

# CREDIT 500 CLUB

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 2022**

**2024**

## Alternative Lending

Abby Vickers	<i>Director for UK Product and Credit Risk</i>	Klarna
Adam Daniels	<i>Director, Structured Lending</i>	Person Account
Aimee Gethin	<i>Chief Operating Officer</i>	Zuto
Alan Chetwoo	<i>CRO</i>	Chetwood Financial
Andrew Ambler	<i>Head of Collections and legal</i>	iwoca Ltd
Andrew Wayland	<i>VP Customer &amp; Proposition</i>	GAIN Credit
Anna Decoudu	<i>Managing Director, Consumer Loans</i>	Person Account
Anouski Roberts	<i>Head of Engagement and Inclusion &amp; Diversity</i>	NewDay
Anthony Sheehan	<i>Chief Credit Officer</i>	Snap Finance UK
Chris Macklin	<i>Chief Risk Officer</i>	Assetz Capital
Claire Moore	<i>CRO</i>	Azzurro Associates
Danny Malone	<i>Chief Executive Officer</i>	Reward Rate
David Poole	<i>Chief Risk Officer</i>	Tinka
Diptendu Khan	<i>Chief Risk Officer</i>	Uncapped
Emily Nisbet	<i>Managing director</i>	Mr Lender
Faisal Rahman	<i>CEO</i>	Fair Finance
Fiona Asuman	<i>Managing Director</i>	Quid Market
Gary McKenna	<i>Director</i>	IPlus1 Loans
Hardev Tumber	<i>Head of Collections &amp; Recoveries</i>	Revolut Ltd
Inês Maia	<i>Chief Risk Officer</i>	Lending Works
Jacob Rukin	<i>Head of Credit Risk &amp; Analytics</i>	Everyday Loans
James Cashmore	<i>Chief Risk Officer</i>	OakNorth Bank
Joe Brunt	<i>Managing Director</i>	Fast Loan UK
John Lewis	<i>Head of Compliance</i>	Fluent Money
Kelvin Lee	<i>Head Of Credit Risk and Pricing</i>	Admiral Group
Luke Enock	<i>CEO</i>	moneycorp
Marie Moffatt	<i>Retired</i>	Person Account
Mark London	<i>CRO</i>	Fintern
Mark Rosel	<i>Chief Risk Officer</i>	Lendable
Mark Steventon	<i>Head of Consumer Lending</i>	JN Bank UK
Matt Nunn	<i>Chief Risk Officer</i>	Bamboo
Michael Hoare	<i>Chief Risk Officer</i>	Fluro
Nadeem Siam	<i>CEO</i>	Fund Ourselves
Natalie Blain	<i>Group Finance Director</i>	Valour Finance
Nick Beal	<i>CR&amp;PO</i>	Amigo Loans
Nicolas Ballefin	<i>Chief Operating Officer / CTO &amp; Co-Founder</i>	Tymit
Paul Woodworth	<i>Managing Director</i>	Ferratum UK Ltd
Peter Tuvey	<i>CEO</i>	Fleximize Limited
Phil Tobin Retired	<i>Chief Risk Officer</i>	Bibby Financial
Philip Belamant	<i>CEO</i>	Zilch
Piotr Piszcz	<i>Founder &amp; CEO</i>	Uncapped
Rob Holt	<i>Chief Executive Officer, Credit</i>	NewDay
Ryan Mendy	<i>Chief Communications Officer</i>	Zilch
Shiona Crichton	<i>CEO</i>	Moneyline
Sinéad McHale	<i>CEO</i>	Satigo
Stephen Paxton	<i>Head of Credit</i>	Zopa
Steve Bevan	<i>Director, Credit Business Management and Collections Strategy</i>	NewDay
Steven White	<i>Chief Operating Officer</i>	118 118 Money
Stuart Sykes	<i>Consultant</i>	COEO
Tara Pearson	<i>Risk Operations Lead</i>	HSBC
Toni Dare	<i>Managing Director</i>	Pulse Cashflow Finance
Victoria Vaksman	<i>CEO</i>	YesGrowth Ltd
Aileen Gillan	<i>Non Executive Director</i>	Abrdn PLCt

## Challenger & Neo Banks

Aileen Gillan  
Alan Dunmar  
Alexander Mollart  
Andrea De Gottardo  
Angela Wakelin  
Bevis Watts  
Brian Seal  
Caroline Luxmore  
Chris Harper  
Chris Sweeney  
Conrad Ford  
Cristina Munteanu  
Emma Hagan  
Harjot Singh  
Iain Laing  
Ian Trafford-Taylor  
Katie Docherty  
Kieran Gillett  
Kirsten McLeod  
Larry Potter  
Lee Webb  
Lisa Nowell  
Mary McIntosh  
Matthew Goddard  
Max Faldin  
Naila Malik  
Nick Smith  
Nigel Walder  
Norris Koppel  
Oliver Prill  
Pierre Decote  
Ratnesh Mishra  
Ravi Sidhoo  
Rich Wagner  
Richard Kernick  
Rishi Khosla  
Ruth Anderson  
Sabyasachi Mukherjee  
Sian Williams  
Simon Green  
Simon Wilson  
Steve Peacock  
Sujata Bhatia

Non Executive Director  
Chief Risk Officer  
Chief Executive Officer  
Chief Executive  
Chief Operating Officer  
Chief Executive  
Chief Credit Officer  
Chief Commerical Officer  
Chief Risk Officer  
Chief Executive Officer  
Chief Product & Strategy Officer  
Chief Operating Officer  
Chief Risk and Compliance Officer  
Chief Operating Officer  
Chief Risk Officer  
Chief Executive Officer  
Chief Operating Officer  
Head of Arrears Management Conduct and Control  
Chief Credit Officer  
Chief Risk Officer  
Head of Customer Operations Performance  
Chief Risk Officer  
Chief Risk and Compliance Officer  
Head of Credit Risk  
Chief Executive  
Director  
Chief Lending and Product Officer - UK  
Chief Operating Officer  
Founder and Chief Executive Officer  
Chief Executive Officer  
Group Chief Risk and Compliance Officer  
Head of Risk  
Managing Director, Private & Business Banking  
Chief Executive Officer  
Head of Collections  
Chief Executive Officer  
Risk Director - Asset Management  
Director - Financial Products & Insurance  
Chief Risk Officer  
Credit Officer  
Chief Risk Officer  
Chief Internal Audit Officer  
Chief Operating Officer

Abrdn PLC  
Allica Bank  
Tandem Bank  
Kroo  
Kroo  
Triodos Bank  
Atom Bank  
Ashman Finance  
Secure Trust Bank  
Fiinu  
Allica Bank  
Silverbird  
ClearBank  
Axis Bank  
Monzo Bank  
CardOneMoney  
Secure Trust Bank  
Metro Bank Ltd  
Metro Bank Ltd  
Starling Bank  
Vanquis Bank  
Ashman Finance  
Chase Bank UK  
BLME  
Silverbird  
Starling Bank  
Revolut  
ClearBank  
Monese  
Tide  
Revolut  
Axis Bank  
Cynergy Bank  
Cashplus  
Tide  
OakNorth Bank  
Starling Bank  
Monese  
Triodos Bank  
Chase Bank UK  
Braithwaite  
Tandem Bank  
Monzo Bank

## Commercial Finance

Allan Clegg  
Amany Attia  
Andy Allan  
Andy Taylor  
Ben Talbot  
Bhavna Toase  
Bobby Charalambous  
Chirag Shah  
Chris Edis  
Darpan Vasudev  
David Landen  
Emily Whyte  
Enrico Gnani  
George Miles  
Helena Karayiannis  
Jamie Stewart  
Jane McLintock  
Kevin Beck

Managing Director  
CEO  
Operations Director  
Sales Director  
Head of Collections  
Head of Credit Policy & Projects  
Climate Risk Director  
CEO  
Finance Director Commercial banking  
UK Chief Credit Officer Commercial  
Chief Executive Officer  
Legal Counsel  
Head Of Operational Risk  
Managing Director  
Head of Credit  
Co-Founder & Director  
Head of Legal and Compliance  
Director

Liberty Leasing Limited  
Thin Cats  
Pollen Street Capital  
Haydock Finance Ltd  
Societe General Equipment Finance  
Shawbrook Bank  
ANZ Bank Europe  
Nucleus  
Lloyds Banking Group  
American Express  
Hodge Lifetime  
PayPal  
ABC  
Paladin Commercial  
Alpha Bank  
Think Business Loans  
Shire Leasing PLC  
Fleet Commercial Finance Ltd

Kevin Jones  
Martin Kennington  
Matt Handley  
Matt Jones  
Matt Roper  
Mike Randall  
Mourad Malki  
Niall Jamieson  
Paul Slapa  
Phil Gray  
Rahul Duseja  
Richard Blackburn

Richard Brassey  
Rosaline Laverley  
Sami Tamim  
Sean Devoy  
Stephen Searle  
Steve Perring  
Tamsin Powell  
Thomas Wilkinson  
Tom Wootton  
Toni Coulson  
Vishal Kuwad  
Wesley Harfield  
Will Chappel  
Ylva Oertengren

COO  
Chief Marketing Officer  
Chief Executive Officer  
Head of Product and Specialisms  
Group Chief Credit Risk Officer  
Chief Executive Officer  
CEO  
Director of Credit Risk  
Group Commercial Director  
Managing Director  
Director of Credit  
Regional Chief Risk Officer, Europe and Group  
Head of Traded Risk, Treasury Risk and Risk Analytics  
Head of Business Partnerships  
Chief Risk Officer  
CEO  
Finance Director  
Associate Director Group Risk  
Head of Compliance and Risk  
Chief Risk Officer  
Managing Director  
Chief Credit Officer  
Commercial Director  
Risk Director  
Head of Sales  
Head of Growth Credit  
Chief Operating Officer

Omega Commercial Solutions Ltd  
365 Business Finance  
Handelsbanken  
Propel Finance PLC  
Close Brothers  
Simply Asset Finance  
Richmond Group  
Paragon Bank Asset Finance Limited  
Star Asset Finance Group  
Watts Commercial Finance Ltd  
Cashplus  
HSBC

Barclays Partner Finance  
Standard Chartered Bank  
Ahli United Bank  
Kennet Equipment Leasing  
Advantage Commercial Finance  
Deko  
Creditspring  
Beta Commercial Finance Ltd  
Credit Suisse  
Starling Bank  
Nucleus Commercial Finance  
Investec  
Palatine  
Simply Asset Finance

## Credit Cards

Binh Chu  
Brian Tomkins  
David Sims  
Gavin Windram  
Hannah Lewis  
Hugh Townsend  
James Broome  
James Lumley  
James Storm  
James Sykes  
Marios Nikolaidis  
Martin Moore  
Matt Hall  
Michelle Hinds  
Philip Byrne  
Richard Whatmough  
Rupert Corder

Rupert MacInnes  
Vicki Potts

Head of Credit Cards, UK  
Managing Director, Global Head of Commercial Cards  
Credit Risk Director UK Cards Acquisition  
Head of Credit Cards  
Head of Amex UK  
Head of Finance for Consumer, Cards & Payments  
Head of Credit Card  
VP, European Credit and Collections  
Vice President, UK Cards Acquisition  
Head of Commercial Cards and Invoice Product  
Product Owner - Credit Card Transactions  
Head of Credit Cards Acquisition and Payments  
Head of Cards and Loans  
Head of UK Credit Cards  
Head of Cards  
Cards Product Director  
Head of Supplier Relationships: Data, Marketing, Recoveries & Debt Sale  
Chief Counsel  
Credit Card Product Owner

Revolut Ltd  
HSBC  
Barclaycard  
Sainsbury's Bank  
American Express  
Barclays  
Nationwide Building Society  
American Express  
Barclaycard  
Lloyds Banking Group  
Lloyds Banking Group  
NatWest  
Santander  
Amazon  
Metro Bank Ltd  
Lloyds Banking Group  
Capital One Europe plc

Amplifi Capital  
RBS

## Debt Purchase

Andres Rubio  
Andrew Bartle  
Colin Storrar  
Craig Buick  
Craig Hinchcliffe  
Denise Crossley  
Eddie Nott  
Eva Eisenschimmel  
Frank Horvath  
John Pears  
Lee Rochford  
Oliver Stratton  
Owen James

CEO & President  
Chief Commercial Officer  
CEO  
CEO  
CEO  
Group CEO  
Managing Director - UK & Ireland  
Chief Risk & Reputation Officer  
Managing Director  
UK Managing Director  
Chief Executive  
UK Country Manager  
Global Investments Officer

Intrum  
Perch Group  
Lowell  
Cabot Credit Management  
Perch Group  
Lantern UK  
Intrum  
Lowell  
Link Financial Outsourcing Ltd  
Lowell  
Arrow Global  
Arrow Global  
PRA Group

Paul Burdell  
Paul Jenkins  
Paul Mason  
Phil Hughes  
Samantha Barnard  
Selina Burdell  
Simon Unsworth  
Suzanne Barry

*Group CEO*  
*Chief Executive*  
*Group CEO*  
*Commercial Director*  
*Commercial Director*  
*Director*  
*Chief Risk Officer*  
*UK DP Commercial Director*

LCM Partners  
Westcot Credit Services  
Lantern UK  
Idem Capital  
Lantern UK  
Link Financial Outsourcing Ltd  
Perch Group  
Cabot Financial

## Influencers

Adrian Dally  
Alastair Gilmartin-Smith  
Alexander Marsh  
Andrew Slatford  
Andrew White  
Andy Agathangelou  
Chris Fitch  
Chris Leslie  
Daniel Walker-Nolan  
David Black  
David Geale  
Dennis Berg  
Eric Leenders  
Fiona Hoyle  
Jane Rumble  
Jason Wassell  
Kate Davies  
Mark Onyett  
Meghna Tewari  
Nikhil Rathi  
Paul Robinson  
Peter Cottle  
Robert Sinclair

*Head of Motor Finance*  
*COO*  
*Co-founder*  
*Consultant*  
*Senior Policy Maker*  
*Founding Chair*  
*Research Fellow*  
*CEO*  
*Principal of Strategy and Policy*  
*CEO*  
*Director, Retail Banking*  
*Senior Policy Maker*  
*Managing Director - Personal Finance*  
*Head of Consumer Finance & Mortgage Finance*  
*Director of Policy*  
*CEO*  
*Executive Director*  
*Partner*  
*Head of Retail Market Policy*  
*Chief Executive*  
*Head of Advanced Analytics*  
*Consulting Director*  
*Chief Executive Officer*

Roma Pearson  
Sam Woods  
Selina Chadha  
Shashi Maharaj  
Sheldon Mills  
Stephen Brown  
Stephen Timms  
Stuart Duffy  
Sue Chapple

*Director, Consumer Finance*  
*CEO*  
*Director of Consumer Policy*  
*Legal & Membership Director*  
*Executive Director, Consumers and Competition*  
*Acting Executive Director, Data & Analytics*  
*MP, Chair of APPG for Digital Finance*  
*Chief Economist*  
*Chief Executive*

Theodora Hadjimichael  
Yvonne Fovargue

*CEO*  
*MP, Chair of APPG for Debt & Personal Finance*

Finance & Leasing Association  
UK Finance  
Charterpath  
Novuna  
Consumer Council for Water  
Transparency Taskforce  
University of Bristol  
CSA  
OFWAT  
OFWAT  
FCA  
Ofgem  
UK Finance  
Finance and Leasing Association  
Ofgem  
CCTA  
IMLA  
Blenheim Chalcot  
Ofgem  
Financial Conduct Authority  
Bank of England  
Finativ  
The Association of Mortgage  
Intermediaries  
Financial Conduct Authority  
The Prudential Regulation Authority  
OFCOM  
BVRLA  
FCA  
Bank of England  
Houses of Parliament  
FLA  
Chartered Institute of Credit Management  
(CICM)  
Responsible Finance  
Labour Party & APPG

## Knowledge & Professional Services CS

Alex Ellerton  
Andrew Pritchard  
Az Alibhai  
Brian Cassin  
Caroline Burston  
Christian Jacob  
Craig Tebbutt  
Dominic Goslett  
Edward Manson  
Eleanor Demuth  
Emma Steeley  
Fiona Mackay  
Geoff Turrall  
Ian Plummer  
Jamie Waller  
Jerry Mulle

*Partner*  
*CEO*  
*Head of Credit, Europe*  
*Global CEO*  
*Operations Director*  
*Managing Director*  
*Chief Strategy & Innovation Officer*  
*Business Development Director*  
*Director & Co-Founder*  
*Independent Consultant- Risk*  
*CEO*  
*Automotive Finance Director*  
*Co-founder*  
*Commercial Director*  
*Chairman*  
*UK Managing Director*

Grant Thornton  
Arum  
Visa  
Experian  
CRS  
Qualco UK  
Equifax  
TransUnion UK  
MERJE  
Person Account  
Aro  
Auto Trader UK  
CarCloud  
Auto Trader UK  
Arum  
Ohpen

Jo Davis  
John McMahon  
Johnny Steele  
Jon Hickman  
Jose Luiz Rossi  
Julian Graham-Rack  
Julian Winfield  
Kelli Fielding  
Kelly Devine  
Liam Burke  
Manish Gandhi  
Martin Kisby  
Martin Magnone  
Nick Harding  
Patricio Remon  
Paul Harrald  
Rachael Jones  
Rachel Duffey  
Ray Boulger  
Richard Broadbent  
Richard Carter  
Rob McElroy  
Robert McDowell  
Roderick Crawford  
Sarah Tucker  
Shannon Faulkner  
Steve Thomas  
Terry Franklin  
Todd Clyde  
Will Ellis

Partner  
Vice President of Global Sales  
Head of Banking  
CEO  
CEO Experian UKI  
CEO  
CEO  
Chief Product Officer, Europe  
Divisional President of UK & Ireland  
Global Sales Director  
Director  
Director of Risk & Compliance  
CEO  
Co-founder & CEO  
President of Europe  
Head of Curve Credit  
Director of Automotive Finance  
CEO  
Senior Mortgage Technical Manager  
UK Managing Director  
CEO  
CEO  
CEO  
Senior Vice President, Northern Europe  
Managing Director  
Business & Success Coach  
Non-Executive Director  
EVP Products and Markets  
CEO  
Chief Revenue Officer

Auxillias Limited  
C&R Software  
SAS  
Flexys  
Experian  
PrinSix Technologies  
Advantis Credit Ltd  
TransUnion UK  
Mastercard  
Fair Isaac Services Limited  
4most  
Lenvi  
Tymit  
Fifty One Degrees  
Equifax  
Curve  
Auto Trader UK  
Pay plan  
Jon Charcol  
Sopra  
Lenvi  
Sopra Steria Financial Services Lt  
4most  
SAS  
The Mortgage Mum  
TheBluDoor  
Experian  
QUALCO SA  
Token Inc  
Lenvi

## Mortgages

Aaron Shinwell  
Adrian Moloney  
Alex Beavis  
Andrew Montlake  
Ben Merritt  
Buster Tolfree  
Charles Morley  
Charlotte Harrison  
Christopher Pearson  
Claire Coustas  
Danny Belton  
Darren Tooth  
David Briggs  
David Hollingworth  
Francesca Carlesi  
Fred Sharp  
Grant Hendry  
Henry Jordan  
Jenny Ryatt  
Jeremy Duncombe  
John Truswell  
Jon Cooper  
Kevin Purvey  
Linsey O'Donnell  
Lloyd Cochrane  
Louisa Sedgwick  
Martese Carton  
Michael Conville  
Nikki Warren-Dean  
Paul Adams  
Paul Stockwell  
Paula Mercer  
Peter Dockar  
Richard Napier

Chief Operating Officer, Homes (Mortgages)  
Group Intermediary Director  
Group Director  
Managing Director  
Director of Mortgages  
Director of Mortgages  
Director of Mortgage Distribution  
CEO - Home Financing  
Head of Intermediary Mortgages  
Head of Group Risk  
Head of Lender Relationships  
Head of Mortgages and Protection  
Managing Director  
Associate Director, Communications  
Co-Founder & CEO  
Director of Mortgage Distribution  
Director of Sales  
Commercial Director - Home  
Director of Mortgage Services  
Director of Mortgage Distribution  
Head of Intermediary Distribution  
Head of Mortgage Distribution  
Director of Mortgage Distribution  
Head of Mortgage Operations  
Head of Mortgages, Proposition and Experience  
Managing Director, Mortgages  
Director of Mortgage Distribution  
Chief Customer Officer  
Head of Intermediaries  
Sales Director  
Chief Commercial Officer  
Head of Sales  
Commercial Director  
Global Head of Mortgages

Santander  
OSB Group  
Sesame Bankhall Group Ltd  
Coreco  
Yorkshire Building Society  
United Trust Bank  
Metro Bank Ltd  
Skipton Building Society  
HSBC  
Kensington Mortgages  
Legal & General  
Lloyds Banking Group  
Tandem Motor Finance Ltd  
LandC Mortgages  
Molo Finance  
The Co-operative Bank  
Foundation Home Loans  
Nationwide Building Society  
Leeds Building Society  
Yorkshire Building Society  
Vida HomeLoans  
Aldermore Bank  
Coventry Building Society  
RBS  
NatWest  
Paragon Bank  
Leeds Building Society  
Newcastle Building Society  
Nottingham Building Society  
Pepper Money  
Gatehouse Bank  
Lend Invest  
Gen H  
HSBC

Richard Rowntree  
Richard Scott  
Rob Jupp  
Roland McCormack  
Scott Marshall  
Simon Wallace  
Steve Seal  
Tom Gorman  
Tracie Pearce  
Vicki Harris

*Managing Director, Mortgages  
Head of Intermediaries  
Chief Executive Officer  
Mortgage Distribution Director  
Founder & Managing Director  
Head of Mortgage Integration & Transformation  
Chief Executive Officer  
MD, Head of Mortgages and Premier  
Chief Customer Officer Homes  
CCO*

Paragon Banking Group  
The West Brom  
Bright Star Financial  
TSB Bank  
Roma Finance  
Virgin Money  
Bluestone Mortgages  
Barclays  
Santander  
Kensington Mortgages

## Motor Finance

Adam Goldhagen  
Adam Small  
Aimee Picken  
Alex Hughes  
Alice Altemaire  
Andrew Brameld  
Andrew Marsh  
Bill Scotney  
Bob Jones  
Chantel Gorman  
Chris Jackson  
Dan Woods  
David Johnson  
David Shrimpton  
Graham Hill  
Heidi Jenvey  
James McGee  
James Wilkinson  
Jamie Burgoyne  
Julian Rance  
Karl Werner  
Laura Jones  
Lee Streets  
Leon Caruso  
Liam Missen  
Louis Rix  
Mark Giles  
Mike Larrosa  
Mike Todd  
Neil Lloyd  
Nirbhai Thind  
Oliver Mackaness  
Paul Devanney  
Peter Brook  
Reg Rix  
Richard Hoggart  
Robert Dodson  
Roberto Infriccioli  
Sam Challenger  
Sean Deacon  
Sean Kemple  
Simon Bayley  
Simon Kington  
Steve Underwood  
Tim Smith  
Victoria Loosmore

*Deputy Chief Executive  
Head of Operations  
Chief Operating Officer  
Managing Director  
Chief Executive Officer  
Chief Commercial Officer  
Managing Director  
Commercial Director  
Chairman  
Chief Risk Officer  
Head of Collections & Recoveries  
Director  
Group F&I Director  
Managing Director  
Chief Risk & Compliance Officer  
Chief Risk Officer  
Managing Director  
Chief Executive  
Operations Director  
Managing Director - Car Finance  
CEO  
Divisional Director, Connected Car Finance  
Chief Executive  
Group Operations Director  
Auto Commercial Director  
Chief Operating Officer  
Chief Executive  
Head of Credit Risk & Compliance  
Chief Executive  
Chief Risk Officer  
Head of Collections  
Chief Executive  
Head of Credit Risk  
Managing Director  
Chief Executive  
Group Chief Executive Officer  
F&I Operations Director  
Chief Risk Officer  
Head of Collections & Customer Experience  
Chief Credit Officer  
CEO Motor UK & Retail Finance Ireland  
Managing Director  
Chief Executive  
Managing Director  
Head of Motor Finance  
Head of Product & Proposition*

Santander Consumer (UK)  
Evolution Funding  
Zuto Ltd  
FCA Automotive Services UK Ltd  
Mobilize Financial Services  
BNP Paribas Personal Finance  
Marsh Finance  
Moneybarn  
Blue Motor Finance Ltd  
Alphabet (GB) Limited  
Starling Bank  
Oakwood Motor Company  
Perrys Motor Sale  
Moneybarn  
Oodle Car Finance  
FCE Bank Plc  
Northridge Finance  
Zuto  
Marsh Finance  
Paragon Bank  
Advantage Finance  
DSG Finance  
Evolution Funding  
Vertu Motors PLC  
Zopa  
Car Finance 247  
Go Car Credit  
Go Car Credit  
Volkswagen Financial Service  
JBR Capital  
Close Brothers  
Billing Finance  
Mann Island Finance Ltd  
Oracle Finance  
Car Finance 247  
DSG Finance  
Sytner Group Ltd  
Stellantis Financial Services UK Ltd  
Billing Finance  
JBR Capital  
Close Brothers  
Specialist Motor Finance  
Stellantis Financial Services UK Ltd  
Aston Martin Financial Services  
Black Horse Finance  
Advantage Finance

## Retail Banks & Building Societies

Adam Singh  
Amanda Mason  
Andrew Taylor  
Andy Jackson

*Director, BSU Collections & Recoveries  
Chief Credit Officer  
Head of Risk, Credit Deployment & Decisioning  
Chief Credit Officer*

Lloyds  
Virgin Money  
RBS  
Nationwide Building Society

Andy Moody  
Angharad Collins  
Brian Holland

Chan Bharj  
Charlotte Brady  
Chris Gowland  
Chris Irwin  
Christine Palmer  
Cyrille Salle de Chou  
Dave Pickering  
David Thomasson  
David Wishart  
Dawn Brown  
Dawn Potter  
Donal Vaughan  
Dorothy Liviabella  
Duncan Hewitt

Elaine O'Dwyer  
Frances Haque  
Gareth Jones  
Gavin Bentley  
Gavin Smyth  
Helen Berton  
Hugh Fitzpatrick  
Ian Worthington  
James Calvert  
James Tebboth  
John Gibson  
Josie Clapham  
Julia Dunn  
Karen Dewar  
Kathryn Townsend  
Kieran Foad  
Laura McFarlane  
Laurence Venn  
Lee Brown  
Leighton Grew  
Lynsey Schofield  
Maitham Mohsin  
Martin O'Reilly  
Matthew Jones  
Matthew Stevens  
Maxine Pritchard  
Michael Brearley  
Mike Morrison  
Mike Roberts  
Neil Gallimore

Neil Wilson  
Nick Larkins  
Nick Slape  
Nick Winterbottom  
Nicola Bannister  
Nisha Babbar  
Parveen Kaur  
Penny Clarke  
Peter Rees  
Phil Beale  
Polina Ievskaya  
Richard Bowles  
Richard Wells  
Rob McQuade  
Roselyne Renel  
Ruth Taylor  
Sarah Conway

Chief Commercial Officer  
Credit Risk Director  
Head of Customer Vulnerability, Controls & Remediation  
Chief Risk Officer  
Head of Model Risk & Validation  
Chief Customer Officer  
Director of Savings  
Chief Risk Officer  
Chief Risk Officer  
Head of Consumer Duty Implementation  
MD, Banking Products and Services  
CRO  
Interim CRO  
Head of Collections  
Head of Credit Risk oversight  
Head of Vulnerable Customer Strategy  
Head of Credit Risk, Retail Acquisition and Account Management  
Chief Risk Officer  
Chief Economist  
CRO  
Group Customer Support Director  
CRO  
Director, Everyday Banking  
CRO  
SVP Credit Risk Strategies (Debt Sale & Recoveries)  
Senior Business Compliance Manager  
Director of Retail Credit Risk  
Director of Group Risk  
Director, Centre of Excellence for Financial Support  
Group CRO  
Head of Analytics and Decisioning  
Head of Customer Vulnerability & Accessibility  
Group CRO  
Head of Model Risk Development  
Director of SME Servicing & Collections  
Product and Commercial Director  
Director, Collections, Recoveries and Restructuring  
Credit Risk Director  
Head of Savings & Partnership Products  
Head of Collections  
Head of Risk Decision & Data Science  
Chief Risk Officer  
Head of Financial Inclusion & Vulnerability  
Head of Collections & Recoveries  
Director, Secured Products  
Head of Credit Risk Unsecured  
Director of Strategy for Financial Assistance, Recoveries and Debt Sale  
Head of Retail Credit Risk  
Head of Collections & Recoveries  
Chief Executive  
Head of Customer Support  
Financial Support Director  
Head of Group Credit Risk  
Chief Customer Officer  
COO  
Head of Credit Risk  
Deputy CRO  
CRO  
Chief Risk Officer  
Chief Risk Officer  
Chief Credit Officer  
Group Chief Credit Officer  
Head of Collections & Recoveries, Secured  
Head of Customer Response & Remediation

Leeds Building Society  
TSB Bank  
NatWest

BNP Paribas Personal Finance  
Lloyds  
Lloyds  
Yorkshire Building Society  
Santander  
Starling Bank  
Canada Life  
Metro Bank Ltd  
Sainsbury's Bank  
Person Account  
Leeds Building Society  
Starling Bank  
Santander  
TSB

Furness Building Society  
Santander UK  
The Co-operative Bank  
Aldermore Bank  
Nationwide Building Society  
Lloyds  
Shawbrook Bank  
Lloyds Banking Group  
Revolut Ltd  
Santander  
Skipton Building Society  
Santander  
HSBC  
NatWest  
Nationwide Building Society  
NatWest  
TSB  
Starling Bank  
BNP Paribas Personal Finance  
Shawbrook Bank  
Tesco Bank  
Skipton Building Society  
Nationwide Building Society  
Nationwide Building Society  
Barclays  
HSBC  
Bank of Ireland UK  
Barclays  
HSBC  
Barclays

Coventry Building Society  
HSBC  
The Co-operative Bank  
Virgin Money  
TSB  
Virgin Money  
Leeds Building Society  
BNP Paribas Personal Finance  
Lloyds Banking Group  
Aldermore Bank  
HSBC  
Coventry Building Society  
Yorkshire Building Society  
Bank of Ireland UK  
Lloyds  
Santander  
The Co-operative Bank

## 2024

Sean Pape  
Stephen Shelley  
Steve Hunt  
Stuart Young  
Susan Poot  
Tas Bhamji  
Victoria Stubbs  
Wahid Ali  
William O'Carroll

*Director, Secured Credit Risk  
Group CRO  
CEO  
Director of Credit Risk  
Group Chief Risk Officer  
Digital Engagement Director  
Managing Director, Compliance  
CRO  
CRO*

Santander  
Lloyds Bank plc  
BNP Paribas Personal Finance  
Sainsbury's Bank  
Virgin Money  
Lloyds  
Barclays  
Tandem Bank  
M&S Bank

## Telecoms

Al Mitchell  
Andreas Manolis  
Claire Yates  
Dominic Legg  
Elaine Dougan  
Ian Deacon  
Jack Paul Warhurst  
John Preston  
Karen Brocklebank-Lambert

*Director of Group Commercial Capability  
Head of Innovation & Strategy  
Head of Credit, Risk and Fraud  
Head of Operations  
Head of Credit & Collections  
Head of Credit  
Head Of Commercial Operations  
Head of Finance Operations  
Head of Billing, Revenue Assurance &  
Credit/Debt Management  
Collections Agency Manager  
Head of Risk  
Credit Risk and Fraud Manager  
Head of Credit Risk  
Co-Founder  
Head of Payment Services - Credit and Leasing  
Head of Collections  
Director of Transformation, Automation & Strategy  
Director Credit Collections  
Head of Credit & Collections  
Head of Collections  
Head of Credit Revenue & Recovery  
Customer Debt Operations Manager  
Head of Collections Operations  
Head of Recoveries  
Founder  
CEO  
CEO Designate  
Director of Customer Operations  
Head of Income & Wholesale  
VP of Revenue Billing & Payments  
Revenue Director  
Director - Pay as you go Energy  
Head of Customer Support & Field Operations  
CEO  
Head of Debt & Risk  
Head of Credit Operations  
TCF & Consumer Vulnerability Lead  
Director Customer Policy & Engagement  
Head of collections and billing*

SKY  
BT  
Tesco Mobile  
4com  
Three UK Ltd  
Corona Energy  
TalkTalk  
Tesco Mobile  
Plusnet

Kat Isherwood  
Mark Ryan  
Matthew Lashbrook  
Rebecca Wilson  
Richard Tang  
Suzanne Lewis  
Tracy Porter  
Andrea Golightly  
Andrew Upton  
Atul Vadher  
Christina Renshaw  
Danielle Duke  
Gary Moffat  
Hayley Lord  
John Hegarty  
Juliet Davenport  
Liv Garfield  
Louise Beardmore  
Luke Harrison  
Mark Wilkinson  
Martyn Cladingbowl  
Michelle Atkinson  
Rob Mayer  
Sally Gronow  
Sarah Bentley  
Sharon Brimfield  
Simon Bell  
Steve Donovan  
Sue Lindsay  
Tim Sheer

SKY  
SKY  
OVO Energy  
Virgin Media O2  
Zen Internet  
Currys  
EE  
MPAAS  
British Gas  
Sefe Energy  
Yu Energy  
Utilita Energy Limited  
Centrica  
Thames Water plc  
OVO  
Good Energy  
Severn Trent plc  
United Utilities Water  
Opus  
Northumbrian Water  
Utilities Warehouse  
United Utilities PLC  
OVO Energy  
Dwr Cymru Water  
Thames Water plc  
npower Business Solutions  
Octopus Energy  
OVO Energy  
Wessex Water  
LOOP



### Alternative Lending

Andrew Ambler	<i>Head Of Collections And Legal</i>	Iwoca
Fiona Asuman	<i>Managing Director</i>	Quid Market
Rich Bayer	<i>UK Country Manager</i>	Clearpay
Nick Beal	<i>Chief Regulatory &amp; Public Affairs Officer</i>	Amigo Loans
Mo Bhanji	<i>Corporate Governance Officer</i>	Amigo Loans
Joe Brunt	<i>Managing Director</i>	Fast Loan Uk
Shiona Crichton	<i>CEO</i>	Moneyline
Adam Daniels	<i>Managing Director - Structured Lending</i>	Paragon Bank
Dovi David	<i>Founder &amp; CEO</i>	Mycashline
Chris Deboer	<i>CEO</i>	Gain Credit
Ana Diaz	<i>Marketing Manager</i>	Fiduciam Nominees Ltd
Simon Dukes	<i>Chief Executive</i>	Fair For You
Rahul Duseja	<i>Director Of Credit</i>	Cashplus
Paul Dyer	<i>Chief Operating Officer</i>	Reward Rate
Luke Enock	<i>CEO</i>	Oakbrook Finance
Katy Everett	<i>Head Of Collections Systems And Analysis</i>	Lendable
Paul Gill	<i>Chief Risk Officer</i>	Non-Standard Finance
David Goodman	<i>Chief Executive Officer</i>	118 118 Money
Max Jessernigg	<i>Chief Risk Officer</i>	Ge Capital UK
Graeme Keenan	<i>Chief Risk Officer</i>	Pantheon Ventures
Martin Kennington	<i>Chief Marketing Officer</i>	365 Business Finance
Inês Maia	<i>Chief Risk Officer</i>	Lending Works
Danny Malone	<i>Chief Executive Officer</i>	Reward Rate
Alex Marsh	<i>Uk Country Lead</i>	Klarna
Jeff Mcadam	<i>Head Of Collections</i>	Aldermore Bank
Ryan Mendy	<i>Chief Communications Officer</i>	Zilch
Grant Miles	<i>Chief Risk Officer</i>	Avantcredit
Gary Miller-Cheevers	<i>CEO</i>	Cubefunder
Emily Nisbet	<i>MD</i>	Mr Lender
Matt Nunn	<i>Chief Risk Officer</i>	Bamboo Loans
Tom Parks	<i>Chief Executive Officer</i>	Sbtp Group (Smart-Pig And Buffa)
Stephen Paxton	<i>Head Of Credit</i>	Zopa
David Poole	<i>Chief Credit Officer</i>	Provident
Faisal Rahman	<i>Chief Executive</i>	Fair Finance
Jake Ranson	<i>Chief Customer Officer</i>	Reward Rate
Nadeem Siam	<i>CEO</i>	Fund Ourselves
Stuart Sykes	<i>Vice President Service Operations</i>	Zilch
Phil Tobin	<i>Chief Risk Officer</i>	Bibby Financial
Peter Tuvey	<i>CEO</i>	Fleximize
Victoria Vaksman	<i>CEO</i>	Yesgrowth
Julie Warren	<i>Marketing And Partnerships Director</i>	Propel Finance
Andrew Wayland	<i>Chief Marketing Officer</i>	Everyday Loans
Steven White	<i>Commercial Director</i>	Provident Financial Group

### Challenger & Neo Banks

Ruth Anderson	<i>Head Of Lending</i>	Starling Bank
Nicolas Ballefin	<i>Chief Operating Officer / Cto &amp; Co-Founder</i>	Tymit
Wes Brannigan	<i>Head Of Operations UK Bank</i>	Revolut
Matt Briers	<i>Chief Financial Officer</i>	Wise
Bob Buchan	<i>Head Of Underwriting And Collections</i>	Allica Bank
Rebecca Cartwright	<i>Chief Risk Officer</i>	Atom Bank
Steve Catterall	<i>Head of Collections</i>	Tandem Bank
Stephen Chang	<i>Chief Operating Officer</i>	Monese Bank
Atul Choudrie	<i>Chief Commercial Officer And Managing Director - Banking</i>	Monese Bank
Andrea De Gottardo	<i>Chief Executive</i>	Kroo
Eleanor Demuth	<i>Director Of Risk</i>	Curve
John Donnelly	<i>Senior Manager - Collections Strategy And Oversight</i>	Atom Bank
Lyndsey Edgar	<i>VP Operations</i>	Monzo Bank
Conrad Ford	<i>Chief Product &amp; Strategy Officer</i>	Allica Bank
Aileen Gillan	<i>Chief Risk Officer</i>	Allica Bank
Kieran Gillett	<i>Head Of Arrears Management Conduct And Control</i>	Metro Bank
Simon Green		Chase Bank UK

Emma Hagan  
Gareth Jones  
Diptendu Khan  
Iain Laing  
Richard Lees  
Richard Lynch  
Naila Malik  
Mary Mcintosh  
Kirsten Mcleod  
Desmond Mcnamara  
Thomas Melliar-Smith  
Sabyasachi Mukherjee  
Cristina Munteanu  
John Oakley  
Piotr Piszczak  
Larry Potter  
Oliver Prill  
Shahi Sattar  
Brian Seal  
Nick Slape  
Nick Smith  
Ian Strafford-Taylor  
Chris Sweeney  
Matthew Tataryn  
Rachael Titterton

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

*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 & Mlro*  
*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*  
*Director For Uk Product And Credit Risk*  
*Chief Executive Officer*  
*Director Of Operations*  
*Chief Risk Officer*  
*Director Of Credit Risk*

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

## 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  
Pradyumna Javalekar

Kevin Jones  
Darren Jones  
Matt Jones  
Jackie Kain  
Helena Karayiannis  
David Landen  
Rosaline Laverley  
Mourad Malki  
Jane Mclintock  
George Miles  
Sina Nejand  
Ylva Oertengren

*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*  
*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*  
*COO*  
*Head Of Legal And Compliance*  
*Director*  
*Head Of Risk - Asset Finance*

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  
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

## 2023

Mark Olivier  
Tamsin Powell  
Ian 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 Willmetts  
Jason Wilson  
Stefan Wolvaardt  
Tom Wootton  
Malcolm Workman

*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*

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

## 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

*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*  
*CEO*  
*VP Chief Credit Officer*  
*Chief Risk & Analytics Officer*  
*Head Of Credit Cards Acquisition And Payments*  
*Director Of Credit Management*  
*Head Of Credit Risk For Credit Cards Acquisition*  
*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*

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

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

## Influencers

Bim Afolami  
Andy Agathangelou  
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

*MP*  
*Founding Chair*  
*Director*  
*MP*  
*Senior Policy Maker*  
*CEO*  
*Senior Associate*  
*Deputy Governor, Monetary Policy*  
*Acting Executive Director, Data & Analytics*  
*Trustee*  
*Director Of Consumer Policy*  
*Chief Executive*  
*Consulting Director*  
*Executive Director*  
*Head Of Banks Resilience Division Financial*

Houses Of Parliamnet  
Transparency Taskforce  
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

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 Gwenyua

Mark Onyett  
Lisa Osofsky  
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Paul Robinson  
Jane Rumble  
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Stephen Timms  
Daniel Walker-Nolan  
Jason Wassell  
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*Stability Strategy And Risk  
Economist  
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  
CEO*

Fla  
Bristol University  
Houses Of Parliament  
Fca  
Uk Finance  
Financial Conduct Authority  
Financial Conduct Authority  
Responsible Finance  
Centaurus Communications  
Finance And Leasing Association  
Uk Finance  
Csa  
Financial Conduct Authority  
Houses Of Parliament  
The Prudential 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

## 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 Deo  
Rachel Duffey  
Alex Ellerton  
Shannon Faulkner  
Terry Franklin  
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

*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  
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*

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

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

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

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

## 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 Docker  
Jeremy Duncombe  
Russell Galley  
Julie Ann Haines  
Vicki Harris  
Helen Harrison  
Charlotte Harrison  
Grant Hendry  
David Hollingworth  
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

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 Executive 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 Executive Officer  
CCO  
Head Of Intermediary Distribution  
Head Of Mortgage Products  
Director Of Sales  
Associate Director, Communications  
Director  
Chief Executive 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 Executive Officer

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  
Nationwide Building Society  
Brightstar  
Roma  
The Mortgage Lender  
Tsb Bank

Osb Group  
Coreco  
Metro Bank  
Hsbc  
Coventry Building Society  
Simplybiz  
Birmingham Midshires

## 2023

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

*Head Of Bm Solutions*  
*Intermediary Business Director*  
*Managing Director, Mortgages*  
*Head Of Intermediaries*  
*Chief Executive Officer*  
*Managing Director, Mortgages*  
*Chief Executive 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 Executive Officer*

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

## 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  
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

*Chief Executive*  
*Managing Director Products And Alliances*  
*Managing Director*  
*Head Of Collection & Recovery*  
*Managing Director - Motor Finance*  
*Deputy Chief Executive*  
*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 Executive*  
*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*  
*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*

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  
Dsg 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  
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

Joanne Simms  
Adam Small  
Tim Smith  
Alexandre Sorel  
Lee Streets  
Nirbhai Thind  
Jon Timmis  
Mike Tood  
Steve Underwood  
Karl Werner  
James Wilkinson

*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*

Moneybarn  
Evolution Funding  
Black Horse  
Opel Vauxhall Finance  
Evolution Funding  
Close Brothers  
Carfinance 247  
Volkswagen Financial Services  
Aston Martin Financial Services  
Motonovo  
Zuto

## 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

*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 CEO*  
*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*

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

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 Fitzpatrick  
Bruce Fletcher  
John Foster

*Head Of Product*  
*Operations Lead - Vulnerable Customers*  
*Head Of Financial Support*  
*UK CEO*  
*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*  
*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*

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

Neil Gallimore

Barclays

Chris Gowland  
Anshul Goyal  
Leighton Grew  
Janis Hambling  
Paul Hammick  
Frances Haque  
Richard Henderson  
Duncan Hewitt

*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*  
*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*

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

Claire Holmes  
Steve Hunt  
Chris Irwin  
Matthew Jones

Skipton Building Society  
Bnp Paribas  
Yorkshire Building Society  
Nationwide

Parveen Kaur  
David King

Leeds Building Society  
Rbs

Nick Larkins

Hsbc

Chris Laverick  
Keith Lewis  
Dorothy Liviabella  
Gerry Magee

Rbs  
Bank Of Ireland  
Santander  
Virgin Money

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

*Head Of Brand & Marketing*  
*CCO*  
*Chief Credit Officer*  
*Head Of Savings & Partnership Products*  
*Chief Commercial Officer*  
*COO*  
*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*  
*COO*  
*Head Of Customer Support*  
*Chief Risk Officer*

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

## 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  
Richard Tang  
Jack Warhurst  
Rebecca Wilson  
Claire Yates

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

Plusnet

Vodafone

Three Uk  
Dynamic Mesaging  
Colt

Sky  
4Com  
Dixons Carphone  
Bt  
Sky  
Ee  
Tesco Mobile  
Sky  
Zen Internet  
Talk Talk  
Virgin Media O2  
Tesco Mobile

## Trade Credit

Katherine Bailey  
Andrea Baker

Andrew Child  
Ul Craven  
David Fisher  
Simon Howell

*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*

Valor Hospitality Europe Limited  
Sidetrade

Marsh Trade Credit  
Dun & Bradstreet  
Royal Dutch Shell  
Tarmac



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

*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*

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

## Utilities

Michelle Atkinson  
Louise Beardmore  
Simon Bell  
Sarah Bentley  
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

*Head Of Income  
CEO Designate  
Head Of Collections  
CEO  
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*

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

### Alternative Lending

Ruth Anderson	<i>Head Of Lending</i>	Starling Bank
George Badejo-Adegbeniga	<i>Chief Legal Counsel &amp; Chief Risk Officer</i>	Loans 2 Go
Nick Beal	<i>Cr&amp;Pao</i>	Amigo Loans
Chris Deboer	<i>President &amp; Chief Executive Officer</i>	GAIN Credit
Simon Dukes	<i>CEO</i>	Fair for You CIC
Luke Enock	<i>CEO</i>	Oakbrook Finance
Adam Freeman	<i>CEO</i>	Mr Lender
Nicholas Harding	<i>Chief Executive And Co-Founder</i>	Lending Works
Rob Holt	<i>Chief Credit And Collections Officer</i>	NewDay
Chris Jones	<i>CEO</i>	Bamboo
Jerome Le Luel	<i>Chief Risk Officer</i>	Funding Circle Holdings plc
Malcolm Le May	<i>Chief Executive</i>	Provident Financial
Alex Marsh	<i>UK Country Lead</i>	Klarna AB
Aseem Munshi	<i>Founder &amp; CEO</i>	Updraft
Emily Nisbet	<i>Managing Director</i>	Mr Lender
Matt Nunn	<i>Chief Risk Officer</i>	Bamboo
Tom Parks	<i>Chief Executive Officer</i>	Smart Pig
David Poole	<i>Chief Risk Officer</i>	Vanquis Bank
Faisal Rahman	<i>CEO</i>	Fair Finance
Graham Robinson	<i>CRO</i>	Zopa
Alex Rohloff	<i>Co-Founder And Chief Product Officer</i>	Laybuy
Nadeem Siam	<i>Founder &amp; CEO</i>	Fund Ourselves
Paul Smith	<i>CEO</i>	Morses Club PLC
Natalie Trist	<i>Chief Credit Officer</i>	Moneybarn
Tim Waterman	<i>Chief Commercial Officer</i>	Zopa
Steven White	<i>Commercial Director, Consumer Credit</i>	Provident Financial
Jon Wiggins	<i>CEO</i>	Everyday Loans
James Wilkinson	<i>Head Of Credit Risk And Lending</i>	Fair for You CIC
Alex Woodcraft	<i>Director - Collections &amp; Marketing</i>	GAIN Credit LLC
David Yalland	<i>Founder And CPO</i>	Updraft

### Car Finance

Alice Altemaire	<i>CEO</i>	RCI Financial Services Limited
David Andrews	<i>Managing Director Products And Alliances</i>	Ford Credit Europe
Simon Barrass	<i>Finance &amp; Insurance Director</i>	JCT600
Simon Bayley	<i>Managing Director</i>	Specialist Motor Finance
Andrew Brameld	<i>Managing Director - Motor Finance</i>	BNP Paribas Personal Finance UK
Pascal Brasseur	<i>Deputy-Chief Executive</i>	Vauxhall Opel Finance
Peter Brook	<i>CEO</i>	Oracle
Don Brough	<i>Chief Executive Officer</i>	First Response Finance
Jean-Baptiste Charles	<i>CEO</i>	PSA Finance UK
Peter Cottle	<i>Practice Lead - Automotive Sector</i>	Growcap
Joe Crump	<i>General Manager - Business Administration</i>	Honda Finance Europe plc
Mike Dennett	<i>Chief Executive</i>	BMW Financial Services
Robert Dodson	<i>F&amp;I Operations Director</i>	Sytner Group
Paul Elder	<i>Group F&amp;I Manager</i>	Inchcape Retail
Mark Giles	<i>Chief Executive</i>	Go Car Credit
Adam Goldhagen	<i>Deputy Ceo</i>	Santander Consumer
Spencer Halil	<i>Chief Commercial Officer</i>	Alphabet GB
Paul Harrison	<i>Head Of Strategic Partnerships</i>	Leasing.Com
Sam Harvey	<i>Head Of Group Finance &amp; Insurance</i>	Jardine Motors
Vik Hill	<i>Managing Director</i>	Santander Consumer Finance UK
Richard Hoggart	<i>CEO</i>	DSG Financial Services Group
Alex Hughes	<i>Managing Director</i>	FCA Automotive Services
John Hughes	<i>Managing Director</i>	Mann Island Finance Limited
David Johnson	<i>Group Finance &amp; Insurance Director</i>	Perrys Motor Sales Ltd
Bob Jones	<i>Chairman</i>	Blue Motor Finance
Laura Jones	<i>Head Of Connected Car Finance</i>	DSG Group
Richard Jones	<i>Managing Director</i>	Black Horse & Lex Autolease
Jeremy Levine	<i>Group Executive Director</i>	Evolution Funding
Oliver Mackaness	<i>Director</i>	Billing Finance
Andrew Marsh	<i>Director</i>	Marsh Finance Ltd
James Mcgee	<i>Managing Director</i>	Northridge Finance

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

Chief Executive Officer  
Head Of Digital Auto Finance  
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

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  
Zuto

### Collections

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

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

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

Neil Gallimore

Barclays

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

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

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

### Commercial finance

George Ashworth  
Amany Attia  
Andy Bishop  
Steve Bolton  
Steven Chait

Managing Director  
CEO  
Uk Director Commercial Broker Development  
Managing Director  
Managing Director

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

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

Phil Gray  
Nadia Gryś  
Wesley Harfield  
Alison Harwood  
Julian Hobbs  
David Hunter  
Ian 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

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  
CEO UK  
Director, Asset-Based Lending  
Managing Director  
Managing Director  
CEO  
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  
CEO  
Managing Director  
Head Of Commercial Banking Intermediaries  
Specialty Finance Sector Lead, Nbf  
Chief Executive Officer  
CEO  
Head Of Cashflow  
Sales Director  
CEO  
Head Of Digital Business 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  
Iwoca  
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

### 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

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

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

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

*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*

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

### 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  
Iain 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

*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  
CEO  
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*

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 Very 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

Laurence Potter  
Mark Price  
Marc Proctor  
Mike Roberts  
Stephen Roughton-Smith  
Cyrille Sallé De Chou  
Brian Seal  
Andrew Slatford

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

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

*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*

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

## Influencers

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Nasusicaa Delfas  
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Chris Fitch  
Rachel Fletcher  
Yvonne Fovargue

*Chief Executive*  
*CEO*  
*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*

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

*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*

Chris Pond  
David Postings  
Ian Price  
Jeremy Quin

*Chairman*  
*CEO*  
*Operations Manager*  
*MP*

Nikhil Rathi  
John Ricketts  
Lee Rowley  
Philip Salter  
Siobhán Sheridan

*Chief Executive*  
*President*  
*APPG Co-Chair*  
*Director Of Retail Lending Supervision*  
*Chief People Officer*

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

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

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

## Knowledge & Professional Services

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Rachel Duffey  
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Terry Franklin  
Lisa Fretwell  
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Niall Gilhooley  
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Justin Hannemann  
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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*

Account Technologies  
Slater and Gordon  
Lester Aldridge  
Payplan  
Sopra  
Cabot Credit Management  
LCM Partners  
CRS  
Moon Beaver  
Themis Global  
Lantern  
FICO  
Auxillias Limited  
TransUnion  
Payplan  
Grant Thornton  
TheBluDoor  
Qualco  
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

Wayne Whitford  
Dale Williams  
Michael Wolfenden

Director  
Chief Executive  
Managing Director

Credit 500  
Telrock  
Marston Holdings

### Mortgages

Paul Adams  
Gillian Almond  
Keith Barber  
Ian Bartholomew

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

Pepper Money  
Santander  
Family Building Society  
HSBC

Richard Beardshaw

Head Of Lender Relationships  
Senior Mortgage Technical Manager  
MD - Intermediaries  
Head Of Mortgage And Housing Policy

HSBC  
Sesame  
L&G  
John Charcol  
Landbay  
Building Societies Association  
Tenet Group Ltd

Alex Beavis  
Danny Belton  
Ray Boulger  
Paul Brett  
Paul Broadhead  
Simon Broadley  
Peter Brodnicki  
Craig Calder  
Francesca Carlesi  
Martese Carton  
Michael Conville  
Jon Cooper  
Kate Davies  
Andrew Dean  
Peter Docker  
Jeremy Duncombe

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

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

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 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

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

Director, Mortgages  
Head Of Compliance  
Head Of Lending  
Sales Director  
Managing Director  
Managing Director  
Head Of Intermediary Mortgages  
Director Of Intermediaries  
CEO  
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



Nikki Warren-Dean  
David Whittaker

*Head Of Intermediary Sales  
Chief Executive Officer*

Nottingham Building Society  
Keystone Property Finance Ltd.

### 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

*Head Of Risk Management  
Group Credit, Risk And Compliance Manager  
Credit Manager  
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*

Gazprom Energy  
Valor Hospitality Europe Limited  
Mishcon de Reya  
CICM  
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

Atul Vadher

Gazprom Energy

### Utilities & Telecoms

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

*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*

United Utilities Water  
Shell Energy  
Thames Water  
OFCOM  
Bulb  
Vodafone

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

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  
O2  
OVO Energy  
Power NI  
Sky  
Octopus Energy Group  
Centrica  
O2  
Future Leaders Mentoring  
OFWAT  
EE  
Tesco Mobile  
Severn Trent Water  
Valda Energy  
Sky  
Loop/Yorkshire Water  
Scottish Power  
Zen Internet

# CREDIT 500 — CLUB —

## 2022

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