

MARCO A. CIOBO

GOVERNANCE CV

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GOVERNANCE STATEMENT

I bring to the boardroom 30 years of executive and governance experience across financial services, consulting, and technology, spanning private companies, trusts, non profit organisations, and major corporates in Australia and New Zealand. My career spans the MBB tier of global consulting (BCG, Bain, A.T. Kearney, Accenture, Monitor Deloitte) and senior executive roles inside major banks, giving me both advisory perspective and operational depth. I have presented governance materials and strategic recommendations directly to boards at BNZ, Westpac, NAB, Spark NZ, Fonterra, Telstra, AMP, Suncorp, EnergyAustralia, and others across 170+ engagements, and have led capital governance over portfolios exceeding AUD 400M. I am a direct and constructive voice in the boardroom, equally comfortable challenging assumptions and building consensus. I am currently completing *Governing in the Digital Era: A Boardroom Blueprint for Technology, Risk and Opportunity* (forthcoming 2026).

KEY SKILLS AND COMPETENCIES

- **Corporate and Investment Governance:** Board and trustee roles across private companies, investment entities, trusts, and non profit organisations in Australia and New Zealand.
- **Financial Services and Regulation:** Deep expertise across banking, lending, insurance, and wealth management, including regulatory compliance and risk oversight in licensed environments.
- **Digital and Technology Governance:** Board level oversight of digital transformation risk, AI governance, and cyber risk across banks, telcos, utilities, and healthcare organisations.
- **Capital and Programme Governance:** Governance frameworks for transformation programmes up to 2,000 FTE and AUD 400M+ capital portfolios.
- **M and A Governance:** Led or directly participated in seven large scale integrations across multiple industries and geographies, including technology due diligence presented directly to banking boards.

PROFESSIONAL MEMBERSHIPS AND AFFILIATIONS

- New Zealand Institute of Company Directors (Member, from June 2026)
- Australian Institute of Company Directors
- New Zealand Institute of Management and Leadership
- Royal New Zealand Yacht Squadron
- Seed Investor, IceHouse Ventures
- AGSM Business Technology Council (Advisory Member, 2012 – 2013)

GOVERNANCE EXPERIENCE

Current Directorships and Trusteeships

Stonier Investments

Feb 2018 – Present

Director

Private family investment company (New Zealand).

- Board oversight of investment strategy, capital allocation, portfolio risk management, and fiduciary obligations.

LBVT (major shareholder of Max Money Group)

Jan 2017 – Present

Cofounder and Trustee

Private trust and acquisition vehicle. In 2018 LBVT acquired Max Loans (est. 2012) and expanded it into Max Money Group, a licensed Financial Advice Provider (FAP 564207) across loans, mortgages, insurance, and business lending. New Zealand.

- Trustee governance including fiduciary oversight of Max Money Group, capital structure, regulatory compliance, and strategic oversight of the group's expansion in the NZ financial services market.

Previous Directorships and Advisory Board Roles

Helensville Group Pty Ltd (Australia)

Sep 2007 – Sep 2017

Owner and Managing Director

Private family investment vehicle: Australian and NZ property markets and ASX equities. 10 year tenure.

- Board governance of investment strategy, capital deployment, portfolio oversight, and compliance across a 10 year tenure.

RSPCA Victoria (Australia)

May 2009 – Apr 2014

Non Executive Director

Non Profit. Revenue approx. AUD 50M. Concurrent with A.T. Kearney role; resigned on Deloitte appointment in compliance with firm directorship restrictions.

- Chaired Building Works Committee: \$20M redevelopment of RSPCA Burwood facility, delivered on time and within budget.
- Chaired Strategy Committee. Awarded AICD Best Non Executive Director in a Non Profit (2012).

EXECUTIVE CAREER SUMMARY

Digital Insights and Transformation Ltd

Jan 2024 – Present

MD and Owner

- Primary advisory and operating entity for board advisory, interim executive, and transformation engagements across financial services, telco, and infrastructure.

Bain and Company (Bain Advisor Network)

Mar 2024 – Present

Senior Advisor, Asia Pacific

- Counsel to boards and ExCo on strategy and operating model change; originator on revenue lift and cost reduction programmes across APAC.

Max Money Group

Jan 2017 – Present

Cofounder and Trustee for Major Shareholder

- Co established LBVT as acquisition vehicle for Max Loans; oversaw 2018 purchase and expansion into Max Money Group. Governance and strategic oversight of the group as a licensed Financial Advice Provider.

Fujitsu Asia Pacific (Uvance Oceania)

Nov 2022 – Feb 2024

Secondment, Executive Consulting Partner

- Member of NZ executive team; led practice build and integration for Fujitsu Uvance NZ; supported approximately NZD 130M portfolio.

Boston Consulting Group (DigitalBCG)

Nov 2021 – Nov 2022

Partner and Associate Director, NZ and AU

- Led relaunch of Auckland office; originated and led financial services, insurance, government, and banking engagements across Australia and New Zealand.

Deloitte Consulting (NZ)

Dec 2017 – Oct 2021

Senior Consulting Partner and Banking Sector Leader

- Lead Partner NZ banking sector across all service lines; grew portfolio 40% to NZD 10.6M. Led board sponsored programmes including core banking reviews, insurance assessments, and agility at scale (2,000+ FTE).

Accenture Strategy

Oct 2015 – Dec 2017

Managing Director, Technology Strategy (ANZ)

- Led 35 person team across major banks, utilities, and healthcare; digital and technology strategies presented to boards and ExCo.

Monitor Deloitte (Australia)

Apr 2014 – Oct 2015

Partner, Digital Strategy Leader (ANZ)

- Member of Monitor Deloitte ANZ leadership team; responsible for digital transformation and strategy practice.

Earlier Career

- A.T. Kearney, Melbourne (May 2008 – Apr 2014): Principal, Financial Services and Head of ANZ IT Practice
- National Australia Bank, Melbourne (Aug 2005 – May 2008): Head of IT Strategy
- Westpac Banking Corporation, Sydney (Apr 2003 – Aug 2005): Head of Architecture Services, Retail Bank
- Boston Consulting Group, Sydney (Jan 1999 – Apr 2003): Project Leader, Technology Strategy and Financial Services

EDUCATION AND QUALIFICATIONS

2021 Digital Strategies for Business, Columbia Business School, New York

2009 – 2011 MBA with Distinction, Australian Graduate School of Management (UNSW and University of Sydney)

1992 – 1994 M.Sc. (Hons), Theoretical Physics, University of Auckland

1989 – 1992 B.Sc., Physics and Mathematics, University of Auckland

PUBLICATIONS AND THOUGHT LEADERSHIP

- Governing in the Digital Era: A Boardroom Blueprint for Technology, Risk and Opportunity — forthcoming Oct 2026. Governance playbook for directors and chairs navigating AI, cyber, and digital disruption.
- A New Blueprint for SME Digital Transformation — forthcoming Oct 2026, Wiley.
- Articles: How Artificial Intelligence is Transforming the Financial Ecosystem; Big Data and the Creative Destruction of Today's Business Models; IT 2020: Preparing for the Future.
- Multiple papers on governance of capital and investment portfolios.

AWARDS

- AICD Best Non Executive Director in a Non Profit (2012)
- A.T. Kearney Great Client Service Award, Asia Pacific

LANGUAGES

English (native) | Italian (professional working)

REFERENCES

Available upon request. Current and previous CEOs, Chairs, and CIOs across financial services, telco, and infrastructure. Testimonials: [linkedin.com/in/marcociobo](https://www.linkedin.com/in/marcociobo).