

ASIAN  
BANKING  
SCHOOL

# ONLINE LEARNING PROGRAMMES

JANUARY - JUNE





## ONLINE LEARNING PROGRAMMES

ABS now offers a suite of online learning programmes that we have developed in-house or in collaboration with strategic learning partners that includes some of the leading business schools and other learning institutions in the world. The aim is to cover as wide a range of banking areas as possible with the work on this to be on-going.

Going through the programmes, you may notice that some are a repeat of what we had offered before. These bestselling programmes have been refreshed into a version that is more conducive for online learning. At the same time, more programmes will be added as and when they become available, so we hope that you will continue to check back on our website as well as go through the latest edition of the ABS Online Learning Programmes brochure to see the latest of our offerings.

While most of what you see here are available for open enrolment, many of these programmes can be delivered as in-house training for organisations. And for in-house training, a selection of the programmes can be delivered online or in a face-to-face classroom (with strict adherence to social distancing guidelines). ABS also provides a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organisation's strategic learning requirements.



Please visit [www.asianbankingschool.com/our-programmes/online-learning](http://www.asianbankingschool.com/our-programmes/online-learning) to find out more details about our programmes.

## OUR ONLINE LEARNING PROGRAMMES ARE GROUPED INTO THE BANKING AREAS OF:



*Note: All information in this publication is correct at the time of release but may be subject to change.*

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# PROGRAMME CALENDAR 2021

CONTENTS / PROGRAMME TITLE	LEARNING LEVEL	PAGE	JAN	FEB	MAR	APR	MAY	JUN
<b>COMPLIANCE</b> The Many Faces Of Financial Fraud And Scams In Malaysia	Intermediate	5				2		
<b>CREDIT</b> Credit Evaluation – The Approver’s Perspective	Intermediate	7			15-16			
Dept Restructuring	Intermediate	9			18			
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<b>INVESTMENT BANKING</b> Fundamentals of Financial Services: Investment Banking	Foundation	13				27		
Key Disclosure Obligations of a Listed Company	Foundation	15						28 - 29
Operational Risk Management	Intermediate	17			30			
How the Financial Markets Work	Intermediate	19						17
Decoding Transaction and RPT Rules	Intermediate	22					31 - 1	
Developing Structured Products with Derivatives	Intermediate	24					5	
World Market Outlook [Get Ready for the Current Global Financial Crisis & Covid19 Pandemic: The Black Swan Theory and Butterfly Effect on World Economy]	Intermediate	26			15			
Overcoming Investor Irrationality and The Psychology of Investing: Behavioural Finance for Fund Managers and Investors	Intermediate	28				6		
<b>LANGUAGE</b> Practical Legal English Writing and Contract Drafting	Advanced	30				7		
<b>MULTI-DISCIPLINES</b> The Art of Negotiation Skills	Intermediate	32				8		
Customer Relationship Management	Intermediate	34					17 - 18	
Certified Expert in Sustainable Finance	Intermediate	37	1 March 2021 to 31 August 2021					
Data Story-Listening	Advanced	39				22		
Data Storytelling – Effectively Communicate Business Insights	Foundation	41				15 - 16		
<b>PROFESSIONALISM &amp; ETHICS</b> Introduction to Ethics in Banking	Foundation	44			3 - 12			9 - 18
Business Ethics for Managers	Intermediate	46			22 - 23			
Defining Moments in Ethics	Advanced	48						29
<b>RISK MANAGEMENT</b> How the Foreign Exchange Market Works	Foundation	50						14 - 15
Integrated and Proactive Balance Sheet Management	Intermediate	53						10
Managing Conduct Risk in Banking	Intermediate	55			2			
<b>TREASURY &amp; CAPITAL MARKETS</b> Understanding Global Markets, Banking Models and New Emerging Risks in Banking	Intermediate	57						16

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# THE MANY FACES OF FINANCIAL FRAUD AND SCAMS IN MALAYSIA

Despite extensive coverage in the media, many people still fall victim to fraudsters and scammers. This programme will provide insight into the different types of scam techniques, and the psychology of fraudsters, scammers and victims. Participants will be taught how to recognise the different approaches of fraudsters and scammers and avoid the pitfalls and charms that come with it.

## PROGRAMME DETAILS

Date : 2 April 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,200	RM1,500
AICB member	Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the importance of awareness, detection and prevention of frauds and scams
- Recognise the various types of scams in Malaysia
- Identify the types of fraud and the evolution of fraud
- Identify the various types of red flags of fraud and creative accounting
- Examine the fraud implications and psychology of things
- Prevent or avoid being a victim of scam

## TRAINING METHODOLOGY

Sharing best market practices, practical experience, group workshop, interactive discussion, videos, exercises, case studies and quizzes

## PARTICIPANT PROFILE

Credit officers, heads of departments, branch managers, legal officers, compliance officers and auditors

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

- » What is fraud?
- » Evolution of fraud
- » Why do people commit fraud?
- » Who commits fraud?
- » Classifications of types of fraud
- » Types and importance of red flags of fraud
- » Fraud prevention and detection – credit card, identity and others
- » Case of MH370
- » Psychology of things of fraudsters
- » Scams in Malaysia – how to avoid being a victim
- » Bank Negara Malaysia's commitment on fraud
- » Fraud and creative accounting

## ABOUT THE TRAINER

### LIM GUAN CHYE

Lim Guan Chye has 35 years of working experience in the banking industry as well as at senior management levels in commercial organisations. His 25 years in banking provided experiences and exposure in operations, marketing, credit processing, legal aspects of lending, branch management, as well as lending to various industries / sectors including property development, manufacturing, trading and palm oil refining. After banking, he joined the commercial sector and worked for 10 years with public listed companies, property developers, legal and private firms.

He holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya, and is a Certified Credit Professional and a Certified Training Professional under the Finance Accreditation Agency. In 2015, Guan Chye authored the book "What Every Entrepreneur Ought to Know About Business and Banking".

# CREDIT EVALUATION — THE APPROVER'S PERSPECTIVE

This programme aims to help approvers and senior lenders see the Big Picture leading to making the right credit calls or decisions that are holistic and practical yet protects the interests of the institution. This is to perpetuate credit leadership and ultimately the formation of a uniform credit culture.

## PROGRAMME DETAILS

Date : 15 - 16 March 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM2,500	RM2,800
AICB member	Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Dissect credits and raise the relevant risk issues
- Write quality credit evaluation reports/memorandums – that are fully satisfied for risk and yet balanced for business
- Detect credit fraud easily
- Process credits in a more expedient yet consistent manner e.g. faster turnaround time with minimal contention
- Support originators in improving efficacy of the credit value chain

## TRAINING METHODOLOGY

Online workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises based on live case studies. The module will also see the use of Thoth Capital's proprietary user friendly guides to help participants undertake risk analysis.

## PARTICIPANT PROFILE

Relationship managers from commercial & corporate banking and credit evaluators/ approvers from credit evaluation & risk management

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### The Credit Thought Process

- » Credit evaluation – Are approvers and originators seeing it the same way?
- » Thoth Capital's credit appraisal map as the basis for credit thought process

### Role of Credit Approvers

- » What skill sets should an approver possess?
- » Roles of a credit approver: Providing credit direction & leadership
- » Credit approvers as business drivers – The need for a business mindset
- » What do credit approvers expect of originators & vice versa
- » Trust deficit – The gulf between credit approvers and originators

### The Borrowing Cause

- » Why approvers need to get this right! Breaking down the borrowing cause
- » Examples of how originators "cloak" the true borrowing cause

### Understanding Borrower, Their Business & Environment

- » Credit Approvers – Do they know enough about clients, their business and environment and what should they know? Formal sources and market intelligence
- » What should credit approvers do to keep themselves updated & relevant to the market and its developments

### Practical Risk Analysis for Approvers

- » Being risk aware vs. risk averse - Are approvers over analyzing credits?
- » Thoth Capital's risk analysis framework – Getting approvers & originators on the same page
- » Sieving out financial risk issues & making sense of the spreadsheets - The quick and easy way
- » Credit fraud: A growing problem & how approvers can detect them

### Evaluating Credit Papers

- » A Step-by-step guide to evaluating credit reports for approvers
- » Expectations of the senior management from CED evaluators/approvers

### Supporting Originators

- » How should credit approvers support originators (the credit and business aspects)
- » Assisting originators in loan structuring
- » How approvers should guide originators facing problematic credits

### Live Case Study & Writing the Credit Evaluation Report/ Memo

- » Dissecting the case study: Breaking it down and seeing the big picture
- » How to correspond with originators – Effective email writing
- » Writing quality credit evaluation reports/memos

## ABOUT THE TRAINER

### LIM TIEN CHEE

Lim Tien Chee or "TC" as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy cum training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years' line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the young high performers RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank's Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.



# DEBT RESTRUCTURING

This one-day programme aims to answer the many questions that come to the minds of bank managers. It examines the considerations on the part of the banks in deciding whether to restructure a debt or to recall the loan, and what alternatives are available to banks. It walks the participants through the steps and issues involved in debt restructuring and explains each one in considerable detail. The programme will also shed light on the behaviour of lending banks in different scenarios of restructuring.

## PROGRAMME DETAILS

Date : 18 March 2021  
 Time : 9.00am - 5.00pm  
 Training Platform : Zoom

## PROGRAMME FEES\*

RM1,200 | RM1,500  
 AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Have a glimpse on how banks, in structuring and offering financing facilities, can contribute to non-performing loans
- Have a grasp on the issues banks typically consider when they deliberate on whether to opt for debt restructuring and not a loan recall
- Understand what could come with debt restructuring – corporate and financial restructuring. How they work.
- Comprehend the steps and issues involved in debt restructuring – with a full appreciation of the importance of each in the building blocks of debt restructuring
- Have a glimpse on how banks would typically behave in different scenarios of debt restructuring

## TRAINING METHODOLOGY

Online lecture, including presentations and discussions.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

This programme is suitable for bank managers who want to have an understanding in the issues of debt restructuring and the mechanism of the exercise. It is also applicable to corporate directors and managers who want to understand the vicissitudes of the issues involved in debt restructuring.

## PROGRAMME OUTLINE

How banks can contribute to NPLs?

- » Looking at the other side of the coin and examining the causes other than the borrower's own doing

Why Debt Restructuring?

- » Weighing the alternative of asset liquidation
- » Estimating the potential loss to the lender
- » Evaluating the chances of recovery

What are the alternatives to a Recall?

- » Debt Rescheduling – what it means and what it involves
- » Debt Refinancing – what it means and what it involves. Refinanced by existing or new lender. Why would another lender want to take over?
- » Debt Restructuring

### DEBT RESTRUCTURING

Under what circumstances would a lender consider Debt Restructuring?

- » Determining the light at the end of the tunnel
- » What is the nature of the problem and causes – walking through the typical causes of NPLs, and how banks view each of these causes
- » The likelihood of the causes being remedied
- » Support from stakeholders
- » The magnitude of the possible loss
- » Restating the balance sheet to reveal economic reality – how it is done
- » Evaluating the recovery plan – how viable and what does it take to succeed
- » Beware of antecedent transactions
- » The perils of “wrongful trading”

What could come together with Debt Restructuring

- » Corporate Restructuring – what would it likely entail?
- » Financial Restructuring – what is a typical scenario? How is it typically carried out?

What does Debt Restructuring involve?

- » Standstill
- » Moratorium
- » Workout
- » Getting all stakeholders onboard – who are they, why do they matter and how to treat each of them
- » A framework for multi-lender scenario
- » Roles of independent consultants
- » Additional loan – under what circumstances, how to justify, what are the terms
- » Additional funding – what are the terms
- » Change of debt structure
- » New/additional security
- » Debt buybacks
- » Debt-to-equity swap
- » Changing the underlying control of the borrower
- » Do we keep the existing team? – what to consider?
- » The Restructuring documentations
- » Post restructuring monitoring and rehabilitation – what are the condition precedents and what processes will be involved

Corporate Voluntary Arrangement (CVA)

- » What it is and how it works as an arrangement for a company to seek a compromise with its creditors
- » What the effects on the company are and how it compares with other corporate rescue mechanisms

How banks would typically behave in a debt restructuring

- » The conundrum of corporation vs competition
- » The different classes of corporate debts, the different ranking and priorities and the complexities in treating them
- » When is fair treatment different from equitable treatment to lenders?
- » The issue of simple majority and two-third majority in decision making
- » Why a bank that lends least can be hardest to please
- » The forming of a committee

Glossary of Terminology in Debt Restructuring

- » A list of the usual terms used in debt restructuring and brief description of their meanings

## ABOUT THE TRAINER

### YEOW TIANG HUI

Yeow Tiang Hui graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained his further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance and Financial Derivative Products.

He has 33 years of experience in banking and investment having first worked with the small and medium enterprise clients in United Overseas Bank and Citibank N.A., Singapore. Thenceforth, he moved on to manage the multinational accounts in Deutsche Bank AG, then the large local corporate clients in Citibank/Citicorp Malaysia, where he was also the Vice President in the venture capital outfit, and the Head of Commercial Banking.

From 1997 to 2005, he served as head of the offshore banking business of the French banking group Crédit Industriel et Commercial. The coverage was Malaysia, the Greater China and the Philippines.

From 2007 till 2016, he has served as the Head of Corporate Banking Kuwait Finance House. And in 2012, he set up the client coverage team, housed under the Investment Banking Division.

His last position was as the Chief Executive Officer of Alkhair International Islamic Bank Bhd.

He is fluent in (written and spoken) Chinese, English, Malay and the Indonesian languages and have worked in Singaporean, American, German, French, Middle Eastern and Malaysian environments.



# DIGITAL TRANSFORMATION

## “BANKING IS NECESSARY, BANKS ARE NOT”

### - BILL GATES

It has taken years to fully understand what Bill Gates meant when he said, “Banking is necessary, banks are not”. He said it in 1994 and it is becoming true. Advances in technology are causing the banking industry to develop faster with the focus on efficiency, transparency and better customer experience. The current digital revolution is disrupting the way people bank, directed by evolving customer needs, behaviours and expectations. Customers now expect an anytime, anywhere personalised user experience – i.e., banking everywhere, not necessarily at a bank!

At the same time, Covid-19 has disrupted ‘normal’ banking and reset it to the ‘new normal’ to where traditional standard operating procedures were dismantled in favour of agility and the use of online technology to tackle unforeseen marketplace disruption. It exposes the importance of digital offerings to maintain customer onboarding, customer relationship and customer centric mobile banking facilities.

Now more than ever, traditional bankers need to adapt and evolve in order to face the challenges ahead as challenger banks and new FinTech companies explore and experiment with innovations and new technologies to build or create the bank of the future.

This programme will provide participants with an overview of what digital transformation means, what role they will play, and assist in preparing bank staff for the future when banks will shift their concentration to new technologies. It will be delivered online over 2 days consisting of a 4-hour webinar session each day.

#### PROGRAMME DETAILS

Date : 16 & 17 March 2021  
 Duration : 2 days (consisting of a 4-hour  
 online webinar session each day)  
 Time : 9.00am - 1.00pm (15 mins. break)

Training Platform : Zoom

#### PROGRAMME FEES\*

RM900 | RM1,100  
 AICB member | Non-member

\*Subject to 6% Service Tax

Note : This programme can also be delivered for in-house training

#### LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognise and take advantage of new opportunities presented by FinTech
- Understand the key fundamental technologies and principles behind the evolution of FinTech
- Obtain market intelligence and insights of established FinTech models in leading markets
- Comprehend the ever-evolving customer behaviour in banking
- Identify gaps at the current workplace and conceptualise changes with FinTech models
- Understand why digital transformation fails

#### TRAINING METHODOLOGY

Interactive webinar, polling questions, lectures, cases and video presentations

#### PARTICIPANT PROFILE

Executives who desire to upskill themselves to embrace the digital transformation in banking

## PROGRAMME OUTLINE

### Module 1

#### What is Disrupting Banking and Finances?

- » The importance of technology in Finance
- » Evolution of banking and the mobile revolution
- » FinTech innovation
- » Adoption of emerging technologies
- » CASE STUDY – Ant Financial

### Module 2

#### The ABCDs of Future Banking

- » AI – Artificial Intelligence
- » Block Chains
- » Cloud Computing
- » Data is the new oil
- » CASE STUDY – AI and Data Analytics

### Module 3

#### Emerging Innovation in FinTech

- » Challenger and Neo banks
- » Payment Systems
- » Peer to Peer Lending
- » Crowd Funding
- » FinTech competitors in Malaysia (2020)
- » CASE STUDY – Challenger/Neo Banks

### Module 4

#### Digital Transformation

- » First Principles Design Thinking
- » Agile organisation - cultivating a digital culture
- » Technology fallacy and human capital
- » CASE STUDY – Digital Transformation of DBS

**NOTE: All participants of the programme will receive a FREE PDF subscription to the ABS Digital Banking newsletter, Let's Talk Digital.**

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

*Director of Graduate Training & FSTEP / Senior Consultant  
Asian Banking School*

Dr Vijay started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to senior management level, ranging over a diverse range of disciplines. Being a Director of Graduate Training & FSTEP, Vijay is wearing more than one hat, as he is not only overseeing the newly established ABS Digital Banking Centre, but also spearheading the AML team in rolling out the first ever Certified in AML/CFT program (CAMCO) and the development of ABS Mobile Learning Platform and Executive Education Series.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is a member of the AICB curriculum working committee for professional qualification programmes such as the Chartered Banker, Credit Certification and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related textbooks and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

He holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO) and an alumnus of the Cambridge Judge Business School Executive Education, a programme designed for leaders in the financial-related sectors, focusing on the topic of 'Leading into Digital Futures'.

Vijay is currently doing research in digital transformation, banking in the post Covid era and pursuing an entrepreneurship project with a leading financial institution.

Vijay is a sports car enthusiast and spends his weekends driving his sports car on the LEKAS Highway, which cuts across some beautiful scenic views of the mountains. His life's motto – Success is not a destiny but a journey.



# FUNDAMENTALS OF FINANCIAL SERVICES : INVESTMENT BANKING

This programme will provide participants with an understanding of the roles and responsibilities of licensed intermediaries and other representatives, and the regulations governing the business activities and market practices in the Malaysian capital markets. It will also provide an overview of Investment Banking and the common forms of financing and solutions in Investment Banking.

## PROGRAMME DETAILS

Date : 27 April 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,200	RM1,500
AICB member	Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the overall financial systems and regulatory framework that affects the local capital markets
- Explain the capital and money markets and how they can be used by Investment Bankers to help their clients
- Propose relevant financial or capital market instruments to clients

## TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions.

## PARTICIPANT PROFILE

Analysts, market strategists, financial consultants, relationship managers, sales and corporate planning personnel, risk managers and anyone who is interested in the fundamentals of Investment Banking.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Module 1

Overall Financial Systems

- » Regulatory developments and supervisory assessments
- » Developments in risk management and regulatory requirements

### Module 2

Capital and Money Markets

- » Understand financial markets including the exchange traded market, over-the-counter market, money market, bond market and equity market
- » Growth of capital market products and services to promote economic growth

### Module 3

Investment Decisions in the Financial System

- » Sources of financing decision, trends in rising capital, capital structure, classification of bond market MGS and corporate bond
- » Debt financing services, bond valuations, convertible bonds and credit rating

Recent Evolution in Investment Banking

- » Digitalisation and technology trends impacting the capital markets
- » New products and solutions

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry. He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.

# KEY DISCLOSURE OBLIGATIONS OF A LISTED COMPANY

Companies listed on the Main and ACE Markets of Bursa Malaysia are expected to comply strictly with the disclosure framework embedded in the Listing Requirements. A strong compliance culture will promote transparency, aid informed investment decisions and will ensure fair and orderly trading in the listed securities of the company.

## PROGRAMME DETAILS

Date : 28 - 29 June 2021

Time : 9.00am - 1.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

<b>RM2,000</b>	<b>RM2,300</b>
AICB member	Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain objectives of Bursa Malaysia's corporate disclosure framework and various modes of corporate disclosure (including recent trend in use of social media)
- Describe the financial reporting framework imposed by Bursa Malaysia and the implications of late/inaccurate submission of financial reports
- Describe the various thresholds (percentage ratios) for announcements of transactions
- Explain the guiding principles in evaluating materiality of an event (e.g. entering into MoU etc.) to determine whether an announcement is required
- Explain the meaning of "immediate" announcement and advise on the importance of timeliness in making material announcements
- Identify trigger points for immediate announcement of certain material transactions/events
- Explain implication and dispel fear of trading halts imposed by Bursa
- Advise on ensuring thorough dissemination of material information and avoid unintentional selective disclosure to analysts and media
- Explain the restricted circumstances for withholding material information and key obligations thereof
- Describe and advise on Bursa's expectations in replies to media and Unusual Market Activity (UMA) queries
- Avoid unwarranted promotional disclosures
- Understand and advise on best practices in corporate disclosure
- Avoid common pitfalls in corporate disclosure with case studies

## TRAINING METHODOLOGY

Online lecture that includes presentations and discussions with easy-to-understand illustrations using PowerPoint slides, coupled with selected real-life case studies to reinforce the understanding of the guiding principles behind the Listing Requirements.

The trainer will also share his experiences from relevant cases that he has encountered in his capacities as a Bursa Officer and an advisor-in-practice.

## PARTICIPANT PROFILE

Corporate finance personnel of investment banks with some knowledge in the subject matter.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

Objectives of corporate disclosure requirements

Financial reporting framework

- » Quarterly results
- » Annual reports
- » Late submissions
- » Deviation between audited financial results & 4th quarter unaudited results

Transaction based disclosures

- » Various thresholds & obligations for Non-RPT and RPT

Prescribed material events

- » Paragraph 9.19 events

Non-prescribed material events

- » Paragraph 9.04 events

Materiality test

- » Paragraph 9.03 materiality test

Timeliness of disclosure

- » Immediate announcement requirements

Thorough dissemination

- » Bursa LINK
- » Trading halt
- » Request for suspension

Withholding material information

- » Permitted exceptional circumstances
- » Obligations when withholding material information

Response to queries

- » Media reports
- » Unusual market activity (UMA)
- » Avoiding selective disclosure (to media/analyst)
- » Non-disclosure agreements

Unwarranted promotional disclosure

Internal corporate disclosure policy & procedures

Case studies

## ABOUT THE TRAINER

### CHEE KAI MUN

Chee Kai Mun is the Director cum Principal Trainer of CKM Advisory Sdn Bhd, a company that focuses on providing specialized training relating to Bursa Malaysia's Main and ACE Markets Listing Requirements (Listing Requirements).

Prior to the formation of CKM Advisory Sdn Bhd, he was the Vice President of Listing Advisory & Development at Bursa Malaysia. He was instrumental in setting up and subsequently spearheading the Listing Advisory division, which is a specialized team in Bursa Malaysia that provides guidance and advice to listed companies and their advisors (namely, investment banks, legal firms, audit firms and secretarial firms) in interpretation and application of the Listing Requirements.

Chee was also Director, Compliance & Advisory of Tricor Corporate Services Sdn Bhd, a corporate advisory firm in Kuala Lumpur. He was responsible for providing advisory services in compliance with Listing Requirements to their corporate secretarial and share registrar teams, as well as clients listed on the official list of Bursa Malaysia.

Mr. Chee has accumulated more than 25 years of experience in advisory work relating to Listing Requirements. He has extensive experience in this field from different perspectives namely, as a regulator with Bursa Malaysia, as a consultant and hands-on corporate finance experience with a company listed on Bursa Malaysia. He has conducted training in Listing Requirements for Directors, CEOs, CFOs and Company Secretaries of listed companies, both in his capacities as a Bursa Officer and an advisor-in-practice.



# OPERATIONAL RISK MANAGEMENT

This programme provides practical tools to increase understanding of managing Operational Risk Management and non-financial risks in financial institutions. Learning is achieved via theory and approach examples. Additionally, insight will be achieved through the use of real-world examples.

This programme incorporates Q&A sessions and participants are encouraged to ask questions and interact with the trainer and other delegates. By the end of it, attendees should have an understanding of the framework and knowledge required to use in practice the key techniques and tools of Operational Risk Management.

## PROGRAMME DETAILS

Date : 30 March 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,200 | RM1,500

AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the sources of operational risk and how these arise within the context of a financial institution's main business activities.
- Understand the governance structures, systems, procedures and cultural aspects necessary for an organisation to successfully manage operational risk.
- Build a knowledge of the main techniques for the measurement and quantification of operational risk and their relative merits and drawbacks.
- Get to know some of the hot issues in Operational Risk.

## TRAINING METHODOLOGY

Online lecture, including presentations, quizzes, case studies and discussions.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

Risk, compliance and audit personnel, business and operations staff and anyone who is interested to understand Operational Risk Management and non-financial risks and how to mitigate and manage non-financial risk in your organisation.

## PROGRAMME OUTLINE

### Module 1

#### Risk Management Overview

- » Overview of Risk Management
- » Describe the essential elements of Risk Management
- » What can go wrong in the markets and banks

#### Introduction to Operational Risk

- » Definitions of Operational Risk
- » Examples of significant Operational Risk events and losses
- » Why Operational Risk Management (ORM) matters
- » Case Study: Rogue trading

### Module 2

#### Definition of Risk Classes

- » Potential forms of Operational Risk losses
- » Categorising operational risk events and losses
- » Top operational risk issues globally
- » Case Study: Regulatory breaches and penalties

#### Operational Risk Governance

- » Risk Management organisation
- » "3 lines of defence" and leadership support
- » Building a sound risk culture

#### Control Self Assessments

- » Consider the use of qualified assessments of Operational Risk
- » Review how risk and quality can be measured in a subjective fashion
- » Discuss the benefits of CSA

### Module 3

#### Key Risk Indicators

- » Examples of KRIs
- » Monitoring and reporting
- » Early warning system and taking actions to mitigate risks
- » Case Study: ORM at a large Malaysian Bank

#### Managing Operational Risk

- » The ORM roadmap
- » Challenges of Operational Risk Management
- » ORM in the era of Digital Banking

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry. He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.



# HOW THE FINANCIAL MARKETS WORK

This one-day programme gives a comprehensive coverage of the major financial markets – how they work, what are traded there.

Emphasis is given to Bond Market, Money Market and Foreign Exchange Market.

The detail discussions are meant to pave the way for the participants to apply the knowledge onto world events.

Once the participants gained a good appreciation of these markets – how they function and how are they inter-linked – this programme provides an array of case studies to demonstrate how these markets come into confluence, coalesce, and impact each other.

## PROGRAMME DETAILS

Date : 17 June 2021

Time : 9.00am - 5.00pm

Training Platform : Change to face to face training

## PROGRAMME FEES\*

RM1,200	RM1,500
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Differentiate the different financial markets and how each one serves different aspects of the economy
- Understand the workings of the bond market, and how it influences the economy
- Comprehend the inverse relationship between interest rate and bond price
- Grasp the different types of yield
- Comprehend how foreign exchange rates are determined
- Comprehend the major factors that influence the foreign exchange market
- Understand the workings of the futures market. Its application for hedging and speculation
- Have a good appreciation of how the financial markets react and impact each other in the major world events. These are provided in case studies

## TRAINING METHODOLOGY

Online lecture, including PowerPoints/slides presentations, lecture, case studies & group discussions

## PARTICIPANT PROFILE

This course is applicable to bank treasury officers, business units' relationship managers and credit analysts whose clients are business enterprises facing the vicissitudes of the financial markets.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### THE DEFINITION OF FINANCIAL MARKETS

Types of Financial Market – In preparation for the discussions on how they coalesce, and impact each other in real world events:

- » Capital Market – what are traded there
- » Commodities Market
- » Money Market – the characteristics, and the products traded there
- » Derivatives Market – with emphasis on Options and Futures
- » Foreign Exchange Market
- » Interbank Market

A discussion on:

- » The difference between primary and secondary market
- » Spot and forward market
- » What is Over-the-Counter Market – what are typically transacted there

### THE BOND MARKET

The Definition

- » What qualifies to be called a Bond?
- » Why it is also called fixed income?
- » Why does the market need Bonds, on top of bank loans?

The influence of the bond market

- » The inverse relationship between interest rate and bond price, and how that influences the economy
- » Why the bond market matters so much? – its size vs equity; its relationship vs interest rates; its influence over government policies

The key features of Bonds

- » How does each feature affect the nature of a Bonds

Some Key Types of Bonds

- » How does each one work?

The Different Types of Yield

- » What does each one measure? How is each one calculated?
- » Using examples in the computation of yield
- » What is an inverted yield curve, why is the market worried about it?

### THE FOREIGN EXCHANGE MARKET

An overview, definition, and the participants in the FOREX market.

The background on how the world arrives at the current floating rates regime

- » From the Gold Standard, to the Bretton Woods System, to Plaza and Louvre Accords, to BREXIT.

How the Exchange Rate is determined in the short run.

How the Exchange Rate is determines in the long run.

Factors that influence the foreign exchange market – going through the list of how each one impacts the exchange rates. Specifically:

- » The relationship between the Balance of Payments and the Exchange Rates.
- » How Monetary and Fiscal Policies affect the exchange rates.
- » How central banks fix the exchange rate and intervene in the forex markets.
- » The importance of Foreign Currency Reserves.
- » The role of Carry Trades – how they work and how they impact the emerging markets.
- » Quantitative Easing – how it comes about, and how it impacts the forex, bond and money markets.

### THE FUTURES MARKET

Why is it needed, and how does it work?

How is the futures used for hedging and speculation?

### Case Studies

Applying the whole day's discussions onto real world events to see how the different financial markets coalesce and impact each other:

- » How the cut in Overnight Policy Rate (OPR) affects the bond market
- » The Asian Financial Crisis – based on what the participants have learnt about the above-mentioned markets, to analyse how the Asian Financial Crisis brought about the confluence of all of the financial markets into action – the forex market, money market, stock market, bond market, commodities market, and derivatives market. A wrap up on how the capital and currency controls impacted each of these markets.
- » The Subprime Crisis – a study on the origin and causes of the Crisis. How the USD interbank market dried up, how the Quantitative Easing was implemented, how it impacted the bond market, the money market and foreign exchange market. How the Crisis gave rise to Carry Trade activities, and how these impacted the foreign exchange and commodities market.
- » Sovereign Bankruptcy – Why it was said that “sovereign countries don't go bankrupt”. How the bond market, foreign exchange market, money market and stock market are impacted when a sovereign country goes bankrupt.
- » How the bond market can frustrate a president's re-election plans – a study on budget deficit, bond market reactions, impact on the money market, and how bond price and interest rate interact. How these would impact economic growth.
- » How BREXIT affected different bond markets

### Group Discussions

- » How and why the Implosion of the Subprime Crisis actually strengthened the USD
- » How the South Koreans Played the won-dollar carry trade game
- » No right time for strong ringgit?
- » Does a cheap currency always boost growth? A study on 44 countries



## ABOUT THE TRAINER

### YEOW TIANG HUI

Yeow Tiang Hui graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained his further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance, and Financial Derivative Products.

He has 33 years of experience in banking and investment, having first worked with the small and medium enterprise clients in United Overseas Bank and Citibank N.A. , Singapore. Thenceforth, he moved on to manage the multinational accounts in Deutsche Bank AG, then the large local corporate clients in Citibank/Citicorp Malaysia, where he was also the Vice President in the venture capital outfit, and the Head of Commercial Banking.

From 1997 to 2005, he served as head of the offshore banking business of the French banking group Crédit Industriel et Commercial. The coverage was Malaysia, the Greater China and the Philippines.

From 2007 till 2016, he has served as the Head of Corporate Banking Kuwait Finance House. And in 2012, he set up the client coverage team, housed under the Investment Banking Division.

His last position was the Chief Executive Officer of Alkhair International Islamic Bank Bhd.

He is fluent in (written and spoken) Chinese, English, Malay and the Indonesian languages. Having worked in Singapore, American, German, French, Middle Eastern and Malaysian environments.

# DECODING TRANSACTION AND RPT RULES

Companies listed on the Main Market of Bursa Malaysia enter into transactions, be it related party transactions (RPT) or otherwise (i.e. Non-RPT), on a regular basis. A good understanding of the rules governing Non-RPT and RPT, as well as an appreciation of the guiding principles behind such rules are paramount to compliance with Chapter 10 of the Listing Requirements (LR).

## PROGRAMME DETAILS

Date : 31 May – 1 June 2021

Time : 9.00am - 1.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM2,000	RM2,300
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Determine and explain the extent to which Chapter 10 of LR will apply to a listed company and its group of companies.
- Explain accounting definitions of subsidiary companies, joint arrangements and associated companies; and the application of the same in Chapter 10 of LR.
- Explain and distinguish the narrower definition of “transactions” for Non-RPT.
- Explain the extended definition of “transactions” pertaining to disposal of developmental rights for Non-RPT; and identify real life scenarios for application of the rule thereof.
- Explain rationale and apply the rule relating to acquisitions/disposal of land.
- Explain and identify the wider definition of “transactions” for RPT.
- Identify related parties and persons connected to directors and major shareholders.
- Explain rationale behind percentage ratios, summarize various thresholds and determine obligations of listed companies for Non-RPT and RPT.
- Adopt an effective approach in reading of various RPT exemptions in paragraphs 10.08(9) and 10.08(11) of LR.
- Identify RPT scenarios and avoid common mistakes in RPT provisions with various case studies.

## TRAINING METHODOLOGY

Online lecture that includes presentations and discussions with easy-to-understand illustrations using PowerPoint slides, coupled with selected real-life case studies to reinforce the understanding of the guiding principles behind the Listing Requirements.

The trainer will also share his experiences from relevant cases that he has encountered in his capacities as a Bursa Officer and an advisor-in-practice.

## PARTICIPANT PROFILE

Corporate finance personnel of investment banks with some knowledge and at least 1 year hands-on experience in the subject matter.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Scope of Chapter 10

- » Transactions by listed issuer or subsidiaries
- » Transactions between listed issuer & wholly-owned subsidiaries
- » Definition of subsidiaries, joint arrangements and associated companies

### Non-Related Party Transactions (Non-RPT)

- » Narrower definition of “transactions” for Non-RPT
- » Disposal of developmental rights
- » Acquisitions/disposal of landbanks

### Related Party Transactions (RPT)

- » Wider definition of “transactions” for RPT
  - » Acquisition, disposal or leasing of assets
  - » Establishment of joint ventures
  - » Provision of financial assistance
  - » Provision or receipt of services
  - » Other business transaction or arrangement
- » Definition of “interest” involving related parties
- » Identifying related parties
  - » Directors and major shareholders (MS)
  - » Directors/MS and 6-month rule
  - » Persons connected with Directors and MS

### Percentage Ratios & Obligations

- » Ground rules in computation of percentage ratios
- » Various thresholds & obligations for Non-RPT and RPT

### RPT Case Study

- » Related party at subsidiary company
  - » Paragraph 10.08(11)(n) & (o)
  - » Paragraph 10.08(9) – Exempt RPT
- » Common major shareholder
  - » Paragraph 10.08(11)(l)
- » Common directorship
  - » Paragraph 10.08(11)(c)
- » Linking “persons connected” to common major shareholder rule

## ABOUT THE TRAINER

### CHEE KAI MUN

Chee Kai Mun is the Director cum Principal Trainer of CKM Advisory Sdn Bhd, a company that focuses on providing specialized training relating to Bursa Malaysia’s Main and ACE Markets Listing Requirements (Listing Requirements).

Prior to the formation of CKM Advisory Sdn Bhd, he was the Vice President of Listing Advisory & Development at Bursa Malaysia. He was instrumental in setting up and subsequently spearheading the Listing Advisory division, which is a specialized team in Bursa Malaysia that provides guidance and advice to listed companies and their advisors (namely, investment banks, legal firms, audit firms and secretarial firms) in interpretation and application of the Listing Requirements.

Chee was also Director, Compliance & Advisory of Tricor Corporate Services Sdn Bhd, a corporate advisory firm in Kuala Lumpur. He was responsible for providing advisory services in compliance with Listing Requirements to their corporate secretarial and share registrar teams, as well as clients listed on the official list of Bursa Malaysia.

Mr. Chee has accumulated more than 25 years of experience in advisory work relating to Listing Requirements. He has extensive experience in this field from different perspectives namely, as a regulator with Bursa Malaysia, as a consultant and hands-on corporate finance experience with a company listed on Bursa Malaysia. He has conducted training in Listing Requirements for Directors, CEOs, CFOs and Company Secretaries of listed companies, both in his capacities as a Bursa Officer and an advisor-in-practice.



# DEVELOPING STRUCTURED PRODUCTS WITH DERIVATIVES

Structured products have witnessed rising demand since the late 1990s but then lost the trust of investors in the aftermath of the credit crisis of 2008. The structured products market became so diverse with various payoff profiles in all asset classes that many stakeholders (banks, regulators and investors) struggled to cope with the sheer amount of innovation that appeared. This programme provides participants with the knowledge and skills in application of structured products and how these products fulfil the investment objectives of their clients.

Developing Structured Products with Derivatives Series  
 Part 1 – Overview and Basics  
 Part 2 – Structured Products

## PROGRAMME DETAILS

**Date** : 5 May 2021  
**Time** : 9.00am - 1.00pm  
**Training Platform** : Zoom

## PROGRAMME FEES\*

**RM1,500** | **RM1,800**  
 AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the uses of derivatives in current financial markets
- Describe the benefits and risks of investing in structured products
- Explain how the components of structured products function
- Differentiate between the various derivative components in structured products
- Explain how derivatives are combined to provide customised payoffs profile

## TRAINING METHODOLOGY

Online lecture, quiz and hands-on exercises

## PARTICIPANT PROFILE

Retail and HNWI sales staff covering multi asset classes (ERPs), licensed dealer representatives, wealth management product owners and finance managers

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Part 1 – Overview and Basics

Overview of Derivatives and Structured Products

- » Brief history of derivatives
- » Role of derivatives – hedging, speculation or trading
- » Concepts in pricing and valuation

Forward / Futures Fundamentals

- » Mechanics of a forward
- » Factors that impact forward pricing
- » FRA, Interest rate futures, FX forwards
- » Options Fundamentals
- » The payoff profile of options
- » Understanding volatility's impact on options
- » Cost considerations in the use of options

### Part 2 – Structured Products

Customizing for Structured Products

- » Customized payoff
- » Exotic Options - Barrier options, Digital options, Lookback
- » Basket Options
- » Cost considerations

Anatomy of Structured Product

- » Application of structured products
- » Callable Range Accruals (Interest Rate underlying)
- » Dual Currency Investment (FX underlying)
- » Autocallable Structured Investment (Equity underlying)

## ABOUT THE TRAINER

### CHONG JIN YOONG

Chong Jin Yoong, CFA is the Director and Principal Trainer of Ogos Learning, a company that focuses on education in the field of banking and finance. Prior to that, he was the head of the structured products development team in AmBank's Global Markets division that focused on structuring solutions and products for both institutional, corporate and retail clients. He has also been attached to the treasury of OSK Investment Bank as a licensed fixed income dealer.

He is an active member of the CFA Society of Malaysia and currently serves as its Honorary Secretary. He is an examiner for the Chartered Banker, PKMC and IPPC qualification programmes at the Asian Institute of Chartered Bankers (AICB) and contributes to their curriculum development. He has authored and co-authored multiple textbooks in collaboration with AICB and Oxford Fajar, including the ones for the PKMC licensing exam. He personally obtained the PKMC certification with Distinction in 2008.

Aside from this, Jin Yoong has been conducting training on fixed incomes, derivatives and structured products for the CFA programme (Level 1, 2 and 3) for CFA candidates since 2009. He also conducts SIDC accredited CPE courses and is a course instructor for the Securities Commission's Islamic Capital Markets Graduate Training Scheme and Licensing exams (Module 7 and 12).

# WORLD MARKET OUTLOOK [GET READY FOR THE CURRENT GLOBAL FINANCIAL CRISIS & COVID 19 PANDEMIC: THE BLACK SWAN THEORY AND BUTTERFLY EFFECT ON WORLD ECONOMY]

To understand the latest global market trend and apply the fundamental analysis for better investment decisions.

## PROGRAMME DETAILS

Date : 15 March 2021

Time : 9.00am - 12.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,500 | RM1,800  
AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Analyse global megatrends in the global financial markets
- Plan and execute investment decision during financial crisis
- Explain the theory of black swan events and butterfly effect in financial market
- Explain the Covid19 coronavirus impact world and Malaysia economy
- Recognise the investment opportunities and challenges

## TRAINING METHODOLOGY

Online lecture, including discussion and pre & post assessment

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

CMSRL/ ERP license holders, public listed company directors, investment advisers, dealer representatives, fund managers, investment bank management and staff, commercial bank management and staff, Islamic bank management and staff, public and industry related professionals, the management of stock broking firms, business reporters, Unit Trust agents and retail investors.

## PROGRAMME OUTLINE

### Part 1 – Get Ready for the Current Global Financial Crisis

- Boom and Bust Cycle – The Experience
  - » Asian currency crisis (1997)
  - » Sub-prime mortgage crisis (2008-2009)
  - » Oil price crisis (2015)
- The Structure of Current Global Financial Crisis
  - » US-China Trade War
  - » COVID-19 Oil Price Crisis
- Strategies
  - » Stock market
  - » Bond market
  - » Currency market
  - » Commodities market

### Part 2 – Covid19 Pandemic: The Black Swan Theory and Butterfly Effect on World Economy

- The First Black Swan in 2020 – Covid-19
  - » Overview of Covid-19 outbreak
  - » Theory of Black Swan events in financial markets
  - » Butterfly Effect Theory
- Analyse the Covid-19 Impact on the World Economy
  - » International responses
  - » WHO and international reactions to prevention efforts
  - » Impact on Mainland China, United States, Europe, Japan, Southeast Asia and the World
- Malaysia's Covid-19 Stimulation Packages and Investment Opportunity
  - » Stimulation packages
  - » Budget 2020 and share prosperity vision 2030
  - » Impact on various sectors

## ABOUT THE TRAINER

### DR. CH'NG HUCK KHOON

Dr. Ch'ng Huck Khoon pursued his PhD studies in Finance at Universiti Sains Malaysia (USM), holds a MBA (Finance) from the University of Stirling (UK) and is an Associate Member of the Centre for Business and Management (CBM) Universiti Tunku Abdul Rahman (UTAR). He is also an Honorary Lecturer at USM.

He is the Founder and CEO of CHK Consultancy Sdn Bhd and conducts seminars for regulators and local and foreign banks on current economic issues, corporate strategies, Sun Tsu Art of War for traders and investors, wealth management, AMLA and the digital economy. He is a HRDF Certified Trainer and on the Academic Council and Examination Board of SDH Institute (Singapore). He is an Independent Non-Executive Director of CNI Holdings Berhad, YGL Convergence Berhad and AT Systematization Berhad, all of which are listed on Bursa Malaysia Securities Berhad.

He is a columnist in CARI internet on stock market matters and is regularly interviewed on financial related topics by the local media. One of his research papers entitled 'How Many Securities Make A Diversified Portfolio: KLSE Stocks?', was selected as the winner of the Security Commission Capital Market Award 2000. His main research interests are in investment and behavioural finance and his research papers have been published in Malaysia, India and Australia. Dr Ch'ng He is the author of "How to Select a Winning Stock".



# OVERCOMING INVESTOR IRRATIONALITY AND THE PSYCHOLOGY OF INVESTING: BEHAVIOURAL FINANCE FOR FUND MANAGERS AND INVESTORS

Behavioural finance studies the biases and influences that affect the financial behaviours of investors and financial practitioners. Behavioural finance recognises our abilities to make difficult and complex financial decisions are limited due to the biases and errors of judgement to which humans are susceptible. Investors generally have limits to self-control, are not always rational and are influenced by their own biases. Understanding different types of biases can be valuable in studying market effects and outcomes.

In this programme, you will learn about the wide range of biases in decision making and information processing errors affecting judgments in finance. It examines cognitive biases, discusses the impact of biases on financial decision-making and explores the behaviour of investors, fund managers and corporate decision makers. It can be used to analyse market price levels and fluctuations for speculation as well as decision-making purposes.

## PROGRAMME DETAILS

Date : 27 May 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,200 | RM1,500  
AICB member | Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe what is behavioural finance and how it impacts trading and financial markets
- Identify common self-deception biases, their causes and how to prevent them
- Examine cognitive, emotional and social biases and explore their root causes
- Discuss common biases and study their causes

## TRAINING METHODOLOGY

Online lecture, case studies, exercises and discussions.

## PARTICIPANT PROFILE

Investors, wealth/portfolio/fund managers, traders, corporate managers and anyone interested in understanding behavioural finance and how it affects the markets.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom



## PROGRAMME OUTLINE

### Introduction

- » Behavioural finance and decision making biases
- » Reflective vs reflexive approaches to decision making
- » Why self-control is limited
- » Traditional Finance vs Behavioural Finance

### Self-deception bias

- » How self-deception biases impact decision making in finance
- » Optimism bias
- » Overconfidence bias
- » Illusion of knowledge and control

### Cognitive bias

- » Hindsight bias
- » Confirmation bias
- » Representative bias
- » Anchoring bias
- » Framing bias

### Emotional bias

- » Overview of emotional biases
- » The narrative fallacy
- » Portfolio management exercise and the disposition effect
- » Loss aversion and prospect theory
- » Guarding against emotional biases

### Social bias

- » Behavioural biases
- » Herding bias
- » Guarding against social biases

### Exercises, discussions and assessments

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry.

He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 –Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.

# PRACTICAL LEGAL ENGLISH WRITING AND CONTRACT DRAFTING

This programme is designed to enhance its participants' professionalism in advanced legal writing and contract drafting, and deals with expressing complex legal ideas in plain, understandable English. It is also useful for those working with contracts (legal counsel) as it enables participants to improve their knowledge of contract law and to learn and acquire the necessary skills of writing clear, concise contracts, legal texts, correspondence and various types of documents and writing. It will provide the skills and knowledge much-needed by professionals (including legal officers) to ensure that they gain a solid working understanding of the principles and basics of writing and drafting contracts.

## PROGRAMME DETAILS

Date : 27 May 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Acquire the advanced skills of writing legal English and general correspondence in order to be able to write clear, concise contracts, letters and documents
- Obtain in-depth knowledge and be able to understand in detail and express legal concepts and to peruse, understand and deal with legal documentation
- Learn the advanced skills of drafting (and checking) legal documents more effectively in order to write more persuasively

## TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions.

## PARTICIPANT PROFILE

Legal advisory, corporate counsel and procurement officers from banks who are required to communicate and draft on an international level using precise legal language

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Legal Writing Skills

- » Structure and style of legal writing
- » Strategies for effective legal writing
  - » Plan, write, revise
  - » Plain English – effective language style
  - » Planning: know what you mean to say
  - » Writing: say what you mean to say
  - » Revise: the importance of self-editing your writing

### Legal letters, emails, memoranda and opinions

- » Letter writing – the conventions of letter writing, common pitfalls, legal and professional requirements
- » Writing e-mails – basic rules, legal issues
- » Writing memoranda
- » Responding to legal opinions

### Elements of good style

### What to avoid

Summary: Writing legal documents: language and structure

### Contracts

- » Understanding contract purpose and form
  - » Structure of contracts
  - » Purpose
  - » Terms
  - » Structure and format of commercial agreements
  - » Perusing and understanding contract clauses

Workshop: Exercise on Bank's agreement/s

## ABOUT THE TRAINER

### DATIN LEE MEI PHENG

Datin Dr Lee Mei Pheng is a senior partner, banking law consultant and practitioner at Detta Samen & Co Advocates, one of the most established law firms in Sarawak. She is an Advocate and Solicitor of the High Court in Malaya and an Advocate of the High Court in Sabah and Sarawak. She is also a Fellow of the Law Faculty at University of Malaya.

She had previously served at OCBC Bank in Malaysia as Head of the Legal department and Assistant Vice President of the Kuching Branch in Sarawak for ten years and since 1984, been a leading consultant and lecturer for international financial institutions and large corporations. She is also a course director for Euromoney Training in Hong Kong. Her other professional contributions include being a consultant, commissioned author, editorial reviewer and specialist for LexisNexis, AICB and Oxford publications, an external assessor for business and company Law at Wawasan Open University, Penang and author of many publications.

Datin Dr Lee holds a Doctor of Philosophy (Laws) from the University of Liverpool, England, specialising in Banking and Finance Law, with her PHD research on banking fraud. She also holds an LLB First Class Honours degree from the University of Malaya. She resides on the Gold Coast, Australia and since 2000, has been an Adjunct Associate Professor with the Faculty of Law at Bond University, Queensland, Australia. She is a Fellow of the Financial Services Institute of Australasia and Tim Fischer Centre for Global Trade and Finance, as well as a Member of the Law Advisory Board, Bond University, Australia. She is also an Associate Fellow of the Institute of Bankers, Malaysia (now known as Asian Institute of Chartered Bankers or AICB).

# THE ART OF NEGOTIATION SKILLS

A successful constructive negotiation requires in depth understanding of the negotiation process, ethics, power and persuasion. This 1-day intense programme is designed for participants to practice and master negotiation skills in the legal area.

## PROGRAMME DETAILS

Date : 28 May 2021  
 Time : 9.00am - 5.00pm  
 Training Platform : Zoom

## PROGRAMME FEES\*

RM1,500 | RM1,800  
 AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Analyse negotiation process
- Discuss communication process and persuasive negotiation techniques
- Demonstrate different types of negotiation situations, managing complex and challenging negotiations

## TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions.

## PARTICIPANT PROFILE

Legal advisory, corporate counsel and procurement officers from banks who are required to negotiate on legal matters

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Negotiation Skills

- » Negotiating skills, styles and strategies
- » Preparing for negotiation
- » Prepare the logistics
- » Prepare for the other side

### Negotiation Process

- » Exploring positions
- » Opening stage
- » Exploration stage
- » Agreement stage
- » Breaking deadlocks
- » Concluding the negotiation

### Negotiating Power and Persuasion

- » Negotiating power
- » 4 steps from power to persuasion
- » Legal issues
- » Ethics in negotiation

Workshop: Conducting a successful constructive negotiation

### Summary

- » Factors leading to an unsuccessful negotiation
- » Principles for successful constructive negotiations

## ABOUT THE TRAINER

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# CUSTOMER RELATIONSHIP MANAGEMENT



Customer Relationship Management (CRM) is one of the most important components for sustainable growth in any organisation. With the advancement of information technology, significant progress has been made in designing and managing CRM systems. These efforts facilitate better customer interactions and greater understanding about customers, helping organisation develop greater competitive advantage. A well-planned CRM strategy will increase any company's likelihood of success in meeting marketing, sales and customer experience objectives.

This programme provides participants with an extensive understanding of the development of customer relationship management in banking. It is ideal for those who would like to gain more knowledge in handling customers and developing skills that will enhance customer retention and loyalty. Participants will learn the importance of customer relationship management as an integral part of business strategy and as a critical component of effective sales and marketing.

## PROGRAMME DETAILS

Date : 17 - 18 May 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM2,000 | RM2,300

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Analyse the customer experience, the importance of consistency across channels and the role played by technology in maintaining and enhancing the experience.
- Analyse the importance of customer relationship management in a banking context.
- Examine the importance of satisfying customer needs and how these needs change over time.

## TRAINING METHODOLOGY

Online lecture, including presentations, quizzes, case studies and discussions.

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

Front-line staff and anyone whose job responsibilities include sales, marketing, relationship management, product development, customer care, servicing or interacting with customers.

## PROGRAMME OUTLINE

### Module 1

#### Customer experience

- » Analyse the customer experience in a banking and capital markets environment
- » Analyse the customer experience across all channels
- » Appraise the role of technology

#### Customer Relationship Management

- » Analyse the importance of customer relationship management in a banking and capital markets context
- » Describe the basic product marketing mix (four Ps) and extended marketing mix (seven Ps) of services marketing
- » Examine the importance of branding in the context of marketing and differentiation
- » Distinguish between transactional and relationship marketing

### Module 2

#### CRM Strategy

- » Examine customer satisfaction and dissatisfaction and the impact each may have on banking and capital markets
- » Demonstrate the factors necessary to achieve customer satisfaction
- » Analyse the essential components of customer care and customer satisfaction
- » Explain the importance of customer behaviour in the decision-making process

#### Marketing and Segmentation

- » Compare the various approaches that banks may use in the segmentation of their client base
- » Describe the factors that may influence the segmentation of corporate clients
- » Distinguish between targeting and positioning and describe approaches that a bank may adopt in these areas
- » Describe how a bank may commercially distinguish between and prioritise its clients

### Module 3

#### Service Quality

- » Analyse service quality, its components and relevance
- » Analyse the importance of service quality to positioning and service differentiation
- » Explain the aims and objectives of service quality assessment
- » Demonstrate the techniques that may be used to determine the quality of service offered and the benefits of such an analysis

#### Customer Communication

- » Analyse the factors that are necessary to achieve effective communication with customers
- » Examine the marketing delivery channel options
- » Appraise the relative advantages and disadvantages of face-to-face and telephone Communications
- » Explain the importance of staff training in relation to client communication

### Module 4

#### Service Recovery

- » Explain the importance of correctly handling customer complaints
- » Examine how different customers respond to service failures and the impact it may have on the bank
- » Describe the information to be gathered and the approach to be adopted in seeking to deal with complaints
- » Analyse the steps that are necessary to minimise service failure

#### CRM in the Digital World

- » Analyse the use of digital technology and social media in communicating with clients
- » Appraise the impact of technological change on how service is provided
- » Examine the use of different technology to deliver service excellence and enhance customer satisfaction

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry. He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.

# CERTIFIED EXPERT IN SUSTAINABLE FINANCE

Reflecting sustainability criteria, especially climate change, in financial markets is increasingly gaining attention as opportunities and risks arising in this context are changing business practices. The programme will prepare participants to understand major drivers and constraints of transforming the financial system to a more sustainable one. Furthermore, it will familiarise participants with the business, regulatory and technical perspective of sustainable finance and will acquaint them to take an active part in the discussion around the topic. The programme aims to enable financial professionals to integrate Sustainable Finance related aspects into their work through new knowledge and tools for advising their clients and business partners.

## PROGRAMME DETAILS

Next Intake - 1 March 2021 to 31 August 2021

There will be a 2-hour online final exam that will be held in September 2021.

## PROGRAMME FEES\*

MALAYSIAN PARTICIPANTS	INTERNATIONAL PARTICIPANTS
RM5,500 Early Bird Fee! Before 31 Jan 2021	EUR1,100 Early Bird Fee! Before 31 Jan 2021
RM6,500 After 31 Jan 2021	EUR1,300 After 31 Jan 2021

\*Fee shown is per participant and subject to 6% Service Tax. It is not inclusive of the third party final exam host fee of EUR50 that is payable upon the participant's confirmation to take the final exam at the end of the programme

## TRAINING METHODOLOGY

- An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests and case studies
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSDF e-Campus team
- Personalised support from the Frankfurt School e-Campus team
- The possibility to achieve an internationally recognised Frankfurt School certificate after passing the final exam or a confirmation of course completion after completing the course
- An international network of institutions hosting the final exam all over the world
- This online course can be complemented with a classroom component. It can be held at the Asian Banking School but only if there are sufficient numbers and at additional programme fees. This is voluntary and not a requirement to get certified by the Frankfurt School.

## PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc. and all other financial industry professionals interested in the topic of sustainable finance



## UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with the knowledge to advance the following SDGs:



## PROGRAMME OUTLINE

The course takes approximately 6 months assuming 5-8 hours of self-study per week. It consists of 8 mandatory units, which build upon each other.

### UNIT 1 : Sustainable Finance - From Niche to Mainstream

Unit 1 will set the scene and introduce participants to the world of sustainability and how it affects financial institutions' operations. It will also provide a broad overview on the different rationales why integrating sustainability considerations into business decisions can be important. Furthermore, Unit 1 summarizes existing trends and developments as well as leading industry initiatives.

### UNIT 2 : The Financial Sector - Enabling the Transformation

Unit 2 will take a look on the economic side of sustainable finance. It will discuss the role of the financial system in the transformation to a low carbon and more sustainable economy. Furthermore, the Unit will provide a compendium on recent regulatory trends in financial markets worldwide and dare to take an outlook what may evolve in the future.

### UNIT 3 : Sustainable Financial Products

Unit 3 will provide insights to major sustainable financial products on debt and equity side (e.g. ESG and green bonds, sustainable equity funds, sustainable lending etc.). Furthermore, it will provide an outlook on market development and discuss the offer and demand side for sustainable financial products.

### UNIT 4 : Sustainable Investment Strategies and Methodologies

Unit 4 will explain major methodological approaches to measure and manage the non-financial impact of investments and how these approaches can be used for developing sustainable investment strategies. Furthermore, it will prepare the participants for the three deep dive Units 5, 6 and 7.

### UNIT 5 : ESG Data

Unit 5 will shed light into the universe of environmental, social and governance (ESG) data. It will provide an overview of the different sources, users and purposes of use for ESG data. Furthermore, it will tackle the difficulties and limitations related to ESG data.

### UNIT 6 : ESG - Ratings and Labels

Unit 6 will provide an overview of existing ratings and labels. It will take a look into the methodologies of sustainable rating agencies and how ratings can be used and interpreted. Besides, it will assess labels in a similar way while discussing challenges that relate to ratings and labels.

### UNIT 7 : Climate Scenario Analysis

This Unit will make participants familiar with climate-related scenario analysis tools and science-based targets. It will outline why using such tools can be helpful for financial institutions to steer risks and opportunities on a company level but also in the due diligence process.

### UNIT 8 : Case Studies

This Unit will provide two real life case studies that guide participants to dive into social success note and impact fund. Participants will be required to summarize / compose a short case on their own applying the newly acquired knowledge from this unit and the previous units.

### Assignments - Applying Your Knowledge

In this exercise, each participant has to prepare the solution to a given assignment. The assignments are a bit more extensive case studies followed by a number of questions. The participant needs to answer these question in writing. Passing the assignment is a precondition to register for the final exam.

## ABOUT THE TRAINER

### KARSTEN LÖFFLER

Karsten Löffler co-heads the FS-UNEP Collaborating Centre for Climate & Sustainable Energy Finance. Previously working for Allianz Group, he was Managing Director of Allianz Climate Solutions, the Group's innovation hub in terms of taking advantage of climate-related opportunities and risks in its global business strategy. Karsten Löffler is a certified international investment analyst (CIIA), member of the steering committee of the Science Platform Sustainability 2030, and represents the Green and Sustainable Finance Cluster Germany on the EU Commission's Technical Expert Group on Sustainable Finance. He has been managing director of the Cluster since December 2017. In June 2019, he became Chairman of the Sustainable Finance Advisory Board of the German Government.

### PROF. DR. ULF MOSLENER

Prof. Dr. Ulf Moslener is professor for Sustainable Energy Finance at the faculty of Frankfurt School. As Head of Research at the Centre, his current fields of research are the economics of climate change, financing sustainable energy systems and climate finance. He is a board member of the newly founded Green and Sustainable Finance Cluster Germany, which support the process of transformation to a green and sustainable economy through innovative and scalable support from the financial industry. Dr. Moslener holds a Diploma in Physics and a PhD in Economics from the University of Heidelberg. After working at the Centre for European Economic Research (ZEW) in Mannheim, he joined KfW Development Bank in Frankfurt.

### MENGLU ZHUANG

Menglu Zhuang is a sustainable finance expert and researcher at the Frankfurt School-UNEP Centre. Her role at the Centre is to manage and oversee the content development of education and training programs on the topic of sustainable finance / ESG investing. As a researcher, Menglu Zhuang works closely with professors at the Frankfurt School in research projects to further the understanding of sustainable finance. Besides research, Ms. Zhuang also has many practical working experiences in the area of climate and sustainable finance. Amongst others, she was a key team member in the projects Developing Sustainable Energy Investment Metrics for the Financial Sector (SEI Metrics) funded by the European Commission and Results-based Climate Finance Initiative mapping, Outlining and Assessment supported by the World Bank.

### FURTHER COURSE TRAINERS & EXPERTS

- » Dr. Anne Michaels, Manager Sustainability Services, PwC GmbH WPG
- » Dina Lorentz, Director for Sustainable Finance, Dentons LLP Europe
- » Karl H Richter, Executive Director, EngagedX
- » Prof. Dr. Christian Klein, Professor for Corporate Finance, University of Kassel
- » Dr. Martin Granzow, CEO, Nextra Consulting

# DATA STORY-LISTENING

Data Story-Listening is a quick workshop on effectively listening to a data story and how to expect more from presenters to make informed decisions.

It is suited for busy high-level decision makers who need to take in information quickly and accurately. The curriculum covers the impact of presentation processes, understanding visuals, and effective questioning.

## PROGRAMME DETAILS

Date : 22 April 2021  
Time : 9.00am - 12.00pm  
Training Platform : Zoom

## PROGRAMME FEES\*

RM570  
*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the metrics, values, and process of the creation and communication of insight into action
- Comprehend standard data science graphics including: Scatterplots, Bar Charts, Line Charts, Area Maps, Stacked Bar charts, and Impact Metrics
- Ask pertinent questions that get to the heart of making a decision based on data

## TRAINING METHODOLOGY

Online lecture. This workshop will utilize a combination of presentation with examples and discussion.

## PARTICIPANT PROFILE

Workshop for Senior Leaders & Board Members

## TRAINING REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PROGRAMME OUTLINE

### Why Data Story-Listening?

- » Many organizations have spent a fortune on developing talent capable of competent data analysis but not many have equipped their workforce with the ability to communicate the insight they generate effectively to decisionmakers. They need to do better, but so do those listening. Effective Data Storytelling unlocks the true potential of data insights.

### Examples of Poor Storytelling

- » The first step to improving skills is to recognize errors. Students will see poor examples of storytelling in the wild and discussion how these came to be. Together students and the instructor will brainstorm ideas and concepts for improved effectiveness.

### Expecting more from your team

- » No more wasting time decoding or waiting for information to get to the point. Executives should expect that their analysts do their work and have a tailored insight and action for you. Any graphics they present should be.

### Visual and Data Danger Points

- » Misleading visuals and potential sources of error are everywhere. Protect your company from misinformation (or from spreading it) by learning about common errors and their outcomes.

### The BIG Picture Process - Question What Matters

- » Those in a position to make decisions need to be aware of what they are being asked to do? Does it align? Or not? What are the key metrics? Etc. Get prepared to ask insightful questions to get the most from a presentation.

### Visual and Data Danger Points

- » Misleading visuals and potential sources of error are everywhere. Protect your company from misinformation (or from spreading it) by learning about common errors and their outcomes.

## ABOUT THE TRAINER

### ZACHARY JOHNSON

Zachary is an experienced marketing strategist and business consultant with a decidedly creative flair. His varied background in everything from mobile games to farming implements have given him unique insights into business challenges in every market and scenario. He specializes in data-driven decision making and Zachary Johnson synthesizing new strategies into compelling business cases. His work related passions include, human centered design, innovative pricing strategies, and international development. Zachary holds an MBA from the Carlson School of Management at the University of Minnesota and a BA from Macalester College in Japanese.



# DATA STORYTELLING - EFFECTIVELY COMMUNICATE BUSINESS INSIGHTS

## HARNESS THE POWER OF YOUR DATA

Data is ubiquitous. Many organizations have spent a fortune on developing talent capable of competent data analysis but not many have equipped their workforce with the ability to communicate the insights they generate effectively to decision-makers.

Unlock insights trapped within your analysts through lessons in Data Storytelling.

Participants will learn to meaningfully articulate findings through both narrative and visual strategies. This module will enable participants to drive change through effective communication of data insights.

### PROGRAMME DETAILS

Date : 15 - 16 April 2021  
Time : 9.00am - 5.00pm  
Training Platform : Zoom

### PROGRAMME FEES\*

RM1,000

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Create stories that highlight value from data-driven insights.
- Enhances business insights through rich, interactive and intuitive visuals that are easy for any audience to interpret.
- Transform confusing data into stories that create clarity and inspire action.
- Learn how to create, display and distribute data in a meaningful and impactful way.
- Equip yourself with a proven framework for developing impactful slide-decks that engage stakeholders and secure buy-in.

## TRAINING METHODOLOGY

This course will utilize a combination of lectures, presentations & workshops.

## PARTICIPANT PROFILE

This course is best suited for participants that are interested in learning the fundamentals of business analytics solely to be able to think in a data-analytics way.

Suitable for people with little or no experience in computer science, but with a grounding in undergraduate-level mathematics.

This course will allow you to analyze data rigorously, communicate results as well as summarize achievements to present to decision-makers.

## PROGRAMME OUTLINE

### Why Data Storytelling?

- » Give data the voice to communicate insights effectively. By harnessing the power of Data Storytelling, minds will be informed of potential solutions, valuable data conversations will be triggered, teams will be better aligned and the path forward for organizations will become clearer with transformative insights.

### Poor Storytelling

- » The first step to improving storytelling skills is to recognize errors. Participants will see poor examples of storytelling in the wild and discuss on how these came to be. Together, participants and the instructor will brainstorm ideas and concepts for improved effectiveness.

### Who, What, How

- » The first step to crafting a Data Story is to consider three key questions: Who is your audience? What do you want to tell them? And how can you bring this story to life with your data? This process facilitates the prioritization of information to a decision-maker.

### Graphical Integrity

- » Misleading visuals are everywhere. Protect your company from misinformation (or from spreading it) by learning about training in Graphical Integrity.

### Insight & The Big Idea

- » Putting together the 'Who, What, How' enables us to form the 'Big Idea'. This 'Big Idea' serves as a guide to ensure there is a consistent narrative in our visuals, and thus a singular takeaway for the audience.

### Storyboarding

- » Stories help us make sense of information in a clear and structured way. Our method and materials emphasize multiple methods of structuring a story, like Head-to-Toe.

### Graphical Perception

- » Learn the weaknesses and limits of the human brain as well as design visuals that are accessible to your audience. Better visuals mean a clearer message.

### Choosing a Visual

- » There are Bar charts, Line, Charts, Stacked Bar, Pie Charts, Area Maps, Impact Metrics, Scatter Plots, Heat Maps and Xenographics among other options. Participants will learn about common pitfalls for popular chart types to avoid replication. Discussions will also include the best charts to use when trying to convey certain types of information.

### Gestalt Principles of Visual Grouping

- » Design through visual grouping creates intuitive visuals - the 6 Gestalt Principles. Intuitive visual grouping makes it easier to convey essential information.

### Visual Hierarchy

- » By designing a hierarchy of information into visuals, participants will learn to make charts that explain data for intuitive consumption. This reduces the strain on decision-makers to understand every part of the results.

### Chart Junk

- » Participants will learn to create visuals where form follows function, making data insightful. Exhibiting impact to decision-makers spurs change in an organization.

### Design Thinking

- » Fonts, formats and colors are key elements in any visual. Participants that master these elements can communicate difficult concepts with ease.

### Dissecting Model Visuals & Chart Redesign

- » Participants will apply the lessons of the course to existing visuals for diagnosis and redesign. Our materials will help others to create a vibrant community of storytellers.

## ABOUT THE TRAINER

### ZACHARY JOHNSON

Zachary is an experienced marketing strategist and business consultant with a decidedly creative flair. His varied background in everything from mobile games to farming implements have given him unique insights into business challenges in every market and scenario. He specializes in data-driven decision making and Zachary Johnson synthesizing new strategies into compelling business cases. His work related passions include, human centered design, innovative pricing strategies, and international development. Zachary holds an MBA from the Carlson School of Management at the University of Minnesota and a BA from Macalester College in Japanese.

# INTRODUCTION TO ETHICS IN BANKING

The Asian Institute of Chartered Bankers (AICB) will award 8 CPD hours for those attending classroom training and 10 CPD hours for those who go through the online learning option

Since January 2017, all new graduates hired by the banking industry were required to complete a programme on Introduction To Ethics in Banking. Designed, developed and delivered by the Asian Banking School (ABS), over twenty thousand bankers have gone through the training since its inception, which considering the importance of the subject matter, bodes well for the industry itself.

In our continuous efforts to deliver programmes that are innovative and current with the times, ABS has developed an online learning version of the Introduction to Ethics in Banking programme, alongside the existing classroom training option.

The classroom training is an 8-hour face-to-face session, while the online programme comprises of 8 hours self-paced e-learning that is followed by a 1½ hour webinar, both of which must be completed within 7 days upon registration. As the programme is at an introductory level, it will focus on ethical issues that are commonly encountered at the operational level, which includes integrity, conflict of interest, confidentiality and whistleblowing.

## PROGRAMME DETAILS

**Date** : Session1, 3 - 12 March 2021  
Session2, 9 - 18 June 2021  
**Time** : E-learning is self-paced  
**Training Platform** : E-Learning - 6 modules  
Webinar - 1.5 hours

## PROGRAMME FEE\*

**RM1,100**  
AICB Member / Non-Member  
*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVE

By the end of this programme, participants will be able to:

- Define professionalism in banking
- Understand what is meant by ethics in the context of banking
- Understand types of ethical theories and its application in the workplace
- Analyse the psychological approach to ethics using Kohlberg's Theory
- Understand the context of unethical behaviour towards employees in terms of sexual harassment and workplace bullying

## TRAINING ASSESSMENT

- Participants are required to complete a self-assessment for both classroom & online training (MCQ format)
- They are given two attempts to pass the self-assessment
- If they fail, they need to re-register and take the whole programme again
- All participants are required to proceed for membership registration with AICB upon completion of the whole programme

## PARTICIPANT PROFILE

Graduate trainees or new hires at the banks. This programme has also been extended to executives (non-managerial) of banks who would like to learn about ethical decision making.



## TRAINING METHODOLOGY

### ONLINE TRAINING

This programme will be delivered on an ABS learning platform that incorporates online learning and self-assessment, followed by a webinar at the end. It offers an interactive and case-based hybrid learning experience that provides participants with the framework and tools to make ethical decisions.

#### Part A : E-Learning

- The programme is self-paced and includes an e-learning section that consists of 6 modules followed by a self-assessment - both of which must be completed within 7 days

#### Part B : Webinar

- 1.5 hour live session with the trainer which builds on the e-learning session completed in Part A
- The webinar features Kahoot, polling, chat, case discussions and a Q & A session where participants can practice the application of ethical decision making tools

- Participants need to pass the online assessment to be eligible to register for the webinar
- A digital certificate will be issued upon completion of both parts A & B of the online learning programme, after which participants will be eligible to apply for Affiliate Membership with AICB

### CLASSROOM TRAINING

This option is currently only available on request by organisations as in-house training. Classroom training is the existing programme that ABS has been offering for mandatory & non-mandatory participants, i.e., fresh graduates hired by the banking industry as well as existing executives (non-managerial) in the bank. In classroom training, lessons are divided into 3 modules where participants will have an interactive learning experience with the trainer. Participants will have to pass an assessment at the end of the programme, after which a certificate of completion will be issued for participants to proceed with membership registration with AICB.

## PROGRAMME OUTLINE

### What is ethics and why is ethics important in banking?

- The nature of ethics, and its specific meaning in the context of business
- Fundamental ethical concepts: integrity, honesty, probity, transparency, fairness, objectivity, responsibility, accountability, judgement, scepticism
  - Discussion of case 1
- Duties of a banker, based on rules that must be followed and principles that govern behaviours
- Ethics based on consequences, but consequences to whom? Reconciling actions with the interests of stakeholders and the public interest
  - Discussion of case 2

### Professionalism:

- Defining 'professional' and why bankers have to try harder than lawyers, doctors and accountants
- Characteristics of a profession
- Professional codes of conduct
  - Discussion of case 3

### Ethical decision taking:

- Influences on our decisions, and their conflicting impact on what we do. These include rewards and threats, expectations of family, friends, colleagues and the law, perceptions of what is right and what is wrong.
- Decision taking frameworks
- Dealing with conflicts of interest
- Dealing with ethical dilemmas
  - Discussion of case 4



## ABOUT THE TRAINER

### SYLPHY CHUI

Sylphy Chui has more than 16 years of experience in the banking sector in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

She started her career as a Senior Sales and Marketing Executive at a Public Bank Berhad branch where she gained valuable knowledge in branch operations. She then went on to the regional office, where she supported more than 15 branches in the sales team and gained recognition as the Top Three Sales Achiever for 2003 and 2004. In 2005, after receiving the Regional Top Sales Achiever Award, Sylphy was promoted to Sales and Marketing Manager, leading the sales team in the Regional Office. She was promoted again in 2007 and became Business Manager at a Kuala Lumpur, where she led the Credit Department. In 2012, she was promoted to Branch Manager. During this time, the branch she managed maintained themselves as an award-winning branch for five years consecutively from 2013 to 2017.

She holds a Bachelor's Degree in Commerce, double majoring in Economics and Marketing, from Curtin University of Technology, Perth, Australia and is also a Certified Credit Professional (CCP) through the Institute of Bankers Malaysia (now known as the Asian Institute of Chartered Bankers).

### MICHELLE LOO PHOY WAN

Michelle Loo has more than 10 years of banking experience in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which, the team she was in achieved Top 5 in the nationwide overall performance. Following that, she joined Maybank as a Mortgage Consultant. She was one of the pioneers in the Direct Sales Team and recognized as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank and was promoted as Branch Manager. Subsequently, she joined Public Bank in Regional Sales and Support in SME Bancassurance, supporting 19 branches in the Klang Valley. Her main task was to maintain Regional top sales, which she achieved for 2 consecutive years.

At ABS, she is involved in developing e-Learning content, storyboarding and gamification, as well as having the role as a Trainer for the "Introduction to Ethics in Banking" programme. Michelle holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia.

# BUSINESS ETHICS FOR MANAGERS



Bowen McCoy, a senior manager at Morgan Stanley, and a group of mountaineers have been preparing over six years to climb the Himalayas. Thousands of dollars had been spent on this expedition. At an extremely challenging part of the climb, the group comes upon a holy man – a Sadhu, who was dying from hypothermia. The group, and thereby each individual within the group, were faced with an unfortunate dilemma – to continue the climb and achieve their goals or carry the Sadhu two days back to a town to save the life of a stranger.

This programme explores the challenges of personal ethics when applied to a group – when personal moral values clash with group norms and how organisational culture can impact the ethical climate of an entity.

## PROGRAMME DETAILS

Date : 22 – 23 March 2021

*Note : Face-to-face sessions are available for in-house training only & when appropriate*

Time : 9am - 1pm

Training Platform : Online learning will be delivered via webinar sessions

## PROGRAMME FEE\*

RM1,500

AICB Member

RM1,800

Non-AICB Member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVE

By the end of this programme, participants will be able to:

- Appraise the levels of accountability in an organisation
- Assess the philosophical and psychological approaches to business ethics
- Reflect on cultural typologies and how they influence organisational behaviour
- Formulate a view on what constitutes ethical and professional behaviour in an organisation
- Evaluate practical decision making and moral judgement and finding the balance between the two

## PROGRAMME DELIVERY

- This one day programme can be delivered either via face-to-face classroom or webinar
- It is interactive using Kahoot, quizzes, polling and discussion of case studies in breakout areas/rooms

## PARTICIPANT PROFILE

Managers, Heads of Department, Division Heads, Senior Executives and C-Suites in the capacity of managing sales force, operational planning, staff performance, strategic thinking and organisational culture.

## PROGRAMME OUTLINE

### Levels of Accountability in an Organisation

This module examines Bank Negara Malaysia's (BNM) approaches to strengthening conduct and culture in the financial services industry. Corporate governance principles are examined and case studies done to demonstrate that a code of ethics alone does not deter inappropriate behaviour.

Case Study: Carries Tolstedt

Case Study: Aman Shah

### Philosophical and Psychological Approaches to Business Ethics

Prescriptive ethical theories developed by philosophers designed to help individual decide what they should do in response to ethical dilemmas are compared and contrasted with psychological theories that describe what individuals actually do due to mental and emotional processes that influence how people think and behave.

Case Study: Ethical issues in Artificial Intelligence in banking and finance

Case Study: Katharine Gun

### Cultural Typologies and Organisational Behaviour

This module examines the role of culture in organisational behaviour. Hofstede theory is discussed to understand how cultural dimensions differ in various cultures and its impact in ethical decision making.

Case Study: CNN

### Professional Behaviour in an Organisation

Here we consider what professionalism means in banking and the role of professional bodies. While professionalism may be seen to be demonstrating technical competencies, various behavioural attributes have been acknowledged as critical in creating the basis of a profession.

Case Studies: A series of caselets using MCQs to test the ability of participants to make ethical decisions in various real life banking scenarios.

### Practical Ethical Decision Making

In making real world ethical decisions, one has to take into consideration sustainability, political forces, eastern philosophies and long term consequences in arriving at pragmatic ethical decisions.

Case Study: Ibn Rushd's influence in practical ethical decision making

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

*Director of Graduate Training & FSTEP / Senior Consultant  
Asian Banking School*

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO).

## DEFINING MOMENTS IN ETHICS

An ethical decision typically involves choosing between two options: one we know to be right and another we know to be wrong. A defining moment, however, challenges us in a deeper way by asking us to choose between two or more ideals in which we deeply believe – i.e. both are RIGHT! How then should we choose the “optimum” right decision?

On a fateful day of 23rd September 1985, 15 armed foreign pirates landed on the coast of Lahad Datu, Sabah, Malaysia and stormed in the town. The pirates shot at random killing at least 21 people and injuring 11 others. The pirates tried to rob a bank by blowing up the vault, but the explosives were ineffective. Out of frustration, they kidnapped 2 staff of a local bank before leaving Lahad Datu in their speed boats.

Two hours later, the Branch Manager of the bank in Lahad Datu receives a call from the pirates demanding USD 1 million to secure the release of both staff. The Board of the Bank had been notified and the board appointed the Senior Regional Director of the Bank at Kota Kinabalu, Mr Sam to negotiate with the terrorist. The Board informally whispered to Mr Sam that he should not negotiate beyond RM 2 million to avoid any possible sanctions from the government for abetting kidnapping and terrorism. As the events of the story unfolded onscreen, put yourself in the shoes of Sam and how would you resolve defining moments.

### PROGRAMME DETAILS

Date : 29 June 2021

Time : 9am - 1pm

TRAINING PLATFORM : Zoom

### PROGRAMME FEE\*

RM850

AICB Member

RM1,150

Non-AICB Member

\*Subject to 6% Service Tax per pax

### LEARNING OBJECTIVE

By the end of this programme, participants will be able to:

- Reflect on the fundamental behaviours that create an agile mindset when disruption strikes
- Develop your capacity to rewire your mindset to exercise critical thinking
- Discover the cognitive biases that impair judgment in a crisis
- Assess whether your staff are bulletproof for disruption or crisis moments

### PROGRAMME DELIVERY

- This half day programme can be delivered either via face-to-face classroom or webinar
- It is interactive using Kahoot, quizzes, polling and discussion of case studies in breakout areas/rooms

### PARTICIPANT PROFILE

This programme is specifically designed for Senior Management and Directors of banks.



## PROGRAMME OUTLINE

The course reflects on tools for making critical judgment during a defining moment. A defining moment is a point in your life when you are urged to make a pivotal decision or when you experience something that fundamentally changes you, i.e. they have a transformative effect on your perceptions and behaviour. There are no best practices or leadership manual to refer to, not even sound counsel. It is down to your own personal values and leadership instincts to manage an almost impossible situation.

The programme uses a real-life situation that happened to a senior bank manager during a defining moment. By using real life events, the programme probe you with questions that call for a deeper understanding of your values and belief systems and how they affect your decisions regarding your staff, peers, BOD, organisation and society.

## ABOUT THE TRAINER

### **DR PARAMSOTHY VIJAYAN**

*Director of Graduate Training & FSTEP / Senior Consultant  
Asian Banking School*

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO).

# HOW THE FOREIGN EXCHANGE MARKET WORKS

The goal of this two-day workshop is to provide the participants with the understanding of the workings of the Foreign Exchange market.

The programme brings the participants through the background of how the world arrives at the current floating-rate regime, the factors that influence exchange rates, the risks posed by exchange rates fluctuations to business, and finally in financial instruments employed to hedge these exchange risks.

This programme comes with case studies and group exercises on recent FOREX events to familiarise the participants with how the theories and technicalities work in real life.

## PROGRAMME DETAILS

Date : 14 – 15 June 2021  
Time : 9.00am – 5.00pm

Training Platform: Zoom

## PROGRAMME FEES\*

RM2,200

AICB Member

RM2,500

Non-AICB Member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Identify and understand Foreign Exchange Risks
- Know the factors that influence foreign exchange, and in particular:
  - Understand what the relationship between balance of payments and exchange rates
  - Understand how monetary and fiscal policies affect exchange rates
  - Understand how the central banks fix exchange rates and intervene in forex markets
  - Understand how Carry Trades impact exchange rates
  - Understand how Forward Foreign Exchange Rates are determined
  - Understand how Forward Foreign Exchange Swap works
  - Understand how a Currency Swap works
- Gain knowledge on how the various hedging instruments are used
- Understand the underlying FOREX concepts in recent events in the markets.

## TRAINING METHODOLOGY

Online lecture, including PowerPoints/slides presentations, lecture, whiteboards, the internet, case studies, group discussions, quizzes, MCQs.

## TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

This course is applicable to bank treasury officers, business units' relationship managers and credit analysts whose clients are business enterprises facing the vicissitudes of the foreign exchange rate fluctuations. It gives the RM and analyst an understanding on how their client's business is impacted and what are the hedging options.

The course is also applicable to Wealth Management relationship managers. It gives an understanding on how forex risks affect the structured products they sell to their clients and how the client's investments are thus impacted.

## PROGRAMME OUTLINE

Overview of the Foreign Exchange Market

- » Definition and description

Risks in foreign exchange exposures. The impacts of such financial risks on the survival of a business entity.

Participants in the FOREX market

The background on how the world arrives at the current floating rates regime

- » From the Gold Standard, to the Bretton Woods System, to Plaza and Louvre Accords, to BREXIT.

How the Exchange Rate is determined in the short run

How the Exchange Rate is determined in the long run

Factors that influence the foreign exchange market – going through the list of how each one impacts the exchange rates.

Specifically:

- » The relationship between the Balance of Payments and the Exchange Rates.
- » How Monetary and Fiscal Policies affect the exchange rates.
- » How central banks fix the exchange rate and intervene in the forex markets.
- » The importance of Foreign Currency Reserves.
- » The role of Carry Trades – how they work and how they impact the emerging markets.
- » Quantitative Easing – how it comes about, and how it impacts the forex markets.

How Exchange Rates are quoted

- » Base Currency and Counter Currency
- » Bid and Offer Rates
- » Cross Rates
- » Forex Market Convention
- » Why do we need cross rates

Foreign Exchange hedging instruments, and how they work

- » Forward Contract
- » Forward Foreign Exchange Swap, and why we need it
- » Currency Swap
- » Non-Deliverable Forward

Specifically:

- » How the Forward Rate is arrived at.
- » The composition of the Forward Foreign Exchange contract

Group Exercise – Currency Forward Contract

- » What is a Currency Board? How does it work?
- » What is Dollarization?

Case Studies

- » Why is the US dollar the central vehicle currency for cross rates in foreign exchange trading?
- » Dissecting the Asian Financial Crisis – and how Malaysia had gone through it. How currency control works?
- » Why China cannot float its exchange rate.
- » The functions and purpose of the IMF, and its controversial "conditionalities".
- » How the Non-Deliverable Forward (NDF) is used to attack a currency. A case study on the Taiwanese experience.
- » How and why the Implosion of the Subprime Crisis actually strengthened the USD.
- » How the South Koreans Played the won-dollar carry trade game.

Group Discussions & Case Studies

- » If the Hong Kong dollar were to be unpegged due to the prolonged protests, through what channels would this take place?
- » Why is the Hong Kong dollar exchange rate so strong in January 2020, despite the prolonged protests?
- » No right time for strong ringgit
- » Does a cheap currency always boost growth? A study on 44 countries
- » What explains the longevity of the US-dollar-centred monetary system?
- » Can a strong currency get attacked?

## ABOUT THE TRAINER

### YEOW TIANG HUI

Yeow Tiang Hui graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained his further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance, and Financial Derivative Products.

He has 33 years of experience in banking and investment, having first worked with the small and medium enterprise clients in United Overseas Bank and Citibank N.A. , Singapore. Thenceforth, he moved on to manage the multinational accounts in Deutsche Bank AG, then the large local corporate clients in Citibank/Citicorp Malaysia, where he was also the Vice President in the venture capital outfit, and the Head of Commercial Banking.

From 1997 to 2005, he served as head of the offshore banking business of the French banking group Crédit Industriel et Commercial. The coverage was Malaysia, the Greater China and the Philippines.

From 2007 till 2016, he has served as the Head of Corporate Banking Kuwait Finance House. And in 2012, he set up the client coverage team, housed under the Investment Banking Division.

His last position was the Chief Executive Officer of Alkhair International Islamic Bank Bhd.

He is fluent in (written and spoken) Chinese, English, Malay and the Indonesian languages. Having worked in Singapore, American, German, French, Middle Eastern and Malaysian environments.



# INTEGRATED AND PROACTIVE BALANCE SHEET MANAGEMENT

Liquidity risk is fundamental to the management of every financial operation, whether in banking, investment or corporate business. This ground-breaking course will teach you the best proactive methods for measuring and managing generic ALM issues and liquidity risk in today's turbulent market environment.

## PROGRAMME DETAILS

Date : 10 June 2021  
Time : 9.00am – 1.00pm

Training Platform: Zoom

## PROGRAMME FEES\*

RM1,200 | RM1,500  
AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Gain a comprehensive understanding of the liquidity risk dynamics, the process that is followed in the best organisations, market and funding liquidity, impact of credit risk, liquidity contingency planning, and its role in the general sustainability of the corporate balance sheet, be it in banking, investment management or business activities:
  - The role of ALM across businesses and the impact of credit risk deterioration on the state of liquidity
  - The challenges of building a successful framework for ALM and liquidity risk management: comparison between banking, investment management and corporate sustainability
  - ALM shortfall and the stress on liquidity needs and contingency planning

## TRAINING METHODOLOGY

Online lecture, including discussion throughout the day

## TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## TRAINING REQUIREMENTS

At least 3 – 5 years' experience in banking, asset management and corporate finance and treasury in the areas of risk management, balance sheet management, treasury or finance

## PARTICIPANT PROFILE

Regulators, analysts, risk and banking professionals who need to better understand the liquidity risk management challenges and strategy within a bank

## PROGRAMME OUTLINE

### Back to Basics

- » Brief Introduction of ALM, Liquidity Management and Credit Risk Management

### ALM Essence

- » Banking perspective: ALM & Capital Management
- » Key lessons learned from 2008 GFC, Asian Financial Crisis, and 2020 pandemic
- » Implication & examples of Basel 3 Liquidity Guidelines (LCR & NSFR)
- » Overview of Credit, Liquidity & Funding Risks (implication on BCBS's IRRBB)
- » Examples of various scenarios of LCR and NSFR on bank's liquidity and funding status including sticky deposits, FTP (and LTP) risk based pricing models
- » Stress testing, implication & guidelines
- » LCR in comparison to IRRBB 6 Scenarios & Impact on NII and EVE

### Insurance / Pension Fund Perspectives: ALM and Portfolio Management

- » Funding shortfall management
- » Liquidity management on ensuring solvency
- » Inflation, FX risk and diversification

### Corporate Perspective: ALM and Cash-Flow Management

- » Business cycles and business models
- » Diversification of products and services
- » Expenditure: capital expenditure, operating expenditure, stable vs. variable
- » Income, revenue streams, stable vs. variable, domestic vs. foreign
- » Loan commitments – off shore vs on shore, foreign denomination, etc.
- » Liquidity risk and impact on corporate credit ratings / worthiness

## ABOUT THE TRAINER

### DR. GUAN SENG KHOO

Dr. Guan Seng Khoo is a risk management specialist with over 20 years' experience in the education, design and implementation of enterprise-wide risk management models, systems and processes. He was in charge of, and has implemented, enterprise risk management systems at five financial institutions - Temasek Holdings, Singapore; Alberta Investment Management Corporation, Canada; RHB Capital, Malaysia; CAI, Singapore and Standard Chartered Bank, Singapore, where he was Global Head and Managing Director, Group Risk Analytics. There, he headed a team that validated all global risk models for Basel and regulatory compliance and liaised with all financial regulators.

In other previous roles, Dr. Khoo designed and managed an algorithmic hedge fund at Man Investment Products (Man Group plc.) in the 1990s and was Head of Innovation (Strategy and Business Department) at the Singapore Exchange. He was also based in Chicago and Denver in 2001–2002 at American Bourses Corp (a spin off from Man Group plc), providing investment and trading analytics to clients trading on the electronic exchanges in North America and the Asia-Pacific region.

He holds a PhD in Physics from the National University of Singapore and did post-doctorate work in AI-based data mining in drug and materials design at Nagoya University and Molecular Simulations Inc (MSI) research centres at Caltech, Boston and Teijin-MSI in Tokyo. He has also published over 30 journal papers on financial engineering, AI applications in finance, Basel 2 risks and material science.

# MANAGING CONDUCT RISK IN BANKING

Conduct risk is broadly defined as any action of a financial institution or individual that leads to customer detriment or has an adverse effect on market stability.

An emphasis on customer-centricity and cultural change can help avoid legal, regulatory and reputational risks while creating value for customers and shareholders. Organisations operating in the financial industry that adopt a comprehensive strategy to manage conduct risk can gain significant competitive advantage.

This programme is designed to provide practical understanding of the key conduct risks facing financial service professionals and those working banking today and the tools to identify, measure and mitigate conduct risk to improve business performance.

## PROGRAMME DETAILS

Date : 8 March 2021  
Time : 9.00am – 5.00pm

Training Platform: Zoom

## PROGRAMME FEES\*

RM1,200	RM1,500
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Describe what conduct risk means and why oversight is important.
- Ensure high standards of customer service through fair treatment of customers; ultimately driving better outcomes.
- Analyse an individual's ability to recognise roles and responsibilities in relation to regulatory activity.
- Identify where conduct risk currently resides in an organisation.
- Develop awareness of the impact of good culture on conduct risk in an organisation.

## TRAINING METHODOLOGY

Online lecture, including presentations, case studies and discussions.

## TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

Front-line staff, risk, compliance and internal audit personnel, specialist teams and anyone seeking to gain an understanding of conduct risk activity and how it can impact their business.

## PROGRAMME OUTLINE

### Module 1

What is “conduct risk”

Background and development

- » Key challenges and common failures
- » Penalties and enforcement actions

Case Studies: Market abuse and manipulation

Regulatory response and approach to conduct risk

Conduct risk

Treating customers fairly

Exercise: What are the drivers of misconduct

### Module 2

Managing conduct risk

- » Culture
- » Corporate governance
- » Conflicts of interest
- » Sales practices
- » External economic factors and competitors
- » Technological influence

Exercise - Approach to manage drivers of misconduct

### Module 3

Practical aspects of managing and monitoring conduct risk

- » Escalating risk issues
- » Identification, management and reduction of conduct risk
- » Monitoring and KPIs

Future developments

- » Conduct risk and individual accountability
- » Digitisation challenges facing conduct risk and how to ensure digital conduct awareness in capital markets
- » Regtech; AI and Machine learning

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years' experience working in the banking industry. He started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Regional Transaction Banking, Corporate Banking, Treasury and Markets division, and Group CEO's office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the U.S. and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker.



# UNDERSTANDING GLOBAL MARKETS, BANKING MODELS AND NEW EMERGING RISKS IN BANKING

The advent of the 4th Industrial Revolution, globalisation and technological advances has changed the landscape of global markets in many significant ways. Can the old model of banking survive in the age of disruptive forces, digitization, data analytics, Artificial Intelligence, Blockchain, Augmented Reality and open banking? How has banking evolved with the entry of FinTech and Big Tech/TechFin into the field of payments, banking and finance?

Regulators in the post-2008 Global Finance Crisis have responded with regulatory reforms that are a step behind the speed of the advances happening in the markets. While market players and watchers cope to understand these changes and their impact, an understanding of the basics of banking is still needed in areas pertaining to monetary policy and risks in banking especially for those working in Treasury and Capital Markets. This programme provides an overview and discusses the challenges faced in banking and how a better understanding of market changes, regulatory reforms and risks in banking can help practitioners transform and ride the wave of these changes.

## PROGRAMME DETAILS

Date : 16 June 2021

Time : 9.00am – 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM2,000 | RM2,300  
AICB member | Non-member

*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Have an overview of financial markets and their interdependence
- Understand the impact of globalisation, advances in technology and disruptive forces on markets
- Understand the Banking Model, its evolution over time and the threat of 'Alternative Finance'
- Have an overview of the role of the Central Bank, Monetary Policy and Monetary Management Tools
- Have an overview of banking regulatory requirements on Statutory Reserves, Capital Adequacy/Leverage and Liquidity Management
- Understand pricing/market benchmarks – OPR, KLIBOR, BLR, BR, Marginal COF and Flat Rates
- Understand the risks involved in banking and the interplay of credit, market, liquidity and operational risks in banking transactions

## TRAINING METHODOLOGY

Online involving a combination of lectures, discussions, Q&A

## TECHNICAL REQUIREMENTS

- Desktop, notebook or tablet with camera, speaker and microphone
- Internet access
- Conference platform: Zoom

## PARTICIPANT PROFILE

Treasury & capital market traders, relationship managers, ALCO support staff, risk management staff, middle office & settlement staff, high potential junior officers and internal auditors

## PROGRAMME OUTLINE

### Overview of Markets

- » Concept of market
- » Commodities, players and rules
- » Perfect competition, commoditisation, efficiencies & prices

### Opportunities and Threats: Impact on Financial Markets

- » Globalisation
- » Technological advances
- » 4th Industrial Revolution & new disruptive forces

### The Banking Model

- » Intermediation between depositors and borrowers
- » Intermediation between issuers of debt and investors
- » Net Interest Income (accrual revenues) and fees-based Income
- » The evolution of Basel Capital and Liquidity Standards
- » Capital management, leverage, balance sheet and returns
- » Are banks in a tight spot and are being dis-intermediated?

### The Rise of the 'Robots'

- » Big Data, AI, Block Chain, Virtual Reality provide opportunities and threats
- » Who owns the customer? Who owns the technology?
- » Digitisation is a given but what about platformisation and open APIs?
- » The Banking Model is fast changing, should banks compete or work with FinTechs?

- » Big Tech's next move: complete dis-intermediation of banks?
- » Do not forget about cybersecurity and the new emerging risks!

### Case Study: 1998 AFC and 2008 GFC – Impact on Markets

### Back to Basics

- » The role of the Central Bank, regulating the intermediaries (financial institution)
- » Monetary Policy, its goals and management tools applied to the money market
- » Understanding the key regulations on statutory reserves, capital adequacy and liquidity management
- » Understanding the pricing/market benchmarks (OPR, KLIBOR, BLR, BR, Marginal COF and Flat Rates and how they are applied.

### How to read the BNM Monetary Policy Statement

### Risks in Banking

- » The structure of risks in Banking
- » Major risk categories (credit, market, liquidity and operational risks)
- » Emerging Risks issues in Focus: Risk Management in Technology, Open Banking, Inter-Operability in Payments, Data Privacy & Climate Change
- » Others on the radar: ICAAP, Scenario Analysis and Reverse Stress Testing

### Illustrated Example: Risks involved in a lending transaction

## ABOUT THE TRAINER

### PHILIP TAN PUAY KOON

Mr. Philip Tan Puay Koon is a training consultant. He was formerly a Managing Director in Citigroup where he served as the Chief Financial Officer of Emerging Market (EM) Sales & Trading, Asia Pacific of Citibank NA from 2004 to 2006 and as Director of Risk Treasury, Asia Pacific from 2001 to 2004. Prior to his posting to the Regional Office in Singapore in 2001, he was the Financial Markets Head and Country Treasurer of Citibank Berhad and a Director of Citibank Malaysia (L) Limited.

Philip has close to three decades of experience in the field of banking and finance, principally in the areas of Treasury and Risk Management. He was a member of the Asset-Liability Committee (ALCO) of Citibank Berhad. He had served the Persatuan Pasaran Kewangan Malaysia (PPKM) as a Committee Member and was a pioneer member of its technical committee. He also served as a member of the Capital Markets Committee of the Association of Banks in Malaysia. From 1998 -2000, he was closely associated with the development and implementation of the New Liquidity Framework (NLF) and the Real Time Gross Settlement System (RENTAS) in Malaysia.

Presently, Philip serves as an Independent Director of Citibank Berhad, SP Setia Berhad and Payments Network Malaysia Sdn Bhd (PayNet). He has also been appointed by Bank Negara Malaysia as a member of the Corporate Debt Restructuring Committee (CDRC) since 2009. Philip helped establish Danajamin Nasional Berhad as a pioneer Independent Director in 2009 and retired from the board after 9 years in 2018. He has also previously served as an Independent Director of MIDF Amanah Investment Bank and Cagamas Berhad (The National Mortgage Company).

Philip has consulted and given lectures and seminars on Treasury and Risk Management subjects to corporations, the financial community and central banks including Bank Negara Malaysia, Bank Indonesia, and the State Bank of Vietnam. He had also served Asian Institute of Chartered Bankers (AICB) and later Asian Banking School (ABS) as a lecturer and previously as an examiner and is an Associate Fellow of AICB. Presently he is adjunct faculty member of Financial Institutions Directors Education (FIDE) of the Iclif Executive Education Center, Asia School of Business. He also designs and conducts bespoke banking programs tailored to the individual needs of financial institutions.

Philip holds a First Class Honours B.A. Degree in Business Studies (Accounting & Finance) from North-East London Polytechnic, U.K. and has attended the Oxford International Executive Programme, the Stanford-NUS Executive Program, INSEAD's Programme on Strategic Management in Banking and IMD-SIDC Advance Business Management Programme. He is a Fellow of the Institute of the Corporate Directors Malaysia (ICDM) and an alumnus of the Asian Banking School-Cambridge Summer School Programme.

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## About ABS



The ASIAN BANKING SCHOOL (ABS) is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. This includes its Executive Education programmes with Cass Business School in London, the University of Cambridge Judge Business School, Frankfurt School of Finance and Management and INSEAD.

ABS also works closely with the Asian Institute of Chartered Bankers in raising competency standards for the industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body; and is the exclusive training partner for the Chartered Banker Institute in the UK. It plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes; and is also responsible for designing, developing and delivering the industry-wide Ethics and AML/CFT programmes.

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