **BNP Paribas Personal Finance** Vauxhall Opel Finance Oracle Car Finance **First Response Finance** The Funding Corporation Growcap Honda Finance Europe plc **Finance & Leasing Association BMW Financial Services** Sytner Group **Inchcape Retail** Go Car Credit **PSA Finance UK** Alphabet GB Leasing.Com Jardine Motors Santander Consumer Finance UK **DSG Financial Services Group** FCA Automotive Services **Mann Island Finance Limited**

2021

David Johnson Richard Jones Bob Jones Laura Jones Sean Kemple Jeremy Levine Oliver Mackaness **Andrew Marsh** James McGee **Rebecca McNeil David Mercer** Ian Plummer Julian Rance Louis Rix **Preston Rogers Steve Rowe Bill Scotney David Shrimpton** Alexandre Sorel Mark Standish Lee Streets Mike Todd **Natalie Trist** Steve Underwood Tim Ward Karl Werner James Wilkinson

Collections

Jasper Davy John Donnelly Tom Edmunds Ben Erwin Neil Gallimore

Chris Gowland Mark Gregory Leighton Grew Paul Hammick Sean Humphreys David Jeremiah Gary Jones Chris Laverick

Marie Marsden Jaki Merrett Marie Moffatt Claire moore Sally Moran Mike Morrison Claire Robson William Rogers Steve Scott David Sinclair Nick Winterbottom Stuart Young Finance & Insurance Director Managing Director Chairman Head Of Connected Car Finance Managing Director Group Executive Director Director CEO MD Chief Executive Officer Managing Director Motor Finance Commercial Director Managing Director - Car Finance Co-Owner Director Director F&I Director Chief Risk Officer CEO **Chief Executive** CEO CEO CEO cco Managing Director Head Of Finance And Insurance Deputy CEO

Chief Executive

Head Of Collections And Recoveries Senior Manager Collections Strategy And Oversight Senior Collections Manager Director Financial Assistance, Debt Sales & **Recoveries** Director Managing Director- Customer Financial Assistance Senior Recoveries Manager Director, Collections, Recoveries And Restructuring **Director Of Unsecured Collections** Director Of Secured Financial Assistance Senior Collections Manager Head Of Recoveries Head Of Supplier Management, Debt Management Operations Head Of Credit Operations Group Head Of Collections And Recoveries Head Of Collections & Recoveries cooMD **Director - Unsecured Portfolios** Debt Management Change Manager Head Of Financial Difficulty Business Lead - Collections And Recoveries Head Of Collections & Recoveries Head Of Customer Support Head Of Credit Risk

Commercial Finance

George Ashworth Amany Attia Andy Bishop Steve Bolton Steven Chait Norman Chambers Managing Director CEO UK Director Business Development SME Banking Head Of Barclays Asset Finance MD Managing Director **Perrys Motor Sales Ltd** Black Horse & Lex Autolease **Blue Motor Finance DSG Finance Close Motor Finance Evolution Funding Billing Finance Marsh Finance Ltd** Northridge Finance **Close Motor Finance** Secure Trust Bank Autotrader Paragon Bank CarFinance247 **ALPHERA Financial Services** Vertu Motors Moneybarn Moneybarn **Opel Vauxhall Finance** . MotoNovo Finance **Evolution Funding Limited Volkswagen Financial Services** Moneybarn Aston Martin Financial Services **Hendy Group MotoNovo Finance** Zuto

Nationwide Building Society Atom Bank Revolut Barclays Barclays

Lloyds Banking Group Barclaycard Shawbrook Bank Lloyds Banking Group Lloyds Banking Group Starling Bank HSBC Bank plc NatWest

The Very Group One Savings Bank Zopa BNP Paribas Personal Finance Barclays Barclays Financial Assistance Yorkshire Building Society Monzo Bank Nationwide Sainsbury's Bank Virgin Money Sainsburys Bank

Santander Asset Finance ThinCats Lloyds Banking Group Barclays Wells Fargo NACFB

Ian Cowie Neil Davies Samir Desai Nova Everidge Tracey Ewen Mike Francis Marc Goldberg Simon Goldie Robert Gordon Paul Gordon

Phil Gray Nadia Grys Wesley Harfield Alison Harwood Julian Hobbs **David Hunter** lan Isaac **Paul Jennings** Anders La Cour **Rhydian Lewis** Catherine Lewis La Torre Geoff Maleham Scott Marshall Nathan Mollett **David Morris** Ylva Oertengren **David Oldfield Tom Perkins David Postings Mike Randall Christopher Reiche** Hayley Reindl Carol Roberts **Chirag Shah** Nick Simpson Keith Softly Alexey Sokolov Mark Standish **Rob Straathof Stuart Sykes** Andy Taylor Adrian Taylor Graham Toy Paul Wainwright Jill Zucker

Credit Card

Ian Ashford Guillaume B Le Flahec Steve Bevan Rupert Corder Elyn Corfield Matt Hall Rupert MaCinnes Martin Magnone Sulabh Monga Juan Montalvo Chris Oestrich

Chris Pitt Scott Powell Gary Sharpe

David Sims Mark Weston **Chief Executive Chief Executive** Co-Founder And Director Director, Metro Bank Asset Finance Managing Director Co Head Of Investment Banking CEO Head Of Asset Finance CEO Managing Director, SME & Mid Corporates, Commercial Managing Director Head Of Growth SME Head Of Sales Senior Vice President CEO UK Director, Asset-Based Lending Managing Director Managing Director CEO CEO CEO Head Of Risk Managing Director Head Of Asset Finance Managing Director Chief Operating Officer Group Director & Chief Executive Officer Director **Global Chief Executive Officer** Chief Executive Officer CFO Head Of Invoice And Asset Finance Head Of Asset CEO Managing Director Managing Director, Asset Finance Clbils And Speciality Finance Sector Lead Chief Executive Officer CEO coo Sales & Marketing Director Head Of Cashflow CFO Head Of Digital Business Lending CCO - Commercial

Head Of Collections And Recoveries **Director Of Operations Collections Emea Director Of Collections** Senior Manager Md Consumer Finance Director Of Banking And Unsecured Credit Chief Counsel/CRO CEO Vp Emea Consumer Credit Risk . Cofounder - Risk & Analytics Head Of Credit Risk For Credit Cards Acquisition And Portfolio Management CEO Head Of Customer Engagement Head Of Mbna Customer Financial Assistance (Collections & Recoveries) Credit Risk Director Uk Cards Acquisition Head Of Unsecured Risk, Lending Products

Shawbrook Bank **Close brothers Asset and Leasing Division Funding Circle** Metro Bank (UK) **IGF Invoice Finance** Investec **Together Money** FLA Hitachi Capital Lloyds Bank Commercial Banking Watts Commercial Finance Limited **Starling Bank Investec Asset Finance** Varengold Bank Siemens Financial Services **Clydesdale Bank** Lombard JCB Finance Ltd **Banking Circle** Ratesetter **British Business Bank** Hitachi Capital Business Finance **Roma Finance United Trust Bank BNP Paribas Commercial Finance UK** Simply Lloyds Bank Commercial Banking **Charles & Dean Bibby Financial Services Simply Asset Finance** Iwoca Santander UK Leasing Foundation **Nucleus Commercial Finance Asset Finance Solutions** Lloyds Bank Commercial Banking **HSBC Non-Bank Financial Institutions Team** Motonovo Liberis **Oblix Capital** Haydock Finance Ltd Paragon Bank NACFB Barclays American Express

Vanquis Bank American Express NewDay Capital One Europe PLC Lloyds Banking Group Santander Capital One Tymit American Express Tymit Lloyds Banking Group

First Direct Vanquis Bank MBNA

Barclaycard Santander CREDIT 500 - CLUB -

2021

lan Worthington Qiuhong Zhu

Credit Risk

Mike Abraham Nisha Babbar Peter Behrens Simon Bell Chan Bharj Lawrence Bywater Selen Cagirgan Andy Carswell **Diptendu** Collins **Angela Davies** Mark Eyre **Craig Farmer** Bruce Fletcher Simon Green Andrew Greenwood **Max Griffiths Matt Handley** Caroline Haynes Manjit Hayre Richard Henderson **Michael Hoare** Nick Isaacs **Diptendu Khan** lain Laing **Richard Lees** Naila Malik Ahmad Malik Stuart McFadden Fraser McNeill **Rob McQuade Steve Miller** Andy Nelson William O Caroll Elaine O'Dwyer Abigail Page Christine Palmer Sean Pape Stephen Paxton Carlos Paz Steve Peacock **Dave Pickering**

Laurence Potter **Mark Price** Marc Proctor **Mike Roberts** Graham Robinson Stephen Roughton-Smith **Steve Round** Cyrille Sallé de Chou Brian Seal Andrew Slatford **Gavin Smyth** Chris Sparks Mark Staveley Matthew Stevens Victoria Stubbs James Tebboth Mark Thundercliffe **Tim Trailor** Abby Vickers

Senior Credit Risk Manager VP Emea Commercial Credit Risk

Group Head Of Consumer Credit Risk Head Of Secured Portfolio Management Co-Founder And Chief Operating Officer Head Of Collections & Recoveries, Operations Chief Risk Officer Credit Risk Director Head Of Credit Risk Head Of Credit Risk **Credit Risk Director** Head Of Collections Chief Risk Officer CRO Chief Risk Officer Head Of Personal Loans, Credit Risk CRO Head Of Group Credit Risk Chief Risk Officer CRO Chief Risk Officer Chief Risk Officer **Chief Credit Officer** CRO **Chief Risk Officer** Chief Risk Officer Chief Risk Officer Head Of Credit Risk Head Of Credit Risk Senior Risk Oversight Manager Chief Risk Officer Chief Credit Officer Chief Risk Officer Chief Financial Risk Officer Chief Risk Officer Director Of Credit Risk Senior Manager - Credit Risk Chief Risk Officer Head Of Secured Credit Risk Head Of Credit Chief Risk Officer Chief Risk Officer Head Of Integration And Transformation Risk Oversight CRO **Chief Credit Officer** Head Of Credit Risk Head Of Risk - Unsecured Director Of Credit Risk Chief Risk Officer Chair Chief Risk Officer Chief Credit Officer Director Of Credit Risk Interim Chief Risk Officer Chief Risk Officer **Chief Credit Officer** Chief Risk Officer Chief Risk Officer **Chief Credit Officer** Chief Risk Officer CRO Director For Uk Product And Credit Risk

Lloyds Banking Group American Express

Secure Trust Bank plc TSB Ratesetter Sainsbury's Bank & Argos FS **BNP Paribas Personal Finance Molo Finance** Monzo Bank Paragon Banking Group The Co-operative Bank **Barclays Bank plc** NewDay Fleximize NatWest Lloyds Banking Group Leeds Building Society Together Handlesbanken plc MBNA The West Brom Tesco Bank Ratesetter White Oak Uk **Tandem Bank** Monzo Bank **Metro Bank Starling Bank** Tymit NatWest Group The Coventry Building Society Bank of Ireland Together **Skipton Building Society** M&S Money **Furness Building Society Yorkshire Building Society** Santander UK Santander UK Zopa Ltd TSB Think Money Group Virgin Money **Starling Bank**

Metro Bank plc Leeds Building Society HSBC Monzo Bank **Belmont Green Ecology Building Society** HSBC Atom Bank Hitachi Capital (UK) Nationwide Atom Bank Santander UK plc **Barclays UK** The Cambridge Building Society Nationwide Building Society Virgin Money Capital on Tap Klarna

2021

Carl Warburton Richard Wells Ben Whibley Richard Wilson David Wishart

Influencers

Susan Acland-Hood Phil Andrew Andrew Bailey Dean Beale Liz Bingham Josef Busuttil Steven Coppard Nick Down Joanna Elson CBE Rachel Fletcher Yvonne Fovargue

Gillian Guy Stephen Haddrill Colin Haiq **Mike Haley** Russell Hamblin-Boone Jonathan Horsman Fiona Hoyle **Philip King** Jonathan Knight **Eric Leenders** Chris Leslie Emma Lovell Gareth McNab Sheldon Mills Dermot Nolan Vanessa Northam Jonathan Oxley **Graham Peacop Bob Pinder**

David Postings Ian Price Jeremy Quin

Nikhil Rathi John Ricketts Philip Salter Siobhán Sheridan Paul Smee Greg Stevens Paula Stringer Rob Thompson Michelle Thorp Helen Undy Jason Wassell Caroline Wayman Andrew Wilson Head Of Credit Risk Chief Risk Officer Chief Risk Officer Gcco Director, Credit Risk

Chief Executive CEO Governor Chief Executive Chief Executive President Deputy Direct, Government Debt Management Head Of Payments Chief Executive Chief Executive Chair, MP

Chief Executive Director General President Chief Executive Chief Executive Officer MD Head Of Consumer Finance & Mortgage Finance Small Business Commissioner Chair, MP Director Chief Executive Chief Executive Director Of External Affairs Executive Director, Consumers And Competition Chief Executive

Interim Chief Executive General Manager Director

CEO Operations Manager MP

Chief Executive President Director Of Retail Lending Supervision Chief People Officer Chairman CEO Chair Chief Executive Chief Executive CEO Chief Ombudman And Chief Executive Chair

Knowledge & Professional Services

Rob Ashton Jennifer Baldwin Matthew Barrow Richard Broadbent Craig Buick Paul Burdell

Head Of Operations Managing Partner Uk Managing Director CEO Group CEO Home Retail Group Yorkshire Building Society Paragon Banking Group One Savings Bank Lloyds Banking Group

HM Courts and Tribunals Service StepChange Debt Charity Bank of England Insolvency Service R3 FECMA **Cabinet Office** HMRC **Money Advice Trust** Ofwat Debt and Personal Finance, **All-party Parliamentary Group Citizens** Advice **Finance & Leasing Association** R3 CIFAS, the UK's Fraud Prevention Service CIVEA **Centaurus Communications Ltd Finance & Leasing Association** small business commissioner **APPG on Alternative Lending UK Finance** CSA Lending Standards Board **Christians Against Poverty** FCA Ofgem StepChange Debt Charity Ofcom **UK Payments** Institute of Chartered Accountants of **England and Wales UK** finance BBC Parliamentary secretary to the **Cabinet Office** FCA CSA FCA FCA **Peer 2 Peer Finance Association** ccta **Christians Against Poverty** CCUA **Insolvency Practitioners Association** Money & Mental Health Policy Institute **Consumer Finance Association** Financial Ombudsman **High Court Enforcement Officers Association**

Account Technologies Slater and Gordon Lester Aldridge Sopra Cabot Credit Management Link Financial

2021

Burston Caroline Frances Coulson Denise Crossley Bruce Curry Jo Davis Alex Ellerton **Shannon Faulkner David Finch Terry Franklin** Lisa Fretwell **Gary Gilburd Niall Gilhooley** Laura Harrison Frank Horvath Elena Ionenko Sarah Jackson **Christian Jacob Owen James** Janet Jones **Martin Kisby** lan Larkin **Edward Manson Robert McDowell** Yann Metz-Pasquier Steve Murray **Eddie Nott** John Pears **Brian Pitt Andrew Pritchard** Susan Rann Patricio Remon Lee Rochford Jose Luiz Rossi Satty Saha **Emma Steeley** Colin Storrar **Oliver Stratton** Derek Usher Laurence Venn Paul Verner **Tim Vine** Jamie Waller **Beth** whelan Wavne Whitford Dale Williams Julian Winfield Jerry Young

Mortgage

Gillian Almond Ian Andrew Michelle Andrews Larry Banda

Keith Barber Ian Bartholomew

Richard Beardshaw Alex Beavis Danny Belton Ray Boulger Paul Brett Paul Broadhead Simon Broadley Peter Brodnicki

Director

Senior Partner Head Of Insolvency & Litigation Chief Executive Officer Vice President, Collections And Recovery, Emea Co-Founder And Director Partner Change Management Consultant Chief Revenue Officer Global Business Development Director Managing Director, Data Business Uki Chief Executive Officer

Managing Director

Managing Director - Sales MD Managing Director - Europe Acquisitions Head Of Industry Strategy, Financial Services Head Of Compliance Co-Group Chief Executive Director & Co-Founder MD

Managing Director - UK & Ireland Uk Managing Director CEO Managing Director CEO Md For Europe, UK & Ireland Chief Executive Ceo Experian Uki Regional President UK CEO CEO UK Country Manager Managing Director, UK Dp Chief Executive Officer Chief Executive Officer (Intrim) Head Of Trade Credit Chairman Head Of Debt Services Products Director **Chief Executive** UK CEO CEO

Head Of Mortgage Change & Innovation Director - Intermediary And Relationships Managing Director Of Mortgages & Savings Director Of Regulated Advice & Intermediary Relationships Director - Business Development Global Head Of Mortgage Strategy, Insight And International Head of Sales, Mortgage Intermediaries Head Of Mortgage Products Head Of Lender Relationships Senior Mortgage Technical Manager MD - Intermediaries Head Of Mortgage And Housing Policy Managing Director, Tenetlime Chief Executive

Moon Beever Lantern FICO Auxillias Grant Thornton Fiducia (Global Solutions) TransUnion Qualco Experian The Sigma Financial Group Ascent PegaSystems Link Financial Outsourcing Ltd **Turnkey Lender** Equiniti Credit Services Qualco UK **PRA Group** Microsoft **Equiniti Credit Services** Target MERJE 4most Sopra Ardent Intrum Lowell Group Rockstead Arum Paylink Equifax Arrow Global Experian TransUnion AccountScore Lowell Group Arrow Global **Cabot Credit Management Excel Field Services** Indesser **Dun & Bradstreet** JUST **TDX Group & Equifax Court Enforcement Services** Telrock Hoist Finance UK Intelligent Environments

CRS

Santander Nationwide Building Society HSBC Bank Nationwide Building Society

Family Building Society HSBC

HSBC Skipton Building Society L&G John Charcol Landbay Building Societies Association Tenet Group Ltd Money Advice Bureau

Craig Calder Francesca Carlesi **Martese Carton Phillip Cartwright Paul Clampin** Alan Cleary Craig Colton Michael Conville **David Copland Steve Cox** John Cupis Peter Curran Ian Darby Kate Davies Andrew Dean Esther Dijkstra Peter Dockar Jeremy Duncombe **Gareth Evans Graham Felstead Paul Fenn Alan Fitzpatrick Brad Fordham Russell Galley** Hans Geberbauer Sarah Green **Steve Griffiths** Gajendra Gupta Julie Ann Haines Vikki Harris **Helen Harrison Gareth Herbert David Hollingworth** Alistair Holmes **Richard Howells** Moray Hulme Peter Izard Henry Jordan Natasha Kyprianides **Emma Lawrence** Kelly Lyons Alex Maddox Susan McCallum Paula Mercer Adrian Moloney Andrew Montlake **David Morris Robert Owen Christopher Pearson Kevin Purvey** Martin Reynolds **Phil Rickards Kevin Roberts** David Robinson **David Rogers Miguel Sard** Dom Scott **Richard Scott** Steve Seal Louisa Sedgwick **Fred Sharp Robert Sinclair Jasyot Singh** Iain Smith **Nick Smith Geoff Spours**

Director, Mortgage Products Founder And CEO Head Of Intermediary Distribution Managing Director Chief Lending Officer Managing Director Director - Barclays Intermediaries Head Of Mortgage Operations Director Of Mortgage Services Distribution Director Managing Director **Md Financial Services Executive Chairman Executive Director** Head Of Intermediary Support And New Build **Director Of Intermediaries** Head Of Customer Value Director Of Intermediary Distribution Senior Product Manager Head Of Intermediary Mortgages **Director Branch Distribution** Director Of Marketplace Operations (Mortgages) Mortgage Distribution Director Managing Director CEO Head Of Intermediary Mortgages Sales & Distribution Director Director Head Of Mortgae Strategy & Transformation Chief Customer Officer cco Head Of Intermediary Distribution Sales Director Associate Director, Communications **Risk Director** Managing Director Head Of Sales Business Development Manager Director, Mortgages Digital Mortgages Director **Customer Management Director** Head Of Pricing, Mortgages Capital Markets & Product Development Director . Head Of Compliance Head Of Retail Mortgages Sales Director Managing Director Chief Commercial Officer Managing Director Head Of Intermediary Mortgages **Director Of Intermediary Sales** CEO Head Of Bm Solutions Director, Mortgage Club Sales Director Head Of National Business Development Md Mortgages Division Chief Executive Head Of Intermediaries Managing Director Managing Director Mortgages Head Of Mortgage Distribution Chief Executive Mortgages Director Head Of Intermediaries - UK Mortgages Head Of Mortgages Customer Director

Barclays UK Molo Finance Leeds Building Society London & Country Landbay Precise Mortgages **Barclays UK** Newcastle Building Society LSL Group Fleet Mortgages Ltd Openwork Countrywide Wren Sterling IMLA **Nationwide Building Society** Lloyds Banking Group Virgin Money **Yorkshire Building Society** HSBC RBS **Skipton Building Society** Habito Santander UK plc Halifax **Foundation Home Loans** Virgin money Kensington **Barclays UK** Principality Building Society **Kensington Mortgages** Santander UK plc Mortgage Advice Bureau L&C Mortgages LiveMore Capital Sesame Paragon Group Investec **Nationwide Building Society Barclays UK** Lloyds Banking Group RBS **Kensington Mortgages** The Mortgage Lender Limited Atom Bank **OneSavings Bank plc** Coreco **Yorkshire Building Society** United Trust Bank Limited **HSBC Bank Coventry Building Society** SimplyBiz Mortgages Lloyds Banking Group Legal & General Shawbrook Bank Limited Barclays Santander UK plc Alexander Hall West Bromwich Building Society **Bluestone Mortgages** Vida Homelons CYBG AMI Lloyds Banking Group Bank of Ireland **TSB Bank** London & Country Mortgages

Paul Stockwell Damian Thompson Matthew Tooth John Truswell Sidney Wager

2021

Nikki Warren-Dean David Whittaker Paul Wooton

Trade Credit

Ben Archer Katherine Bailey Andrea Baker Nigel Birney Teresa Callaghan Sue Chapple David Fisher Simon Howell Ian Jamieson Laural Jeffries Simon Johnson Lara Jolly Diana Keeling Nick King

Martin Kirby Vincent-Bruno Larger Ann Marie McFadyen Bryony Pettifor Alessio Pinna Phil Rice Peter Simmons Guy Thompson

Atul Vadher

Utilities & Telecoms

Michelle Atkinson Simon Bell Sarah Bentley Karen Brocklebank-Lambert

Selina Chadha Martyn Cladingbowl Penelope Clarke Anne Curran Juliet Davenport Elaine Dougan Barry Forster

Liv Garfield Andrea Golightly Gary Grey Sally Gronow Stefan Guy Luke Harrison Tim Hart John Hegarty Emmanuel Laffont Matthew Lashbrook Sue Lindsay Rachel Male Chief Commercial Officer Retail Finance Md Mortgages Chief Commercial Officer Head Of Intermediary Mortgaged Head Of Market Intermediary Business Development Head Of Intermediary Sales Chief Executive Officer Managing Director, The Mortgage Works & Director Specialist Mortgages

Head Of Risk Group Credit, Risk And Compliance Manager Inmarsat Head Of Trade Credit, Ni Credit Manaaer **Chief Executive** Global Credit Manager Oil Senior Manager Of Credit Management **Collections Transformation Project Manager** Credit Exec Director Of UK Credit Management Head Of Credit Head Of Compliance Director Of Credit Management & **Collections Europe Region** Head Of Credit Risk And Collections General Secretary Head Of Trade Finance **Director Emea Credit & Collections** Director Of Global Credit Collection Head Of Credit Head Of Trade Finance Documentary **Credit Operations** Credit Risk Manager Emea & China Transaction Manager

Head Of Income Senior Collections Manager CFO Head Of Billing, Revenue Assurance & Credit/Debt Management Director Of Consumer Policy Head Of Debt Head Of Credit Risk Head Of Consumer Collections Founder Head Of Credit Risk And Collections Head Of Collections Customer Services Home & Business CFO Debt Strategy Lead Head Of Collections Head Of Customer Support & Field Operations Head Of Debt Resolution Head Of Credit Management Head Of Credit, Risk And Vulnerability Head Of Recoveries Director, Group Credit Risk & Fraud Head Of Debt And Credit Control **Director Customer Policy & Engagement** Head Of Customer Service

Gatehouse Bank plc Aldermore Bank plc LendInvest Newcastle Building Society Barclays

Nottingham Building Society Keystone Property Finance Ltd. Nationwide Building Society

Gazprom Energy Valor Hospitality Europe Ltd Director, Credit & Collections Willis Towers Watson Mishcon De Reya Chartered Institute of Credit Management Shell Tarmac IWG Fashion edge SIG plc Travis Perkins Ian Williams Agility Logistics

Business Stream AFDCC Bibby Financial Services Anixter Rockwell Automation Aggregate Industries UK Ltd Crédit Agricole CIB Sun Chemical

Gazprom Energy

United Utilities Water Shell Energy Thames Water Plusnet

OFCOM Bulb Vodafone Virgin Media Good Energy Three Npower

Severn Trent EDF Energy Spark Energy Dwr Cymru Water E.ON OPUS Energy Bristol Energy OVO Energy BT Green Network Energy Wessex Water Avro Energy

2021

Matt Mattock **Rob Mayer Gary McCready** Malachy McVeigh **Al Mitchell Ruby Mitchell** Gary Moffat Claire-Marie Morgan Ian Parry Anita Payne Tracy Porter John Preston **Mark Ramsey** christina renshaw **Tim Sheer Richard Sweet Richard Tang** Meghna Tewari Jon Tibbo James Tipler Nina White Mark Wilkinson Josh Yorke

Collections Strategy Manager Head Of Credit Risk And Collections Strategy Director - Multiplay & Broadband Head Of Credit And Collections Head Of Risk Senior Operations Manager Customer Debt Operations Manager Head Of Credit Risk Founder - Future Leaders Director Head Of Collections Head Of Billing, Collections, Risk And Assurance Debt Strategy Manager Head Of Collections Head Of Collections And Billing Head Of Regulatory Policy Co-Founder Head Of Retail Market Policy External Collections And Vulnerability Manager Head Of Debt Management Head Of Credit Risk And Collections Head Of Income Home Debt Supplier Performance & Strategy Manager

Vulnerability Champions

Matt Baker Matthew Chapleo Matt Cole Dan Collins Peter Cotton Jane Crisp Lisa Cunningham

Kier Davis Chris Fitch Kathryn Hardy Tim Hawley Lynsey Kincaid Natalie Ledward Andrew Lincoln Dorothy Liviabella Neil Mitchell Maxine Pritchard Anne Rimmer Rachel Ryan-Crisp Martha Solomon Laura Tough

Fiona Turner

Senior Consumer Vulnerability Manager External Stakeholder & Vulnerable Ops Manager Member Head Of Vulnerable Customers - Retail Customer Segments Manager Vulnerability Strategy Manager Standards Of Conduct And Consumer Vulnerability Manager Vulnerable Customer Specialist **Research Fellow** Manager (Vulnerability Lead) Head Of Customer Vulnerability Vulnerability Manager Head Of Vulnerable Customers Policy Lead For Vulnerability Head Of Vulnerable Customer Strategy Head Of Customer Conduct And Vulnerability Head Of Financial Inclusion And Vulnerability Director, Head Of Customer Vulnerability Affordability And Vulnerability Lead Vulnerable[•] Policy Executive Head Of Member Vulnerability, Access And Inclusion Head Of Financial Inclusion, Capability And Vulnerability

02 **OVO Energy Dixons Carphone** Power NI Sky **Octopus Energy Group** British Gas 02 The Utilities Mentoring Network OFWAT EE **Tesco Mobile** Severn Trent Water Valda Energy Loop/Yorkshire Water Scottish Power Zen Internet Ofgem Ονο Affinity Thames Water Northumbrian Water nPower

British Gas Shell Energy SPEN Customer Engagement Group Lloyds Banking Group Thames Water South East Water Scottish Power

Starling Bank Personal Finance Research Centre UK Regulators' Capital One SSE Energy Services Monzo Ofwat Santander (UK) plc TSB Bank HSBC Barclays Southern Water eon Nationwide

UK Finance



2022

Alternative Lending

Ruth Anderson George Badejo-Adegbenga Nick Beal **Chris Deboer Simon Dukes** Luke Enock Adam Freeman **Nicholas Harding Rob Holt Chris Jones** Jerome Le Luel Malcolm Le May Alex Marsh Aseem Munshi **Emily Nisbet** Matt Nunn Tom Parks **David Poole** Faisel Rahman **Graham Robinson** Alex Rohloff Nadeem Siam **Paul Smith** Natalie Trist Tim Waterman **Steven White** Jon Wiggins James Wilkinson Alex Woodcraft **David Yalland**

Car Finance

Alice Altemaire **David Andrews Simon Barrass Simon Bayley** Andrew Brameld **Pascal Brasseur** Peter Brook **Don Brough** Jean-Baptiste Charles Peter Cottle Joe Crump **Mike Dennett Robert Dodson** Paul Elder **Mark Giles** Adam Goldhagen **Spencer Halil** . Paul Harrison Sam Harvey Vik Hill **Richard Hoggart Alex Hughes** John Hughes David Johnson **Bob Jones** Laura Jones **Richard Jones** Jeremy Levine **Oliver Mackaness** Andrew Marsh James Mcgee

Head Of Lending Chief Legal Counsel & Chief Risk Officer Cr&Pao President & Chief Executive Officer CEO CEO CEO Chief Executive And Co-Founder Chief Credit And Collections Officer CEO Chief Risk Officer **Chief Executive** UK Country Lead Founder & CEO Managing Director Chief Risk Officer Chief Executive Officer Chief Risk Officer CFO CRO Co-Founder And Chief Product Officer Founder & CEO CFO Chief Credit Officer **Chief Commercial Officer** Commercial Director, Consumer Credit CEO Head Of Credit Risk And Lending Director - Collections & Marketing Founder And CPO

CEO

Managing Director Products And Alliances Finance & Insurance Director Managing Director Managing Director – Motor Finance Deputy-Chief Executive CFO **Chief Executive Officer** CFO Practice Lead - Automotive Sector General Manager - Business Administration Chief Executive F&I Operations Director Group F&I Manager Chief Executive Deputy Ceo Chief Commercial Officer Head Of Strategic Partnerships Head Of Group Finance & Insurance Managing Director CEO Managing Director Managing Director Group Finance & Insurance Director Chairman Head Of Connected Car Finance Managing Director Group Executive Director Director Director Managing Director

Starling Bank Loans 2 Go Amigo Loans **GAIN** Credit Fair for You CIC **Oakbrook Finance** Mr Lender Lending Works NewDay Bamboo **Funding Circle Holdings plc Provident Financial** Klarna AB Updraft Mr Lender Bamboo Smart Pig Vanquis Bank **Fair Finance** Zopa Laybuy Fund Ourselves Morses Club PLC Moneybarn Zopa **Provident Financial Everyday Loans** Fair for You CIC **GAIN Credit LLC** Updraft

RCI Financial Services Limited Ford Credit Europe JCT600 **Specialist Motor Finance** BNP Paribas Personal Finance UK Vauxhall Opel Finance Oracle **First Response Finance PSA Finance UK** Growcap Honda Finance Europe plc **BMW Financial Services** Sytner Group Inchcape Retail Go Car Credit Santander Consumer Alphabet GB Leasing.Com Jardine Motors Santander Consumer Finance UK **DSG Financial Services Group FCA Automotive Services Mann Island Finance Limited Perrys Motor Sales Ltd Blue Motor Finance DSG Group** Black Horse & Lex Autolease **Evolution Funding Billing Finance** Marsh Finance Ltd Northridge Finance

2022

Rebecca Mcneil **David Mercer** Ian Plummer Julian Rance Louis Rix **Preston Rogers Steve Rowe Bill Scotney David Shrimpton** Jo Simms **Alexandre Sorel** Lee Streets Mike Todd Steve Underwood Tim Ward **Karl Werner** James Wilkinson

Collections

Jackie Cassidy Martin Cross Jasper Davy John Donnelly Tom Edmunds Ben Erwin John Foster

Neil Gallimore

Kieran Gillett Chris Gowland Mark Gregory Leighton Grew **Steve Griva Darren Hall Paul Hammick** Sean Humphreys David Jeremiah **Gary Jones Richard Kernick Chris Laverick** Dorothy Liviabella Liam Mccarthy Jaki Merrett **Marie Moffatt Claire Moore** Sally Moran **Mike Morrison** Aidan Orchard Fiona O'Shea **Claire Robson** William Rogers Steve Scott **David Sinclair Ruth Taylor** Hardev Tumber Nick Watson Nick Winterbottom

Commercial finance

George Ashworth Amany Attia Andy Bishop Steve Bolton Steven Chait Chief Executive Officer Head Of Digital Auto Fiance **Commercial Director** Managing Director - Car Finance Co-Owner Director - Li Says Co-Ceo Director Sales Director Commercial Director **Director Customer Experience** CRO Chief Executive Officer CEO Chief Executive Officer **Managing Director** Uk Financial Services Operations Manager Managing Director Chief Executive

Operations Lead - Vulnerable Customers Head Of Collections & Recoveries Head Of Collections And Recoveries Senior Manager Collections Strategy And Oversight Senior Collections Manager Director Of Financial Assistance Head Of Mortgage Collections And **Recoveries Operations** Director Of Strategy For Financial Assistance, **Recoveries And Debt Sale** Head Of Arrears Management Conduct And Control Managing Director- Customer Financial Assistance Senior Supplier Manager - Recoveries Director, Collections, Recoveries And Restructuring Head Of Collections & Recoveries Head Of Service Delivery **Director Of Unsecured Collections Director Of Operations Collections Manager** Head Of Recoveries **Collections Director** Customer Journey Manager (Manage My Debt) Head Of Vulnerable Customer Strategy

Group Head Of Collections And Recoveries Head Of Collections & Recoveries COO MD Director Of Financial Assistance, Secured Products Head Of Collections & Recoveries Director, Cmb C&R Uk Debt Management Change Manager Head Of Financial Difficulty Business Lead - Collections & Recoveries Head Of C&R Head Of Collections & Recoveries, Secured

Operation Director Head Of Customer Support

Managing Director CEO Uk Director Commercial Broker Development Managing Director Managing Director **Close Brothers** Sopra Banking Software Auto Trader UK Paragon Bank CarFinance247 **Alphera Financial Services** Vertu Motors Moneybarn Moneybarn Moneybarn **Opel Vauxhall Finance Evolution Funding Limited** Volkswagen Financial Services **Aston Martin Financial Services** Jaguar Land Rover **MotoNovo Finance** 7uto

The Co-operative Bank Close Brothers Nationwide Building Society Atom Bank Revolut Barclays RBS

Barclays

Metro Bank Lloyds Banking Group Barclaycard Shawbrook Bank **Investec AF** Virgin Money Lloyds Banking Group Lloyds Banking Group **Starling Bank** HSBC Bank **PSA Finance UK** NatWest Santander Volkswagen FS One Savings Bank Zopa BNP Paribas Personal Finance Barclays **Barclays Coventry Bsoc HSBC Bank** Yorkshire Building Society Monzo Bank Nationwide Building Society Sainsburys Bank Santander Revolut Virgin Money Virgin Money

Santander Asset Finance ThinCats Retired PEAC Business Finance Wells Fargo Capital Finance

2022

Norman Chambers Ian Cowie Neil Davies Ronnie Denholm Samir Desai Nova Everidge Tracey Ewen Mike Francis Simon Goldie Robert Gordon Paul Gordon

Phil Grav Nadia Grys Wesley Harfield Alison Harwood Julian Hobbs **David Hunter** lan Isaac Paul Jennings Anders La Cour **Rhydian Lewis Catherine Lewis La Torre** Geoff Maleham Scott Marshall Nathan Mollett **David Morris** Ylva Oertengren David Oldfield **Tom Perkins Mike Randall Christopher Reiche** Hayley Reindl Carol Roberts Chirag Shah Nick Simpson Keith Softly Alexey Sokolov Mark Standish **Rob Straathof Adrian Taylor** Andy Taylor Graham Toy Paul Wainwright

Credit Card

Ian Ashford **Guillaume B Le Flahec** Steve Bevan James Broome **Rachel Butters Neil Christison Binh Chu** Rupert Corder Elyn Corfield John Crossley Matt Hall Anna Lewis **Rupert Macinnes** Martin Magnone **Danielle Mcmahon** Sulabh Monga Juan Montalvo Bressi **Chris Oestrich Chris Pitt** Scott Powell

Managing Director Chief Executive Chief Executive Officer, Commercial Managing Director Co-Founder And Director Director, Asset Finance Managing Director Co Head Of Investment Banking Director Of Advocacy Chief Executive Officer Managing Director, Sme & Mid Corporates, Commercial Managing Director Head Of Growth Sme Head Of Sales Vice-Head Of Marketplace Banking СЕО ИК Director, Asset-Based Lending Managing Director Managing Director CFO CEO CEO Managing Director, Business Finance MD Head Of Asset Finance Managing Director Chief Operating Officer Group Director, Commercial Banking Director Chief Executive Officer CEO Head Of Invoice And Asset Finance Director Of Asset Finance CFO Managing Director Head Of Commercial Banking Intermediaries Specialty Finance Sector Lead, Nbfi Chief Executive Officer CEO Head Of Cashflow Sales Director CEO Head Of Digital Business Lending

Head Of Customer Operations Strategy Director Of Operations Collections Emea **Director Of Collections** Head Of Current Account & Credit Card Head Of Credit Cards Senior Manager, Product & Pricing, Credit Cards Head Of Credit Cards, UK Senior Manager MD Consumer Finance Director Of Credit Cards Head Of Cards And Loans Interim Head Of Card Payments **Chief Counsel** CEO Credit Cards Operations Manager Vp Chief Credit Officer Chief Risk & Analytics Officer Head Of Cards & Loans Acquisition, Credit Risk CEO Head Of Further Lending

NACFB Shawbrook Bank Close Brothers Asset and Leasing Division Omni Capital Retail Finance Funding Circle Metro Bank (UK) IGF Invoice Finance Investec FLA Hitachi Capital (UK) Lloyds Bank Commercial Banking

Watts Commercial Finance **Starling Bank Investec Asset Finance** Varengold Bank AG **Siemens Financial Services Clydesdale Bank** Lombard JCB Finance Ltd **Banking Circle** Ratesetter **British Business Bank** Hitachi Capital Business Finance roma finance **United Trust Bank BNP Paribas Commercial Finance UK** Simply Lloyds Bank Commercial Banking **Charles & Dean Simply Asset Finance** lwoca Santander UK **Time Finance Nucleus Commercial Finance Asset Finance Solutions** Lloyds Bank Commercial Banking HSBC **MotoNovo Finance** Liberis Paragon Bank Haydock Finance Ltd NACFB Barclays

Vanquis Bank American Express NewDay Nationwide Building Society Sainsbury's Bank Tesco Bank Revolut Capital One (Europe) PLC Lloyds Banking Group Vanquis Bank Santander **Starling Bank** Capital One Tymit Tesco Bank **American Express** Tymit Tesco Bank First Direct Vanquis Bank

2022

Tom Prior Richard Sandell Gary Sharpe Jill Sheckman David Sims Nigel Sparrow James Storm Michael Vanderhoven Robert Wallace Mark Weston Gavin Windram Ian Worthington Qiuhong Zhu

Credit Risk

Mike Abraham Nisha Babbar Peter Behrens Simon Bell Chan Bharj Lawrence Bywater Selen Cagirgan Andy Carswell Angharad Collins Angela Davies Gael Decoudu **Mark Eyre** Craig Farmer **Bruce Fletcher** Simon Green Andrew Greenwood **Max Griffiths** Matt Handley Caroline Haynes Manjit Hayre **Richard Henderson** Michael Hoare Nick Isaacs Matthew Jones Diptendu Khan lain Laing **Richard** Lees Ahmad Malik Marie Marsden Fraser Mcneill Rob Mcquade **Steve Miller** Andy Nelson William O Caroll Elaine O'Dwyer Abigail Page Christine Palmer Sean Pape **Stephen Paxton** Carlos Paz Steve Peacock **Dave Pickering**

Laurence Potter Mark Price Marc Proctor Mike Roberts Stephen Roughton-Smith Cyrille Sallé De Chou Brian Seal Andrew Slatford Customer Engagement Manager Commerical Credit International Hof Internal Udm Vice President & Chief Credit Officer Credit Risk Director UK Cards Acquisition Director, Retail Credit Risk Vice President, UK Cards Acquisition Card Solutions Director, Working Capital Sales Senior Credit Card Analyst Head Of Unsecured Risk Lending Products Head Of Credit Cards Senior Recoveries Strategy Manager Vp Emea Commercial Credit Risk

Group Head Of Consumer Credit Risk Head Of Credit Risk Co-Founder And Chief Operating Officer Head Of Business Support Chief Risk Officer Credit Risk Director Head Of Credit Risk Head Of Credit Risk Credit Risk Director Credit Risk Director

Chief Risk Officer CRO Chief Risk Officer Head Of Unsecured Credit Risk CFO Head Of Group Credit Risk Chief Risk Officer CRO Chief Risk Officer **Chief Risk Officer Chief Credit Officer** CRO Head Of Retail Decision Modelling Chief Risk Officer Chief Risk Officer Chief Risk Officer Head Of Credit Risk Head Of Credit Operations Chief Risk Officer Chief Credit Officer Chief Risk Officer Chief Financial Risk Officer Chief Risk Officer **Director Of Credit Risk** Senior Manager - Credit Risk Chief Risk Officer Head Of Secured Credit Risk Head Of Credit Chief Risk Officer Chief Risk Officer Head Of Integration And Transformation Risk Oversight CRO Credit Risk Drector Head Of Credit Risk Head Of Risk - Unsecured Chief Risk Officer Chief Risk Officer Chief Credit Officer Consultant

Vanquis Bank American Express Lloyds American Express Barclaycard Santander Barclaycard Royal Bank of Scotland Sainsbury's Bank Santander Sainsbury's Bank Lloyds Banking Group American Express

Secure Trust Bank plc TSB Ratesetter **GB** Bank **BNP Paribas Personal Finance Molo Finance** Monzo Bank Paragon Banking Group The Co-operative Bank **Barclays** NewDay NewDay Fleximize NatWest Santander Leeds Building Society Together Handlesbanken plc MBNA The West Brom Tesco Bank Ratesetter White Oak Uk Nationwide **Tandem Bank** Monzo Bank **Metro Bank** Tymit The Verv Group The Coventry Building Society Bank of Ireland Together Skipton Building Society M&S Money **Furness Building Society** Yorkshire Building Society Santander UK Santander UK Zopa Ltd TSB **Think Money Group** Virgin Money

Starling Bank Belmont Green Leeds Building Society HSBC Bank of Ireland HSBC Atom Bank Hitachi Capital (UK)

2022

Gavin Smyth Chris Sparks Matthew Stevens Victoria Stubbs Stuart Sykes James Tebboth Mark Thundercliffe Tim Trailor Abby Vickers Richard Wells Ben Whibley Richard Wilson David Wishart Stuart Young Jill Zucker

Influencers

Susan Acland-Hood **Phil Andrew** Andrew Bailey **Liz Barclay** Dean Beale Liz Bingham Vikki Brownridge Josef Busuttil **Steven Coppard** Adrian Dally Nasusicaa Delfas Nick Down Joanna Elson Cbe Chris Fitch **Rachel Fletcher Yvonne Fovargue**

Gillian Guy Stephen Haddrill Colin Haig **Mike Haley Russell Hamblin-Boone** Jonathan Horsman **Fiona Hoyle Julian Knight** Jonathan Kniaht **Eric Leenders Chris** Leslie Helen Lord Emma Lovell Gareth Mcnab Sheldon Mills Dermot Nolan Vanessa Northam Jonathan Oxley Graham Peacop **Bob Pinder**

Chris Pond David Postings Ian Price Jeremy Quin

Nikhil Rathi John Ricketts Lee Rowley Philip Salter Siobhán Sheridan Interim Chief Risk Officer Chief Risk Officer Chief Risk Officer Chief Risk Officer COO Chief Credit Officer Chief Risk Officer CRO Director For UK Product And Credit Risk Chief Risk Officer Chief Risk Officer GCCO Director, Credit Risk Head Of Credit Risk Chief Credit Officer, Commercial **Risk Management**

Chief Executive CFO Governor Small Business Commissioner **Chief Executive Chief Executive Director Of Operations** President Deputy Direct, Government Debt Management Head Of Motor Finance Chief Ombudman And Chief Executive Head Of Payments **Chief Executive Research Fellow Chief Executive** Chair, MP

Chief Executive Director General President Chief Executive **Chief Executive Officer** MD Head Of Consumer Finance & Mortgage Finance APPG Co-Chair Chair, MP Director Chief Executive CEO **Chief Executive Director Of External Affairs** Executive Director, Consumers And Competition **Chief Executive**

Interim Chief Executive General Manager Director

Chairman CEO Operations Manager MP

Chief Executive President APPG Co-Chair Director Of Retail Lending Supervision Chief People Officer Nationwide Atom Bank Barclays The Cambridge Building Society Oblix Capital Nationwide Building Society Virgin Money Capital on Tap Klarna Yorkshire Building Society Paragon Banking Group One Savings Bank Lloyds Banking Group Sainsburys Bank American Express

HM Courts and Tribunals Service StepChange Debt Charity Bank of England small business commissioner **Insolvency Service** R3 StepChange FECMA **Cabinet Office** FLA Financial Ombudsman HMRC **Money Advice Trust** University of Bristol Ofwat Debt and Personal Finance, All-party Parliamentary Group **Citizens Advice Finance & Leasing Association** R3 CIFAS, the UK's Fraud Prevention Service CIVEA **Centaurus Communications Ltd Finance & Leasing Association UK Parliament APPG on Alternative Lending UK Finance** CSA **Vulnerability Registration Services** Lending Standards Board **Christians Against Poverty** FCA Ofgem StepChange Debt Charity Ofcom **UK Payments** Institute of Chartered Accountants of England and Wales **Financial Inclusion Commission UK finance** BBC Parliamentary secretary to the **Cabinet Office** FCA CSA **UK Parliament** FCA FCA

Paul Smee Paul Smith Greg Stevens Paula Stringer Rob Thompson Craig Tracey Helen Undy Jason Wassell Andrew Wilson

2022

Chairman Chief Executive Chairman CEO Chair APPG Chair Chief Executive CEO Chair

Knowledge & Professional Services

Rob Ashton Jennifer Baldwin **Matthew Barrow** Tasneem Bhamji **Richard Broadbent Craig Buick Paul Burdell Caroline Burston Frances Coulson Michael Court Denise Crossley Bruce Curry** Jo Davis Shail Deeo **Rachel Duffey Alex Ellerton** Shannon Faulkner **Terry Franklin** Lisa Fretwell **Gary Gilburd** Nial Gilhooley Steve Haddaway Justin Hannemann Jon Hickman **Craig Hinchcliffe** Frank Horvath Elena Ionenko Sarah Jackson **Christian Jacob** Owen James **Neil Jinks** Janet Jones **Martin Kisbv** lan Larkin Edward Manson **Robert Mcdowell** Yann Metz-Pasquier Steve Murray Jayadeep Nair **Eddie Nott** John Pears Carlo Pegna Brian Pitt Andrew Pritchard Susan Rann Patricio Remon Lee Rochford Jose Luiz Rossi Satty Saha **Emma Steeley Colin Storrar Oliver Stratton** Aneesh Varma Jamie Waller **Caroline Walton**

Chief Financial Officer Head Of Operations Managing Partner

UK Managing Director CEO Group CEO Operations Director Senior Partner Head Of Insolvency & Litigation

Chief Executive Officer Vice President, Collections And Recovery, Emea Partner Chief Product Officer **Chief Executive Officer** Partner **Business & Success Coach** Global Business Development Director Managing Director Data Business Uki Chief Executive Officer Chief Executive Vice President & Managing Director, Emea Director CEO CEO Managing Director

Managing Director - Sales Managing Director Managing Director - Europe Acquisitions

Head Of Industry Strategy, Financial Services Head Of Compliance Co-Group Chief Executive Director & Co-Founder MD Chief Marketing Officer CEO Chief Product & Marketing Officer Managing Director – UK & Ireland UK Managing Director

Group CEO CEO CEO President Of Europe Chief Executive CEO Regional President UK CEO CEO UK Country Manager

Chairman COO Peer 2 Peer Finance Association Insolvency Practitioners Association ccta Christians Against Poverty CCUA UK Parliament Money & Mental Health Policy Institute Consumer Finance Association High Court Enforcement Officers Association

Account Technologies Slater and Gordon Lester Aldridge Payplan Sopra **Cabot Credit Management LCM Partners** CRS **Moon Beever** Themis Global Lantern FICO **Auxillias Limited** TransUnion Payplan **Grant Thornton** TheBluDoor Oualco Experian The Sigma Financial Group Ascent FICO Equifax **Flexys Solutoins** Perch Group Link Financial Outsourcing Limited **Turnkey Lender** Equiniti Digital Qualco **PRA Group Court Enforcement Services** Microsoft **Equiniti Credit Services** Target MERJE 4most Sopra Banking Software **Ardent Credit Services Ltd** Equifax Intrum Lowell Group Master Collections **Rockstead Group** Arum **Paylink Solutions Ltd** Equifax Arrow Global Experian TransUnion AccountScore Lowell Group **Arrow Global** Aire Arum Group inc. Just. TieTa

2022

Wayne Whitford Dale Williams Michael Wolfenden

Mortgages

Paul Adams Gillian Almond Keith Barber Ian Bartholomew

Richard Beardshaw Alex Beavis Danny Belton Ray Boulger Paul Brett Paul Broadhead Simon Broadley Peter Brodnicki **Craig Calder** Francesca Carlesi Martese Carton **Michael Convile** Jon Cooper Kate Davies Andrew Dean Peter Dockar Jeremy Duncombe **Paul Ellis Graham Felstead** Alan Fitzpatrick **Brad Fordham Russell Galley** Marc Goldberg Sarah Green Julie Ann Haines Vicki Harris Helen Harrison **Charlotte Harrison Steve Hegarty** Grant Hendry David Hollingworth Moray Hulme Peter Izard Henry Jordan Susan Mccallum Paula Mercer Adrian Moloney Andrew Montlake **Robert Owen Christopher Pearson Kevin Purvey Martin Reynolds** Phil Rickards **David Robinson David Rogers Miguel Sard** Dom Scott **Richard Scott Steve Seal Robert Sinclair Iain Smith** Nick Smith Paul Stockwell John Truswell Sarah Tucker Sidney Wager

Director Chief Executive Managing Director

Sales Director Head Of Mortgage Change & Innovation Director Of Business Development Global Head Of Mortgage Strategy, Insight And International Head Of Sales, Mortgage Intermediaries

Head Of Lender Relationships Senior Mortgage Technical Manager MD - Intermediaries Head Of Mortgage And Housing Policy Managing Director, Tenetlime **Chief Executive Officer** Director, Mortgage Products Founder & CEO Head Of Intermediary Distribution Head Of Mortgage Operations Head Of Mortgage Distribution Executive Director Head Of Intermediary Support And New Build Head Of Customer Value **Director Of Intermediary Distribution Chief Executive** Head Of Intermediary Mortgages Director Of Marketplace Operations (Mortgages) Mortgage Distribution Director Managing Director CEO Director Of Intermediary Mortgages Chief Customer Officer **Chief Commercial Officer** Head Of Intermediary Distribution Head Of Mortgage Products **Distribution Director** Head Of Sales Associate Director, Communications Head Of Sales

Director, Mortgages Head Of Compliance Head Of Lending Sales Director Managing Director Managing Director Head Of Intermediary Mortgages **Director Of Intermediaries** CFO Head Of Bm Solutions Sales Director Head Of National Business Development MD Home Buying And Ownership Chief Executive Head Of Intermediaries Managing Director Chief Executive Head Of Intermediaries - UK Mortgages Head Of Mortgages Chief Commercial Officer Head Of Mortgage Distribution Managing Director Interim Head Of Intermediary Mortgage Business Credit 500 Telrock Marston Holdings

Pepper Money Santander Family Building Society HSBC

HSBC Sesame L&G John Charcol Landbay **Building Societies Association** Tenet Group Ltd **Money Advice Bureau** Barclays **Molo Finance** Leeds Building Society **Newcastle Building Society** Aldermore Bank plc IMLA **Nationwide Building Society** Virgin Money plc **Yorkshire Building Society Ecology Building Society** RBS Habito Santander UK plc Halifax **Together Money** Virgin Money plc Principality Building Society **Kensington mortgages** Santander UK plc **Skipton Building Society** Fleet Mortgages Ltd **Foundation Homeloans** L&C Mortgages Paragon Group **Investec Private Bank** Nationwide Building Society The Mortgage Lender Limited Atom Bank **OneSavings Bank plc** Coreco **United Trust Bank Limited HSBC Bank Coventry Building Society** SimplyBiz Mortgages Lloyds Banking Group **Shawbrook Bank Limited** Barclays Natwest Group Alexander Hall West Bromwich Building Society **Bluestone Mortgages** AMI **Bank of Ireland TSB Bank** Gatehouse Bank plc Vida Homeloans The Mortgage Mum Limited **Barclays**

CREDIT 500 - CLUB -

2022

Nikki Warren-Dean David Whittaker

Trade Credit

Ben Archer Katherine Bailey Teresa Callaghan Sue Chapple David Fisher **Simon Howell** Ian Jamieson Laural Jefferies Simon Johnson Lara Jolly **Diana Keeling** Nick King Martin Kirby Vincent-Bruno Larger **Bryony Pettifor** Alessio Pinna **Phil Rice Peter Simmons Guy Thompson**

Atul Vadher

Utilities & Telecoms

Michelle Atkinson Simon Bell Sarah Bentley Selina Chadha Martyn Cladingbowl Penelope Clarke

Juliet Davenport **Elaine Dougan** Liv Garfield Andrea Golightly **Gary Grey** Sally Gronow Stefan Guy Luke Harrison John Hegarty Stuart Jackson **Emmanuel Laffont** Matthew Lashbrook Sue Lindsay Matt Mattock **Rob Mayer** Malachy Mcveigh Al Mitchell **Ruby Mitchell** Gary Moffat Claire-Marie Morgan Ian Parry Anita Payne Tracy Porter John Preston Mark Ramsey **Christina Renshaw** Mark Ryan **Tim Sheer Richard Sweet Richard Tang**

Head Of Intermediary Sales Chief Executive Officer

Head Of Risk Management Group Credit, Risk And Compliance Manager Credit Manaaer Chief Executive Global Credit Manager Oil Senior Manager Of Credit Management **Collections Transformation Project Manager** Credit Executive Director Of UK Credit Head Of Credit Head Of Compliance Director Of Credit Management & Collections Europe Region Head Of Credit Risk And Collections General Secretary **Director Emea Credit & Collections** Director Global Credit Collection Head Of Credit Head Of Trade Finance Documentary **Credit Operations** Credit Risk Manager Emea & China Head Of Credit And Collections

Head Of Income Head Of Collections CEO Director Of Consumer Policy Head Of Revenue Assurance Head Of Credit Risk, Billing And **Collections Operations** Founder Head Of Credit & Collections CEO Debt Strategy Lead Head Of Collections Head Of Customer Support & Field Operations Head Of Debt Resolution Head Of Customers Head Of Recoveries Chief Financial Officer Group Director Of Credit Risk And Fraud Credit Risk And Fraud Manager Director Customer Policy & Engagement **Collections Strategy Manager** Director - Pay As You Go Energy Head Of Credit And Collections Director Of Group Commercial Capability Senior Operations Manager Customer Debt Operations Manager Head Of Credit Risk CEO Director Head Of Collections Head Of Finance Operations Debt Strategy Manager Head Of Collections Head Of Risk Head Of Collections And Billing Head Of Regulatory Policy Co-Founder

Nottingham Building Society Keystone Property Finance Ltd.

Gazprom Energy Valor Hospitality Europe Limited Mishcon de Reva СІСМ **Royal Dutch Shell** Tarmac IWG **Fashion Edge LTD** SIG plc **Travis Perkins** Ian Williams **Agility Logistics Business Stream** AFDCC Anixter **Rockwell Automation** Aggregate Industries Crédit Agricole CIB Sun Chemical

Gazprom Energy

United Utilities Water Shell Energy Thames Water OFCOM Bulb Vodafone

Good Energy Three UK Severn Trent **EDF Energy Spark Energy** Dwr Cymru Water E.ON Opus OVO Energy Octopus Energy Group BT Group plc ovo Wessex Water 02 **OVO Energy** Power NI Skv **Octopus Energy Group** Centrica 02 **Future Leaders Mentoring** OFWAT EE **Tesco Mobile** Severn Trent Water Valda Energy Skv Loop/Yorkshire Water Scottish Power **7en Internet**



2022

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Meghna Tewari Jon Tibbo James Tipler Jack Warhurst Nina White Mark Wilkinson Josh Yorke Head Of Retail Market Policy Specialist Complaints Manager Head Of Debt Billing & Debt Management Head Of Collections Director Of Financial Customer Care Head Of Income Head Of Supplier Management OFGEM Ovo Energy Affinity Talk talk Thames Water Northumbrian Water Just

Iwoca

Alternative Lending

Andrew Ambler Fiona Asuman **Rich Bayer** Nick Beal Mo Bhanji Joe Brunt Shiona Crichton Adam Daniels Dovi David **Chris Deboer** Ana Diaz **Simon Dukes** Rahul Duseja Paul Dyer Luke Enock Katy Everett **Paul Gill** David Goodman Max Jessernigg Graeme Keenan **Martin Kennington** Inês Maia **Danny Malone** Alex Marsh Jeff Mcadam **Ryan Mendy** Grant Miles **Gary Miller-Cheevers** Emily Nisbet Matt Nunn **Tom Parks Stephen Paxton David Poole** Faisel Rahman Jake Ranson Nadeem Siam **Stuart Sykes Phil Tobin** Peter Tuvey Victoria Vaksman Julie Warren Andrew Wayland **Steven White**

Head Of Collections And Legal Managing Director UK Country Manager Chief Regulatory & Public Affairs Officer Corporate Governance Officer Managing Director CEO Managing Director - Structured Lending Founder & CEO CEO Marketing Manager **Chief Executive** Director Of Credit Chief Operating Officer CEO Head Of Collections Systems And Analysis Chief Risk Officer Chief Executive Officer Chief Risk Officer Chief Risk Officer Chief Marketing Officer Chief Risk Officer **Chief Executive Officer** Uk Country Lead Head Of Collections **Chief Communications Officer** Chief Risk Officer CEO MD Chief Risk Officer **Chief Executive Officer** Head Of Credit Chief Credit Officer Chief Executive **Chief Customer Officer** CFO Vice President Service Operations Chief Risk Officer CEO CEO Marketing And Partnerships Director Chief Marketing Officer Commercial Director

Ouid Market Clearpay Amigo Loans Amigo Loans Fast Loan Uk Moneyline **Paragon Bank** Mycashline Gain Credit **Fiduciam Nominees Ltd** Fair For You Cashplus **Reward Rate Oakbrook Finance** Lendable **Non-Standard Finance** 118 118 Money Ge Capital Uk **Pantheon Ventures** 365 Business Finance Lending Works **Reward Rate** Klarna Aldermore Bank Zilch Avantcredit Cubefunder Mr Lender **Bamboo Loans** Sbtp Group (Smart-Pig And Buffa) Zopa Provident Fair Finance **Reward Rate Fund Ourselves** Zilch **Bibby Financial** Fleximize Yesgrowth **Propel Finance Everyday Loans Providernt Financial Group**

Challenger & Neo Banks

Ruth Anderson Nicolas Ballefin Wes Brannigan Matt Briers Head Of Lending Chief Operating Officer / Cto & Co-Founder Head Of Operations UK Bank Chief Financial Officer Starling Bank Tymit Revolut Wise

Bob Buchan Rebecca Cartwright Steve Catterall Stephen Chang Atul Choudrie

2023

Andrea De Gottardo Eleanor Demuth John Donnely Lyndsey Edgar Conrad Ford Aileen Gillan **Kieran Gillett** Simon Green Emma Hagan **Gareth Jones** Diptendu Khan lain Laing **Richard Lees Richard Lynch** Naila Malik **Mary Mcintosh Kirsten Mcleod** Desmond Mcnamara **Thomas Melliar-Smith** Sabyasachi Mukherjee Cristina Munteanu John Oakley **Piotr Pisarz** Larry Potter Oliver Prill Shahi Sattar Brian Seal Nick Slape Nick Smith Ian Strafford-Taylor **Chris Sweeney** Matthew Tataryn **Rachael Titterton**

Tim Trailor Hardev Tumber Abby Vickers Rich Wagner Colin Webb Simon Wilson Stuart Young

Commercial Finance

Stephen Bale Kevin Beck **Richard Blackburn Richard Brassey** Harry Bright Bobby Charalambous Toni Coulson Sean Devoy Nigel Drury **Chris Edis Peter Flavel** Enrico Gnani **Roumena Goscomb** Suzanne Gray **Phil Gray** Matt Handley Wesley Harfield

Head Of Underwriting And Collections Chief Risk Officer Head of Collections Chief Operating Officer Chief Commercial Officer And Managing Director -Bankina **Chief Executive** Director Of Risk Senior Manager - Collections Strategy And Oversight VP Operations Chief Product & Strategy Officer Chief Risk Officer Head Of Arrears Management Conduct And Control Credit Officer Chief Risk And Compliance Officer Chief Risk Officer Chief Risk Officer Chief Risk Officer Chief Risk Officer Managing Director Head Of Credit Risk Chief Risk And Compliance Officer Chief Credit Officer Chief Risk Officer Head Of Compliance & MIro Head Of Credit Risk Chief Operating Officer **Operations Director** . Founder & CEO Chief Risk Officer Chief Executive Officer Head Of Customer Operations Chief Credit Officer **Chief Executive** Chief Lending Officer - UK Chief Executive Officer **Chief Executive Officer** Director Of Financial Crime And Risk Director - Vulnerable Customers And Financial Health, Customer Operations Chief Credit Officer Head Of Collections & Recoveries Drector For Uk Product And Credit Risk Chief Executive Officer **Director Of Operations** Chief Risk Officer Director Of Credit Risk

Allica Bank Atom Bank Tandem Bank Monese Bank Monese Bank

Kroo Curve Atom Bank Monzo Bank Allica Bank Allica Bank Metro Bank Chase Bank Uk Clearbank The Co-Operative Bank Uncapped Monzo Bank **Tsb Bank** Suits Me Card **Starling Bank** Chase Bank Uk **Metro Bank** Zilch Silverbird Monese Bank Silverbird **Suits Me Card** Uncapped **Starling Bank** Tide Kroo Atom Bank The Co-Operative Bank Revolut Card One Money Fiinu Tide Monzo Bank

Monzo Bank Revolut Klarna Cashplus Bank Cashplus Bank Fiinu Sainsbury'S Bank

Head Of Collections & Recoveries Director Global Banking And Markets And Commercial Banking Head Of Business Partnerships Head Of Global Debt Financing Head Of Operational Risk Head Of Forward Flow Lending Finance Director Chief Risk Officer **Chief Financial Officer** CEO Head Of Operational Risk General Counsel Head Of Marketing Business Development Managing Director CRO Head Of Sales

Funding Circle Plc Fleet Commercial Finance Ltd Hsbc **Barclays Partner Finance** Santander Asset Finance Uk Anz Bank **Starling Bank** Kennet Equipment Leasing Schroders Lloyds Banking Group Coutts Abc International **Simply Asset Finance** Alphabet Watts Commercial Finance Ltd Handelsbanken Investec

Pradyumma Javalekar

2023

Kevin Jones Darren Jones Matt Jones Jackie Kain Helena Karayiannis David Landen **Rosaline Laverley** Mourad Malki Jane Mclintock **George Miles** Sina Nejand Ylva Oertengren Mark Olivier **Tamsin Powell** lan Ramsden **Mike Randall Steve Scott** Stephen Searle Paul Slapa Tim Smedley Jamie Stewart **Ben Talbot** Sami Tamim Andy Taylor Darpan Vasudev Emily Whyte Thomas Wilkinson Simon Willmett Jason Wilson Stefan Wolvaardt Tom Wootton Malcolm Workman

Credit Cards

Ian Ashford **Guillaume B Le Flahec** Peter Borland **Philip Broome** Lee Brown **Philip Byrne Binh Chu** Rupert Corder Matt Hall **Richard Hilton** Anna Lewis **Rupert Macinnes** Martin Magnone Sulabh Monga Juan Montalvo Bressi Martin Moore Mark Murton **Chris Oestrich**

Scott Powell David Sims James Storm Mark Weston Gavin Windram Ian Worthington

Influencers

Bim Afolami Andy Agathangelou MP

Founding Chair

Executive Director Head Of Credit Portfolio Group Market Risk coo Global Head Of Banking & Corporate Finance Head Of Asset Finance Group Marketing Manager Deputy Head Of Credit Chief Executive Officer Global Head Of Enterprise Risk соо Head Of Legal And Compliance Director Head Of Risk - Asset Finance Chief Operating Officer Chief Risk Officer Gsam Europe Head Of Credit Operation Global Director Of Risk **Chief Executive Officer** Head Of Business Support, Collections & Recoveries Associate Director Group Risk Group Commercial Director Corporate Risk & Recoveries Manager Co-Founder & Director Head Of Collections CEO Sales Director Uk Chief Credit Officer Commercial Legal Counsel Managing Director CFO Group Head Of Marketing CFO Chief Credit Officer coo

Head Of Customer Operations Strategy Director Of Operations Collections Emea Head Of Unsecured Credit Risk Head Of Current Account And Credit Cards **Director Of Credit Cards** Head Of Cards Head Of Credit Cards, UK Head Of Operations, Supplier Management Head Of Cards And Loans Head Of Personal Credit Interim Head Of Card Payments Chief Counsel CFO VP Chief Credit Officer Chief Risk & Analytics Officer Head Of Credit Cards Acquistion And Payments Director Of Credit Management Head Of Credit Risk For Credit Cards Acquistion And Portfolio Management Head Of Further Lending Credit Risk Director Uk Cards Acquisition Vice President, Uk Cards Acquisition Head Of Unsecured Risk Lending Products Head Of Credit Cards Senior Recoveries Strategy Manager

Jp Morgan

Omega Group Santander Asset Finance Uk Henry Howard **Star Asset Finance Group** Alpha Bank Hodge Lifetime **Funding Circle** Richmond Group - Australia Shire Leasing Plc Paladin Commercial Credit Lcm Partners **Simply Asset Finance Goldman Sachs Credit Spring Bibby Financial Services Simply Asset Finance** Nationwide **Advantage Commercial Finance Star Asset Finance Group Bibby Financial Services Think Business Loans** Societe General Equipment Finance Ahli United Bank Haydock Finance Ltd **American Express Close Brothers Asset Finance Beta Commercial Finance Limited Nucleus Commercial Finance Limited Star Asset Finance Ltd Simply Asset Finance** Credit Suisse Shire Leasing Plc

Vanquis Bank **American Express** Co-Operative Bank Nationwide **Bnp Paribas Personal Finance** Metro Bank Revolut Capital One (Europe) Plc Santander Virgin Money **Starling Bank** Capital One Tymit **American Express** Tymit Natwest Newday Lloyds Banking Group

Vanquis Bank Barclaycard Barclaycard Santander Sainsbury'S Bank Lloyds Banking Group

2023

John Agha Victoria Atkins Dennis Berg David Black Sam Bragg Ben Broadbent Stephen Brown Diane Burridge Selina Chadha Sue Chapple Peter Cottle Kate Davies Ronnie Driver

Stuart Duffy Chris Fitch Yvonne Fovargue David Geale Alastair Gilmartin-Smith Charlie Gluckman Will Graham Theodora Hadjimichael Jonathan Horsman Fiona Hoyle Eric Leenders Chris Leslie Sheldon Mills Jessica Morden Marjorie Ngwenya

Mark Onyett Lisa Osofsky Anita Payne Roma Pearson Nikhil Rathi Paul Robinson Jane Rumble Andrew Slatford Meghna Tewari Mark Thundercliffe Stephen Timms Daniel Walker-Nolan Jason Wassell Sam Woods Director MP Senior Policy Maker CEO Senior Associate Deputy Govenor, Monetery Policy Acting Executive Director, Data & Analytics Trustee Director Of Consumer Policy **Chief Executive Consulting Director** Executive Director Head Of Banks Resilience Division Financial Stability Strategy And Risk Fconomist Research Fellow, Personal Finance MP, Chair Of Appg For Debt & Personal Finance Director, Retail Banking COO Head Of Prudential & Redress Policy Senior Associate CEO Managing Director Head Of Consumer Finance & Mortgage Finance MD, Personal Finance CEO Executive Director, Consumers And Competition MP External Member Of The Prudential **Regulation Committee** Partner Director Director Director, Consumer Finance Chief Executive Executive Director, Risk **Director Of Policy** Consultant Head Of Retail Market Policy Member Of The Board MP, Chair Of Appg For Digital Finance Principal Of Strategy And Policy CEO CFO

Knowledge & Professional Services

Rob Ashton Jennifer Baldwin Samantha Barnard **Matthew Barrow Richard Broadbent** Iain Brown **Craig Buick Paul Burdell Caroline Burston** Scott Cargill **Frances Coulson Michael Court** Matt Cox **Denise Crossley** Jo Davis Shail Deeo **Rachel Duffey** Alex Ellerton Shannon Faulkner **Terry Franklin**

Chief Financial Officer Head Of Operations **Director Of Client Partnerships** Managing Partner **UK Managing Director** Head Of Data Science UK&I CEO Group CEO **Operations Director** Chief Executive Officer Senior Partner Head Of Insolvency & Litigation Co-Founder and Director Managing Director & General Manager Emea Chief Executive Officer Partner Chief Product Officer Chief Executive Officer Partner **Business & Success Coach** Global Business Development Director

Uk Finance Houses Of Parliamnet Ofgem Ofwat Financial Conduct Authority Bank Of England Bank Of England Centre For Responsible Credit Ofcom Cicm Finativ Imla Bank Of England

Fla Bristol University Houses Of Parliament Fca Uk Finance Financial Conduct Authority Financial Conduct Authority Responsible Finance Centaurus Comunications Finance And Leasing Association Uk Finance Csa Financial Conduct Authority Houses Of Parliamnet The Predential Regulation Authority

Blenheim Chalcot Serious Fraud Office Ofwat Fca Financial Conduct Authority Bank Of England Ofgem Novuna Ofgem Finance & Risk Policy Committee Houses Of Parliament Ofwat Ccta Prudential Regulation Authority

Account Technologies Slater And Gordon Lantern Uk Lester Aldridge Sopra Sas **Cabot Credit Management Lcm Partners** Crs **Admiral Group** Moon Beever Themis Global Fico Lantern **Auxillias Limited** Transunion Payplan **Grant Thornton** Thebludoor Qualco

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Gary Gilburd Julian Graham-Rack Steve Haddaway Justin Hannemann Jon Hickman **Craig Hinchcliffe Frank Horvath** Sarah Jackson **Christian Jacob Owen James Neil Jinks** Janet Jones **Martin Kisby Edward Manson Robert Mcdowell Rob Mcelroy** John Mcmahon Yann Metz-Pasquier Jerry Mulle **Steve Murray** Jayadeep Nair Eddie Nott Ian Parry John Pears **Brian Pitt Andrew Pritchard** Susan Rann Patricio Remon Lee Rochford Jose Luiz Rossi Satty Saha Luke Scowen Andy Sleigh Emma Steeley **Colin Storrar Oliver Stratton** Aneesh Varma Jamie Waller **Caroline Walton** Dale Williams **Michael Wolfenden**

Mortgages

Paul Adams Alex Beavis Danny Belton Ray Boulger Paul Brett

Paul Broadhead Peter Brodnicki Francesca Carlesi Martese Carton Lloyd Cochrane **Michael Conville** Jon Cooper Steve Cox Peter Dockar Jeremy Duncombe Russell Galley **Julie Ann Haines** Vicki Harris **Helen Harrison Charlotte Harrison** Grant Hendry **David Hollingworth**

Chief Executive Officer CEO Vice President & Managing Director, Emea Director CEO CEO Managing Director Managing Director Managing Director Managing Director - Europe Acquisitions Head of Client Development & Communications Head Of Industry Strategy, Financial Services Head Of Compliance Director & Co-Founder MD CEO VP Sales EMEA, APAC & UK Chief Marketing Officer **Uk Proposition Development Director** CEO Chief Product & Marketing Officer Managing Director - Uk & Ireland CEO **Uk Managing Director** Group CEO CEO CEO President Of Europe **Chief Executive CEO Experian UKI** Regional President Uk **Company Director** Chief Executive Officer CEO CEO UK Country Manager **Board Director** Chairman coo **Chief Executive** Managing Director

Sales Director Group Director Head Of Lender Relationships Senior Mortgage Technical Manager Leader / Consultant / Coach / Mentor In Fintech And Mortgage Industry Head Of Mortgage & Housing Policy Chief Execuive Officer Co-Founder & CEO Director Of Mortgage Distribution Head Of Mortgages, Proposition And Experience Chief Customer Officer Head Of Mortgage Distribution Chief Commercial Officer Commercial Director Director Of Mortgage Distribution Managing Director - Halifax Chief Execuive Officer cco Head Of Intermediary Distribution Head Of Mortgage Products Director Of Sales Associate Director, Communications

The Sigma Financial Group **Prinsix Technologies Ltd** Fico Equifax **Flexys Solutoins** Perch Group Link Financial Outsourcing Limited Accenture Qualco Pra Group **Court Enforcement Services** Microsoft **Equiniti Credit Services** Merje 4Most Sopra Steria Financial Services Lt **C&R** Software Sopra Banking Software Ophen Ardent Credit Services Ltd Equifax Intrum **Future Leaders Mentoring** Lowell Group **Rockstead Group** Arum **Paylink Solutions Ltd** Equifax **Arrow Global** Experian Transunion **Slick Solutions Ltd** Clearscore Uk **Freedom Finance** Lowell Group Arrow Global Aire Arum Group Inc. Just. Tieta Telrock Marston Holdings

Pepper Money Sesame Bnakhall Group Legal And General Jon Charcol Former Landbay

Building Societies Association Mortgage Advice Bureau **Molo Finance** Leeds Building Society Natwest **Newcastle Building Society** Aldermore Fleet Mortgages **Generation Home Yorkshire Building Society** Lloyds Banking Group **Principality Building Society** Kensington Mortgages Santander **Skipton Building Society** Foundation Home Loans Landc Mortgages

2023

Henry Jordan Rob Jupp Scott Marshall Susan Mccallum Roland Mccormack Paula Mercer

Adrian Moloney Andrew Montlake **Charles Morley** Christopher Pearson **Kevin Purvey** Martin Reynolds **Phil Rickards David Rogers Richard Rowntree Richard Scott Steve Seal** Louisa Sedgwick **Robert Sinclair** Paul Stockwell **Buster Tolfree** John Truswell Sarah Tucker Sidney Wager Simon Wallace Nikki Warren-Dean **David Whittaker**

Motor Finance

Alice Altemaire **David Andrews Simon Bailey** David Baverstock **Andrew Brameld Pascal Brasseur** Peter Brook **Don Brough** Jamie Burgoyne Leon Caruso Sam Challanger Jean-Baptiste Charles Joe Crump Mike Dennett **Robert Dodson Christopher Duckworth** Paul Elder **Mark Giles** Adam Goldhagen **Spencer Halil** Sam Harvey Vik Hill **Richard Hoggart Alex Hughes** John Hughes Chris Jackson David Johnson **Bob Jones** Laura Jones **Richard Jones Richard Kernick** Mike Larosa Jeremy Levine Matthew Li **Oliver Mackaness Fiona Mackay**

Director Chief Execuive Officer Founder & Managing Director **Compliance** Director Mortgage Distribution Director Head Of Intermediary Lending - Residential & Commercial Lending Group Intermediary Director Managing Director Director Of Mortgage Distribution Head Of Intermediary Mortgages Director Of Mortgage Distribution Chief Execuive Officer Head Of Bm Solutions Intermediary Business Director Managing Director, Mortgages Head Of Intermediaries Chief Execuive Officer Managing Director, Mortgages Chief Execuive Officer **Chief Commercial Officer Director Of Mortgages** Head Of Intermediary Distribution Managing Director Mortgage Intermediary Partnerships Director Head Of Mortgage Integration & Transformation Head Of Intermediaries Chief Execuive Officer

Chief Executive Managing Director Products And Alliances Managing Director Head Of Collection & Recovery Managing Director - Motor Finance Deputy Chief Exectuive Chief Executive **Chief Executive** Head Of Operations Group Operations Director Head Of Collections & Customer Experience **Chief Executive** General Manager - Business Administration Chief Executive F&I Operations Director Chief Risk Officer Group F&I Manager **Chief Executive Deputy Chief Exectuive** Chief Commercial Officer Head Of Group F&I Managing Director Chief Executive Managing Director Managing Director Head Of Collections Group F&I Director . Chairman Divisional Director, Connected Car Finance Managing Director **Collections Director** Head Of Credit Risk & Compliance Group Executive Director Head Of Credit Risk **Chief Executive** Automotive Finance Director

Nationwide Building Society Brightstar Roma The Mortgage Lender Tsb Bank

Osb Group Coreco Metro Bank Hsbc **Coventry Building Society** Simplybiz **Birmingham Midshires Barclays Bank** Paragon The West Brom **Bluestone Mortgages** Hampshire Trust Bank Association Of Mortgage Intermediaries Gatehouse Bank **United Trust Bank** Vida Homeloans The Mortgage Mum **Barclays** Bank Virgin Money Nottingham Building Society **Keystone Property Finance**

Rci Bank Ford Credit **Specialist Motor Finance** Bmw Financial Services **Bnp Paribas Personal Finance Opel Vauxhall Finance Oracle Finance First Reponse Finance** Northridge Finance Vertu Motors **Billing Finance** Psa Finance Uk Honda Finance Europe **Bmw Financial Services** Sytner Group **Fca Automotive Services** Inchcape Go Car Credit Santander Consumer Alphabet **Jardine Motors Group** Santander Consumer Dsa Group **Fca Automotive Services** Mann Island Motonovo **Perrys Motor Sales** Blue Motor Finance **Dsg Group Black Horse Psa Finance Uk** Go Car Credit **Evolution Funding** Alphabet **Billing Finance** Autotrader Uk

2023

Andrew Marsh James Mcgee Jamie Mcgrath Rebecca Mcneil Liam Missen Aimee Picken **Paul Picken** Ian Plummer Julian Rance Louis Rix **Preston Rogers Steve Rowe Bill Scotney David Shrimpton** Joanne Simms Adam Small **Tim Smith Alexandre Sorel** Lee Streets Nirbhai Thind Jon Timmis Mike Tood Steve Underwood Karl Werner James Wilkinson

Managing Director Managing Director Head Of Collections **Chief Executive** Auto Commercial Director Chief Operating Officer Head Of Credit Risk Commercial Director Managing Director - Car Finance Chief Operating Officer Head Of Jaguar Land Rover Financial Services Sales Director Commercial Director Managing Director Chief Risk Officer Head Of Operations Head Of Motor Finance **Chief Executive Chief Executive** Head Of Collections Head Of Credit Risk **Chief Executive** Managing Director Managing Director Chief Executive

Retail Banks & Building Societies

Claire Aikman Nisha Babbar Talvir Bains Nicola Bannister Phil Beale Tasneem Bhamji Chan Bharj Richard Bowles Michael Brearley Stuart Briant James Calvert

Matthew Carter Jackie Cassidy Nigel Cates Russell Chweidan Josie Clapham Angharad Collins Elyn Corfield Jasper Davy Karen Dewar Julia Dunn Ben Erwin Darrell Evans Hugh Fitzpatrcik Bruce Fletcher John Foster

Neil Gallimore

Chris Gowland Anshul Goyal Leighton Grew Janis Hambling Paul Hammick Frances Haque Richard Henderson Duncan Hewitt Head Of Risk, Credit Strategy Head Of Credit Risk MD, Head Of Uk Operations Financial Support Director CRO, Secured Lending Strategy & Innovation Director Chief Risk Officer Chief Risk Officer Head Of Collections & Recoveries Head Of Product And Commercial Senior Manager - Financial Wellbeing And Customer Vulnerability Head Of Product **Operations Lead - Vulnerable Customers** Head Of Financial Support UK CFO Director, Centre Of Excellence For Financial Support Credit Risk Director MD Consumer Finance Head Of Collections And Recoveries Head Of Analytics And Decisioning CRO **Director Of Fraud And Collections** MD, Retail Bank CRO Chief Risk Officer Head Of Mortgage Collections And **Recoveries** Operations Director Of Strategy For Financial Assistance, Recoveries And Debt Sale **Customer Channels Director** Head Of Credit Risk, Unsecured Products Director, Collections, Recoveries And Restructuring Head Of Collections & Recoveries **Operations Director** Chief Economist **CFO And Executive Director** Head Of Credit Risk, Retail Acquisition And Account Management

Marsh Finance Northridge Finance Blue Motor Finance Close Brothers Zopa Zuto Mann Island Autotrader Uk **Paragon Bank** Carfinance 247 Jaguar Land Rover Fs Vertu Motors Moneybarn Moneybarn Moneybarn **Evolution Funding Black Horse Opel Vauxhall Finance Evolution Funding Close Brothers** Carfinance 247 **Volkswagen Financial Services Aston Martin Financial Services** Motonovo Zuto

Natwest Tsb Hsbc Tsb Barclays Lloyds Bnp Paribas Coventry Building Society Bank Of Ireland Sainsbury'S Bank Tesco Bank

Coventry Building Society Co-Op Bank Hsbc **Bank Of China** Santander Co-Op Bank Lloyds Nationwide Natwest Hsbc Barclays Co-Op Bank Shawbrook Natwest Natwest Barclays

Lloyds Lloyds Shawbrook Yorkshire Building Society Lloyds Santander Uk Tesco Bank Tsb

CREDIT 500 - CLUB -

2023

Claire Holmes Steve Hunt Chris Irwin Matthew Jones

Parveen Kaur David King

Nick Larkins

Chris Laverick Keith Lewis Dorothy Liviabella Gerry Magee Amanda Mason **Rob Mcquade** Maitham Mohsin Andy Moody **Claire Moore Mike Morrison** Andy Nelson Elaine O'Dwyer Aidan Orchard **Christine Palmer** Sean Pape **Dave Pickering** Susan Poot Marc Proctor **Mike Roberts**

Alison Rose Cyrille Salle De Chou Lynsey Schofield David Sinclair **Gavin Smyth** Emma Springham Matthew Stevens Victoria Stubbs James Tebboth David Thomasson Kathryn Townsend Suresh Viswanathan Nick Watson **Richard Wells** Paul Went **Stephen White** Nick Winterbottom **David Wishart**

Telecoms

- Karen Brocklebank-Lambert Penelope Clarke Elaine Dougan Oliver Gee Phil Herd Kat Isherwood
- Dominic Legg Suzanne Lewis Andreas Manolis Al Mitchell Tracy Porter John Preston Mark Ryan

Head Of Customer Contact & Operations CEO **Director Of Savings** Head Of Risk Decision Science And Analytical Innovation Chief Customer Officer Head Of Risk, Credit Risk Management & Corporate Governance Head Of Collections Strategy And Third Party Management Customer Journey Manager (Manage My Debt) Director, Savings And Lending Head Of Vulnerable Customer Strategy Head Of Brand & Marketing cco **Chief Credit Officer** Head Of Savings & Partnership Products Chief Commercial Officer соо Director, Secured Products Chief Financial Risk And Data Officer Chief Risk Officer Head Of Collections & Recoveries Chief Risk Officer Director, Secured Credit Risk Head Of Strategic & Esg Risk CRO Head Of Credit Risk Head Of Unsecured Risk, Uk Wealth & Personal Banking CEO Chief Risk Officer Credit Risk Director Head Of C&R CRO Chief Marketing Officer Chief Risk Officer Managing Director, Compliance Director Of Retail Credit Risk MD, Banking Products And Services Head Of Customer Vulnerability, Access & Inclusion COO **Operations Manager** Chief Risk Officer Managing Director - Consumer Banking cooHead Of Customer Support Chief Risk Officer

Head Of Billing, Revenue Assurance & Credit/Debt Management Head Of Credit Risk, Billing And **Collections Operations** Head Of Credit & Collections Director VP Finance CCO - Commercial & Operations At Colt Technology Services **Collections Agency Manager** Head Of Credit Control And Billing Head Of Payment Services - Credit And Leasing Head Of Innovation & Strategy Director Of Group Commercial Capability Head Of Collections Head Of Finance Operations Head Of Risk

Skipton Building Society Bnp Paribas Yorkshire Building Society Nationwide

Leeds Building Society Rbs

Hsbc

Rbs **Bank Of Ireland** Santander Virgin Money Virgin Money **Bank Of Ireland Skipton Building Society** Leeds Building Society **Bnp Paribas** . Barclays **Skipton Building Society Furness Building Society Coventry Building Society** Santander Santander **Virgin Money** Virgin Money Leeds Building Society Hsbc

Rbs Hsbc Tesco Bank Sainsbury's Bank Nationwide Tsb Barclays Barclays Santander Metro Bank Nationwide Nationwide Virgin Money Yorkshire Building Society Shawbrook Bank Santander Virgin Money Sainsbury's Bank

Plusnet

Vodafone

Three Uk Dynamic Mesaging Colt

Sky 4Com Dixons Carphone Bt Sky Ee Tesco Mobile Sky

2023

Richard Tang Jack Warhurst Rebecca Wilson Claire Yates

Trade Credit

Katherine Bailey Andrea Baker

Andrew Child **Ul Craven David Fisher Simon Howell** Julian Hudson Karen Jain Laural Jefferies Simon Johnson Lara Jolly Diana Keeling Vincent-Bruno Larger Anna Marie Mcfadyen Simon Moon Sarah Murrow Arpita Nath Andrew Payne **Bryony Pettifor Simon Philpin**

Alessio Pinna Guy Thompson Corine Troncy Atul Vadher Tim Vine Andrea Walker Karsten Wenk Richard Wulff

Utilities

Michelle Atkinson Louise Beardmore Simon Bell Sarah Bentlev Sharon Brimfield Martyn Cladingbowl Juliet Davenport **Liv Garfield** Andrea Golightly Sally Gronow Stefan Guy Luke Harrison John Hegarty **Stuart Jackson** Martin Kirby Matthew Lashbrook Sue Lindsay Hayley Lord **Rob Mayer Gary Moffat Christina Renshaw Tim Sheer** Andrew Upton Nina White Andrew White **Mark Wilkinson**

Co-Founder Head Of Collections Head Of Credit Risk Head Of Credit, Risk And Fraud

Group Credit, Risk And Compliance Manager Director, Customer Success Northern Europe And Apac Global Business Development Officer European Trade Credit Product Leader Global Credit Manager Oil Senior Manager Of Credit Management Global Head Of Trade Credit Director, Trade Credit Insurance Credit Executive Director Of Uk Credit Head Of Credit Head Of Compliance General Secretary Head Of Trade Finance Head Of Risk, Trade Credit, Political Risk And Surety Chief Executive, Uk And Ireland Head Of Trade And Lending Operations Director - Client Service Trade Credit **Director Emea Credit & Collections** Head Of Business Development - Global - Trade Credit **Director Global Credit Collection** Head Of Global Credit Risk Global Head Trade Credit Head Of Credit And Collections Head Of Trade Credit Head Of Trade Finance Underwriting Head Trade Finance Operations **Executive Director**

Head Of Income CEO Designate Head Of Collections CFO Head Of Debt & Risk Head Of Revenue Assurance Founder CEO Debt Strategy Lead Head Of Customer Support & Field Operations Head Of Debt Resolution Head Of Customers Head Of Recoveries **Chief Financial Officer** Head Of Credit Risk And Collections Credit Risk And Fraud Manager Director Customer Policy & Engagement Head Of Collections Operations Director - Pay As You Go Energy **Customer Debt Operations Manager** Head Of Collections Head Of Collections And Billing **Director Credit Collections** Director Of Financial Customer Care Senior Policy Maker Head Of Invoice

Zen Internet Talk Talk Virgin Media O2 Tesco Mobile

Valor Hospitality Europe Limited Sidetrade

Marsh Trade Credit Dun & Bradstreet **Royal Dutch Shell** Tarmac Chubb **Standard Chartered Bank Fashion Edge Ltd** Sig Plc Travis Perkins Ian Williams Afdcc **Bibby Financial** Markel Allianz Trade Australia And New Zealand Banking Group Arthur J Gallagher Anixter Markel

Rockwell Automation Sun Chemical Aig Uk Sefe Energy Gazprom Energy Uk Export Finance Commerzbank International Credit Insurance & Surety Association

United Utilities Water **United Utilities Water** Shell Energy Thames Water Npower Bulb **Good Energy** Severn Trent Edf Energy Dwr Cymru Water E.On Opus **Ovo Energy Octopus Energy Group** Business Stream **Ovo Energy** Wessex Water Thames Water **Ovo Energy** Centrica Valda Energy Loop/Yorkshire Water **British Gas** Thames Water **Consumer Council For Water** Northumbrian Water