

Credit 500 – category definitions

1. Retail Banks and Building Societies

Best-in-class professionals who specialise in retail lending and who work at a lender that currently holds a banking licence and is regulated by the FCA and PRA.

2. Commercial Banks

Best-in-class professionals who specialise in commercial lending and who work at a lender that currently holds a banking licence and is regulated by the FCA and PRA.

3. Retail Lenders

Best-in-class professionals who specialise in retail lending and who work at a lender that doesn't currently hold a banking licence, and/or has a lending model not traditionally seen at mainstream banks (such as Buy Now, Pay Later).

4. Commercial Lenders

Best-in-class professionals who specialise in commercial lending and who work at a lender that doesn't currently hold a banking licence, and/or has a lending model not traditionally seen at mainstream banks (such as bridging finance providers).

5. Motor Lenders

Best-in-class professionals who specialise in motor finance lending, both in commercial and consumer markets.

6. Mortgage Lenders

Best-in-class professionals who specialise in mortgage lending, both in commercial and consumer markets.

7. Government, Regulators and Trade Bodies

Best-in-class professionals who are leading figures at trade bodies and regulators, as well as parliamentarians, with a particular interest in the credit market.

8. Credit Cards and Payments Processors

Best-in-class professionals who operate in businesses who exclusively offer credit cards, in either the commercial or consumer space, or are payment processing providers in the retail space.

9. Utilities & Telecoms

Best-in-class professionals who specialise in water, energy or telecoms lending, both in commercial and consumer markets.