

Who are you voting for?

The Board is recommending the election or re-election of 13 candidates at this year's AGM. This leaflet tells you more about them, including the skills and experience they will bring to Nationwide's Board.

You can find more information in the Annual Report and Accounts at [nationwide.co.uk/results-and-accounts](https://www.nationwide.co.uk/results-and-accounts)

To make your vote count, go to [nationwide.co.uk/agmvote](https://www.nationwide.co.uk/agmvote)

Anand Aithal

Independent non-executive director

Member of the Audit Committee and Board Risk Committee

Date of appointment: 1 October 2024



Skills and experience

Anand Aithal has over 30 years of international experience across financial, business, government and professional services. For five years he was Lead Non-Executive Board Member of the Cabinet Office and he has also served on not-for-profit boards in the education and international development arenas.

Prior to his non-executive career, Anand was a Managing Director at Goldman Sachs before starting his own firm, which was a pioneering provider of data analytical services.

David Bennett

Independent non-executive director

Date of appointment: 13 November 2024



Skills and experience

David Bennett is an experienced board chairman and non-executive director and brings to the Board extensive experience of retail banking, strategy, risk management, corporate activity and organisation, operational and structural change, gained from his long career in financial services.

He has served as Chairman of Virgin Money UK PLC since 2020, and prior to that was Deputy Board Chair from 2015.

Muir Mathieson

Chief Financial Officer

Date of appointment: 6 September 2024



Skills and experience

Muir Mathieson was appointed Chief Financial Officer in September 2024, having previously held various senior leadership roles at Nationwide since 2010. He is a chartered accountant and his previous positions within Nationwide include Deputy CFO, Treasurer and Director of Financial Planning and Stress Testing. Prior to this, he began his career at PwC, as well as holding roles at Barclays Investment Bank and Chelsea Building Society. His significant financial services experiences across finance and treasury disciplines mean that he has a deep understanding of Nationwide, and the mutual business model, and he is ideally placed to oversee the long-term financial stability of the Group.

Debbie Crosbie

Group Chief Executive Officer

Date of appointment: 2 June 2022



Skills and experience

Debbie Crosbie joined Nationwide as Chief Executive Officer in June 2022. Since then, she has worked with the Board to develop the Society's new business strategy, created a new Purpose, and refreshed its brand, marketing and member rewards. Debbie has over 25 years of experience in financial services and has led many successful large-scale technology and customer service transformations. She was previously CEO at TSB bank where she created and delivered its three-year growth strategy a year early and, while acting CEO of Clydesdale Bank, Debbie led preparations for its successful demerger and subsequent initial public offering.

Debbie contributes to many industry bodies, including the FCA Practitioner Panel, UK Finance, and the Banking on Barnardo's Charity.

Tracey Graham

Senior Independent Director from 20 July 2023

Chair of the Remuneration Committee and member of the Board Risk Committee and Nomination and Governance Committee

Date of appointment: 28 September 2022



Skills and experience

Tracey Graham is an experienced non-executive director, having served on several listed companies and mutual boards across a range of sectors, including financial services. She has considerable experience as a remuneration committee chair and as a senior independent director at both Ibstock plc and discoverIE plc. Tracey also has extensive consumer experience, having been Chair of the LINK Consumer Council for nine years until December 2024.

She was Chief Executive of Talaris Limited, an international cash management business. Before that she held a number of senior roles in De La Rue plc, HSBC and AXA Insurance.

Albert Hitchcock

Independent non-executive director

Member of the Remuneration Committee and Board Risk Committee

Date of appointment: 2 December 2018



Skills and experience

Albert Hitchcock is a leader in information technology with over 30 years in the technology industry and consumer sector. His experience is of huge value to Nationwide as we continue our ambitious transformation programme to meet the expectations of our members and customers today and in the future.

He has held executive positions as Chief Technology and Operations Officer of Pearson plc and Group Chief Information Officer at Vodafone plc and Nortel Networks. He was previously a technology adviser to the Board of the Royal Bank of Scotland plc.

Alan Keir

Independent non-executive director

Chair of the Board Risk Committee and member of the Audit Committee and Nomination and Governance Committee

Date of appointment: 1 March 2022



Skills and experience

Alan Keir is an experienced banker who began his non-executive career when he retired as a Group Managing Director and CEO of EMEA at HSBC in 2016, where he had been leading operations in 30 countries, including the UK home market. He has extensive experience in a full range of banking activity, including retail branches and investment banking from his previous roles as Chair of Sumitomo Mitsui Banking Corporation Bank International plc and non-executive director of Majid Al Futtaim.

His expertise in the retail and commercial banking sector, and his proven track record of delivering a successful commercial banking strategy, whilst redefining the culture and values of a large organisation, assists the Board in setting and delivering strategic performance. He was previously a non-executive director of HSBC Bank plc between 2018 and 2021.

Debbie Klein

Independent non-executive director

Member of the Remuneration Committee

Date of appointment: 1 March 2021



Skills and experience

Debbie Klein has extensive experience in consumer, commercial brand, marketing and people roles. Until 2023, she was Group Chief Marketing, Corporate Affairs and People Officer at Sky where her remit included responsibility for overall brand and marketing development, as well as leading corporate communications, public affairs, internal communications and human resources. She was responsible for Sky's corporate social responsibility (CSR) programme, leading Sky's challenge to meet its 2030 net-zero goals approved by the Science Based Targets Initiative. Her expertise in sustainability and CSR matters assists in building Nationwide's Environmental, Social and Corporate Governance (ESG) agenda. She was previously Chief Executive Europe and Asia Pacific at The Engine Group, an integrated marketing services business, and held various leadership roles in her 20 years at the firm. Earlier in her career she worked in Strategy and Insight at Saatchi & Saatchi and Nielsen.

Sally Orton

Independent non-executive director

Member of the Audit Committee

Date of appointment: 1 June 2023



Skills and experience

Sally Orton is a dual-qualified chartered accountant in Australia and the UK, with a career spanning 30 years in financial services and professional services, bringing to the Board expertise in audit, regulation and finance. She was previously Group Chief Financial Officer at GAM Holdings AG (listed on the SIX Swiss Exchange), where her remit included responsibility for all financial matters in the Group, including reporting, tax, treasury, capital management and related regulatory matters.

Prior to joining GAM, she held CFO roles at LCH Ltd (part of the London Stock Exchange Group) and Howden Broking Group, and also held senior roles at Man Group plc. Having started her career at KPMG in Australia, she moved to London in 1997 to join the Banking and Capital Markets industry groups of PwC and then EY.

Kevin Parry OBE

Chairman

Chair of the Nomination and Governance Committee

Date of appointment: Chairman – 1 February 2022

Independent non-executive director – 23 May 2016



Skills and experience

Kevin Parry is a chartered accountant and brings to the Board expertise in audit, regulation, risk management, and finance. He has used his deep knowledge of commercial and mutual organisations to help shape and transform the Society into a modern mutual. Additionally, as a former Chairman of the Homes and Communities Agency, his perspective on housing is an asset to the Group.

He has a wealth of experience across a broad range of organisations. He has held the positions of Chairman of Royal London Mutual Insurance Company Limited and Intermediate Capital Group plc and Senior Independent Director of Standard Life Aberdeen plc, as well as having been the Chief Financial Officer of Schroders plc and the Chief Executive Officer of Management Consulting Group plc. Kevin is Chairman of the Board of Trustees for Marie Curie, an organisation whose charitable purpose is aligned with the Group's Fairer Futures initiative.

Tamara Rajah MBE

Independent non-executive director

Board Employee Voice Representative

Date of appointment: 1 September 2020



Skills and experience

Tamara Rajah has extensive experience in entrepreneurial ventures and technology and ran an award-winning, venture capital backed global consumer healthcare platform. She has published widely on high growth entrepreneurship and was formerly a non-executive director of the ScaleUp Institute Limited, London & Partners Limited and Entrepreneur First Operations Limited. Tamara is currently CEO of Wellness Solutions and Chief Transformation Officer of Holland and Barrett, so brings a strong consumer focus to the boardroom.

Prior to launching her own company, Tamara was one of the youngest partners at strategy firm McKinsey where she spent a decade in the healthcare practice and led McKinsey's knowledge and client work on entrepreneurship and technology clusters in life sciences, digital and technology. She brings to the Board vast experience of digital transformation, entrepreneurship and innovation.

Gillian Riley

Independent non-executive director

Member of the Board Risk Committee
and Remuneration Committee

Date of appointment: 1 April 2022



Skills and experience

Gillian Riley is a senior banker with an accomplished track record in consumer and commercial banking at Bank of Nova Scotia, Canada's third largest bank. Between 2018 and 2024, she was President and CEO of its subsidiary, Tangerine Bank, which she evolved from being a digital deposits bank to an everyday digital bank that is profitable, has a full suite of banking solutions and which consistently wins awards for its client satisfaction.

She founded The Scotiabank Women Initiative to strengthen equality and support for women entrepreneurs. She is a champion for diversity and community values, contributing in areas such as health, youth issues and gender equality.

Phil Rivett

Independent non-executive director

Chair of the Audit Committee and member of the Board Risk Committee and Nomination and Governance Committee

Date of appointment: 1 September 2019



Skills and experience

Phil Rivett is a chartered accountant with over 40 years' experience of professional accountancy and audit, with a focus on banks and insurance companies. He has a wealth of experience, advising major financial services providers in the UK and on a global basis. He has held various senior positions at PricewaterhouseCoopers LLP and was Chair of its Global Financial Services Group prior to retiring from the firm. He has an exceptional leadership track record, advocating a collaborative and inclusive approach.