Neil Munroe - Director and Principle Consultant, CRS Insights Limited

In March 2015 Neil Munroe formed CRS Insights Limited which provides strategic and operational consulting services to all stakeholders involved in credit reporting systems, including data suppliers and users, credit reporting service providers (private credit bureau and public credit registers) and regulator/policy makers.

Neil has 35 years' experience in the financial services and credit reporting industries. For over 24 years he was with Equifax where he held a number of positions in business development and operations including that of Sales Director for Equifax's Consumer Information Services credit reporting business in the UK. For the last 12 years at Equifax he was



Director responsible for External Affairs and Communications which involved extensive customer, industry body and government liaison, monitoring regulatory and other external affairs that could influence the credit reporting industry in the UK.

Prior to working for Equifax, Neil worked for a subsidiary of the Lloyds Bank Group, for 11 years, where he performed a number of roles including the co-ordination of the development of the use of credit reporting and credit scoring across a number of business operations.

Neil is a member of the UK Chartered Institute of Credit Management and an advisor on consumer credit matters to the Institute's Technical Advisory Committee. He has been a member of the Executive Management Committee of ACCIS, the Association of Consumer Credit Information Suppliers, since June 2007 and took over the role of President in June 2009. ACCIS represents 50 consumer credit reporting agencies in 34 countries.

Neil is a member of the International Committee on Credit Reporting (ICCR) that is hosted by the World Bank. He is an advisor to the Board of Directors of the Business Information Industry Association (BIIA), Hong Kong.

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