

6th Edition

CREDIT & COLLECTIONS

SUMMIT SAUDI ARABIA

Shaping the Next Era of Credit
Excellence Under Vision 2030

AGENDA

27th & 28th October 2026,
Riyadh Marriott Hotel Al
Wizarat District

Organized by:

The future event



TWO SIDE PRODUCTION

DAY-1

27 October, 2026

TIMING	SESSION
09: 00 AM	Industry Opening Keynote Presentation: Building a Resilient Credit Ecosystem to Support Saudi Arabia's Vision 2030 Ambitions • Trust • Governance • Consumer Protection
10:00 AM	Registrations, Coffee, Tea & Refreshments & Open Networking
10:10 AM	Welcome note by the Organizers, Introduction to Sponsors & Partners
10:15 AM	Opening Keynote Speech Reserved for Title Sponsor
10:30 AM	Arabic Opening Panel Discussion: The Future of Credit & Collections in the Kingdom – Supporting Vision 2030 Through Responsible Lending and Financial Stability: • Credit & Collections as Catalysts for Vision 2030 • Supporting Consumers, SMEs and National Development Priorities • Responsible Lending in the Digital Transformation Era • Balancing Innovation, Risk and Customer Protection • Transforming Credit Experiences Through data & technology driven Innovation • Customer-Centric Credit Business Models: Building Trust and Loyalty

TIMING	SESSION
10: 30 AM	Moderated By: Ms. Raja Alzahrani, Head of Collection and Operations at EQTDAR Panelists: Mr. Majed Al Jeneny, Chief Credit Officer at STC Bank. Mr. Hussain Alshammari, EVP–Head of Portfolio & Collection Strategy at SNB. Mr. Faisal Elchybany, Head of Special Assets Department Credit Management Group at Bank Al-Jazira Mr. Saad Al Sayari, General Manager Retail Credit Approval at Alinma Bank Mr. Salahuddin AlHaidari, Head of consumer Collection at The Saudi Investment Bank. Mr. Bandar Alqahtani, Head of Special Assets, Remedial Wholesale & Bankruptcy Sections at Riyadh Bank.
11: 10 AM	Industry Keynote Presentation Reserved for Mohamed Jomaa, CEO – GCC and Egypt at Coface
11: 30 AM	Industry Keynote Presentation Reserved for Exotel
11: 45 AM	Prayer Networking Break
12:00 PM	Arabic Panel Discussion: The Next-Generation Credit Underwriting: Alternative Data, Open Finance & AI-Powered Credit Scoring:
12:40 PM	Industry Keynote Presentation Slot Reserved for Cleargrid
01:00 PM	Lunch Break
01:50 PM	Industry Keynote Presentation Slot Reserved for Pio Tech

TIMING	SESSION
02: 10 PM	English Panel Discussion: Autonomous Collections : Redefining Recovery Through AI, Data Intelligence and Automation : • Embedding Intelligence with Business Strategy: • Intelligent Collections: From Reactive to Proactive • How sales, credit and collections teams need to work together for better recovery management. • Incorporating right technology strategies for effective collections and recovery • Customer-Centric Recovery Through AI Mr. Anas Bin Mahfouz, Head of Collections at Kearney Mr. Mohammed Almutair, Director – Enterprise Collection Services Bupa Arabia Mr. Suliman AlMiman, Sr. Manager Collection and Receivables at SABIC. Mr. Abdullah AlDufayan, Senior Manager of Credit & Collection Unit at Elm
02: 50 PM	Keynote Presentation: Reserved for Sponsor
03: 10 PM	Prayer Break
03: 25 PM	Panel Discussion: The New Imperative for Credit Risk Leadership – Balancing Growth, Inclusion and Portfolio Quality: • Credit quality amid lending expansion • Emerging consumer and SME risks • Portfolio stress testing • IFRS 9 and predictive risk management • Early warning indicators • AI-powered risk intelligence • Balancing financial inclusion with prudent risk management • Preparing for the next credit cycle Moderated by: Mr. Muhammad Nadeem Group Credit Control Manager at Basic Chemical Industries (BCI)

TIMING	SESSION
03: 25 PM	Panelists: Hussein Shohdy , Director of Credit Management at Bupa Arabia Faisal Hejazi , Chief Risk Officer at MISpay Ayman Alhabib , Chief Risk Officer at D360 Bank Mohamed Kowaitan , Vice President- Credit Control and Billing Manager – KSA & Bahrain at Marsh
04: 05 PM	Industry Keynote Presentation Reserved for Tom Cyriac, Chief Operating Officer at SADAD INTERNATIONAL LLC
04: 25 PM	Keynote Presentation: From Voice AI to Agentic AI: The Next Generation of Customer Engagement in Collections:
04: 45 PM	Fireside Chat: Beyond Buy Now Pay Later – What Will Define the Next Generation of Consumer Credit: • NPL, Microfinance & Subscription Lending Risk Management in Emerging Models • Digitalizing Customer Journey for better collection • Importance of Self-service platform as a strategy Speakers: Hussain Aldohaim , Head of Collections at Nayla Waleed Al Shammari Collection Director at Madfu Financing Company Jawaher Alkhaldi , Chief Operating Officer (COO) at Flooss
05: 10 PM	Day One Closing Debate: Human Judgment vs Artificial Intelligence Who Will Lead the Future of Credit and Collections?
05: 20 PM	Closing Remarks & Open Networking

DAY-2

28 October, 2026

TIMING	SESSION
09:00 AM	Receive your Badge, Grab a Coffee
10:00 AM	Welcome Note by the Organizers, Introduction to Sponsors & Partners
10:10 AM	Opening Keynote presentation: Financial Wellbeing as a National Priority – Strengthening Individuals, Businesses and the Kingdom's Economy
10:20 AM	Industry Presentation: Reserved for Sponsor
10:40 AM	Arabic Panel Discussion: Personalising Resolution Strategies in the AI Era – Leveraging Behavioral Intelligence to Improve Customer Engagement and Recovery: • Identifying Behavioral Archetypes in Saudi Credit Portfolio From high-risk defaulters to strategic delayers—how to segment beyond demographics. • Data Sources for Behavioral Segmentation • Leveraging payment history, digital engagement, and psychographic profiling. • Predictive Risk Modeling Using Behavioral Triggers • How AI flags early signs of delinquency based on customer actions Panelists: Salem Aljuhani, Head of Collection Services at Dar Al Tamleek Thamer Fahad Al Anazi, Head of Collection and Credit at El-Ajou Group Trading Co.
11:20 AM	Keynote Presentation: Reserved for Sponsor
11:40 AM	Prayer Break

TIMING	SESSION
12:00 PM	Arabic Panel Discussion: Sharia Compliant Credit & Collections – Balancing Commercial Sustainability with Ethical and Responsible Finance: • Sharia-compliant collections • Ethical financing principles • Treatment of distressed customers • Responsible recovery practices • Islamic finance governance • Financial justice and transparency Moderated by: Mr. Mohammed Tawfiq Alhumaidi, Regional Credit & Collection Manager for KSA & Qatar at Future Pipe Industries
12:40 PM	Industry Keynote Presentation: Reserved for Sponsor
01:00 PM	Lunch Networking Break
02:00 PM	Arabic Panel Discussion: The Regulatory and Legal Evolution of Credit & Debt Resolution – Strengthening Trust, Transparency and Market Confidence: Moderated by: Ammar AlHaddad, Litigation Collection A. Manager at The Saudi Investment Bank
02:40 PM	Keynote Presentation: Reserved for Sponsor
03:00 PM	Awards Ceremony: Honoring Excellence Join us as we celebrate the achievements of professionals who have not only mastered the complexities of collections, risk, legal, lending, fraud, debt but have also paved the way for sustainable growth and stability in the financial landscape.
03:30 PM	Closing Remarks & Open Networking

Organized By

The future eventTM

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TWO SIDE^{PRODUCTION}

At TwoSide, we believe that every extraordinary experience begins long before the lights come on or the stage is set. It begins with an idea waiting to be shaped, a story waiting to be told, and a purpose waiting to inspire. We bring together creative storytelling, world-class production, and transformative ,business experiences to create platforms where industries connect ,conversations flourish, and innovation comes to life

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