



# Lal Tawney

## Mortgages



### Summary

Lal has a unique 360 degree experience having 13 years within the business in large corporate Banking environments, 2 years in one of the big 4 consultancies planning and establishing their Retail Banking practice and 2 years change management and advisory into start-up financial service clients.

Within these financial services organisations, Lal has developed business strategies, designed operating models, lead functional and transaction teams. His expertise includes shaping and delivering business change balancing the commercial objectives with the cultural change required to implement the change agenda.

Lal has a broad product knowledge covering Savings & Investments, Mortgages, Loans, Credit Cards and Banking.

With respect to Mortgages, Lal has hands on experience of leading:

- Customer acquisition and customer retention P&Ls and associated activities
- Channel strategy development covering the branch, intermediary, telephone and internet
- Mortgage communications campaigns that enthuse customers and staff
- Key mortgage change projects such as non-interest income improvement, new product development, and partnering with sub-prime lenders
- Margin and market share improvements through active, rigorous product management
- Responses to key FSA challenges and development of a framework for Treating Customers Fairly

### Past engagements

- Abbey National
- Barclaycard
- KPMG
- Santander
- The Open University

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