

Executive team



Top row from left to right: Jason Elphick; Jens Bech; Hasan Kazmi; Richard Davis; John Eastgate.
Bottom row from left to right: Richard Wilson; Lisa Odendaal; Clive Kornitzer.



Jason Elphick
Group General Counsel and
Company Secretary

Experience & qualifications

Jason joined the Bank in June 2016. He has over 20 years of legal private practice and in-house financial services experience.

Jason's private practice experience was primarily in Australia with King & Wood Mallesons and in New York with Sidley Austin LLP and he has been admitted to practice in Australia, New York and England and Wales.

Jason's in-house financial services experience was most recently as Director and Head of Bank Legal at Santander in London. Prior to this Jason held various roles at National Australia Bank, including General Counsel Capital & Funding, Head of Governance, Company Secretary and General Counsel Product, Regulation and Resolution.

Jens Bech
Group Commercial Director

Experience & qualifications

Jens joined the Bank as Chief Risk Officer in 2012, before becoming Group Commercial Director in 2014.

Jens joined the Bank from the Asset Protection Agency, an executive arm of HM Treasury, where he held the position of Chief Risk Officer. Prior to joining the Asset Protection Agency, Jens spent nearly a decade at management consultancy Oliver Wyman where he advised a global portfolio of financial services firms and supervisors on strategy and risk management. Jens led Oliver Wyman's support of Iceland during the financial crisis.

Hasan Kazmi
Chief Risk Officer

Experience & qualifications

Hasan joined the Bank in September 2015 as Chief Risk Officer.

Hasan has over 19 years of risk experience having worked at several financial institutions, including Barclays Capital, Royal Bank of Canada and Standard Chartered Bank. Prior to joining the Bank, Hasan was a Senior Director at Deloitte within the Risk and Regulatory practice with responsibility for leading the firm's enterprise risk; capital, liquidity, recovery and resolution practices. Hasan graduated from the London School of Economics with a MSc in Systems Design and Analysis and a BSc in Management.

Richard Davis
Chief Information Officer

Experience & qualifications

Richard joined the Bank in 2013. Richard has worked for 20 years in financial services rising to Chief Information Officer at GE Money UK in 2004.

He subsequently helped launch MoneyPartners (an Investec subsidiary), as IT Director, through to the eventual sale to Goldman Sachs. Prior to joining the Bank, Richard worked for four years at Morgan Stanley covering IT, Projects and Transaction Management for the European Residential business as an Interim Director.

John Eastgate
Sales and Marketing Director

Experience & qualifications

John joined the Bank in 2012. John has over 25 years' experience in financial services and prior to joining the Bank he was Sales & Marketing Director at Saffron Building Society from 2008 until 2012.

Between 2003 and 2008, John was Head of Banking, Head of Mortgages and Group Account Director at Experian. He held the position of Practice Manager (Financial Services) at BroadVision UK Limited from 2001 until 2002. Between 1999 and 2001, John was a Senior Manager at Barclays.

Richard Wilson
Group Chief Credit Officer

Experience & qualifications

Richard joined the Bank in 2013.

Prior to joining the Bank, Richard was head of the credit function for Morgan Stanley's UK origination business and subsequently looked after Credit and Collections strategy within their UK, Russian and Italian businesses. Between 1988 and 2006, Richard held various roles at Yorkshire Building Society, including the position of Mortgage Application Centre Manager.

Lisa Odendaal
Group Head of Internal Audit

Experience & qualifications

Lisa joined the Bank in April 2016 as Group Head of Internal Audit. Prior to joining the Bank Lisa worked for Grant Thornton where she was an Associate Director within their Business Risk Services division.

Lisa has over 20 years of internal audit and operational experience gained in the UK, UAE and Switzerland having worked at several financial institutions, including PwC, Morgan Stanley, HSBC and Man Investments.

Clive Kornitzer
Group Chief Operating Officer

Experience & qualifications

Clive joined the Bank in 2013. Clive has over 25 years of financial services experience, having worked at several financial organisations including Yorkshire Building Society, John Charcol and Bradford and Bingley.

Prior to joining the Bank, Clive spent six years at Santander where he was the Chief Operating Officer for the intermediary mortgage business. Clive has also held positions at the European Financial Management Association and has been the Chair of the FS Forums Retail Banking Sub-Committee. Clive is a Fellow of the Chartered Institute of Bankers.