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**Team biography:**

## Michele Turmore

**Chief Operating Officer**

Michele has 35 years' experience in senior management and executive roles in financial services, across a wide range of disciplines including IT & Operations, Retail & Commercial Banking, Credit Risk, Change, Wealth Management and Bancassurance. She also has expertise in the strategic development and implementation of complex and multi-channel business transformation programmes through a full business life-cycle.

Michele has an innate focus on the customer, leveraging IT and operational efficiencies to improve the customer experience and support business growth. In addition, her strong focus on business culture and building effective and empowered teams supports the delivery of business results.

Applying her strong governance and business risk capabilities and experience in undertaking and leading business reviews requiring regulatory oversight, Michele developed and implemented systems, processes and operational efficiencies for Harrods Bank to support business delivery through a period of significant expansion, and then through the sale of the bank.

Prior to that, Michele worked at Lloyds Banking Group, where she held numerous roles at senior manager and director level. As Network Director she was responsible for circa 450 branches and then held pivotal roles through the Lloyds/HBOS integration and the subsequent TSB Bank divestment. Michele also has international experience, as Chief Operating Officer in a financial services business in the UAE, including holding responsibility for the interface with the relevant regulatory bodies.

A common thread and area of success has been a strong customer service experience ethos and the leadership, engagement and development of people through transitioning times.