CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

POWERED BY CREDIT CONNECT

AWARDS REVIEW 2026

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I am pleased to share the third annual 2026 Credit & Collections Industry Awards review.

This Awards review aims to provide you with the background to the decisions made by the Judges in assessing this year's winners. The Awards scheme prides itself on its transparent approach, and therefore, we are pleased to provide this review outlining the reasons for the 2026 results.

The Awards were launched to highlight industry team and people achievements through excellence and innovation in what has been another challenging year for the credit and collections sector, with wars in the Middle East impacting energy bills (again), pushing up inflation and impacting the cost of business and cost of living.

To make this year's Awards shortlist, all finalists were asked to demonstrate industry excellence and highlight the best customer outcomes.

Judged by a panel of industry innovators, the Credit & Collections Industry Awards are an endorsement of excellence.

This year, it was great to see so many people enjoying the awards ceremony in Nottingham.

The Awards results provide some great statistics defining the unique transparency process these Awards produce. Individual reports on each company's Awards entry performance can provide details on where each company was placed alongside the judges' comments.

I hope you enjoy the review.

COLIN WHITE
FOUNDING DIRECTOR, CREDIT CONNECT MEDIA

CREDITOR & LENDER CATEGORY
Alternative Lending Provider of the Year

WINNER

Novuna Business Cash Flow

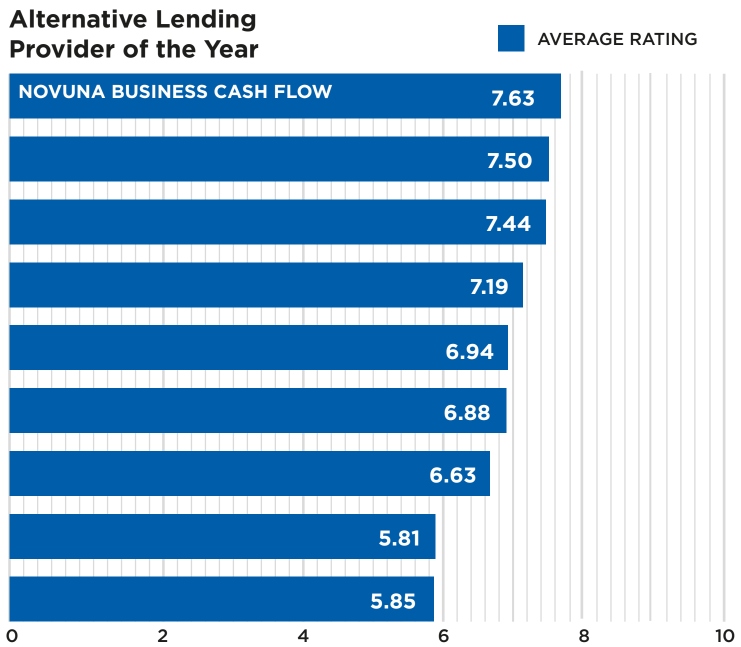
FINALISTS

- Blend
- Creditspring
- Moneyboat
- Nucleus Commercial Finance
- Payl8r
- Propel Holdings (trading as QuidMarket)
- Stream

The award was presented by Shelley Brady from Marsh McLennan Congratulations to Susan Toon, Head of Operations at Novuna Business Cash Flow and the team.

OVERVIEW

This award recognises a lending proposition to help those who have not historically been served by traditional high street lenders.



WHAT THE JUDGES SAID

"It was great to see the wide variety of innovative solutions being developed and offered to create improved access to lending for underserved groups."

"The winner showed effective use of AI."

"A highly responsible approach to SME lending by prioritising a comprehensive needs-based assessment before recommending a solution."

"Novuna's 'suitability-first' methodology ensures that customers are matched with the optimal cash flow product, a strategy directly reflected in the strong positive outcomes achieved for the businesses supported."

"Novuna had the edge with the technology-led solution."

"The company has a genuinely innovative model."

WINNERS

CREDITOR & LENDER CATEGORY
Business Lending Provider of the Year

WINNER

CUBEFUNDER

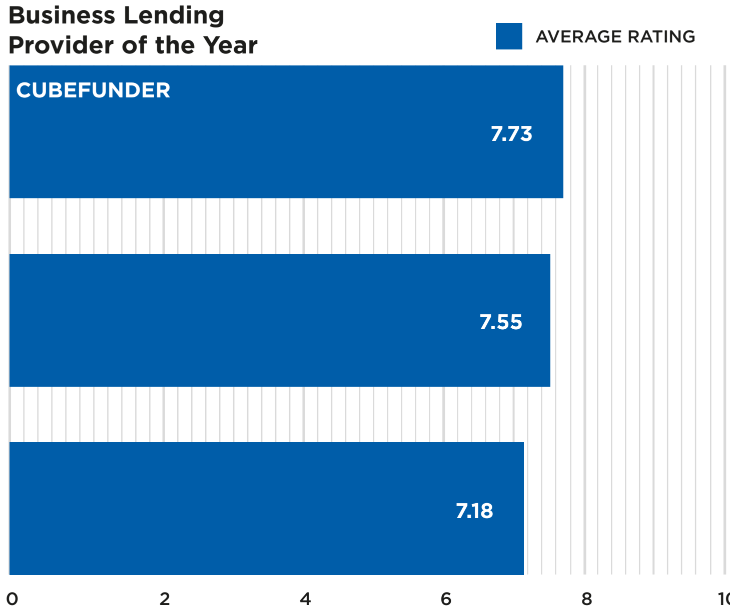
FINALISTS

- Blend
- Novuna Business Cash Flow

OVERVIEW

This award recognises a business lending provider which has excelled or created a new initiative

The team from Cubefunder collected the trophy. The award was presented by Shelley Brady from Marsh McLennan.



WHAT THE JUDGES SAID

"There was a diverse set of entries in this category demonstrating innovative approaches to supporting access to credit."

"Cubefunder showed a great example of blending AI automation and personal service to support positive outcomes."

"This was a clear SME focused strategy."

"Cubefunder has provided real examples of recent growth."

"The recurring business is always a good sign of a successful product."

"Good growth with new SME customers up 70%. Funding within 24 hours with a personal touch."

"A solid SME lending model with strong growth."

"Automated processes, combined with a personalised service through a dedicated Account Manager, have driven increased lending and generated strong client feedback on efficiency and processing times."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

CREDITOR & LENDER CATEGORY
Consumer Credit Provider of the Year

WINNER

JAJA

FINALISTS

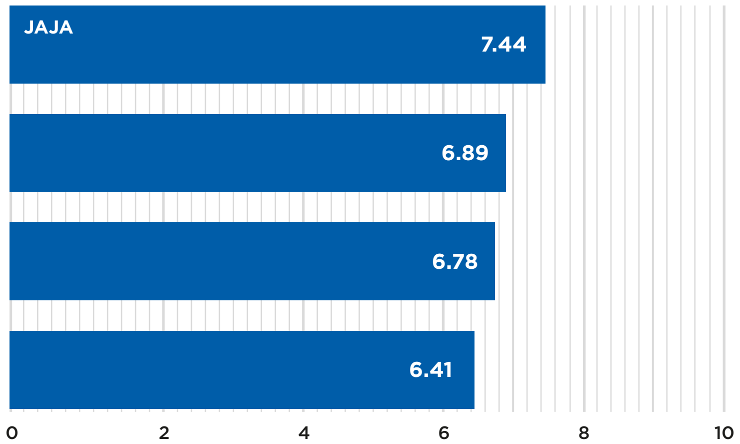
- Fairlo
- Moneyboat
- Zoot Solutions

The award was presented by Shelley Brady from Marsh McLennan. Unfortunately, Jaja were unable to collect the award, so it was collected by awards judge Neil Jinks.

OVERVIEW

The award recognises a team which has stoodout as an industry leader in its approach to consumer credit .

Consumer Credit Provider of the Year



WHAT THE JUDGES SAID

"It is impressive to see how bespoke initiatives are refining consumer credit strategies and directly driving superior performance."

"The Judges said the winner delivered innovative data-driven insights, elevating user experience."

"The winner produced very strong evidence."

"Jaja offers a truly unique and innovative solution."

" The winner provides a strong innovation."

"The winner showcased insights into customer behaviours."

"Jaja Finance's reward structure, tailored to individual risk profiles, effectively aligns financial incentives with responsible customer behaviour."

"The integration of GenAI and intuitive data-driven insights meaningfully elevates the user experience. Together, these initiatives help customers manage their spending and improve their credit scores, while also supporting the wider consumer credit strategy."

WINNERS

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

CREDITOR & LENDER CATEGORY
Consumer Lending Provider of the Year

WINNER

Oakbrook

FINALISTS

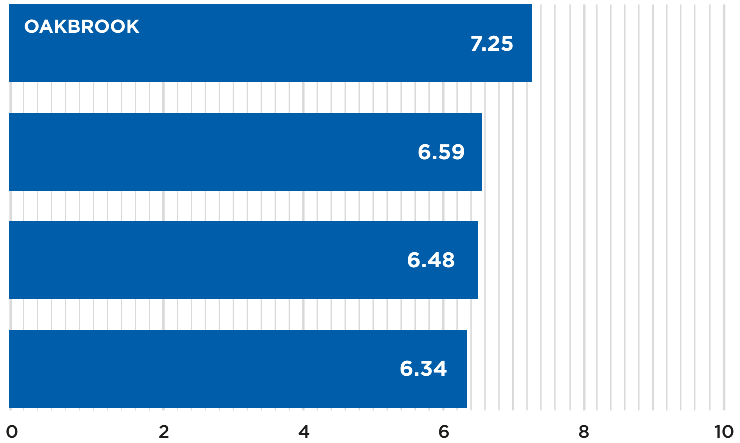
- Fairlo
- Moneyboat
- Zoot Solutions

The team from Oakbrook collected the trophy from Shelley Brady from Marsh McLennan.

OVERVIEW

This award recognises a lender which provides an outstanding and innovative lending proposition

Credit Team of the Year



WHAT THE JUDGES SAID

"It was inspiring to see how pioneering lending models are directly translating into enhanced customer experiences. "

"The Judges said the winning entry provided an impressive offering with clear customer service benefits."

"Oakbrook has delivered notable innovation in their lending approach."

"The launch of OakbrookOne has produced improvements in the credit assessment process. The technical integration for OakbrookOne is impressive, offering clear customer service benefits in terms of speed and ease of use."

"The winning entry showed that the new AI scorecard has successfully reduced arrears through better customer identification."

"The use of technology to settle multiple debts simultaneously made this a winner."

"This was a strong entry."

"Oakbrook provided good examples and incorporated financial inclusion and sustainability."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

CREDITOR & LENDER CATEGORY

Commercial Credit Management Team of the Year

WINNER

ZURICH

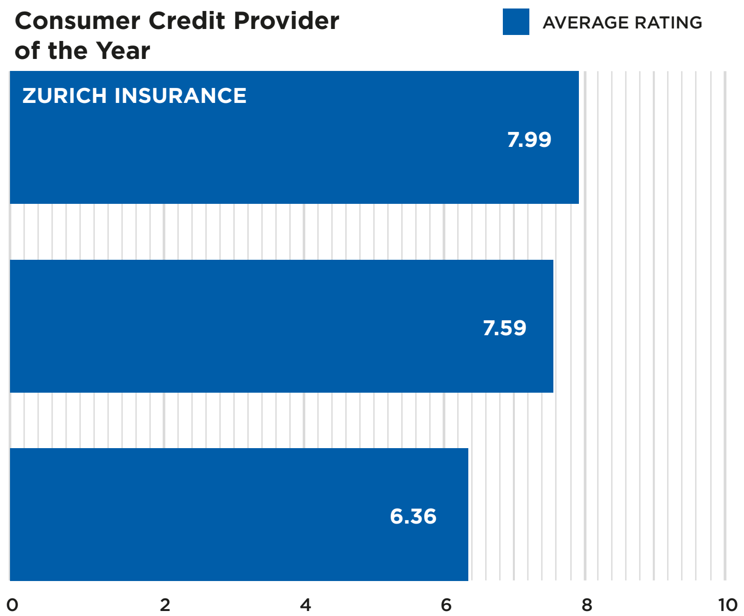
FINALISTS

- CTCC Solutions
- Skyscanner

Tracy Richards, Jonathan Dermott, Fiona Smither and the Zurich team collected the trophy. The award was presented by Shelley Brady from Marsh McLennan.

OVERVIEW

This award recognises an outstanding commercial credit team.



WHAT THE JUDGES SAID

"The judges said the winner stood out with its strategic initiatives, driving exceptional business performance."

"Zurich has seamlessly executed an operational restructure, marked by a supportive approach that clearly resonated with the team. The success of this management is directly evidenced by the positive feedback received and a tangible, impressive reduction in overdues."

"The entries clearly illustrate how strategic initiatives are directly driving exceptional business performance."

"Improving performance during a major offshore transition is no easy feat. Strong leadership was shown here.".

"The team is embracing their offshore resource, allowing the team to focus on more complex issues with a relatively small team."

"Zurish has clearly demonstrated the improvements they have driven."

WINNERS

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

CREDITOR & LENDER CATEGORY

Responsible Lender of the Year

WINNER

Moneyline

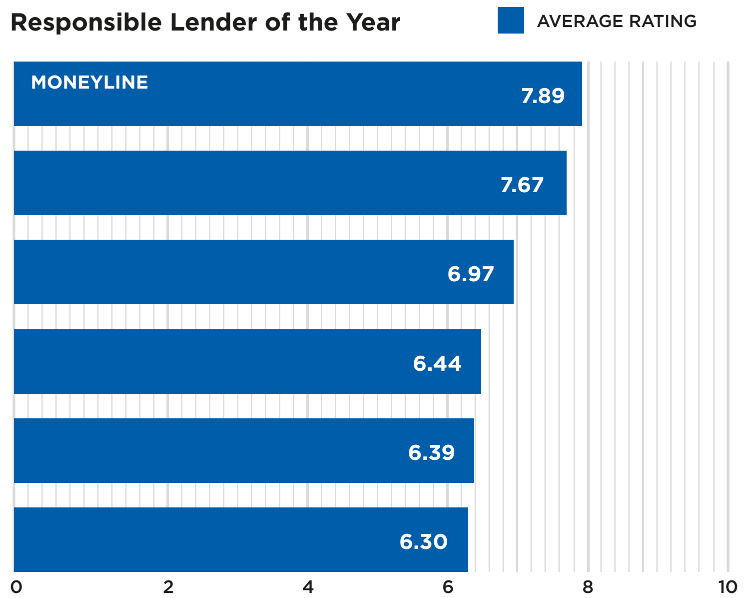
FINALISTS

- Creditspring
- Cubefunder
- Fairlo
- Moneyboat
- Zoot Solutions

Congratulations to Rachael Magowan and the Moneyline team on winning this award. Awards judge, Neil Jinks, collected the award from Harvey Hieke from awards sponsor Orbyt.

OVERVIEW

This award recognises a lender which offers responsible lending services.



WHAT THE JUDGES SAID

"It was impressive to read how diverse approaches to responsible lending are delivering significant cost efficiencies, streamlined internal processes, and greatly enhanced customer service standards."

"Moneyline offers a sophisticated data-driven lending model that prioritises consumer protection. Providing declined applicants with access to the Money Toolkit portal is a commendable step in helping the customer to reassess their finance needs and prevent them from seeking unsuitable finance alternatives."

"Moneyline's commitment to responsible lending is clearly reflected in their excellent Trustpilot score and positive customer feedback."

"The winner encourages the customer to save."

"Moneyline showed some great features and alternative resources available."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

COLLECTIONS & INSOLVENCY CATEGORY
Business Collections Team of the Year

WINNER

ZURICH

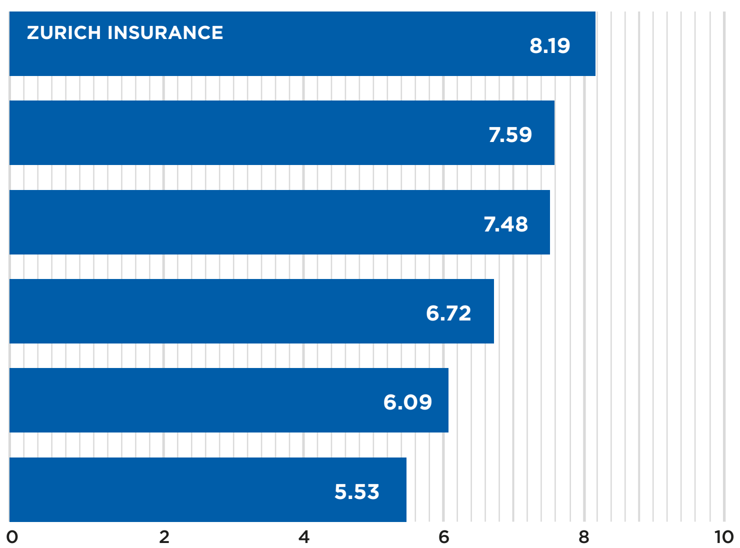
FINALISTS

- Atradius Collections
- Controlaccount
- CTCC Solutions
- Cubefunder
- Global Credit Recoveries

Congratulations to Tracy Richards, Jonathan Dermott, Fiona Smither and the Zurich team on their second win at the awards. The award was presented by Harvey Heike from Awards sponsor Orbyt.

OVERVIEW

This award recognises a business collections team which has excelled or created a new initiative.



WHAT THE JUDGES SAID

"This is a standout example of a large-scale operational transformation done right. Successfully transitioning activities offshore while maintaining onshore collections was a complex task, yet the team delivered a significant reduction in overdues that far exceeded targets."

"What truly elevates this entry is the evidence of exceptional teamwork and mutual support during the transition - which is validated by glowing feedback from leadership in addition to the financial results."

"Zurich's diverse approaches and forward-thinking initiatives are not only driving exceptional collections performance but are also proving to be a vital wider organisational success."

"The team story really comes through here. Navigating a major transition together whilst reducing overdues from 10.5% to 6.6% shows a team that genuinely works well together."

"Zurich best showcased genuine team excellence and clearly demonstrated and evidenced the team performance."

"The winning entry recognised the need to look at the human element within business transition."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

COLLECTIONS & INSOLVENCY CATEGORY
Consumer Collections Team of the Year

WINNER

opos

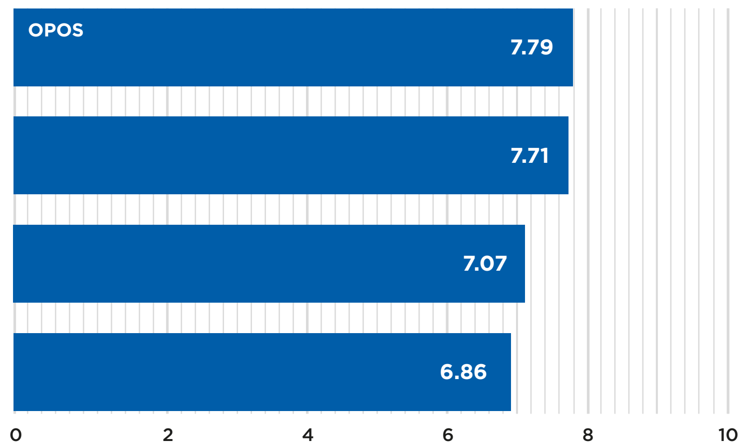
FINALISTS

- Equivo
- Flint Bishop
- Lantern and DebtStream

The award was presented by Harvey Hieke from Orbyt and was collected by Scott Dawson from Opos.

OVERVIEW

This award recognises a consumer collections team which has excelled or created a new initiative



WHAT THE JUDGES SAID

"This was a strong category with impressive scale across all entries."

"Opos stood out for combining volume with exceptional compliance and digital self-serve."

"The winner stood out with its impressive detail on the evolution of consumer collections."

"The introduction of a tailored suite of engagement initiatives, including a new online portal, has successfully modernised customer communications, resulting in significantly higher interaction rates on aged portfolios and a decrease in arrangement breakages. "

"Opos provided impressive detail on the evolution of consumer collections. It was clear to see how these refined strategies are directly translating into measurable performance improvements."

"A strong digital self-serve model and impressive results on aged portfolios."

"A really good entry with plenty of detail in support."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

COLLECTIONS & INSOLVENCY CATEGORY
Debt Advice Provider of the Year

WINNER

StepChange Debt Charity

FINALISTS

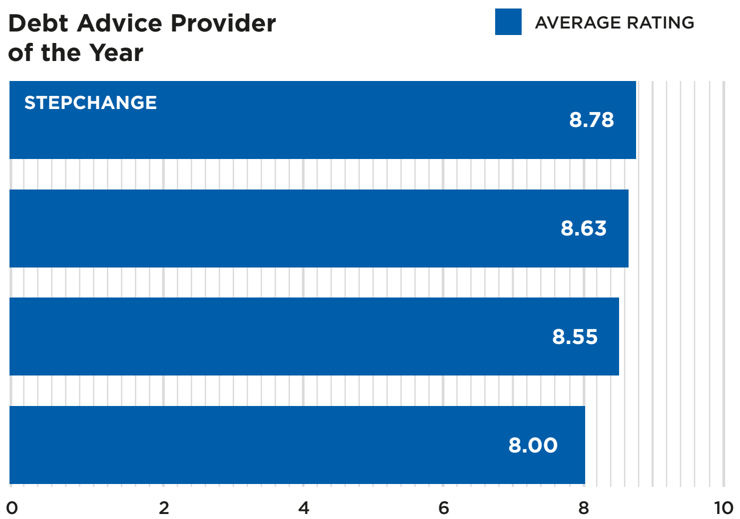
- Money Wellness
- PayPlan
- Money Advice Trust

Vanessa Northam from StepChange collected the award presented by Harvey Hieke from Orbyt.

OVERVIEW

This award recognises a debt advice provider which has excelled or created an innovative industry initiative.

Debt Advice Provider of the Year



WHAT THE JUDGES SAID

"This was a difficult category to judge as they have all delivered great improvements."

"A really high standard of entries with some standout results."

"The Judges said the winner demonstrated year-on-year improvements with investment in technology."

"The entry presents impressive year-on-year growth for 2025, and a journey redesign that has successfully accelerated the 'speed to advice' for customers"

"2.7 million people using online tools and 15,000+ becoming debt free is unmatched scale. The 26% improvement in first-time routing accuracy and 16% more advice per advisor show real operational gains."

"The winner produced an excellent submission showcasing great operational gains."

WINNERS

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

COLLECTIONS & INSOLVENCY CATEGORY
Debt Recovery Specialist of the Year

WINNER

Flint Bishop

FINALISTS

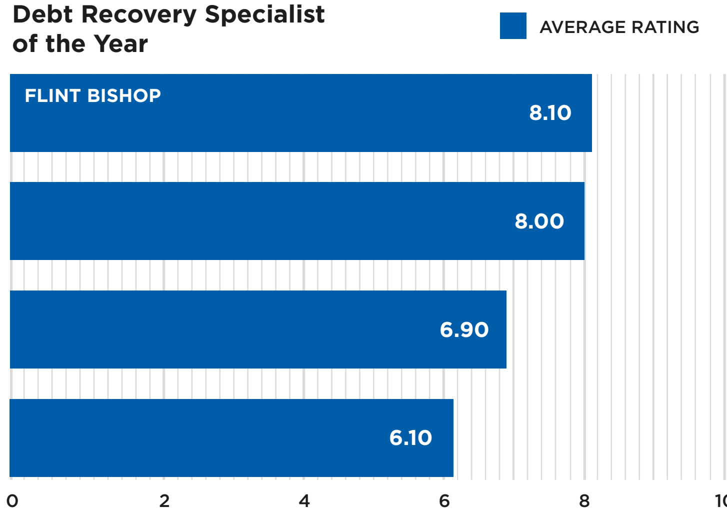
- ARC (Europe)
- Controlaccount
- Nexa Law

The Flint Bishop team collected the trophy from awards presenter Harvey Hieke from Orbyt.

OVERVIEW

In this category, judges were looking for a company which stands apart in its approach to debt recovery.

Debt Recovery Specialist of the Year



WHAT THE JUDGES SAID

"The judges said the winner has showcased a high-performance debt recovery strategy."

"Flint Bishop shared a compelling entry that clearly outlines a successful strategic evolution over the past year. The integration of a new scorecard, targeted technology investments and change in engagement approach have clearly boosted customer resolution rates, engagement levels and earlier recovery."

"The winning strategy proves that high-performance debt recovery strategies and positive customer impact go hand in hand."

"Flint Bishop stood out with strong results and clear evidence of innovation in different areas of recovery."

"The winner showed a data-led segmentation to support vulnerable customers."

"The entry shared a new scorecard to meet client needs."

COLLECTIONS & INSOLVENCY CATEGORY
Enforcement Specialist of the Year

WINNER

Rundles

Resolve Together. As One Team.

FINALISTS

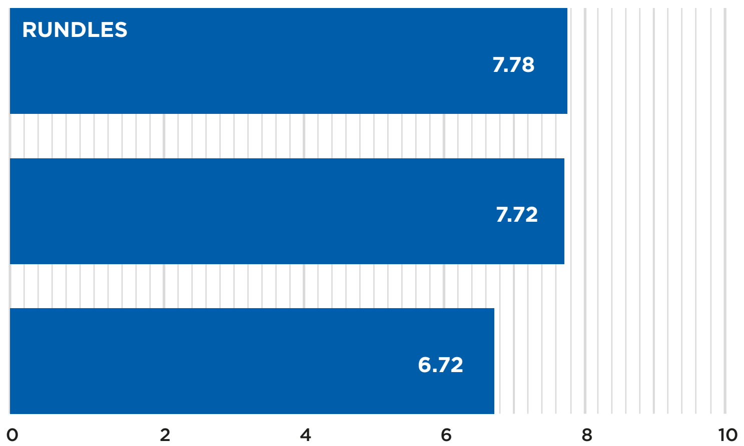
- Just (Just Digital Marketplace)
- Wilson & Roe

Well done to Amy Collins, Emma Watson and Rundles on the win. The trophy was presented by awards judge, Neil Jinks.

OVERVIEW

This award recognises a company which leads the way with its approach to enforcement.

Industry Contribution of the Year



WHAT THE JUDGES SAID

"The submissions showcase a high calibre of innovation within the enforcement sector."

" The winning entry demonstrates that a significant investment in colleague support and training has yielded a measurable positive impact on both staff retention and the customer experience. This is reflected in high average tenure, strong internal feedback, and a reduction in customer complaints"

"Three upheld complaints from 205,627 instructions is remarkable. Complaint rates improving year on year despite growing volumes proves the people-first approach works."

"Rundle's people-first philosophy both delivered outstanding results."
"The winning entry showcased the best balance of evidence against criteria."

"Rundles produced an excellent case study with enforcement strategy aligned to people."

WINNERS

COLLECTIONS & INSOLVENCY CATEGORY
Legal Firm of the Year

WINNER

wilkin chapman rollits

FINALISTS

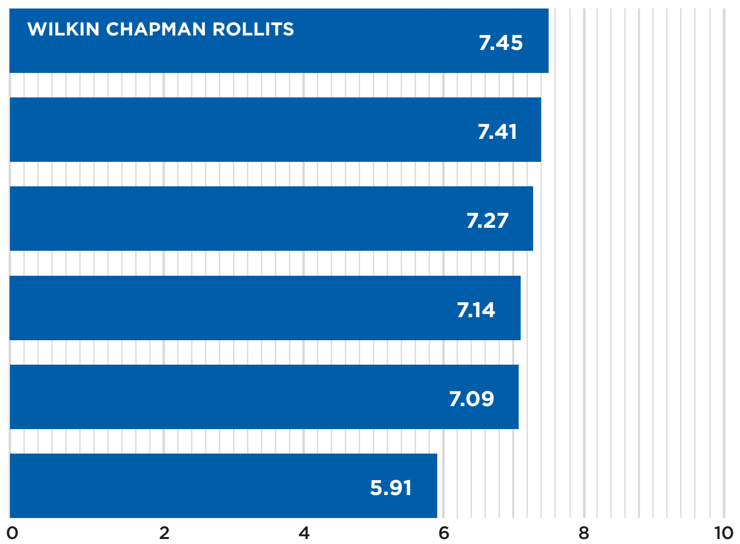
- Flint Bishop
- Harwood & Co
- Moriarty Law
- Nexa Law
- Spencer West

Mark Taylor and the Wilkin Chapman Rollits team collected the award from awards judge Neil Jinks.

OVERVIEW

This award recognises a firm with its approach to legal services in credit and collections.

Legal Firm of the Year



WHAT THE JUDGES SAID

"This was an incredibly competitive category."

"The winner has given clear details on their approach to collections with demonstrable results."

"The firm demonstrates a commitment to high-touch service by providing dedicated, individual client management. The submitted case study highlights an innovative bespoke pre-legal strategy that not only secured the business of a key client but also delivered quantifiable recovery results through a diverse range of approaches."

"Wilkin Chapman Rollitts showed good use of propensity to pay analysis and a fair pre-enforcement strategy."

The submission gives clear details on their approach to collections with demonstrable results

"Excellent ROI evidenced by the winner."

"A great submission focused on excellent results for a client."

COLLECTIONS & INSOLVENCY CATEGORY
Insolvency Team of the Year

WINNER

Forbes Solicitors

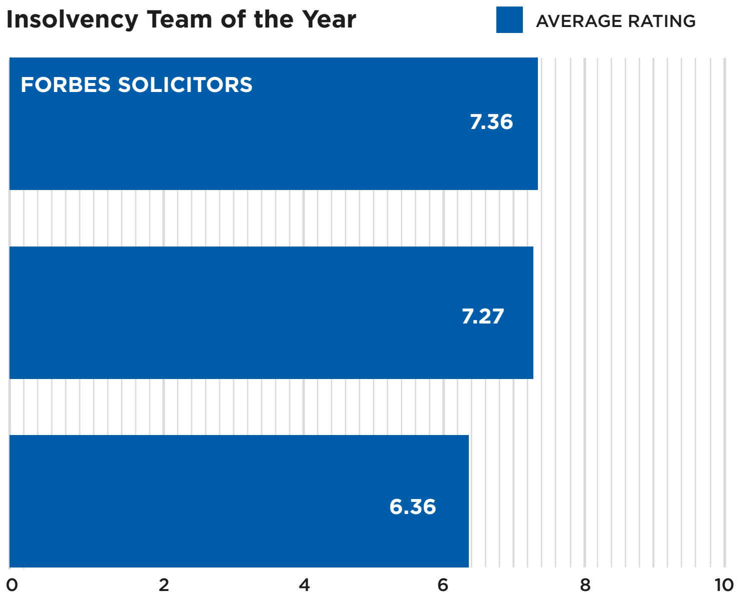
FINALISTS

- Harwood & Co
- Parker Walsh Corporate Recovery

OVERVIEW

This award recognises a firm which leads the way with its approach to insolvency services.

Well done to Chris Bowers and the team at Forbes. The trophy was presented by awards judge Neil Jinks.



WHAT THE JUDGES SAID

"The entries illustrate how sophisticated approaches to debt recovery and insolvency are securing the best possible outcomes for clients."

"Forbes achieved impressive results on distressed ledgers, providing strategic advice on both targeting and recovery that delivered clear value to the client."

"A 40% success rate on claims others have written off is impressive. The Distressed Ledger Recovery service shows real innovation in finding value where others have given up."

"Forbes stood out for their innovative approach to recovering value from claims others had abandoned."

"The no-win, no-fee charging mechanism on low balance accounts shows how they contribute to better outcomes for their clients"

"Forbes were Successful where others failed to deliver."

"A good submission demonstrating excellent service and results and an excellent case study."

INNOVATION & INITIATIVES CATEGORY
Best Training Initiative

WINNER

arc europe limited

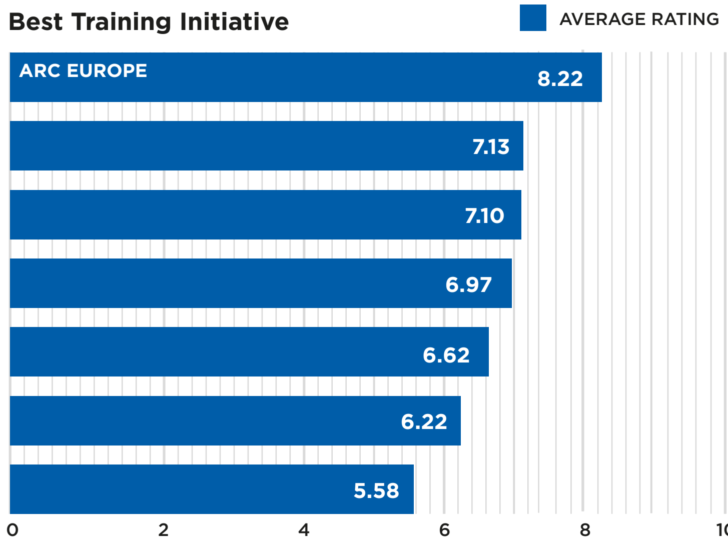
FINALISTS

- Chartered Institute of Credit Management (CICM)
- Consumer Credit Trade Association (CCTA)
- Dukes Bailiffs
- Government Debt Management Function
- Marston Academy
- Rundles

Natalie Bunyer at the ARC (Europe) collected the trophy from awards Judge Amir Ali OBE.

OVERVIEW

This award recognises a training initiative that enhanced skills in the credit and collections industry.



WHAT THE JUDGES SAID

"A fantastic array of entries showcasing an impressive breadth of training programmes that have tangibly enhanced skills across the credit and collections industry."

"The judges said the winner provided a clear link between ethical training and commercial results."

"ARC Europe's strong new training programme launched in 2025 equips collectors to better support vulnerable customers while also delivering strong commercial outcomes."

"The winner showed a clear link between ethical training and commercial results. No Ombudsman escalations in nearly three years says a lot."

"ARC Europe has a highly embedded training model."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

INNOVATION & INITIATIVES CATEGORY
Compliance & Regulatory Initiative

WINNER

TellJO - Digital wellbeing checks - Certified B Corporation

FINALISTS

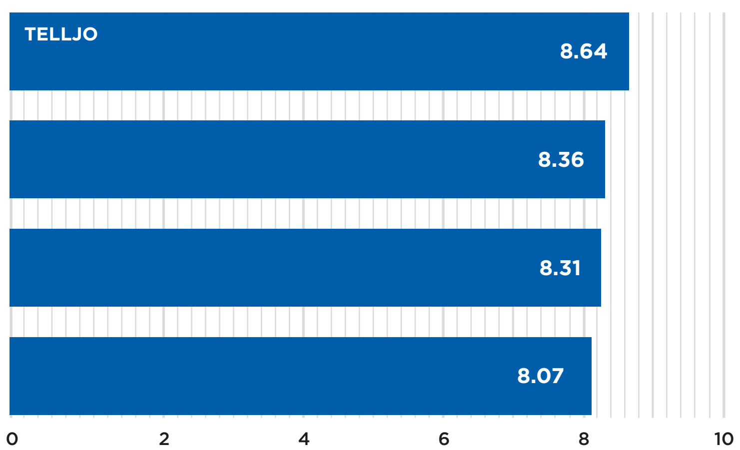
- DDI Software
- Equivo
- Serene

Unfortunately, nobody from TellJo was available to attend, so awards Judge Chris Warburton collected the trophy.

OVERVIEW

This award recognises for an initiative which solves a regulatory compliance challenge.

Compliance & Regulatory Initiative



WHAT THE JUDGES SAID

"A fantastic selection of entries that highlight the industry's focus on compliance and regulation. Whether through pioneering vulnerability strategies or enhanced governance structures, these projects are clearly driving a more responsible and transparent future."

"The wellness check has had a significant impact on identifying vulnerable customers and their needs. The strong customer feedback serves as a powerful validation of the tangible benefits this initiative provides."

"The Certainty Initiative is bold and original. Putting £5,000 on the line if terms change and publishing monthly KPIs shows genuine accountability."

" This entry highlighted innovation has led to increased disclosure from the customer."

"A great angle and innovation which I felt was very refreshing."

"The entry was well-articulated initiative with demonstrable and impressive outcomes."

" The winning entry highlighted omportant improvements to support organisations and customers in an evolving regulatory landscape."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

INNOVATION & INITIATIVES CATEGORY
Customer Vulnerability & Support Initiative

WINNER

Money Wellness

FINALISTS

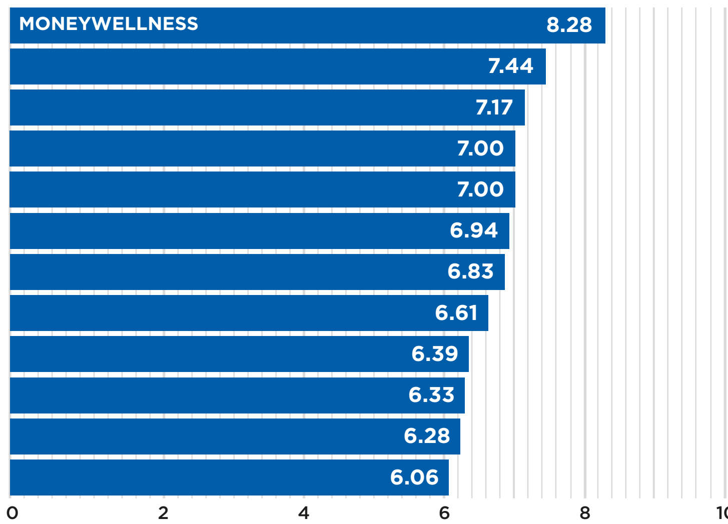
- AperiData and Idox
- Capital on Tap and Aryza
- IE Hub
- Liberata
- Runnymede Borough Council and Rundles
- TellJo
- Welfare Together and Rugby Borough Council

Matthew Sheeran from Money Wellness collected the award from Judge Amir Ali OBE.

OVERVIEW

This award recognises innovation in supporting vulnerable customers.

Customer Vulnerability & Support Initiative



WHAT THE JUDGES SAID

"A truly inspiring field of entries! The quality and quantity of innovation on display confirms that organisations are placing vulnerability at the heart of their operations."

"This was a really strong category. Hard to separate the top entries, all showing genuine commitment. It was very positive to see such proactive approaches across the industry, together with insight-driven implementation."

"The winner provided an outstanding initiative which has brought about a significant change."

"This is an impactful initiative to make the insolvency process safer for survivors of domestic and economic abuse. The campaign required dedication and drive, bringing together multiple stakeholders, leading to a successful outcome."

"Money Wellness has actually changed the law to protect abuse survivors. A rare and powerful achievement."

"The winner produced a very worthy initiative."

"A unique and outstanding initiative which has brought about a significant change which is groundbreaking is the winner here. The initiative involved extensive stakeholders demonstrating real life examples of great resolution of a significant challenge in the real world."

INNOVATION & INITIATIVES CATEGORY
Innovator of the Year (Company)

WINNER

DUKES BAILIFFS LIMITED

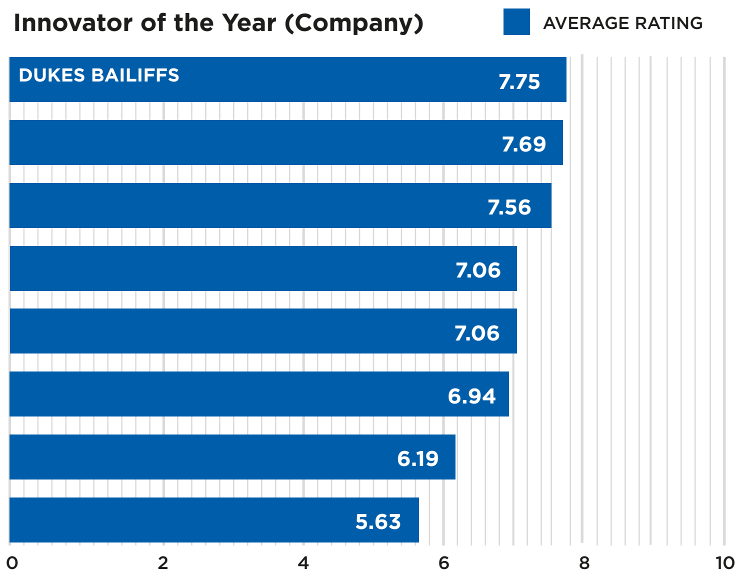
FINALISTS

- Blend
- Equivo
- IE Hub
- Indebted
- Moneyline
- Serene
- Snorkl and AutoMoney Trust

The award was collected by Zoe Naylor and the Dukes team, the trophy was presented by Amir Ali OBE.

OVERVIEW

This award recognises a company that helped create or enhance a credit or collections industry innovation.



WHAT THE JUDGES SAID

"A very close category, which shows how high industry standards are now in that innovation is almost a given."

"The winner showcased a standout suite of initiatives delivering multi-layered impact across the industry."

"Dukes are advancing enforcement standards, championing female representation, and piloting financial resilience programs."

"Dukes demonstrates a holistic, forward-thinking approach that sets a powerful benchmark for others in the sector."

"The winner in this category demonstrated exceptional creativity and originality."

"The entry is wonderful and sets out the great compassion of the business."

"A great mix of personal and company achievements and innovations."

WINNERS

INNOVATION & INITIATIVES CATEGORY
Innovator of the Year (Person)

WINNER: Gail Arkle

StepChange Debt Charity

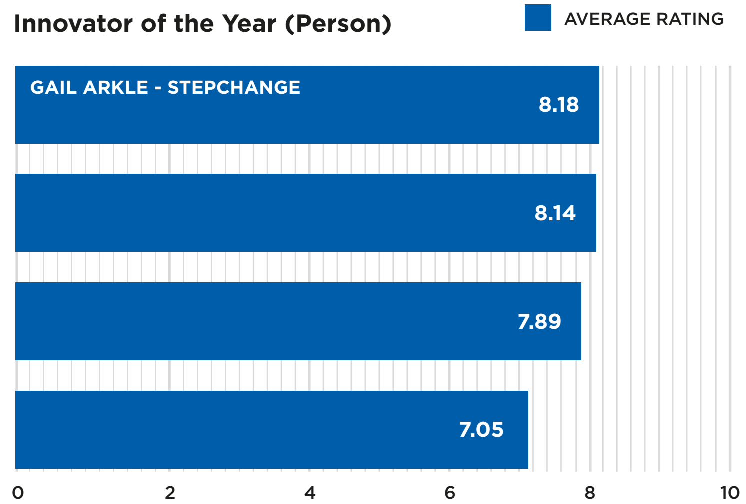
FINALISTS

- Emma Cowan, Marston Holdings
- Tracey Stone, Welfare Together
- Yann Murciano, Blend

Gail Arkle was unable to attend the awards, so her colleague Vanessa Northam from StepChange collected the award, which was presented by awards judge Amir Ali OBE.

OVERVIEW

This award recognises a person who has helped create or enhance a credit or collections industry innovation..



WHAT THE JUDGES SAID

"Four strong candidates each making a difference in very different ways. The breadth of talent in this category was impressive, making the final ranking a challenging process."

"Gail has been a pivotal force in redefining StepChange's strategic direction. Her ability to drive large-scale innovation has not only transformed the organisation but has also established her as a key influencer shaping the future of the wider industry."

"Growing donations from £14 million to £21.5 million, building a 1,500 partner network, and securing £4 million from Barclays whilst maintaining a +60 NPS is transformational."

"Gail has translated vision into measurable impact and delivered impressive growth."

"Gail's has added strategic and outstanding innovations. This combined with excellent ROI which has made a big difference way beyond her own organisation."

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

PARTNERSHIP CATEGORY
Best Lending & Credit Technology Partnership

WINNER

paymentassist DebtStream

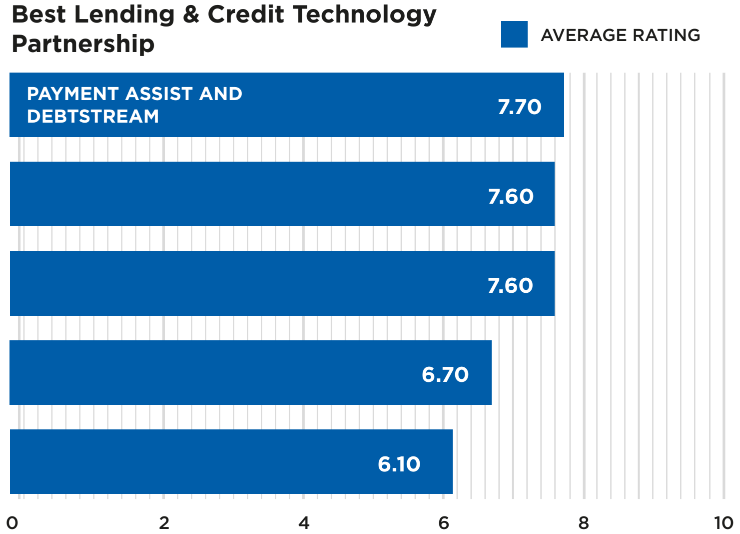
FINALISTS

- AperiData and Payl8r
- CreditOnline and Finexos
- LendingMetrics and LHV Bank
- Zoot Solutions

Martin O'Donnell from the DebtStream team and Richard Sharp from Payment Assist collected the award from Judge Chris Warburton.

OVERVIEW

This award recognises a partnership which has created successful lending and credit outcomes.



WHAT THE JUDGES SAID

"This category showcased ambitious transformations that have not only modernised legacy systems but are directly driving superior credit and lending outcomes."

"DebtStream's digital engagement and collections platform has been instrumental in modernising Payment Assist's operational framework. By enhancing customer servicing capabilities, the approach has delivered significant cost savings while empowering customers with intuitive self-service options."

"The partnership has produced excellent results with 70% of interactions through digital self-service and a 30% improvement in payment plan sustainability across 1 million customers. The evolution into broader digital banking services shows real ambition."

"The partnership has delivered increased customer support."

"The winners have showcased a great technical solution for in-loan and collections management."

"A great partnership with good metrics."

WINNERS

CREDIT & COLLECTIONS INDUSTRY AWARDS 2026

PARTNERSHIP CATEGORY
Best Collections Technology Partnership

WINNER

capitalontap

aryza

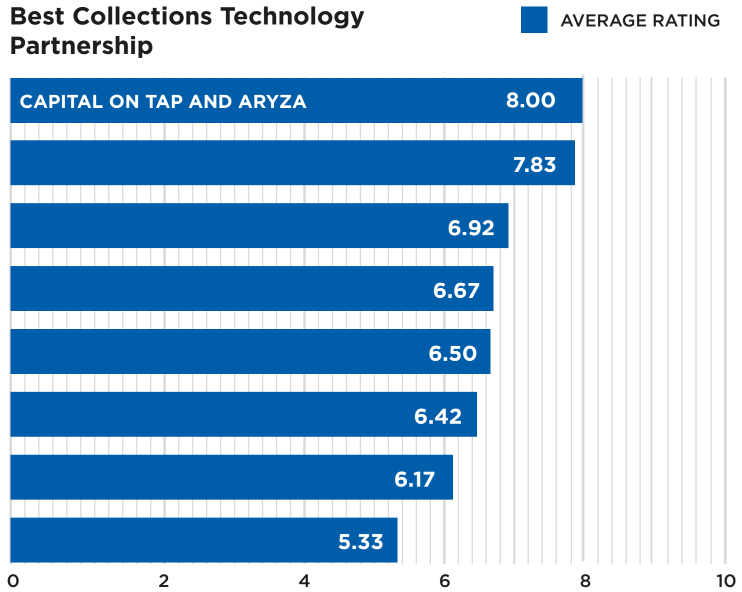
FINALISTS

- AperiData and Qualco UK (Togglit)
- Atradius Collections
- C&R Software and Santander
- DCBL and Aryza
- G3 Remarketing and Close Brothers Motor Finance
- Snorkl and AutoMoney Trust
- Zinc Group and DebtStream

The award was collected by the Capital On Tap and Aryza teams and was presented by awards judge Chris Warburton.

OVERVIEW

This award recognises a partnership which has created successful collection outcomes.



WHAT THE JUDGES SAID

"The exceptional standard of entries in this category made for an incredibly difficult judging process."

"Capital on Tap has successfully implemented Aryza's conversational AI customer engagement platform, delivering a range of operational and customer benefits. Most notably, the integration has driven an impressive increase in customer engagement."

"The winner provided a detailed explanation of the functionality, efficiencies created and is removing barriers to communicate with customers."

There were some great results shown in the partnership; it was helpful to oversee the challenges they faced and the technology used to overcome them."

"A great example of innovative collaboration, with excellent results."

PARTNERSHIP CATEGORY
Best Business Partnership

WINNER

Castle Water / Orbyt

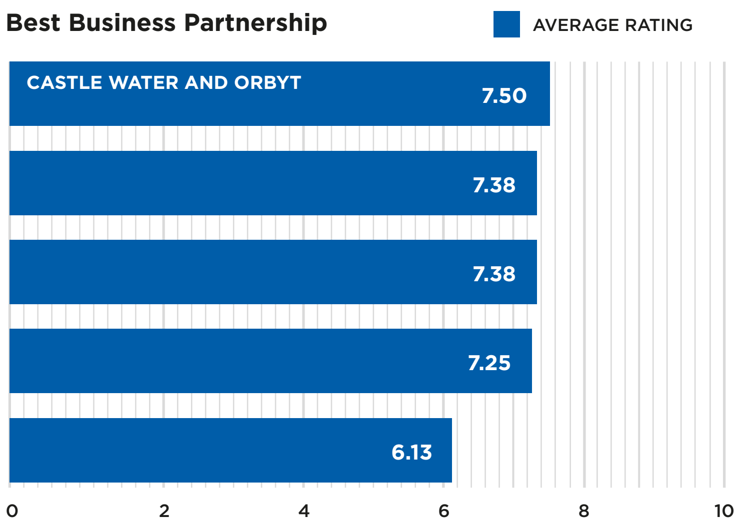
FINALISTS

- AperiData and PayPoint
- Atradius Collections and Atradius Credit Insurance
- Invictus Risk Solutions
- Lantern and DebtStream

Congratulations to Harvey Hieke and David Bain from Orbyt and Castle Water in this partnership victory! The award was presented by Chris Warburton.

OVERVIEW

This award recognises a partnership which has created a worthy industry initiative.



WHAT THE JUDGES SAID

"The depth and quality of these business partnerships made our judging decision incredibly tough."

"The partnership between Orbyt and Castle Water introduced an innovative collections model that integrates Open Banking, multi-channel orchestration, and intelligent automation."

"Good concept and strong customer experience."

"The combination of open banking and customer-centric design showed that there has clearly been a lot of benefit."

"The winner provided a detailed entry pointing to successes."

"The partnership highlighted excellent engagement."

AMIR ALI (OBE)
Chief Executive Officer, Remote Court Users

SARAH CRYER
Independent Credit Risk & Collections Specialist

DEBBIE NOLAN
Head of Professional Development, Chartered Institute of Credit Management

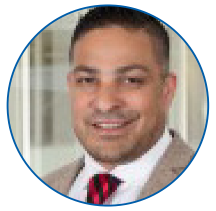
CHRIS DICK
Chief Executive Officer at the Registry Trust

PRIYA DEVARAJUL
Senior Full Stack Software Engineer, American Express

MARK COURTNEY
Deputy CEO & Chief Product Officer, Cifas

CHRIS WARBURTON
Director, RO Strategy

LUCY DONOVAN
Head of Strategy and Communications, Consumer Credit Trade Association (CCTA)



BRENDAN CLARKSON
Partner, Opus Restructuring and Insolvency

DEE GALLAGHER
Founder, Amp Corporate Communications

NEIL JINKS
Chair, Chartered Institute of Credit Management (CICM) and Civil Court Users Association

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CORE

- intro to the FCA & consumer credit
- conflicts of interest
- whistleblowing
- consumer duty
- regulated complaint handling
- cyber security
- vulnerable customers
- anti-bribery
- data protection act 2018
- anti-money laundering
- financial promotion rules
- SM&CR - staff conduct rules

SECTOR

- retail finance
- pawnbroking
- motor finance
- guarantor loans
- high-cost short-term
- home-collected credit
- personal loans

MANAGER

- UK GDPR
- SM&CR
- consumer duty
- responsible lending

THE STORY CONTINUES...

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