# **CURRICULUM VITAE**

Name: Robert Charles Caplehorn

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***Highly experienced non executive director focussed on fintech and financial services, legally qualified in UK and USA. Extensive experience of digital business B2C/B2B and manager of legal and compliance teams across the globe.***

## **Profile Summary**

* 3 years PLC board NED experience
* Dual qualified lawyer in US (New York) and England & Wales
* 39 years experience: banking, credit, payment systems, e-payments and Internet
* Extensive knowledge of start-up and growth situations
* Strong regulatory, risk and compliance knowledge in banking and payments
* 10 years exec board level experience in fast paced international environment
* Strong analytical, communication and presentational skills, can embrace change
* Extensive exposure to governmental and regulatory authorities globally

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| Independent | Non Executive Director* Safecharge International
* Naspers Fintech
* Flawless Money
 | October 2015 to date |
| PayPal Inc./eBay Inc.  | VP Legal Global Operations | May 2003 – Sept 2015 |
| Opportunity International | Technical Consultant | Feb 2002 – May 2003 |
| Bolero International Ltd | Senior Counsel | May 1999 – Jan 2002 |
| MasterCard/Mondex Int. | General Counsel/Co Sec | April 1994 – May 1999 |
| NatWest Bank plc | Senior Legal Adviser | June 1987 – April 1994 |
| Office of Fair Trading | Principal Legal officer | May 1983 – June 1987 |
| Amersham Int. plc | Legal Assistant | July 1981 – May 1983 |

## **Professional Experience**

**Independent October 2015 to date**

* **SafeCharge International Group PLC.** AIM listed tech (Sept 2016 - Aug 2019)

 - NED group parent company

 - Chair remuneration committee

 - NED Safecharge Financial Services Ltd, UK FCA regulated subsidiary

* **Naspers Fintech B.V.** (PayU) November 2016 to date

 - NED global risk board

* **Flawless Money Ltd.** Specialist e-payments consultancy (Dec 2015 - Nov 2016)

 - retained consultant

**PayPal Inc. (part of eBay Inc.) May 2003 - Sept 2015**

* 2013-15 VP Legal for all PayPal lawyers and support staff globally, 85 in total
* 2011-13 VP legal for all (32) non-US lawyers in Europe, APAC, LatAm
* 2007-13 exec director of Lux based bank, built team of 20 legal/compliance
* 2003-07 exec director of UK based regulated company covering EU,

### Opportunity International Inc. Feb 2002 – May 2003

* Technical consultant for US based developing world micro-finance organisation

### Bolero International Ltd May 1999 – Jan 2002

* Senior Counsel in B2B e-commerce fintech start up owned by SWIFT and VC’s

### Mondex International Ltd (part of MasterCard) April 1994 - May 1999

* General Counsel & Company Secretary in global e-business/e-money fintech

### National Westminster Bank PLC June 1987 - April 1994

* Senior Legal Advisor, expert on consumer credit, data protection, payments, cards

### Office of Fair Trading May 1983 - June 1987

* Principal Legal Officer advising on consumer/competition law, law enforcement

### Amersham International plc July 1981 - May 1983

* Legal Assistant advising/drafting on IP matters, contracts and corporate law

## **Professional Training**

* Pupil barrister (property and common law) July 1980 - July 1981
* Barking College (part-time lecturer in law) Sept 1980 - June 1981

## **Professional Qualifications**

* B.A. Law (hons) 2(1) 1979 **Academic Awards:**
* Barrister at Law 1980 Greening Law Prize 1978
* M.A. Business Law 1983 Maxwell Law Prize 1979
	+ - * Diploma in IT (post-grad) 2001 Scholarship Lincoln’s Inn 1979
* New York Bar 2015
* FT NED diploma (post-grad) 2018

## **Miscellaneous**

* Interests: soccer, hiking, boating, cycling, practical philosophy, novels, history
* Volunteer: World Vision micro-finance regulatory project (pro bono) Q4 2015

**Referees**

* on request