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✉ [hello@civilisedbank.co.uk](mailto:hello@civilisedbank.co.uk)**Team biography:**

## Steve Towse ACIB

**Chief Credit Officer**

Steve has extensive knowledge of credit and risk management as well as broad leadership experience from a variety of senior financial service roles. A former HSBC Offshore Deputy Area Manager he was named 'Four Eyes' and Director of the Trust and Managed Bank business. He also acted as Senior Internal Auditor conducting credit and operations audits within the network. Steve managed credit and risk with HSBC for 20 years, and his banking career spans more than 25 years. Further roles he held subsequently include non-exec Chairman of an IFA business, Managing Director of a finance company on Plus, Director of two accountancy firms assisting high networth individuals with their investment strategy.