

# JOHN WIGGLESWORTH CV

## PERSONAL STATEMENT

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I am a hard worker with a good amount of management and coaching experience. I have a good work ethic and a major drive to succeed. I am extremely target driven and am very successful in producing results with a positive, 'can do' attitude. As well as being highly motivated, I am someone who is eager to learn to broaden my product and industry knowledge and develop new skills.

I possess extremely high quality written and verbal communication skills, and whilst Compliance and Regulatory affairs is where my main skills lie, I possess high levelled skills in complaint handling, customer and contractual negotiation and have a desirable mentality towards customer service as I have worked in many customer facing roles and attended many customer services training seminars.

I am competent in all Microsoft systems including Word, Excel, Outlook and PowerPoint. I have major experience with other office, dialler and CRM systems such as Salesforce, Dynamics 365, Max Contact, Daviker, Call Analyzer, Sense, Touch Star, CRM and Junifer programmes.

After reading my CV, I hope you will decide that I am the type of competent and competitive candidate you are looking for. I look forward to elaborating on how I will be an exceptional asset to the team and benefit your organisation.

## EXPERIENCE

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September 2021 – Present

*Head of Governance, Risk & Compliance – Card Saver LTD*

Receiving promotion to Head of Department I undertook more responsibility and departments. My roles include all of the responsibilities I had under Regulation & Compliance Manager, with the following further responsibilities;

- Head of Governance, Risk & Compliance and appointed DPO for the company.
- Responsible for the internal and external regulatory and compliance procedures for the company – including reviewing current processes and implementation of new processes/regulations – including PSR Directive PS22/2 implementation.
- Provide updates on any changes within regulation or industry and remain updated with FCA Handbook – including CONC, DISP, SYSC, PRIN, SUP and COND
- Manage and oversee the Quality & Compliance function for Card Saver
- Manage and oversee the Projects, Systems and Support function for Card Saver.
- Manage and guide the implementation of, and migration into, our new CRM system – Salesforce.
- Manage and guide the successful API integration of our functions with partner systems.

- Responsible for the implementation of 13 GDPR policies and annual update management.
- Review, amend, advise, and negotiate 3<sup>rd</sup> part contract terms and conditions.
- Gather pre-legal packs and information to assist with any legal disputes/action.
- Complete annual external audits for the company to ensure we remain in line with regulatory and contractual obligations.
- Undertake the resolution of escalated and regulatory disputes.
- Assist in the implementation of new projects/products within the business and advise on any legislations affecting roll out.
- Assist with, from time to time, and provide advice & guidance on account queries and advise on any legislative affects to CEO, Head of Departments and floor management.

October 2018 – September 2021

*Regulation & Compliance Manager – Card Saver LTD*

Upon returning to Card Saver, my roles included;

- Responsible for the implementation of new and existing regulations.
- Monitoring and highlighting internal and external business risks, creating and implementing procedures to mitigate.
- Managing a department to ensure daily and weekly internal reviews or audits are conducted to ensure that compliance procedures are followed.
- Conduct or direct the internal investigation of compliance issues.
- Assess product, compliance, or operational risks and develop risk management strategies.
- Consult and liaise with internal and external corporate solicitors for all matters.
- Liaise and be the point of contact for FCA, Financial Ombudsman and other regulatory bodies.
- Review and amend terms and conditions to ensure they are in line with regulatory and market activity, as well as company projection.
- Provide employee training on compliance related topics, policies, or procedures.
- Design or implement improvements in communication, monitoring, or enforcement of compliance standards.
- Undertake and resolve escalated complaints – including legal, regulatory and Financial Ombudsman complaints.

October 2017 – October 2018

*Compliance & Credit Control Manager – Guest Services Worldwide LTD*

Taking on a new challenge, I became Compliance manager for an advertisement company in 2017 which also involved the management and running the Credit Control department. My roles and responsibilities were;

- Manage a department to ensure that company policies and procedures are adhered to.
- Completing weekly audit reports across all department to monitor the above.

- Liaising directly with banking partners, external attorneys and shareholders to provide updates and implement changes.
- Assisting with the writing of the new terms and conditions for the commercial contracts.
- Overseeing the Collections department to ensure targets were met and exceeded.
- Implement new company procedures and provide training to ensure standards were met at the earliest point.
- Provide weekly updates to Directors, Board members and Shareholders on everything Compliance and Regulation.

February 2015 – October 2017

*Quality, Coaching, Compliance & Regulation – Card Saver LTD*

As the BES Group expanded, I was appointed the set up and running of our new up and coming company, Card Saver LTD. My roles included:

- Set-up of the Quality & Compliance Unit and our new company within the group, Card Saver. This involved creating processes and reports to be used. This project then excelled and a team of 5 were recruited on the back of this.
- Responsible for the compliance and quality control across a group of 6 companies involving energy and financial industries.
- Responsible for dealing with and responding to Financial Ombudsman cases which were all ruled in our favour.
- Dealing and resolving escalated complaints before legal action to achieve satisfaction for the company and customer.
- Solely responsible for dealing and resolving an OFGEM redress case with over 2000 affected customers.
- Completing high quality audits of staff across the 6 companies and also independent brokerages.
- Providing high standard feedback on compliance and quality issues to directors, senior management and agents.
- Maintained up to date records of complaints and compliance performance, as well as producing data for management purposes on a daily basis.
- Supported with implementation of new industry regulations and standards when raised.
- Training of new staff to ensure competence and confidence within their job roles.
- Possess an expert knowledge of the company's 'Treating Customers Fairly' agenda and relevant industry regulations and compliance laws.
- Solely responsible for the company's continuous improvement and ideas register.
- Liaised with independent brokerages and energy suppliers.
- Great deal of knowledge and continuous changes within the energy and financial industries including current and proposed legislations from OFGEM and the FCA.

March 2013 – February 2015

*Credit Control Officer – BES Utilities, Fleetwood*

There was a short gap in my employment here due to relocating. After securing a job at a local energy company, my role included:

- Responsible for collecting debt, ensuring customer's affordability capacity was considered.
- Reinstating cancelled direct debits.
- Arranging payment plans for customers that could not afford monthly invoices.
- Dealing with customer issues and complaints in order to resolve accounts and ensure customer satisfaction.
- Updating CRM and payment schedules with received and outstanding payments.
- Ensure call backs were made to discuss financial difficulties and options with existing customers.

January 2011 – December 2012

*Bar & Restaurant Manager – The Victoria Inn, Milton Keynes*

- Responsible for the day to day running and operation of a well-established pub/restaurant in the Milton Keynes area.
- Responsible for cash handling and counting.
- Responsible for stock control and ordering of new stock.
- Arranging live events and entertainment to increase revenue.
- Arrange staff rotas and wages.

July 2007 – November 2010

*Footballer – Rushden & Diamonds FC/ Oklahoma Mavericks, Oklahoma USA*

- Train and maintain form to perform to the best of my ability
- Ensure season targets were met which included 20+ goals
- Team work was crucial

## EDUCATION

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2021 – The Knowledge Adacademy

*Certificate in Certified Risk Manager Professional (CRMP)*

2007 – 2009 – Rushden & Diamonds FC

*Triple Distinction NVQ L3 – Sports Science*

2003 – 2007 – St. Paul’s Catholic School

***GCSE Grade A\*-B, Maths, English, PE, French, IT, Drama, Music, History***

I also possess 2 First Aid qualifications, FA Coaching Level 3 badge, FA Refereeing Level 6, Safeguarding Children certificate, 3 NVQs in Team Management

#### INTERESTS/HOBBIES

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- Watching and playing football and sports
- Managing a local amateur football team
- Spending time with family
- Eating out
- Socializing with friends