

CREDIT 500 CLUB

2025

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

Commercial Banks

Andy Sacre
Andy Veares
Bhavna Toase
Bobby Charalambous

Carol Kyle
Christoph Seibel

Clare Woodman

Daniel Ericsson

Darpan Vasudev
Dave Waters
David Landen
David Morris
Donald Kerr
Eileen Tocher
Elise Fairbairn

Elyn Corfield

Emily Johnson
Emily Whyte
Helena Karayiannis
James Morris
John Feeney

John Wood
Lewis Fitzsimons
Liam Missen
Mark Porter
Mark Steele
Matt Hammerstein

Matt Handley
Matt Roper
Michael Hudson
Michelle Prance
Mitul Patel

Natalie Blyth
Neil Rudge
Niall Jamieson
Nick Thornton
Paul Christie
Paul Isherwood
Rahul Duseja
Rich Wagner
Richard Blackburn
Richard Brassey
Robert Begbie
Rosaline Laverley
Ruth Andreson

*Director – Head of Payments
Managing Director Corporate & Commercial
Chief Credit Officer
Climate Risk Director –
Group Regulatory Compliance and Policy
Director, Corporate & Commercial Banking
Chief Executive Officer,
Mizuho Securities Europe GmbH
Head of Morgan Stanley EMEA
(Europe, Middle East & Africa)
Commercial Banking and
Structured Finance Risk Lead
UK Chief Credit Officer, SME + Large Corporates
Executive Director, Commercial Banking
Chief Executive Officer
Managing Director – BNP Commercial Lending
Chief Executive Officer
Relationship Director, Commercial Banking
Managing Director Global Head of
Payments and Cash Management
Chief Executive Officer,
Business & Commercial Banking
Head of Operations
Legal Counsel
Head of Credit
Managing Director, Head of Citi UK Commercial Bank
Chief Executive Officer,
Corporate and Commercial Banking
Chief Lending Officer
Managing Director
Account Director
Head of Collections
Chief Risk Officer
Corporate Bank /
Public Policy and Corporate Responsibility
Chief Executive Officer
Chief Executive Officer. Commercial
Non Executive Director – Chair of Risk
Chief Executive Officer – Mettle
Managing Director*

*Global Head of Commercial Banking Sustainability
Chief Banking Officer, Commercial
Credit Risk Director
Managing Director, Commercial Bank
Director, Commercial Banking
Head of Business Credit
Director of Credit
Chief Executive Officer
Group Chief Risk and Compliance Officer
Head of Business Partnerships
Chief Executive Officer, Commercial & Institutional
Managing Director
Risk Director – Asset Management*

Monzo Bank
Metro Bank
Hampshire Trust Bank
ANZ Bank Europe

The Co-operative Bank
Mizuho Bank Ltd

Morgan Stanley UK

NatWest

American Express
Coutts & Co
Hodge Lifetime
BNP Paribas Commercial Finance Ltd
Cambridge & Counties Bank
Royal Bank of Scotland
Barclays Corporate Banking

Lloyds Banking Group

Allica Bank Limited
PayPal
Alpha Bank
Citibank UK
Bank of Ireland

DF Capital
Paragon Banking Group
TransUnion UK
Capital on Tap
OakNorth Bank
Barclays

Handelsbanken
Close Brothers Motor Finance
Dudley Building Society
NatWest
Santander Corporate &
Investment Banking
HSBC
Shawbrook Bank
Paragon Banking Group
J.P Morgan Chase
Lloyds Banking Group
Virgin Money
Zempler Bank
Zempler Bank
HSBC
Barclays Partner Finance
NatWest
Standard Chartered Bank
Starling Bank

Sami Tamim
Steve Griva
Stuart Doignie
Stuart Tait
Tom Renwick
Tom Wootton
Toni Coulson
Vinni Klair
Wesley Harfield
Whitni Thomas

*No longer works at Ahli United Bank
Head of Collections & Recoveries
MD - Digital SME
General Manager, Head of Commercial Banking
Head of Business Lending
Global Head of Treasury & Liquidity Risk Management
Commercial Director - Asset Management
Director - Relationship Manager, Corporate Banking
Head of Sales
Head of Corporate Finance*

Ahli United Bank
Investec Asset Finance
Shawbrook Bank
HSBC
Atom Bank
Credit Suisse
Starling Bank
Scotiabank
Investec Asset Finance
Triodos Bank

Commercial Lenders

Alice Altemaire
Allan Clegg
Amany Attia
Anders La Cour
Andrew Slatford
Andrew Woodhouse
Andy Taylor
Antony Cole
Axel Scholz
Ben Talbot
Chirag Shah
Christine Parkes
Diptendu Khan
Dunya Ansems
Ian Anderson
Jamie Stewart
Juliet Cowan
Katherine Chan
Lance Mysyrowicz
Luke Bowmar
Mark Catton
Mark Goldman
Matt Jones
Michelle Taylor
Mike Randall
Mourad Malki
Neil Garner
Nick Isaacs
Nick Kindon
Oliver Bridges
Peter Tuvey
Philip George
Robert Gordon
Stephen Bale
Stephen Searle
Vishal Kuwad
Will Chappel
Ylva Oertengren

*Global Head, Food & Agriculture
Director
Chief Executive Officer
Chief Executive Officer
Advisor, CEO Office
Head of Risk
Sales Director
Global Head of Collections
Chief Revenue Officer
Head of Collections
Founder
Head of Collections and Legal Recoveries
Chief Risk Officer
Chief Risk Officer
Co-Founder & Chief Operating Officer
Director of Strategic Initiatives
VP Operations
CEO
Founder & Chief Executive Officer
Head of Commercial
Chief Executive Officer
Director
Head of Broker Large Value Deals
Head of Collections
Chief Executive Officer
Chief Executive Officer
Head of Collections
Chief Risk Officer
UK Head of Risk
Head of Collections and Recoveries
Co-Founder & Chief Executive Officer
Non Executive Director
Chief Executive Officer
Director of Collections Recoveries & Complaints
Associate Director - Group Risk
Head of Underwriting
Managing Partner
Chief Operating Officer*

DLL
Liberty Leasing Limited
Thin Cats
Banking Circle Group
Novuna
Novuna
Haydock Finance Ltd
Liberis Group
Bibby Financial Services
Societe General Equipment Finance
Nucleus Commercial Finance
Siemens Financial Services
Uncapped
Growth Lending
ArchOver
Capify (United Kapital Limited)
Funding Circle
Juice
Growth Lending
Juice
Propel Finance
Nucleus Commercial Finance
Propel Finance
White Oak UK
Simply Asset Finance
Richmond Group
Simply Asset Finance
White Oak UK
Bibby Financial Services
Nucleus Commercial Finance
Fleximize Limited
Arkle Finance
Novuna
Funding Circle
Advantage Commercial Finance
Nucleus Commercial Finance
Palatine Growth Credit
Simply Asset Finance

Credit Cards & Payment Processors

Ayesha Asghar
Az Alibhai
Ben Ashwell
Brian Tomkins
Chanuka Perera
Charlotte Hogg
Desmond McNamara
Emanuela Saccarola
Fliss Berridge
Gareth Cronin
Gavin Bandura
James Broome

*Head of Credit & Settlement Risk, Europe
Head of Credit, Europe
Electronic Payments Director
Global Head of Commercial Cards
Head of Risk and Insight
Chief Executive, Europe
Chief Risk Officer
Head of Cross Border Payments, Citi Services
Director, Managing Director & Co-Founder
Group Chief Risk Officer
EMEA Head of Product Compliance
Head of Credit Card*

Visa
Visa
Nationwide Building Society
HSBC
Bumper
Visa
Zilch Technology Limited
Citibank UK
Ordo
ClearBank
Stripe
Nationwide Building Society

James Storm
James Sykes
Jason Robinson
Jonathan Homer
Kate Fitzgerald
Laura Hart

Martin Moore
Matt Hall
Oliver Hughes
Paul Horlock
Paul Houston
Paul Tarrant

Rhodri Jones
Rupert Corder

Shachar Bialick
Simon Forbes
Tom Feest
Vicki Potts

Vice President, UK Cards Acquisition
Head of Invoice Finance Product
Chief Compliance Officer
Senior Manager, Credit. Cardnet Credit Risk / BCB
Chief Compliance Officer
Head of Affordability & CRA,
Consumer Product Operations & Control
Head of Unsecured Lending
Head of Cards and Loans
Head of Credit Card Product Change
Chief Payments Officer
Director, Asia Pacific Credit Products
Chief Risk Officer &
Global Head of Operational and Resilience Risk
Director Legal Counsel, Head of Credit UK & Nordics
Head of Supplier Relationships:
Data, Marketing, Recoveries & Debt Sale
Founder and Chief Executive
President, UK & Ireland
Director of Credit - UK, Spain, Nordics and Benelux
Credit Card Product Owner

Barclaycard
Lloyds Banking Group
Worldpay (UK) Ltd
Lloyds Banking Group
Swift
Barclays

NatWest
Santander
Lloyds Banking Group
Santander
Visa
Stripe

Paypal Europe
Capital One

Curve
Mastercard
American Express
Royal Bank of Scotland

Government, Regulators and Trade Bodies

Abby Thomas
Adrian Dally
Alex Hughes
Andrew White
Anneliese Dodds MP
Bob Blackman MP

Chief Executive and Chief Ombudsman
Director of Motor Finance & Strategy
Head of European Markets
Senior Leader (Social Policy)
Minister of State
Chair

Financial Ombudsman Service
Finance & Leasing Association (FLA)
CA Auto Finance UK Ltd

Consumer Council for Water
Parliament
All-Party Parliamentary Groups (APPG),
Investment Fraud and
Fairer Financial Services
Credit Services Association Ltd
HM Treasury
OFWAT
Payment Systems Regulator (PSR)
Water UK
UK Finance
Energy UK
UK Finance

Chris Leslie
Darren Jones MP
David Black
David Geale
David Henderson
David Postings
Dhara Vyas
Eric Leenders

Chief Executive Officer
Chief Secretary
CEO
Director - Retail Banking & Payments Supervision
Chief Executive Officer
Chief Executive
Chief Executive Officer
Managing Director -
Personal Finance & Prudential, Reporting & Taxation
Director of Consumer and
Mortgage Finance & Inclusion
Chief Economist
Chief Executive

Finance & Leasing Association (FLA)

Fiona Hoyle
Huw Pill
Jason Wassell

Chair
Chair

Bank of England
Consumer Credit Trade Association (CCTA)
All-Party Parliamentary Groups (APPG),
Financial Education of Young People

Jerome Mayhew MP

Chair

The Intermediary Mortgage
Lenders Association (IMLA)
Consumer Duty Alliance
World Bank
All-Party Parliamentary Groups (APPG),
Water

Kate Davies

Executive Director

All-Party Parliamentary Groups (APPG),
Fair Banking
All-Party Parliamentary Groups (APPG),
Financial Education of Young People

Keith Richards
Lakshmi Shyam-Sunder
Lee Pitcher MP

Chief Executive Officer
Chief Risk Officer & Vice President
Chair

Treasury
Ofgem
Financial Conduct Authority (FCA)
Parliament
Darlington Building Society
The Building Societies Association
Financial Conduct Authority (FCA)

Lloyd Hatton MP

Chair

Lord David Blunkett

Vice Chair

Lord Spencer Livermore
Meghna Tewari
Nikhil Rathi
Richard Fuller MP
Robert Sinclair
Robin Firth
Roma Pearson

Financial Secetary
Deputy Director Analysis
Chief Executive
Shadow Chief Secretary to the Treasury
Chair of BRCC
Chief Executive
Director, Consumer Finance

Sam Rushworth	<i>Chair - APPG Investment Fraud and Fairer Financial Services</i>	All-Party Parliamentary Groups (APPG), Investment Fraud and Fairer Financial Services
Sam Woods Shashi Maharaj	<i>Chief Executive Legal & Compliance Director and Company Secretary</i>	Prudential Regulation Authority (PRA) British Vehicle Rental and Leasing Association (BVRLA)
Sheldon Mills Stephanie Charman	<i>Executive Director, Consumers and Competition Chief Executive</i>	Financial Conduct Authority (FCA) The Association of Mortgage Intermediaries (AMI)
Sue Chapple	<i>Chief Executive</i>	Chartered Institute of Credit Management (CICM)
Torsten Bell MP Tulip Siddiq MP	<i>Swansea West MP Economic Secretary</i>	Parliament Treasury

Mortgage Lenders

Alex Upton	<i>Managing Director - Specialist Mortgages and Bridging Finance</i>	Hampshire Trust Bank
Barry Connolly	<i>Managing Director, Home Buying & Ownership</i>	NatWest
Buster Tolfree	<i>Director of Mortgages</i>	United Trust Bank
Charles Morley	<i>Director of Mortgage Distribution</i>	Metro Bank
Charlotte Harrison	<i>CEO - Home Financing</i>	Skipton Building Society
Charlotte Raw	<i>Head of Mortgage Lending</i>	Newcastle Building Society
Chris Pickstone	<i>Head of Mortgage Strategy</i>	Furness Building Society
Christopher Pearson	<i>Head of Intermediary Mortgages</i>	HSBC
Clare Thomas	<i>Head of Business Optimisation</i>	Aldermore Bank
Dirk Bekkers	<i>CEO</i>	April Mortgages
Ed Barron	<i>Head of Secured Credit Risk</i>	Coventry Building Society
Francesca Carlesi	<i>Chief Executive</i>	Revolut Ltd
Fred Sharp	<i>Director of Mortgage Distribution</i>	The Co-operative Bank
Grant Seaton	<i>Head of Intermediary Lending</i>	Cumberland Building Society
Henry Jordan	<i>Group Director of Mortgages</i>	Nationwide Building Society
Hugh Meechan	<i>Managing Director - Retail Mortgages</i>	Shawbrook Bank
Jodie White	<i>Service Delivery Director</i>	Legal & General Mortgage Services
Julian Adams	<i>Head of Property Risk, Underwriting and Credit Bureau</i>	TSB Bank
Julie Twynholm	<i>CRO</i>	Together Money
Kieran Roberts	<i>Head of Sustainable Mortgages</i>	Barclays
Lawrence Bywater	<i>Chief Risk Officer</i>	MPowered Mortgages
Lisa Steele	<i>Mortgage Lending Director</i>	Paragon Bank
Lloyd Cochrane	<i>Category Director - Mortgages & Protection</i>	NatWest
Louisa Sedgwick	<i>MD - Mortgages</i>	Paragon Bank
Martese Carton	<i>Director of Mortgage Distribution</i>	Leeds Building Society
Max Griffiths	<i>Deputy Chief Risk Officer</i>	Together Money
Michael Conville	<i>Chief Customer Officer</i>	Newcastle Building Society
Michael Evans	<i>Chief Financial Officer</i>	Foundation Home Loans
Miguel Sard	<i>Chief Banking Officer Retail</i>	Shawbrook Bank
Paul Adams	<i>Sales Director</i>	Pepper Money
Paul Broadhead	<i>Head of Mortgage & Housing Policy</i>	The Building Societies Association
Paul Stockwell	<i>Group Managing Director & Board Director</i>	Gatehouse Investment Managemnet
Paula Mercer	<i>Sales Director</i>	Lend Invest
Peter Ball	<i>Chief Executive</i>	Foundation Home Loans
Peter Dockar	<i>Chief Commercial Officer</i>	Generation H
Peter Rees	<i>Head of Credit Risk</i>	Lloyds Banking Group
Rachael Sinclair	<i>Managing Director, Mortgages and Financial Wellbeing</i>	Nationwide Building Society
Richard Napier	<i>Credit Cards Managing Director and MBNA CEO</i>	Lloyds Banking Group
Roland McCormack	<i>Head of Intermediary Mortgages</i>	Barclays
Scott Marshall	<i>Founder & Managing Director</i>	Roma Finance
Simon Martin	<i>Director of Credit Risk</i>	Yorkshire Building Society
Stuart Miller	<i>Head of Underwriting</i>	Buckinghamshire Building Society
Tom Gorman	<i>Managing Director,</i> <i>Head of Mortgages and Premier Distribution</i>	Barclays
Vicki Harris	<i>Chief Commercial Officer</i>	Kensington Mortgages

Motor Lenders

Adam Goldhagen	<i>Chief Executive</i>	Santander Consumer Finance
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Adam Small	Group Head of Consumer Operations and Lending	Evolution Funding
Alex Griffin	Director of Product	Close Brothers Motor Finance
Alexandre Marie	Global Head of Flow Trading	BNP Paribas Personal Finance
Andrew Dale	Head of Credit Risk for Motor	Secure Trust Bank
Andrew Marsh	CEO	Marsh Finance
Ben Standish	Motor Director	Admiral Money
Bill Scotney	Commercial Director	WES CONSULTING LIMITED
Craig Walker	Head of Collections	Zopa
Darren Selig	Founder	JBR Capital
David Briggs	Managing Director	Tandem Motor Finance Ltd
Debbie McKay	Distribution Director	MotoNovo Finance
Eileen Phillips	Head of Risk & Compliance	Honda Finance Europe
Giuseppe Interlandi	Chief Risk Officer	Toyota Financial Services (UK) PLC
Graham Hill	Chief Risk and Compliance Officer	Oodle Car Finance
Hannah Scott	Head of Credit Risk	Oodle Car Finance
Heidi Jenvey	Chief Risk Officer	Ford Credit
James Wilkinson	Chief Executive & Co-Founder	Zuto
Jamie Burgoyne	Operations Director	Marsh Finance
Jenny Rothwell	Chief Operating Officer	Unity Auto Finance
Jinsze Wong	Head of Finance	Carmoola
John Hughes	Managing Director	Mann Island Finance Ltd
Jorge Alonso Sanz	Risk Director	Santander Consumer Finance UK
Julia Young	Senior Head of Organisation & Projects	Mobilize Financial Services
Julie Pitcher	Head of Retail Collections & Recoveries	Close Brothers
Karl Werner	CEO	Advantage Finance Ltd
Laura Jones	Divisional Director, Connected Car Finance	DSG Finance
Leanne Christmas	Left Motonovo	Person Account
Lee Rhodes	Commercial Director	Aldermore Bank
Lee Streets	Chief Executive Officer	Evolution Funding
Louis Rix	Co-Founder & COO	Car Finance 247
Lydia Truffert	Head of Finance & Risk	Jaguar Financial Services
Mark Giles	Chief Executive	Go Car Credit
Mike Deans	Managing Director	Borderway Finance
Mike Dennett	Chief Executive Officer	BMW Financial Services
Mike Todd	Chief Executive Officer	Volkswagen Financial Services (UK) Ltd
Naga Tumuluri	Chief Risk Officer, Executive Director	Blue Motor Finance Ltd
Neil Leonard	Marketing Director, Motor	Close Brothers
Neil Lloyd	Head of Compliance & Risk	Hawksmoor Investment Management
Neil Simpson	Head of Collections	Stellantis Financial Services UK Ltd
Neville Thorne	Director	Northeven Limited
Oli Greaves	Head of Risk and Compliance	Carmoola
Oliver Mackaness	CEO	Billing Finance Ltd
Paul Devaney	Head of Credit Risk	Mann Island Finance Ltd
Richard Hoggart	Chief Executive Officer	DSG Finance
Richard Jones	Chief Executive Officer	Zenith Vehicles
Roberto Infriccioli	Chief Risk Officer	Stellantis Financial Services UK Ltd
Sam Challenger	Director of Operations	Billing Finance Ltd
Sean Deacon	Chief Credit Officer	Birmingham Bank
Seán Kemple	CEO of Motor UK and Retail Finance Ireland	Close Brothers Motor Finance
Simon Bayley	Chief Executive	Billing Finance Ltd
Simon Kington	Chief Executive Officer	Stellantis Financial Services UK Ltd
Spencer Halil	Managing Director	Northridge Finance
Steve Underwood	Managing Director	Progression Automotive
Tim Smith	Head of Motor Finance	Black Horse
Toby Gould	Head of Credit Risk	Marshmallow
Victoria Loosmore	Head of Product, Proposition & Marketing and Consumer Duty Board Champion	Advantage Finance Ltd

Retail Bank and Building Societies

Adam Singh	Director, Collections & Recoveries Credit Oversight	Lloyds Banking Group
Alan Dunmur	Chief Risk Officer	Allica Bank Limited
Alan Hunter	Head of Financial Difficulties & Banking Controls	Tesco Bank
Alex Mollart	CEO	Tandem Motor Finance Ltd
Alison Berryman	Chief Operating Officer	Bank of Ireland
Amanda Mason	Chief Credit Officer	Virgin Money
Andrea De Gottardo	Chief Executive	Kroo

CREDIT 500 CLUB

2025

Andrew Brameld
Andrew Haigh
Andrew Mellor
Andrew Taylor
Andy Goodfellow
Andy Jackson
Andy Moody
Angharad Collins
Ben Begin
Bevis Watts
Brian Holland

Brian Seal
Chan Bharj
Chris Harper
Chris Irwin
Chris Jackson
Chris Keay
Christine Palmer
Conrad Ford
Cyrille Salle de Chou
Danny Malone
David Wishart
Debbie Crosbie
Deborah Green
Donal Vaughan
Donna Francioni
Dorothy Liviabella
Duncan Hewitt
Elaine O'Dwyer
Frances Haque
Gail Goldie
Gary Jones
Gavin Bentley
Gavin Smyth
Hardev Tumber
Helen Bierton
Helen Wilson
Hugh Fitzpatrick
Iain Laing
Ian Worthington
James Paterson
James Tebboth
Joanne Simms
John Gibson
Julia Dunn
Kathryn Townsend
Katie Docherty
Keiran Foad
Kieran Gillett
Kirsten McLeod
Laura McFarlane
Lee Webb
Leighton Grew
Lisa Pearce
Luke Enock
Lynsey Schofield
Maria Ceams
Mark Bogard
Mark Gregory
Mark Mullen
Martin Fent
Martin O'Reilly
Mary McIntosh
Matthew Jones
Matthew Stevens

*Chief Commercial Officer
Chief Executive Officer
Chief Risk Officer
Head of Risk, Credit Deployment & Decisioning
Head of Collections
Chief Credit Officer
Chief Commercial Officer
Credit Risk Director
Chief Credit Officer
Chief Executive Officer
Head of Customer Vulnerability, Controls & Remediation
Chief Credit Officer
Chief Risk Officer
Chief Risk Officer
Director of Savings
Head Of Collections and Recoveries
Chief Risk Officer
Chief Risk Officer
Chief Product & Strategy Officer
Chief Risk Officer
Non Executive Director
Chief Risk Officer
Chief Executive Officer
Chief Operating Officer
Head of Credit Risk Oversight
Chief Risk Officer
Head of Vulnerable Customer Strategy
Head of Credit Risk, Retail
Chief Risk Officer
Chief Economist
Chief Executive Officer
Group Chief Operations Officer
SVP Operations
Chief Risk Officer
Group Head of Collections & Recoveries
Chief Digital Officer
Chief Operating Officer
Chief Risk Officer
Chief Risk Officer
Senior Recoveries Manager
Chief Executive Officer
Chief Credit Officer
Customer Outcomes Officer
Director of Group Risk
Chief Risk and Compliance Officer
Head of Customer Vulnerability & Accessibility
Chief Operating Officer
Group CRO
Head of Operations Conduct and Control
Chief Risk Officer
Head of Modelling
Head of Customer Operations Performance
Director, Collections, Recoveries and Restructuring
Credit Risk Director
VP, Credit
Risk Director
Chief Operating Officer
Chief Executive Officer
Director, Head of Recoveries & 3rd Party Management
Chief Executive Officer
Chief Risk and Operations Officer
Head of Collections
Chief Risk and Compliance Officer
Head of Risk Decision & Data Science
Chief Risk Officer*

**BNP Paribas Personal Finance
Newcastle Building Society
Leeds Building Society
NatWest
BNP Paribas Personal Finance
Nationwide Building Society
Leeds Building Society
TSB Bank
Metro Bank
Triodos Bank
NatWest**
**Atom Bank
BNP Paribas Personal Finance
Secure Trust Bank
Yorkshire Building Society
Aldermore Bank
Newcastle Building Society
Santander UK
Allica Bank Limited
Starling Bank
118 118 Money
Sainsbury's Bank
Nationwide Building Society
Evlo
Starling Bank
Kroo
Santander UK
TSB Bank
Furness Building Society
Santander UK
Bank of Ireland
Coventry Building Society
Thredd
Nationwide Building Society
Revolut
Lloyds Banking Group
Atom Bank
Shawbrook Bank
Monzo Bank
Lloyds Banking Group
Dudley Building Society
Santander UK
Vanquis Bank
Skipton Building Society
HSBC
Nationwide Building Society
Secure Trust Bank
NatWest
Metro Bank
Metro Bank
TSB Bank
Vanquis Bank
Shawbrook Bank
Nottingham Building Society
Monzo Bank
Tesco Bank
The Co-operative Bank
Family Building Society
Barclays
Atom Bank
The Housing Finance Corporation
Nationwide Building Society
J.P Morgan Chase
Nationwide Building Society
Barclays**

Maxine Harris
Maxine Pritchard
Michael Brearley
Michelle Mott
Mike Roberts

Neil Gallimore

Neil Wilson
Nick Larkins
Nick Smith
Nisha Babbar
Paul Wheeler
Penny Clarke
Peter Burrows
Phil Beale
Phillippa Cardno
Pierre Decote
Polina Ievskaya
Rajeev Marwaha
Ravi Sidhoo
Richard Bowles
Richard Davies
Richard Fearon
Richard Saullet
Rishi Khosla
Rob McQuade
Rob Pheasey
Robin Bulloch
Roselyne Renel
Ruth Taylor
Sandhya Kawar
Sarah Marshall
Sean Pape
Sian Williams
Simon Baum
Simon Green
Stephen Shelley
Steve Fletcher
Steve Hughes
Steve Hunt
Steve Peacock
Steven Cooper
Steven Denison
Steven Glass
Stuart Haire
Stuart Young
Sue Hayes
Sujata Bhatia
Susan Allen
Susan Poot
Tasneem Bhamji
Tracie Pearce
Victoria Stubbs
Wahid Ali
William O'Carroll

*Managing Director
Head of Financial Inclusion & Vulnerability
Head of Business Optimisation & Strategy
Chief Risk Officer
Head of Risk M&S Bank (Deputy CRO) and
Head of Unsecured Credit Risk,
UK Wealth & Personal Banking
Director of Strategy for Financial Assistance,
Recoveries and Debt Sale
Head of Credit Risk
Head of Collections Strategy and Credit Risk Oversight
Chief Retail Banking Officer
Head of Strategic Credit Risk
Chief Executive Officer
Director of Fraud, Credit Risk and Compliance
Chief Executive Officer
Deputy CRO
Chief Executive Officer
Group Chief Risk and Compliance Officer
CRO UK - Wealth & Personal Banking
Chief Risk Officer
Managing Director
Chief Risk Officer
Chief Executive Officer
Chief Executive Officer
Chief Commercial Officer
Chief Executive Officer & Co-Founder
Chief Credit Officer
Chief Executive Officer
Retired
Group Chief Credit Officer
Head of Collections & Recoveries, Secured Credit Risk
Chief Risk Officer
Head of Supplier Management - Collections
Director, Secured Credit Risk
Chief Risk Officer
Chief Risk Officer
Credit Officer
Group Chief Risk Officer
Chief Executive Officer
Chief Executive Officer
CEO
Director Customer Outcomes and Internal Controls
Group Chief Executive Officer
Vice President, Head of Customer Operations
Model Risk Senior Manager
Group Chief Executive
Director of Credit Risk
Chief Executive Officer
Chief Operating Officer
Chief Executive Officer
Experienced Chief Risk Officer
Digital Engagement Director, Customer Engagement
Chief Executive Officer
Managing Director, Compliance
Chief Risk Officer
Chief Risk Officer*

Barclays
HSBC
Bank of Ireland
Aldermore Bank
HSBC

Barclays
West Brom Building Society
HSBC
Alpha Bank London
Virgin Money
Mansfield Building Society
Virgin Media O2
The Cambridge Building Society
Aldermore Bank
Newbury Building Society
Revolut
HSBC
The Principality Building Society
Cynergy Bank
Yorkshire Building Society
Allica Bank Limited
Leeds Building Society
Metro Bank
OakNorth Bank
Bank of Ireland
Marsden Building Society
Person Account
Lloyds Banking Group
Santander UK
The Cambridge Building Society
Santander UK
Santander UK
Triodos Bank
Nottingham Building Society
Chase Bank
Lloyds Banking Group
Vernon Building Society
Coventry Building Society
BNP Paribas Personal Finance
Tandem Motor Finance Ltd
Aldermore Bank
Monzo Bank
Tesco Bank
Skipton Building Society
Sainsbury's Bank
Nottingham Building Society
Monzo Bank
Yorkshire Building Society
Person Account
Lloyds Banking Group
Harpenden Building Society
Barclays
Tandem Motor Finance Ltd
Handelsbanken

Retail Lenders

Abby Vickers
Adrienne Lamond
Andrew Ambler
Andrew Wayland
Anna Decoudu
Anthony Sheehan
Arvind Varadhan

*Head of Klarna UK
Chief Compliance Officer
Head of Collections and Legal
VP Customer & Proposition
Managing Director, Head of Loans
Chief Finance & Credit Officer
Chief Credit Risk Officer*

Klarna
Clearpay
iwoca
GAIN Credit
Barclays UK
Snap Finance UK
Klarna

Beth Kelly
 Colin Ngan
 Craig Smith
 Dan Cockle
 Dave Farbrother
 Dave Hindle
 David Binder
 Emma Wilson
 Faisal Rahman
 Fiona Asuman
 Gary Filbee
 Gary Rohloff
 Helen Curtis
 Jacob Parker

 Jake Rukin
 James Blakey
 James Pursaill
 Jason Bovington
 Jason McKee
 Jennifer Baldwin
 Joe Brunt
 Kelvin Lee
 Kevin Allen
 Laura Barrett
 Mark London
 Mark Onyett
 Mark Paskowitz
 Mark Rosel
 Michael Hoare
 Michelle He
 Mike Abraham
 Nadeem Siam
 Natalie Trist
 Nick Beal
 Nicolas Ballefin
 Paul Stevenson MCICM
 Philip Belamant
 Rob Holt
 Ryan Mendy
 Shiona Crichton
 Stephen Paxton
 Steve Bevan

 Steven White
 Tamsin Powell
 Warren Abbey

Compliance Director
 Chief Compliance Officer
 Chief Risk Officer
 Managing Director
 Fractional/Interim CFO
 Chief Executive Officer & Founder
 Chief Credit & Analytics Officer
 Director - Customer Contact Centres
 CEO
 Managing Director
 Head of Collections
 Co-Founder & Managing Director
 Chief Operating Officer
 Head of Business Transformation
 (Generative AI & Operations Servicing)
 Chief Credit Officer
 Chief Analytics Officer
 Chief Executive Officer & Co-Founder
 Credit Risk Consultant
 Head of Collections Strategy
 Director
 Managing Director
 Head Of Credit Risk and Pricing
 Chief Risk Officer
 Head of Compliance
 Chief Risk Officer
 Advisor & Non-Executive
 Consultant
 Chief Risk Officer & Head of Credit
 Chief Risk Officer
 Co-Founder and Chief Operating Officer
 Player/Manager
 Chief Executive Officer & Founder
 Credit Risk Consultant
 Chief Executive Officer
 Chief Operating Officer / CTO & Co-Founder
 Head of Collections
 Chief Executive Officer & Co-Founder
 Chief Executive Officer, Credit
 Chief Communications Officer
 CEO
 Head of Credit
 Director, Credit Business Management and
 Collections Strategy
 COO
 Chief Risk Officer
 Chief Executive Officer

Oakbrook Finance
 Klarna
 Justlend Ltd
 Cockle Finance Ltd
 Kaymeth
 Propensio Finance
 Salary Finance
 NewDay Limited
 Fair Finance
 Quid Market
 118 118 Money
 Laybuy
 Snap Finance UK
 Abound

 Evlo
 Oakbrook Finance
 Plend
 Evlo
 Experian
 Hastings Direct
 Fast Loan UK
 Admiral Money
 The Money Platform
 Fluro
 Abound
 N/A
 True North Partners
 Lendable
 Fluro
 Abound
 LexisNexis Risk Solutions (UK) Limited
 Fund Ourselves
 Secure Trust Bank
 Amigo Loans
 Tymit
 Abound
 Zilch Technology Limited
 NewDay Limited
 Zilch Technology Limited
 Moneyline
 Zopa
 NewDay Limited

 118 118 Money
 Creditspring
 365 Finance

Utilities and Telecoms

Alastair Metcalf
 Andrew Upton
 Andy Mayo
 Ashley Redhead
 Atul Vadher
 Becky Wilson
 Carrie Coles
 Charlotte Bloor

 Chris Fitch

 Christina Renshaw
 Claire Yates
 Daniel Taylor
 Danielle Duke
 Daren John
 David Fisher

Compliance, Risk & Assurance Director
 Credit Risk & Collections Director
 Head of Fraud
 Head of Commercial
 Head of Credit & Collections
 Head of Credit Risk
 Head of Information Governance, Risk & Compliance
 Director of Credit Risk,
 Collections Strategy & Vulnerability
 Research Fellow Personal Finance
 & Vulnerability Lead
 Head of Debt
 Head of Credit Risk and Fraud
 Head of Customer Commercial & Revenue
 Head of Credit Revenue & Recovery
 Senior Credit Risk Manager
 Head of Credit and Trade Finance London

EE
 British Gas
 SKY
 Anglian Water Services
 Sefe Energy
 Virgin Media O2
 Good Energy
 OVO Energy

 Money Advice Trust

 Yu Energy
 Tesco Mobile
 RESOLVING WATER DISPUTES LIMITED
 Utilita Energy Limited
 Vodafone
 Shell Trading

David Heathfield
Devon Halls
Elaine Dougan
Elaine Faulkner
Fiona Cameron
Fiona Grandison
Gary Moffat
George Kamenou
Hayley Lord
Ian Deacon
Iva Diamond
Jack Paul Warhurst
James Tipler
Joanne Lazzari
John Hegarty
John Pickford
John Preston
Kamraan Basharat
Karen Brocklebank-Lambert

Karen Finnegan
Lorna-Ann V
Louise Beardmore
Luke Harrison
Mario Lupori
Mark Ryan
Mark Wilkinson
Martin Kirby
Matthew Lashbrook
Michelle Atkinson
Nigel Lloyd
Nina White
Rob Mayer
Rob Tong-Davies
Sachdev Vohra
Sean Murray
Sharon Brimfield
Simon Bell
Stefan Guy
Steve Donovan
Suzanne Lewis
Tim Sheer
Tracy Porter
Zoe Ackland

*Head Credit Risk and Debt Transformation
Head of Revenue Assurance
Head of Credit & Collections
Head of Billing Operations
Conduct, Risk & Customer Vulnerability Director
Chief Risk Officer, Trading and Supply
Customer Debt Operations Manager
Head of Credit Risk
Head of Collections Operations
Head of Credit and Collections
Senior Manager Credit Strategy and Analytics
Head Of Commercial Operations
Head of Billing & Debt Management
Head of Collections & Vulnerability
Head of Recoveries
Commercial Director
Head of Finance Operations
Head of Finance Operations
Head of Billing, Revenue Assurance &
Credit/Debt Management
Head of Customer Billing
Head of Credit
Chief Executive Officer
Director of Business Operations
Commercial Director
Director of Credit Risk
Head of Income & Wholesale
Head of Credit Risk and Collections
Credit Risk Manager
Water Demand Director
Global C&I Credit Risk Director
Director of Income
Head of Credit Risk
Head of Financial Services Risk and Compliance
Regional Head of Credit (Europe/Africa)
Head of Affordability and Vulnerability
Head of Debt & Risk
Head of Credit Operations
Director of Credit Management and Affordability
TCF & Consumer Vulnerability Lead
Head of Payment Services
Head of Billing & Collections
Head of Collections
Head of Credit Risk, Debt & Fraud*

Utility Warehouse
Good Energy
Three UK
SKY
British Gas
Shell Trading
British Gas
SKY
Thames Water
Corona Energy
BP
TalkTalk Business
Affinity Water
E.ON Next
OVO Energy
Portsmouth Water
Tesco Mobile
Vodafone
Plusnet

Zen Internet
SSE
United Utilities Water
Opus
Octopus Energy
SKY
Northumbrian Water Group
Batt Cables
TotalEnergies
United Utilities Water
Centrica
Thames Water
E.ON Next
OVO Energy
Shell
E.ON
Npower
Octopus Energy
E.ON
OVO Energy
Dixons Carphone
Loop
EE
TalkTalk Business

Alternative Lending

Abby Vickers	Director for UK Product and Credit Risk	Klarna
Adam Daniels	Director, Structured Lending	Person Account
Aimee Gethin	Chief Operating Officer	Zuto
Alan Chetwoo	CRO	Chetwood Financial
Andrew Ambler	Head of Collections and legal	iwoca Ltd
Andrew Wayland	VP Customer & Proposition	GAIN Credit
Anna Decoudu	Managing Director, Consumer Loans	Person Account
Anouski Roberts	Head of Engagement and Inclusion & Diversity	NewDay
Anthony Sheehan	Chief Credit Officer	Snap Finance UK
Chris Macklin	Chief Risk Officer	Assetz Capital
Claire Moore	CRO	Azzurro Associates
Danny Malone	Chief Executive Officer	Reward Rate
David Poole	Chief Risk Officer	Tinka
Diptendu Khan	Chief Risk Officer	Uncapped
Emily Nisbet	Managing director	Mr Lender
Faisal Rahman	CEO	Fair Finance
Fiona Asuman	Managing Director	Quid Market
Gary McKenna	Director	1Plus1 Loans
Hardev Tumber	Head of Collections & Recoveries	Revolut Ltd
Inès Maia	Chief Risk Officer	Lending Works
Jacob Rukin	Head of Credit Risk & Analytics	Everyday Loans
James Cashmore	Chief Risk Officer	OakNorth Bank
Joe Brunt	Managing Director	Fast Loan UK
John Lewis	Head of Compliance	Fluent Money
Kelvin Lee	Head Of Credit Risk and Pricing	Admiral Group
Luke Enock	CEO	moneycorp
Marie Moffatt	Retired	Person Account
Mark London	CRO	Fintern
Mark Rosel	Chief Risk Officer	Lendable
Mark Steventon	Head of Consumer Lending	JN Bank UK
Matt Nunn	Chief Risk Officer	Bamboo
Michael Hoare	Chief Risk Officer	Fluro
Nadeem Siam	CEO	Fund Ourselves
Natalie Blain	Group Finance Director	Valour Finance
Nick Beal	CR&PO	Amigo Loans
Nicolas Ballefin	Chief Operating Officer / CTO & Co-Founder	Tymit
Paul Woodworth	Managing Director	Ferratum UK Ltd
Peter Tuvey	CEO	Fleximize Limited
Phil Tobin Retired	Chief Risk Officer	Bibby Financial
Philip Belamant	CEO	Zilch
Piotr Piszarz	Founder & CEO	Uncapped
Rob Holt	Chief Executive Officer, Credit	NewDay
Ryan Mandy	Chief Communications Officer	Zilch
Shiona Crichton	CEO	Moneyline
Sinéad McHale	CEO	Satigo
Stephen Paxton	Head of Credit	Zopa
Steve Bevan	Director, Credit Business Management and Collections Strategy	NewDay
Steven White	Chief Operating Officer	118 118 Money
Stuart Sykes	Consultant	COEO
Tara Pearson	Risk Operations Lead	HSBC
Toni Dare	Managing Director	Pulse Cashflow Finance
Victoria Vaksman	CEO	YesGrowth Ltd
Aileen Gillan	Non Executive Director	Abrdn PLCt

Challenger & Neo Banks

Aileen Gillan	Non Executive Director	Abrdn PLC
Alan Dunmar	Chief Risk Officer	Allica Bank
Alexander Mollart	Chief Executive Officer	Tandem Bank
Andrea De Gottardo	Chief Executive	Kroo
Angela Wakelin	Chief Operating Officer	Kroo
Bevis Watts	Chief Executive	Triodos Bank
Brian Seal	Chief Credit Officer	Atom Bank

Caroline Luxmore
Chris Harper
Chris Sweeney
Conrad Ford
Cristina Munteanu
Emma Hagan
Harjot Singh
Iain Laing
Ian Strafford-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

*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*

Ashman Finance
Secure Trust Bank
Fiiu
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
Kevin Jones
Martin Kennington
Matt Handley
Matt Jones
Matt Roper
Mike Randall
Mourad Malki
Niall Jamieson
Paul Slapa
Phil Gray

*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
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*

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
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

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

*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*

Cashplus
HSBC

Barclays Partner Finance
Standard Chartered Bank
Ahli United Bank
Ketten 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 Eisenschimbel
Frank Horvath
John Pears
Lee Rochford
Oliver Stratton
Owen James
Paul Burdell
Paul Jenkins
Paul Mason
Phil Hughes
Samantha Barnard
Selina Burdell
Simon Unsworth
Suzanne Barry

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

Intrum
Perch Group
Lowell
Cabot Credit Management
Perch Group
Lantern UK
Intrum
Lowell
Link Financial Outsourcing Ltd
Lowell
Arrow Global
Arrow Global
PRA Group
LCM Partners
Westcot Credit Services
Lantern UK
Idem Capital
Lantern UK
Link Financial Outsourcing Ltd
Perch Group
Cabot Financial

Influencers

Adrian Dally	<i>Head of Motor Finance</i>	Finance & Leasing Association
Alastair Gilmartin-Smith	<i>COO</i>	UK Finance
Alexander Marsh	<i>Co-founder</i>	Charterpath
Andrew Slatford	<i>Consultant</i>	Novuna
Andrew White	<i>Senior Policy Maker</i>	Consumer Council for Water
Andy Agathangelou	<i>Founding Chair</i>	Transparency Taskforce
Chris Fitch	<i>Research Fellow</i>	University of Bristol
Chris Leslie	<i>CEO</i>	CSA
Daniel Walker-Nolan	<i>Principal of Strategy and Policy</i>	OFWAT
David Black	<i>CEO</i>	OFWAT
David Geale	<i>Director, Retail Banking</i>	FCA
Dennis Berg	<i>Senior Policy Maker</i>	Ofgem
Eric Leenders	<i>Managing Director - Personal Finance</i>	UK Finance
Fiona Hoyle	<i>Head of Consumer Finance & Mortgage Finance</i>	Finance and Leasing Association
Jane Rumble	<i>Director of Policy</i>	Ofgem
Jason Wassell	<i>CEO</i>	CCTA
Kate Davies	<i>Executive Director</i>	IMLA
Mark Onyett	<i>Partner</i>	Blenheim Chalcot
Meghna Tewari	<i>Head of Retail Market Policy</i>	Ofgem
Nikhil Rathi	<i>Chief Executive</i>	Financial Conduct Authority
Paul Robinson	<i>Head of Advanced Analytics</i>	Bank of England
Peter Cottle	<i>Consulting Director</i>	Finativ
Robert Sinclair	<i>Chief Executive Officer</i>	The Association of Mortgage Intermediaries
Roma Pearson	<i>Director, Consumer Finance</i>	Financial Conduct Authority
Sam Woods	<i>CEO</i>	The Prudential Regulation Authority
Selina Chadha	<i>Director of Consumer Policy</i>	OFCOM
Shashi Maharaj	<i>Legal & Membership Director</i>	BVRLA
Sheldon Mills	<i>Executive Director, Consumers and Competition</i>	FCA
Stephen Brown	<i>Acting Executive Director, Data & Analytics</i>	Bank of England
Stephen Timms	<i>MP, Chair of APPG for Digital Finance</i>	Houses of Parliament
Stuart Duffy	<i>Chief Economist</i>	FLA
Sue Chapple	<i>Chief Executive</i>	Chartered Institute of Credit Management (CICM)
Theodora Hadjimichael	<i>CEO</i>	Responsible Finance
Yvonne Fovargue	<i>MP, Chair of APPG for Debt & Personal Finance</i>	Labour Party & APPG

Knowledge & Professional Services CS

Alex Ellerton	<i>Partner</i>	Grant Thornton
Andrew Pritchard	<i>CEO</i>	Arum
Az Alibhai	<i>Head of Credit, Europe</i>	Visa
Brian Cassin	<i>Global CEO</i>	Experian
Caroline Burston	<i>Operations Director</i>	CRS
Christian Jacob	<i>Managing Director</i>	Qualco UK
Craig Tebbutt	<i>Chief Strategy & Innovation Officer</i>	Equifax
Dominic Goslett	<i>Business Development Director</i>	TransUnion UK
Edward Manson	<i>Director & Co-Founder</i>	MERJE
Eleanor Demuth	<i>Independent Consultant- Risk</i>	Person Account
Emma Steeley	<i>CEO</i>	Aro
Fiona Mackay	<i>Automotive Finance Director</i>	Auto Trader UK
Geoff Turrall	<i>Co-founder</i>	CarCloud
Ian Plummer	<i>Commercial Director</i>	Auto Trader UK
Jamie Waller	<i>Chairman</i>	Arum
Jerry Mulle	<i>UK Managing Director</i>	Ohpen
Jo Davis	<i>Partner</i>	Auxillias Limited
John McMahon	<i>Vice President of Global Sales</i>	C&R Software
Johnny Steele	<i>Head of Banking</i>	SAS
Jon Hickman	<i>CEO</i>	Flexys
Jose Luiz Rossi	<i>CEO Experian UKI</i>	Experian
Julian Graham-Rack	<i>CEO</i>	PrinSix Technologies
Julian Winfield	<i>CEO</i>	Advantis Credit Ltd
Kelli Fielding	<i>Chief Product Officer, Europe</i>	TransUnion UK
Devine	<i>Divisional President of UK & Ireland</i>	Mastercard

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

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

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 Cochran
Louisa Sedgwick
Martese Carton
Michael Conville
Nikki Warren-Dean
Paul Adams
Paul Stockwell
Paula Mercer
Peter Dockar
Richard Napier
Richard Rowntree
Richard Scott
Rob Jupp
Roland McCormack
Scott Marshall
Simon Wallace
Steve Seal
Tom Gorman
Tracie Pearce

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
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

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

Vicki Harris

CCO

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
Andy Moody
Angharad Collins
Brian Holland

Chan Bharj
Charlotte Brady
Chris Gowland
Chris Irwin
Christine Palmer

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

Lloyds
Virgin Money
RBS
Nationwide Building Society
Leeds Building Society
TSB Bank
NatWest

BNP Paribas Personal Finance
Lloyds
Lloyds
Yorkshire Building Society
Santander

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 Bierton
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 Levskaya
Richard Bowles
Richard Wells
Rob McQuade
Roselyne Renel
Ruth Taylor
Sarah Conway
Sean Pape
Stephen Shelley
Steve Hunt
Stuart Young
Susan Poot
Tas Bhamji
Victoria Stubbs
Wahid Ali
William O'Carroll

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

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

Telecoms

AI Mitchell	Director of Group Commercial Capability	SKY
Andreas Manolis	Head of Innovation & Strategy	BT
Claire Yates	Head of Credit, Risk and Fraud	Tesco Mobile
Dominic Legg	Head of Operations	4com
Elaine Dougan	Head of Credit & Collections	Three UK Ltd
Ian Deacon	Head of Credit	Corona Energy
Jack Paul Warhurst	Head Of Commercial Operations	TalkTalk
John Preston	Head of Finance Operations	Tesco Mobile
Karen Brocklebank-Lambert	Head of Billing, Revenue Assurance & Credit/Debt Management	Plusnet
Kat Isherwood	Collections Agency Manager	SKY
Mark Ryan	Head of Risk	SKY
Matthew Lashbrook	Credit Risk and Fraud Manager	OVO Energy
Rebecca Wilson	Head of Credit Risk	Virgin Media O2
Richard Tang	Co-Founder	Zen Internet
Suzanne Lewis	Head of Payment Services - Credit and Leasing	Currys
Tracy Porter	Head of Collections	EE
Andrea Golightly	Director of Transformation, Automation & Strategy	MPAAS
Andrew Upton	Director Credit Collections	British Gas
Atul Vadher	Head of Credit & Collections	Sefe Energy
Christina Renshaw	Head of Collections	Yu Energy
Danielle Duke	Head of Credit Revenue & Recovery	Utilita Energy Limited
Gary Moffat	Customer Debt Operations Manager	Centrica
Hayley Lord	Head of Collections Operations	Thames Water plc
John Hegarty	Head of Recoveries	OVO
Juliet Davenport	Founder	Good Energy
Liv Garfield	CEO	Severn Trent plc
Louise Beardmore	CEO Designate	United Utilities Water
Luke Harrison	Director of Customer Operations	Opus
Mark Wilkinson	Head of Income & Wholesale	Northumbrian Water
Martyn Claddingbowl	VP of Revenue Billing & Payments	Utilities Warehouse
Michelle Atkinson	Revenue Director	United Utilities PLC
Rob Mayer	Director - Pay as you go Energy	OVO Energy
Sally Gronow	Head of Customer Support & Field Operations	Dwr Cymru Water
Sarah Bentley	CEO	Thames Water plc
Sharon Brimfield	Head of Debt & Risk	npower Business Solutions
Simon Bell	Head of Credit Operations	Octopus Energy
Steve Donovan	TCF & Consumer Vulnerability Lead	OVO Energy
Sue Lindsay	Director Customer Policy & Engagement	Wessex Water
Tim Sheer	Head of collections and billing	LOOP

Alternative Lending

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

Challenger & Neo Banks

Ruth Anderson	Head Of Lending	Starling Bank
Nicolas Ballefin	Chief Operating Officer / Cto & Co-Founder	Tymit
Wes Brannigan	Head Of Operations UK Bank	Revolut
Matt Briers	Chief Financial Officer	Wise
Bob Buchan	Head Of Underwriting And Collections	Alllica Bank
Rebecca Cartwright	Chief Risk Officer	Atom Bank
Steve Catterall	Head of Collections	Tandem Bank
Stephen Chang	Chief Operating Officer	Monese Bank
Atul Choudrie	Chief Commercial Officer And Managing Director - Banking	Monese Bank
Andrea De Gottardo	Chief Executive	Kroo
Eleanor Demuth	Director Of Risk	Curve
John Donnelly	Senior Manager - Collections Strategy And Oversight	Atom Bank
Lyndsey Edgar	VP Operations	Monzo Bank
Conrad Ford	Chief Product & Strategy Officer	Alllica Bank
Aileen Gillan	Chief Risk Officer	Alllica Bank
Kieran Gillett	Head Of Arrears Management Conduct And Control	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 Pisarz
Larry Potter
Oliver Prill
Shahi Sattar
Brian Seal
Nick Slape
Nick Smith
Ian Strafford-Taylor
Chris Sweeney
Matthew Totaryn
Rachael Titterton

Tim Trailor
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 & 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

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
Fiiunu
Tide
Monzo Bank

Monzo Bank
Revolut
Klarna
Cashplus Bank
Cashplus Bank
Fiiunu
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
Pradyumma Javalekar

Kevin Jones
Darren Jones
Matt Jones
Jackie Kain
Helena Karayiannis
David Landen
Rosaline Laverley
Mourad Malki
Jane Mcintosh
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
Chief Operating Officer

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

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 Willmett
Jason Wilson
Stefan Wolvaardt
Tom Wootton
Malcolm Workman

*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

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

*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*

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 Govenor, Monetary 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*

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 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

*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 Deeo
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
Director & Co-Founder*

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
The Sigma Financial Group
Prinsix Technologies Ltd
Fico
Equifax
Flexys Solutions
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
Patricia Remon
Lee Rochford
Jose Luiz Rossi
Satty Saha
Luke Scowen
Andy Sleigh
Emma Steele
Colin Storrar
Oliver Stratton
Aneesh Varma
Jamie Waller
Caroline Walton
Dale Williams
Michael Wolfenden

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 UK
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 Dockar
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
Head Of Bm Solutions

Pepper Money
Sesame Brakhall 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

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

*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
Managing 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

*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
Cham Bharji
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 Fitzpatrick
Bruce Fletcher
John Foster

Neil Gallimore

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

Claire Holmes
Steve Hunt
Chris Irwin
Matthew Jones

Parveen Kaur
David King

Nick Larkins

Chris Laverick
Keith Lewis
Dorothy Liviabella
Gerry Magee

*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
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
Head Of Brand & Marketing*

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

Skipton Building Society
Bnp Paribas
Yorkshire Building Society
Nationwide

Leeds Building Society
Rbs

Hsbc

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

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

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
Senior Manager Of Credit Management

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

*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-Adegbenga	<i>Chief Legal Counsel & Chief Risk Officer</i>	Loans 2 Go
Nick Beal	<i>Cr&Pao</i>	Amigo Loans
Chris Deboer	<i>President & 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 & 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
Faisel 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 & 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 & 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 & 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&I Operations Director</i>	Sytner Group
Paul Elder	<i>Group F&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 & 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 & 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 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*

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

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

*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*

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

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 Grys

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

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, Nbfi

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 Flahet

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

*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
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 Trailor
 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

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 Knight
 Eric Leenders
 Chris Leslie
 Helen Lord
 Emma Lovell
 Gareth McNab
 Sheldon Mills
 Dermot Nolan
 Vanessa Northam
 Jonathan Oxley
 Graham Peacock
 Bob Pinder

Chris Pond
 David Postings
 Ian Price
 Jeremy Quin

Nikhil Rathi
 John Ricketts
 Lee Rowley
 Philip Salter
 Siobhán Sheridan

*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 Ombudsman 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*

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

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
Shaili Deeo
Rachel Duffey
Alex Ellerton
Shannon Faulkner
Terry Franklin
Lisa Fretwell
Gary Gilburd
Niall Gilhooley
Steve Haddaway
Justin Hannemann
Jon Hickman
Craig Hinckcliffe
Frank Horvath
Elena Ionenko
Sarah Jackson
Christian Jacob
Owen James
Neil Jinks
Janet Jones
Martin Kisby
Ian 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*

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
Qualco
Experian
The Sigma Financial Group
Ascent
FICO
Equifax
Flexys Solutions
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

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

*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
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*

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

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 Larter
Bryony Pettifor
Alessio Pinna
Phil Rice
Peter Simmons
Guy Thompson

Atul Vadher

*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

Gazprom Energy

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 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

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

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