



STARLING BANK

Our Leadership Team

Anne Boden

Chief Executive Officer



@AnneBoden

As CEO, Anne oversees the Executive Leadership Team and focuses its vision on building the best possible customer experience. She is also a member of Starling's Board of Directors.

After graduating in computer science and chemistry, Anne started her career at Lloyds Bank, where she helped architect CHAPS, the UK's first real-time payments system. She worked at Standard Chartered and UBS, before becoming Head of EMEA, Global Transaction Banking across 34 countries for RBS and ABN AMRO. After the financial crisis, Anne spoke to people around the world about the changes in banking and technology. She joined Allied Irish Banks Plc as Chief Operating Officer to apply these learnings but was frustrated by the restrictions still imposed by outdated technology.

Anne decided the only way to solve this was to build a bank from the ground up. This idea started becoming a reality in 2014 and Starling has grown from there. Anne's vision for Starling is to build the best bank account in the world.

Anne lives and breathes Starling, but if she had to do something very different it would be something entrepreneurial in the application of machine learning to fabric and fashion design.

Julian Sawyer

Chief Operating Officer



@julian_sawyer

As Chief Operating Officer, Julian oversees business operations, including payment systems, card operations, customer contact, human resources and supplier relationships.

Julian worked as a management consultant at Andersen Consulting (now Accenture) and EY, specialising in large-scale transformation in the cards and payments industry. He set up his own financial services consultancy, Bluerock, which he ran for thirteen years before selling it in 2012.

After many years as a consultant, joining Starling gave Julian the opportunity to put all his learnings into practice, to build a bank with an amazing team of true professionals. He enjoys working at a fintech business since he loves delivering things, making things happen and moving things forward at pace.

If he wasn't working at Starling, Julian would probably be enjoying some time in the house he has just built in Kent or spending a couple of months exploring New Zealand – the top destination on his bucket list.

Tony Ellingham

Chief Financial Officer



Tony Ellingham manages the bank's financial operations and strategy in his role as Chief Financial Officer. He is responsible for the overall financial management of the company, its treasury and reporting. Previously, Tony was at Lloyds Banking Group where he was Finance, Risk & Operations Director of Group Corporate Treasury and prior to that Divisional Risk Officer for Finance. He has held executive roles at EIB, Gulf International Bank and Schroders.

Tony joined Starling to lead a truly customer-centric approach to bank profitability. After all, it's not every day you can set up a bank from scratch.

If he wasn't at Starling, Tony would probably be hitting the ski slopes or sailing the open seas.

Greg Hawkins

Chief Technology Officer



Leading on tech strategy, engineering and cloud, Greg joined Starling after years with McKinsey Digital Labs, Lloyds and CHP. He developed a vision of how banking technology could and should be done so much better. At Starling, Greg found the opportunity to build a bank from scratch and put his innovative ideas into practice.

Greg has loved programming from the era of ZX Spectrums and BBC Micros, writing and sending in programs to computer magazines while at school in the 80s. He wants to build an organisation that can turn the cool ideas the engineers have into reality for customers in a matter of hours.

If Greg wasn't at Starling, he would probably be running his own cheese shop, somewhere with mountains.

John Mountain

Chief Information Officer



As Acting Chief Information Officer, John is responsible for IT strategy and ensuring the technology platform delivers the retail banking product required by Starling and expected by the Regulator. After many years as a technical architect working for clients such as Lloyds and Bank of America, he became increasingly frustrated with the inefficiency and lack of commitment to improving technology at the traditional banks.

John approached Starling in mid-2015 because he was excited about the opportunity for a banking start-up that is also a technology business throughout. Since he joined, he has designed a systems landscape for a retail bank from scratch and recruited a team to work across platform, infrastructure, security and mobile.

If he wasn't working at Starling, John would be sailing around the world (or at least to France) and probably trying to solve some software problems on the way.

Megan Caywood

Chief Platform Officer



@MeganCaywood

Megan is Chief Platform Officer, leading its design, development and the API strategy. Prior to joining Starling, Megan worked in technology in San Francisco, heading up product development at Intuit and Xero, two of the world's largest financial technology companies.

Megan was working towards a PhD in cognitive science when she co-founded a technology business with a friend. She fell in love with building tech products and the creative, collaborative approach of a cross-functional team, so decided to pursue this at Intuit.

Megan joined Starling because it has the tech, the vision and the world class team to do something truly notable – disrupt the banking industry in the fintech capital of the world, by building a full stack bank from scratch with the vision for the world's best current account.

If she wasn't at Starling, Megan would be working on building her own fintech company.

Steve Newson

Technology Director



As Starling's Director of Technology, Steve is responsible for the delivery of the company's software across the board, from mobile and servers to the database and platform, alongside the core infrastructure that supports it all. He plays an integral part in the entire technology stack, both managing and developing from the ground level up.

Steve began his coding career at the age of 10, but started getting paid for it 17 years ago. He spent 12 years at Alfa as a consultant and software developer, after which he moved onto LMAX as a senior developer, with stints in CTO roles throughout.

Steve seized the opportunity to join Starling early on in 2015, because he'd found himself frustrated with the slow-moving processes and planning of the big established banks; he believed that they weren't making use of the possibilities of technology and was excited by the idea of a building an entirely modern bank from a blank slate.

If Steve wasn't working at Starling, he'd probably still be coding - but ideally on a boat sailing around the Med.

Sarah Guha

Product Director



As one of Starling's Product Directors, Sarah is responsible for customer acquisition and engagement for the company's mobile current account. Since joining in April 2016, she's led the app's account sign up, delivering KYC and AML processes and managing its design and development on iOS and Android.

Before joining Starling, Sarah worked in London and San Francisco, delivering content and products for brands like Virgin.com and Google Retail. Armed with a range of international technology experience, she seized the opportunity at Starling to design impactful experiences that foster social change.

At Starling, she wants to put the customer at the heart of the disruption in the banking industry. She's committed to designing experiences that help Starling customers control their money effectively and understand their spending habits.

If Sarah wasn't at Starling she'd most likely taking an extended honeymoon, starting with safari in Africa.

Ben Chisell

Product Director



As Starling's Product Director, Ben jointly manages the product and design team, using data to improve the relationship between customers and their money, and to help the business make better decisions. Ben was previously Product Lead for Amazon Video, and is keen to bring their brand of Customer Obsession to Starling.

After graduating in aerospace engineering from the University of Cambridge, Ben spent four years in London and California leading the development of eBay's search engine and its first steps into machine-learning. Stints at Skimlinks and Arthur D Little followed.

After a while working for large, US-headquartered tech companies, Ben joined Starling because he wanted to solve problems that could have a meaningful impact on people's lives, and to help develop an exciting new tech brand in London from the ground up.

If he wasn't at Starling, Ben would probably be travelling around the world watching sport and sampling the local cuisine.

Peter Rossiter

Chief Risk Officer



As Chief Risk Officer, Peter is responsible for the risk and compliance functions: managing risks which might impact business objectives and ensuring Starling meets its regulatory requirements.

Peter has been a banker for most of his life, as was his father and many family members – it must be in the blood. He started at Citibank in Ireland and worked on assignments in markets including the Middle East, UK, Belgium, Turkey, Russia and Poland, before eventually moving back to Ireland where he was Chief Risk Officer of Allied Irish Bank in the aftermath of the banking crisis there.

With so much experience of traditional banking, Peter was intrigued by Starling's strategy to be a next generation fintech bank and provide customers with an insightful and modern way to manage their money.

If Peter wasn't working at Starling, he would probably be taking some time out with his wife and daughters.

Matt Newman

General Counsel and Company Secretary



As General Counsel and Company Secretary, Matt is responsible for legal affairs, including overseeing, identifying and dealing with all legal issues which affect Starling.

Matt has been a partner at three law firms, most recently Thomas Eggar, working in corporate law and acting for a number of financial services institutions. He joined Starling because he was interested in trying to do something that would change things. Anne Boden had been a client for many years and they had worked together on successful projects, so he thought he'd go "all in" with Starling to give himself a new challenge (plus his wife thought he'd be good as an in-house lawyer).

If he wasn't working at Starling, Matt would probably still be satisfying his obsession with detail as a lawyer somewhere, but he would love to be a golf course architect.