

CREDIT 500 — CLUB —

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

In this document you can find all iterations of the Credit 500 since 2022

2025

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 Myszyrowicz
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

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

Fiona Hoyle

Huw Pill
Jason Wassell

Jerome Mayhew MP

Chair

Kate Davies

Executive Director

Keith Richards
Lakshmi Shyam-Sunder
Lee Pitcher MP

Chief Executive Officer
Chief Risk Officer & Vice President
Chair

Lloyd Hatton MP

Chair

Lord David Blunkett

Vice Chair

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

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

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

Finance & Leasing Association (FLA)

Bank of England
Consumer Credit Trade Association
(CCTA)
All-Party Parliamentary Groups (APPG),
Financial Education of Young People
The Intermediary Mortgage
Lenders Association (IMLA)
Consumer Duty Alliance
World Bank
All-Party Parliamentary Groups (APPG),
Water
All-Party Parliamentary Groups (APPG),
Fair Banking
All-Party Parliamentary Groups (APPG),
Financial Education of Young People
Treasury
Ofgem
Financial Conduct Authority (FCA)
Parliament
Darlington Building Society
The Building Societies Association
Financial Conduct Authority (FCA)

Sam Rushworth

Chair – APPG Investment Fraud and Fairer Financial Services

Sam Woods
Shashi Maharaj

*Chief Executive
Legal & Compliance Director and Company Secretary*

Sheldon Mills
Stephanie Charman

*Executive Director, Consumers and Competition
Chief Executive*

Sue Chapple

Chief Executive

Torsten Bell MP
Tulip Siddiq MP

*Swansea West MP
Economic Secretary*

All-Party Parliamentary Groups (APPG),
Investment Fraud and Fairer
Financial Services
Prudential Regulation Authority (PRA)
British Vehicle Rental and
Leasing Association (BVRLA)
Financial Conduct Authority (FCA)
The Association of
Mortgage Intermediaries (AMI)
Chartered Institute of
Credit Management (CICM)
Parliament
Treasury

Mortgage Lenders

Alex Upton

*Managing Director – Specialist Mortgages
and Bridging Finance*

Barry Connolly
Buster Tolfree
Charles Morley
Charlotte Harrison
Charlotte Raw
Chris Pickstone
Christopher Pearson
Clare Thomas
Dirk Bekkers
Ed Barron
Francesca Carlesi
Fred Sharp
Grant Seaton
Henry Jordan
Hugh Meechan
Jodie White
Julian Adams
Julie Twynholm
Kieran Roberts
Lawrence Bywater
Lisa Steele
Lloyd Cochrane
Louisa Sedgwick
Martese Carton
Max Griffiths
Michael Conville
Michael Evans
Miguel Sard
Paul Adams
Paul Broadhead
Paul Stockwell
Paula Mercer
Peter Ball
Peter Dockar
Peter Rees
Rachael Sinclair

*Managing Director, Home Buying & Ownership
Director of Mortgages
Director of Mortgage Distribution
CEO – Home Financing
Head of Mortgage Lending
Head of Mortgage Strategy
Head of Intermediary Mortgages
Head of Business Optimisation
CEO
Head of Secured Credit Risk
Chief Executive
Director of Mortgage Distribution
Head of Intermediary Lending
Group Director of Mortgages
Managing Director – Retail Mortgages
Service Delivery Director
Head of Property Risk, Underwriting and Credit Bureau
CRO
Head of Sustainable Mortgages
Chief Risk Officer
Mortgage Lending Director
Category Director – Mortgages & Protection
MD – Mortgages
Director of Mortgage Distribution
Deputy Chief Risk Officer
Chief Customer Officer
Chief Financial Officer
Chief Banking Officer Retail
Sales Director
Head of Mortgage & Housing Policy
Group Managing Director & Board Director
Sales Director
Chief Executive
Chief Commercial Officer
Head of Credit Risk
Managing Director, Mortgages and
Financial Wellbeing
Credit Cards Managing Director and MBNA CEO
Head of Intermediary Mortgages
Founder & Managing Director
Director of Credit Risk
Head of Underwriting
Managing Director,
Head of Mortgages and Premier Distribution
Chief Commercial Officer*

Hampshire Trust Bank

NatWest
United Trust Bank
Metro Bank
Skipton Building Society
Newcastle Building Society
Furness Building Society
HSBC
Aldermore Bank
April Mortgages
Coventry Building Society
Revolut Ltd
The Co-operative Bank
Cumberland Building Society
Nationwide Building Society
Shawbrook Bank
Legal & General Mortgage Services
TSB Bank
Together Money
Barclays
MPowered Mortgages
Paragon Bank
NatWest
Paragon Bank
Leeds Building Society
Together Money
Newcastle Building Society
Foundation Home Loans
Shawbrook Bank
Pepper Money
The Building Societies Association
Gatehouse Investment Management
Lend Invest
Foundation Home Loans
Generation H
Lloyds Banking Group
Nationwide Building Society

Richard Napier
Roland McCormack
Scott Marshall
Simon Martin
Stuart Miller
Tom Gorman

Lloyds Banking Group
Barclays
Roma Finance
Yorkshire Building Society
Buckinghamshire Building Society
Barclays

Vicki Harris

Kensington Mortgages

Motor Lenders

Adam Goldhagen

Chief Executive

Santander Consumer Finance

Adam Small
Alex Griffin
Alexandre Marie
Andrew Dale
Andrew Marsh
Ben Standish
Bill Scotney
Craig Walker
Darren Selig
David Briggs
Debbie Mckay
Eileen Phillips
Giuseppe Interlandi
Graham Hill
Hannah Scott
Heidi Jenvey
James Wilkinson
Jamie Burgoyne
Jenny Rothwell
Jinsze Wong
John Hughes
Jorge Alonso Sanz
Julia Young
Julie Pitcher
Karl Werner
Laura Jones
Leanne Christmas
Lee Rhodes
Lee Streets
Louis Rix
Lydia Truffert
Mark Giles
Mike Deans
Mike Dennett
Mike Todd
Naga Tumuluri
Neil Leonard
Neil Lloyd
Neil Simpson
Neville Thorne
Oli Greaves
Oliver Mackaness
Paul Devanney
Richard Hoggart
Richard Jones
Roberto Infriccioli
Sam Challenger
Sean Deacon
Seán Kemple
Simon Bayley
Simon Kington
Spencer Halil
Steve Underwood
Tim Smith
Toby Gould
Victoria Loosmore

Group Head of Consumer Operations and Lending
Director of Product
Global Head of Flow Trading
Head of Credit Risk for Motor
CEO
Motor Director
Commercial Director
Head of Collections
Founder
Managing Director
Distribution Director
Head of Risk & Compliance
Chief Risk Officer
Chief Risk and Compliance Officer
Head of Credit Risk
Chief Risk Officer
Chief Executive & Co-Founder
Operations Director
Chief Operating Officer
Head of Finance
Managing Director
Risk Director
Senior Head of Organisation & Projects
Head of Retail Collections & Recoveries
CEO
Divisional Director, Connected Car Finance
Left Motonovo
Commercial Director
Chief Executive Officer
Co-Founder & COO
Head of Finance & Risk
Chief Executive
Managing Director
Chief Executive Officer
Chief Executive Officer
Chief Risk Officer, Executive Director
Marketing Director, Motor
Head of Compliance & Risk
Head of Collections
Director
Head of Risk and Compliance
CEO
Head of Credit Risk
Chief Executive Officer
Chief Executive Officer
Chief Risk Officer
Director of Operations
Chief Credit Officer
CEO of Motor UK and Retail Finance Ireland
Chief Executive
Chief Executive Officer
Managing Director
Managing Director
Head of Motor Finance
Head of Credit Risk
Head of Product, Proposition & Marketing and
Consumer Duty Board Champion

Evolution Funding
Close Brothers Motor Finance
BNP Paribas Personal Finance
Secure Trust Bank
Marsh Finance
Admiral Money
WES CONSULTING LIMITED
Zopa
JBR Capital
Tandem Motor Finance Ltd
MotoNovo Finance
Honda Finance Europe
Toyota Financial Services (UK) PLC
Oodle Car Finance
Oodle Car Finance
Ford Credit
Zuto
Marsh Finance
Unity Auto Finance
Carmoola
Mann Island Finance Ltd
Santander Consumer Finance UK
Mobilize Financial Services
Close Brothers
Advantage Finance Ltd
DSG Finance
Person Account
Aldermore Bank
Evolution Funding
Car Finance 247
Jaguar Financial Services
Go Car Credit
Borderway Finance
BMW Financial Services
Volkswagen Financial Services (UK) Ltd
Blue Motor Finance Ltd
Close Brothers
Hawksmoor Investment Management
Stellantis Financial Services UK Ltd
Northeven Limited
Carmoola
Billing Finance Ltd
Mann Island Finance Ltd
DSG Finance
Zenith Vehicles
Stellantis Financial Services UK Ltd
Billing Finance Ltd
Birmingham Bank
Close Brothers Motor Finance
Billing Finance Ltd
Stellantis Financial Services UK Ltd
Northridge Finance
Progression Automotive
Black Horse
Marshmallow
Advantage Finance Ltd

Retail Bank and Building Societies

Adam Singh
Alan Dunmur
Alan Hunter
Alex Mollart
Alison Berryman
Amanda Mason
Andrea De Gottardo

Director, Collections & Recoveries Credit Oversight
Chief Risk Officer
Head of Financial Difficulties & Banking Controls
CEO
Chief Operating Officer
Chief Credit Officer
Chief Executive

Lloyds Banking Group
Allica Bank Limited
Tesco Bank
Tandem Motor Finance Ltd
Bank of Ireland
Virgin Money
Kroo

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 Berton
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 Cearns
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 Saulet
Rishi Khosla
Rob McQuade
Rob Pheasey
Robin Bulloch
Roselyne Renel
Ruth Taylor
Sandhya Kavar
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
Faisel Rahman	CEO	Fair Finance
Fiona Asuman	Managing Director	Quid Market
Gary McKenna	Director	1Plus1 Loans
Hardev Tumber	Head of Collections & Recoveries	Revolut Ltd
Inês 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 Stevenson	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 Piszcz	Founder & CEO	Uncapped
Rob Holt	Chief Executive Officer, Credit	NewDay
Ryan Mendy	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
	Chief Operating Officer	
	Consultant	
	Risk Operations Lead	
	Managing Director	
	CEO	
	Non Executive Director	
Steven White		118 118 Money
Stuart Sykes		COEO
Tara Pearson		HSBC
Toni Dare		Pulse Cashflow Finance
Victoria Vaksman		YesGrowth Ltd
Aileen Gillan		Abrdn PLC

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 Trafford-Taylor
Katie Docherty
Kieran Gillett
Kirsten McLeod
Larry Potter
Lee Webb
Lisa Nowell
Mary McIntosh
Matthew Goddard
Max Faldin
Naila Malik
Nick Smith
Nigel Walder
Norris Koppel
Oliver Prill
Pierre Decote
Ratnesh Mishra
Ravi Sidhoo
Rich Wagner
Richard Kernick
Rishi Khosla
Ruth Anderson
Sabyasachi Mukherjee
Sian Williams
Simon Green
Simon Wilson
Steve Peacock
Sujata Bhatia

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

Commercial Finance

Allan Clegg
Amany Attia
Andy Allan
Andy Taylor
Ben Talbot
Bhavna Toase
Bobby Charalambous
Chirag Shah
Chris Edis
Darpan Vasudev
David Landen
Emily Whyte
Enrico Gnani
George Miles
Helena Karayiannis
Jamie Stewart
Jane McLintock
Kevin Beck
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
Kennet Equipment Leasing
Advantage Commercial Finance
Deko
Creditspring
Beta Commercial Finance Ltd
Credit Suisse
Starling Bank
Nucleus Commercial Finance
Investec
Palatine
Simply Asset Finance

Credit Cards

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

*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

Rupert MacInnes
Vicki Potts

Amplifi Capital
RBS

Debt Purchase

Andres Rubio
Andrew Bartle
Colin Storrar
Craig Buick
Craig Hinchcliffe
Denise Crossley
Eddie Nott
Eva Eisenschimmel
Frank Horvath
John Pears
Lee Rochford
Oliver Stratton
Owen James
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
Alastair Gilmartin-Smith
Alexander Marsh
Andrew Slatford
Andrew White
Andy Agathangelou
Chris Fitch
Chris Leslie
Daniel Walker-Nolan
David Black
David Geale
Dennis Berg
Eric Leenders
Fiona Hoyle
Jane Rumble
Jason Wassell
Kate Davies
Mark Onyett
Meghna Tewari
Nikhil Rath
Paul Robinson
Peter Cottle
Robert Sinclair

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

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

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

Theodora Hadjimichael
Yvonne Fovargue

CEO
MP, Chair of APPG for Debt & Personal Finance

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

Knowledge & Professional Services CS

Alex Ellerton
Andrew Pritchard
Az Alibhai
Brian Cassin
Caroline Burston
Christian Jacob
Craig Tebbutt
Dominic Goslett
Edward Manson
Eleanor Demuth
Emma Steeley
Fiona Mackay
Geoff Turrall
Ian Plummer
Jamie Waller
Jerry Mülle
Jo Davis
John McMahon
Johnny Steele
Jon Hickman
Jose Luiz Rossi
Julian Graham-Rack
Julian Winfield
Kelli Fielding
Kelly Devine

Partner
CEO
Head of Credit, Europe
Global CEO
Operations Director
Managing Director
Chief Strategy & Innovation Officer
Business Development Director
Director & Co-Founder
Independent Consultant- Risk
CEO
Automotive Finance Director
Co-founder
Commercial Director
Chairman
UK Managing Director
Partner
Vice President of Global Sales
Head of Banking
CEO
CEO Experian UKI
CEO
CEO
Chief Product Officer, Europe
Divisional President of UK & Ireland

Grant Thornton
Arum
Visa
Experian
CRS
Qualco UK
Equifax
TransUnion UK
MERJE
Person Account
Aro
Auto Trader UK
CarCloud
Auto Trader UK
Arum
Ohpen
Auxillias Limited
C&R Software
SAS
Flexys
Experian
PrinSix Technologies
Advantis Credit Ltd
TransUnion UK
Mastercard

Liam Burke
Manish Gandhi
Martin Kisby
Martin Magnone
Nick Harding
Patricio Remon
Paul Harrauld
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
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 Cochrane
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 Altermaire
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

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

Chan Bharj
Charlotte Brady
Chris Gowland
Chris Irwin
Christine Palmer

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 Ievskaya
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
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

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

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

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

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

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

Alternative Lending

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

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

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

Challenger & Neo Banks

Ruth Anderson
Nicolas Ballefin
Wes Brannigan
Matt Briers
Bob Buchan
Rebecca Cartwright
Steve Catterall
Stephen Chang
Atul Choudrie

Head Of Lending
Chief Operating Officer / Cto & Co-Founder
Head Of Operations UK Bank
Chief Financial Officer
Head Of Underwriting And Collections
Chief Risk Officer
Head of Collections
Chief Operating Officer
Chief Commercial Officer And Managing Director
- Banking
Chief Executive
Director Of Risk
Senior Manager - Collections Strategy And Oversight
VP Operations
Chief Product & Strategy Officer
Chief Risk Officer
Head Of Arrears Management Conduct And Control

Starling Bank
Tymit
Revolut
Wise
Allica Bank
Atom Bank
Tandem Bank
Monese Bank
Monese Bank

Andrea De Gottardo
Eleanor Demuth
John Donnelly
Lyndsey Edgar
Conrad Ford
Aileen Gillan
Kieran Gillett
Simon Green

Kroo
Curve
Atom Bank
Monzo Bank
Allica Bank
Allica Bank
Metro Bank
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 Piszcz
Larry Potter
Oliver Prill
Shahi Sattar
Brian Seal
Nick Slape
Nick Smith
Ian Strafford-Taylor
Chris Sweeney
Matthew Tataryn
Rachael Titterton

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

Credit Officer
Chief Risk And Compliance Officer
Chief Risk Officer
Chief Risk Officer
Chief Risk Officer
Chief Risk Officer
Managing Director
Head Of Credit Risk
Chief Risk And Compliance Officer
Chief Credit Officer
Chief Risk Officer
Head Of Compliance & Mlro
Head Of Credit Risk
Chief Operating Officer
Operations Director
Founder & CEO
Chief Risk Officer
Chief Executive Officer
Head Of Customer Operations
Chief Credit Officer
Chief Executive
Chief Lending Officer - UK
Chief Executive Officer
Chief Executive Officer
Director Of Financial Crime And Risk
Director - Vulnerable Customers And Financial
Health, Customer Operations
Chief Credit Officer
Head Of Collections & Recoveries
Director For Uk Product And Credit Risk
Chief Executive Officer
Director Of Operations
Chief Risk Officer
Director Of Credit Risk

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

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

Commercial Finance

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

Kevin Jones
Darren Jones
Matt Jones
Jackie Kain
Helena Karayiannis
David Landen
Rosaline Laverley
Mourad Malki
Jane McIntock
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 Willmetts
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

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

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

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

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

Influencers

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

MP
Founding Chair
Director
MP
Senior Policy Maker
CEO
Senior Associate
Deputy Governor, Monetary Policy
Acting Executive Director, Data & Analytics
Trustee
Director Of Consumer Policy
Chief Executive
Consulting Director
Executive Director
Head Of Banks Resilience Division Financial
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 Rath
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 Deo
Rachel Duffey
Alex Ellerton
Shannon Faulkner
Terry Franklin
Gary Gilburd
Julian Graham-Rack
Steve Haddaway
Justin Hannemann
Jon Hickman
Craig Hinchcliffe
Frank Horvath
Sarah Jackson
Christian Jacob
Owen James
Neil Jinks
Janet Jones
Martin Kisby
Edward Manson

Chief Financial Officer
Head Of Operations
Director Of Client Partnerships
Managing Partner
UK Managing Director
Head Of Data Science UK&I
CEO
Group CEO
Operations Director
Chief Executive Officer
Senior Partner Head Of Insolvency & Litigation
Co-Founder and Director
Managing Director & General Manager Emea
Chief Executive Officer
Partner
Chief Product Officer
Chief Executive Officer
Partner
Business & Success Coach
Global Business Development Director
Chief Executive Officer
CEO
Vice President & Managing Director, Emea
Director
CEO
CEO
Managing Director
Managing Director
Managing Director
Managing Director - Europe Acquisitions
Head Of Client Development & Communications
Head Of Industry Strategy, Financial Services
Head Of Compliance
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 Solutoins
Perch Group
Link Financial Outsourcing Limited
Accenture
Qualco
Pra Group
Court Enforcement Services
Microsoft
Equiniti Credit Services
Merje

Robert McDowell
Rob McElroy
John McMahon
Yann Metz-Pasquier
Jerry Mulle
Steve Murray
Jayadeep Nair
Eddie Nott
Ian Parry
John Pears
Brian Pitt
Andrew Pritchard
Susan Rann
Patricio Remon
Lee Rochford
Jose Luiz Rossi
Satty Saha
Luke Scowen
Andy Sleigh
Emma Steeley
Colin Storrar
Oliver Stratton
Aneesh Varma
Jamie Waller
Caroline Walton
Dale Williams
Michael Wolfenden

MD
CEO
VP Sales EMEA, APAC & UK
Chief Marketing Officer
UK Proposition Development Director
CEO
Chief Product & Marketing Officer
Managing Director - UK & Ireland
CEO
UK Managing Director
Group CEO
CEO
CEO
President Of Europe
Chief Executive
CEO Experian UKI
Regional President UK
Company Director
Chief Executive Officer
CEO
CEO
UK Country Manager
Board Director
Chairman
COO
Chief Executive
Managing Director

4Most
Sopra Steria Financial Services Lt
C&R Software
Sopra Banking Software
Ophen
Ardent Credit Services Ltd
Equifax
Intrum
Future Leaders Mentoring
Lowell Group
Rockstead Group
Arum
Paylink Solutions Ltd
Equifax
Arrow Global
Experian
Transunion
Slick Solutions Ltd
Clearscore UK
Freedom Finance
Lowell Group
Arrow Global
Aire
Arum Group Inc. Just.
Tieta
Telrock
Marston Holdings

Mortgages

Paul Adams
Alex Beavis
Danny Belton
Ray Boulger
Paul Brett

Paul Broadhead
Peter Brodnicki
Francesca Carlesi
Martese Carton
Lloyd Cochrane
Michael Conville
Jon Cooper
Steve Cox
Peter 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 Bnakhall Group
Legal And General
Jon Charcol
Former Landbay

Building Societies Association
Mortgage Advice Bureau
Molo Finance
Leeds Building Society
Natwest
Newcastle Building Society
Aldermore
Fleet Mortgages
Generation Home
Yorkshire Building Society
Lloyds Banking Group
Principality Building Society
Kensington Mortgages
Santander
Skipton Building Society
Foundation Home Loans
Landc Mortgages
Nationwide Building Society
Brightstar
Roma
The Mortgage Lender
Tsb Bank

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

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 Challenger
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
Chan Bharj
Richard Bowles
Michael Brearley
Stuart Briant
James Calvert

Head Of Risk, Credit Strategy
Head Of Credit Risk
MD, Head Of Uk Operations
Financial Support Director
CRO, Secured Lending
Strategy & Innovation Director
Chief Risk Officer
Chief Risk Officer
Head Of Collections & Recoveries
Head Of Product And Commercial
Senior Manager - Financial Wellbeing And
Customer Vulnerability

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

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

Head Of Product
Operations Lead - Vulnerable Customers
Head Of Financial Support
UK CEO
Director, Centre Of Excellence For Financial Support
Credit Risk Director
MD Consumer Finance
Head Of Collections And Recoveries
Head Of Analytics And Decisioning
CRO
Director Of Fraud And Collections
MD, Retail Bank
CRO
Chief Risk Officer
Head Of Mortgage Collections And
Recoveries Operations

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

Neil Gallimore

Director Of Strategy For Financial Assistance,
Recoveries And Debt Sale

Barclays

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

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

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

Claire Holmes
Steve Hunt
Chris Irwin
Matthew Jones

Head Of Customer Contact & Operations
CEO

Skipton Building Society
Bnp Paribas
Yorkshire Building Society
Nationwide

Parveen Kaur
David King

Director Of Savings
Head Of Risk Decision Science And
Analytical Innovation
Chief Customer Officer
Head Of Risk, Credit Risk Management &
Corporate Governance

Leeds Building Society
Rbs

Nick Larkins

Head Of Collections Strategy And
Third Party Management

Hsbc

Chris Laverick
Keith Lewis
Dorothy Liviabella
Gerry Magee

Customer Journey Manager (Manage My Debt)
Director, Savings And Lending
Head Of Vulnerable Customer Strategy
Head Of Brand & Marketing

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

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

Plusnet

Vodafone

Three Uk
Dynamic Mesaging
Colt

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

Trade Credit

Katherine Bailey
Andrea Baker

Andrew Child
Ul Craven
David Fisher
Simon Howell

Group Credit, Risk And Compliance Manager
Director, Customer Success Northern Europe And Apac
Global Business Development Officer
European Trade Credit Product Leader
Global Credit Manager Oil
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-Adegbeniga	<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
Faisal Rahman	<i>CEO</i>	Fair Finance
Graham Robinson	<i>CRO</i>	Zopa
Alex Rohloff	<i>Co-Founder And Chief Product Officer</i>	Laybuy
Nadeem Siam	<i>Founder & 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 Altermaire	<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 Finance
Commercial Director
Managing Director - Car Finance
Co-Owner Director - Li Says Co-Ceo
Director
Sales Director
Commercial Director
Director Customer Experience
CRO
Chief Executive Officer
CEO
Chief Executive Officer
Managing Director
Uk Financial Services Operations Manager
Managing Director
Chief Executive

Close Brothers
Sopra Banking Software
Auto Trader UK
Paragon Bank
CarFinance247
Alphera Financial Services
Vertu Motors
Moneybarn
Moneybarn
Moneybarn
Opel Vauxhall Finance
Evolution Funding Limited
Volkswagen Financial Services
Aston Martin Financial Services
Jaguar Land Rover
MotoNovo Finance
Zuto

Collections

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

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

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

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

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

Credit Card

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

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

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

Tom Prior
Richard Sandell
Gary Sharpe
Jill Sheckman
David Sims
Nigel Sparrow
James Storm
Michael Vanderhoven
Robert Wallace
Mark Weston
Gavin Windram
Ian Worthington
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 Cagiran
Andy Carswell
Angharad Collins
Angela Davies
Gael Decoudu
Mark Eyre
Craig Farmer
Bruce Fletcher
Simon Green
Andrew Greenwood
Max Griffiths
Matt Handley
Caroline Haynes
Manjit Hayre
Richard Henderson
Michael Hoare
Nick Isaacs
Matthew Jones
Diptendu Khan
Iain Laing
Richard Lees
Ahmad Malik
Marie Marsden
Fraser McNeill
Rob McQuade
Steve Miller
Andy Nelson
William O Caroll
Elaine O'Dwyer
Abigail Page
Christine Palmer
Sean Pape
Stephen Paxton
Carlos Paz
Steve Peacock
Dave Pickering

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 Director
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 Traylor
Abby Vickers
Richard Wells
Ben Whibley
Richard Wilson
David Wishart
Stuart Young
Jill Zucker

Interim Chief Risk Officer
Chief Risk Officer
Chief Risk Officer
Chief Risk Officer
COO
Chief Credit Officer
Chief Risk Officer
CRO
Director For UK Product And Credit Risk
Chief Risk Officer
Chief Risk Officer
GCCO
Director, Credit Risk
Head Of Credit Risk
Chief Credit Officer, Commercial
Risk Management

Nationwide
Atom Bank
Barclays
The Cambridge Building Society
Oblix Capital
Nationwide Building Society
Virgin Money
Capital on Tap
Klarna
Yorkshire Building Society
Paragon Banking Group
One Savings Bank
Lloyds Banking Group
Sainsburys Bank
American Express

Influencers

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

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

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

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

Interim Chief Executive
General Manager
Director

Chris Pond
David Postings
Ian Price
Jeremy Quin

Chairman
CEO
Operations Manager
MP

Nikhil Rathi
John Ricketts
Lee Rowley
Philip Salter
Siobhán Sheridan

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

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

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

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

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

Knowledge & Professional Services

Rob Ashton
Jennifer Baldwin
Matthew Barrow
Tasneem Bhamji
Richard Broadbent
Craig Buick
Paul Burdell
Caroline Burston
Frances Coulson
Michael Court
Denise Crossley
Bruce Curry
Jo Davis
Shail Deeo
Rachel Duffey
Alex Ellerton
Shannon Faulkner
Terry Franklin
Lisa Fretwell
Gary Gilburd
Niall Gilhooly
Steve Haddaway
Justin Hannemann
Jon Hickman
Craig Hinchcliffe
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 Solutoins
Perch Group
Link Financial Outsourcing Limited
Turnkey Lender
Equiniti Digital
Qualco
PRA Group
Court Enforcement Services
Microsoft
Equiniti Credit Services
Target
MERJE
4most
Sopra Banking Software
Ardent Credit Services Ltd
Equifax
Intrum
Lowell Group
Master Collections
Rockstead Group
Arum
Paylink Solutions Ltd
Equifax
Arrow Global
Experian
TransUnion
AccountScore
Lowell Group
Arrow Global
Aire
Arum Group inc. Just.
TieTa

Wayne Whitford
Dale Williams
Michael Wolfenden

Director
Chief Executive
Managing Director

Credit 500
Telrock
Marston Holdings

Mortgages

Paul Adams
Gillian Almond
Keith Barber
Ian Bartholomew

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

Pepper Money
Santander
Family Building Society
HSBC

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

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

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 Larger
Bryony Pettifor
Alessio Pinna
Phil Rice
Peter Simmons
Guy Thompson

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

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

Atul Vadher

Gazprom Energy

Utilities & Telecoms

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

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

United Utilities Water
Shell Energy
Thames Water
OFCOM
Bulb
Vodafone

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

Good Energy
Three UK
Severn Trent
EDF Energy
Spark Energy
Dwr Cymru Water
E.ON
Opus
OVO Energy
Octopus Energy Group
BT Group plc
OVO
Wessex Water
O2
OVO Energy
Power NI
Sky
Octopus Energy Group
Centrica
O2
Future Leaders Mentoring
OFWAT
EE
Tesco Mobile
Severn Trent Water
Valda Energy
Sky
Loop/Yorkshire Water
Scottish Power
Zen Internet

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