

The logo consists of a dark blue square containing the text "ASIAN BANKING SCHOOL" in white, uppercase, sans-serif font, arranged in three lines.

ASIAN  
BANKING  
SCHOOL

**ONLINE LEARNING  
PROGRAMMES**  
JULY - DECEMBER





## 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 TRAINING PROGRAMMES ARE GROUPED INTO THE AREAS OF:



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

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# PROGRAMME CALENDAR 2021

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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 one-day programme provides an 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 : 17 August 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
- Training 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".

# AML/CFT — SUSPICIOUS TRANSACTION REPORT (STR) TECHNICAL WORKSHOP

This one-day programme will provide technical knowledge and skills to raise a proper and constructive Suspicious Transaction Report (STR) to Bank Negara Malaysia (BNM).

Participants will be provided tools to understand when to report suspicious activity and how to write a powerful narrative that appeals to the enforcement agency.

When you are trained to write easy-to-read and impactful STRs, law enforcement and other agencies are better informed to determine how to act swiftly.

## PROGRAMME DETAILS

**Date** : 2 August 2021  
1 December 2021

**Time** : 9.00am - 5.00pm

**Training Platform** : Zoom

*Open for online & face-to-face. Delivery mode is subject to participants' registration.*

## PROGRAMME FEES\*

<b>RM900</b>	<b>RM1,100</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:

- Update their knowledge of the latest developments related to AML/CFT cases in Malaysia
- Know the scope and powers of Law Enforcement Agencies (MACC, PDRM, LHDN etc.) and the appropriate processes to handle the requests
- Examine examples of generic rules in AML transactions monitoring system
- Recommend the appropriate process to manage alerts
- Provide know-how to write quality STRs based on the principals of 5Ws
- Justify suspicious and non-suspicious transactions
- Prepare the relevant documentation and information to raise or drop the STR

## TRAINING METHODOLOGY

Lecture, case studies and technical writing



## PARTICIPANT PROFILE

- Officers responsible for raising STR
- All staff of AML/CFT Compliance and Financial Crime Officers
- Managers with responsibility for Internal Compliance Controls
- Internal and external audit staff
- Accountants, Company Secretaries and Legal Practitioners
- All Reporting Institutions staff under the AMLATFPUAA 2001 First Schedule

## PROGRAMME OUTLINE

### Sharing of Anti-Money Laundering (AML) Updates

- » Emerging trends of Money Laundering (ML) in Malaysia
- » Impact from high profile cases for STR obligations to Reporting Institutions (RIs)
- » Updates – STR trends and quality

### Law Enforcement Agencies (LEA)

- » How to handle LEA orders
- » Regulatory obligations – responding to LEA orders
- » STR requirements arising from orders

### Building Block for STR Reporting:

- » Illustration of generic rules for transaction monitoring
  - » Example - Purpose of rules scenario
  - » Managing internal generated transactions alerts
- » Example of documents/information required to raise STR
- » Example of generic internal process for STR Reporting (manual via web)
- » Reporting suspicious transaction considerations
- » Consequence of failure to report STR

### Examples of Quality vs Non-Quality STRs

- » Applying 5W's principals in STR reporting

### Drop Case

- » How to justify if the case is suspicious or non-suspicious
- » What are the supporting documents/information required to drop the "Case"?

### Technical Workshop: Case Study and Presentation

- » Actual case study
- » Presentations
- » Questions and answers

## ABOUT THE TRAINER

### YUNOS YUSOP

Yunos Yusop is currently the Money Laundering Compliance Officer and Group Head of AML/CFT Compliance at a Malaysian bank. He has had over 20 years of experience in the financial industry, which includes working on Risk Management projects with Bankers Trust of London (BT), Arthur Anderson, AT Kearny and other major consultation firms. He has also gained extensive experience managing and combating internal and external fraud while working with a Retired Deputy Director of CID of the Royal Malaysian Police. He had experience in setting-up the Group AML/CFT office for a leading universal banking group, served with a Fraud Intelligence Department & Forensic Services and was a former Head of Compliance and Head of AML/CFT for a foreign bank in Malaysia.

Yunos holds a B.Economic (Hons), B.Jurisprudence (Law), an MBA (Finance) from Ecole Supérieure de Gestion, Paris and holds a Certificate in Internal Auditing for Financial Institutions (CIAFIN) as well as an Advanced Certification in AML/CFT, specialist certificate in Money Laundering Risk in Correspondent Banking and Managing Sanctions Risk and Certified Professional AML/CFT (Manchester). Yunos is a Member of the International Compliance Association, Associate Member of Asian Institute of Chartered Bankers (AICB) and Associate Member of the Malaysian Association Certified Fraud Examiners. He is also a Certified Professional Trainer (Malaysian Institute of Management) and Train The Trainer (HRDF) Malaysia. He is a Research Fellow of the Institute of Crime and Criminology, HELP University and moderates AML/CFT Module in MSc in Economic Crime Management, served as Deputy Chairman to the Compliance Officers Networking Group (CONG) in 2017 and former Director of Training for Malaysian Association Certified Fraud Examiners (MACFE) and EXCO Member for Transparency International Malaysia.

# MASTERCLASS IN ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM (AML/CFT)

The Masterclass in Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) is designed for middle to senior level officers and managers looking to deepen their understanding of the complexities surrounding AML/CFT today.

This masterclass is a comprehensive two-day programme, covering a wide range of AML/CFT topical issues. Participants will gain knowledge and understanding of AML/CFT guidelines in Malaysia, its functions as well as industry specific case studies in facilitating discussions.

## PROGRAMME DETAILS

**Date** : 16 - 17 August 2021  
6 - 7 December 2021

**Time** : 9.00am - 5.00pm

**Training Platform** : Zoom

*Open for online & face-to-face. Delivery mode is subject to participants' registration.*

## PROGRAMME FEES\*

<b>RM1,800</b>	<b>RM2,000</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:

- Analyse and apply the work processes for Money Laundering and Terrorism Financing
- Apply the 'Know Your Customer Policy' (KYC) and Customer Due Diligence (CDD), Enhanced Customer Due Diligence (ECDD), RBA and reporting of STR
- State the responsibilities of Reporting Institutions (RIs) under AMLATFPUAA 2001 BNM Guidelines and understanding the standards of International bodies on AML/CFT
- Distinguish the different supporting regulations, in-depth discussion on the law enforcement agencies' (LEAs') roles and case reviews
- Relate the typological trends in AML/CFT

## TRAINING METHODOLOGY

Industry practitioner-led workshop with lecture, discussions and case studies

## PROGRAMME FORMAT

- Two-day face to face workshop
- A Certificate of Attendance will be awarded upon completion of the Masterclass in AML/CFT
- This Certificate of Attendance enables the candidate to apply for the AICB's certification programme; Certified Anti-Money Laundering & Counter Financing of Terrorism Compliance Officer (CAMCO)

## PARTICIPANT PROFILE

- All staff of AML/CFT Compliance and Financial Crime Officers
- Managers with responsibility for Internal
- Compliance Controls, Business and Relationship Management
- Government-Linked Companies (GLCs), State Owned Companies and Registered Persons
- Audit Staff, Accountants, Company Secretaries and Legal Practitioners
- Digital Currencies and Fintech Developers/Operators
- All Reporting Institutions staff under AMLA 2001 First Schedule

## REQUIREMENTS

- Officer and managers dealing with AML/CFT matters
- Have the ability to complete the reading and written aspects of the programme in English
- Have relevant qualifications in the related area (optional but an added advantage)

## PROGRAMME OUTLINE

### Money Laundering and the Financing of Terrorism

- » Definition and background to money laundering and terrorism financing
- » Stages of money laundering and terrorism financing
- » Various techniques used to launder illegitimate income and terrorism financing

### International Legal Framework and Standards on AML/CFT

- » Role of leading international organisations, regulations and agencies
- » Global AML/CFT developments

### AMLATFPUAA 2001

- » Anti-Money Laundering Laws in Malaysia
- » AML/CFT obligations and their impact on operations for Sector 1 – 6
- » Anti-Money Laundering measures in the Labuan International Business and Financial Sector
- » The nature of predicate offence as a serious offence or a foreign serious offence
- » Regulatory framework and the scope of investigation, freezing, seizure and forfeiture of assets

### AML/CFT Guidelines and Regulatory Framework

- » AML/CFT policies issued by Bank Negara Malaysia, Securities Commission (SC) and Labuan Financial Services Authority (LFSA)
- » Important components under Risk-Based Approach
- » (RBA) and level of due diligence applied under various risk levels
- » Importance of identifying the higher risk customers and applying higher level of monitoring
- » Enforcement agencies actions and reporting obligations

### KYC Policy: Importance and Implementation

- » Customer Due Diligence (CDD), Enhanced Customer Due Diligence (ECDD)
- » Ongoing CDD
- » Ultimate Beneficial Owner

### Suspicious Transaction Report (STR)

- » Reporting mechanisms
- » Triggers for submission of suspicious transactions based on irregularity of transaction patterns or customer's behaviour
- » Report submission and the repercussion of Tipping Off

### Implication of Non-Compliance in AML/CFT

- » Various types of risk
- » Impact of non-compliance of AML/CFT to the Reporting Institutions (RIs) and country

### Sanctions

- » Common and specific features of the various sanctions regime
- » Sanctions and countermeasures
- » Case studies

### ML/TF Typologies

- » Recent and emerging typologies in money laundering and terrorism financing activities

## ABOUT THE TRAINER

### YUNOS YUSOP

Yunos Yusop is currently the Money Laundering Compliance Officer and Group Head of AML/CFT Compliance at a Malaysian bank. He has had over 20 years of experience in the financial industry, which includes working on Risk Management projects with Bankers Trust of London (BT), Arthur Anderson, AT Kearny and other major consultation firms. He has also gained extensive experience managing and combating internal and external fraud while working with a Retired Deputy Director of CID of the Royal Malaysian Police. He had experience in setting-up the Group AML/CFT office for a leading universal banking group, served with a Fraud Intelligence Department & Forensic Services and was a former Head of Compliance and Head of AML/CFT for a foreign bank in Malaysia.

Yunos holds a B.Economic (Hons), B.Jurisprudence (Law), an MBA (Finance) from Ecole Supérieure de Gestion, Paris and holds a Certificate in Internal Auditing for Financial Institutions (CIAFIN) as well as an Advanced Certification in AML/CFT, specialist certificate in Money Laundering Risk in Correspondent Banking and Managing Sanctions Risk and Certified Professional AML/CFT (Manchester). Yunos is a Member of the International Compliance Association, Associate Member of Asian Institute of Chartered Bankers (AICB) and Associate Member of the Malaysian Association Certified Fraud Examiners. He is also a Certified Professional Trainer (Malaysian Institute of Management) and Train The Trainer (HRDF) Malaysia. He is a Research Fellow of the Institute of Crime and Criminology, HELP University and moderates AML/CFT Module in MSc in Economic Crime Management, served as Deputy Chairman to the Compliance Officers Networking Group (CONG) in 2017 and former Director of Training for Malaysian Association Certified Fraud Examiners (MACFE) and EXCO Member for Transparency International Malaysia.

### MANJEEV SINGH

Manjeev Singh is the Head of AML/CFT at a foreign bank based in Malaysia. His role specifically requires him to report to and reassure the Board and Senior Management that the AML/CFT policy and procedures of the institution are consistent with regulatory requirements. On a day-to-day basis, he provides an advisory capacity to the Business Units on the key aspects in managing the AML/CFT and Sanctions risks and ensures that the various systems related to AML/CFT monitoring remains robust and relevant to detect and deter financial crime risk.

He has worked before at a global bank based in Kuala Lumpur and a Malaysian bank where he was instrumental to lead and liaise with various key stakeholders to ensure that proactive approaches had been taken to identify and manage financial crime risk. He was known for his “soft approach, hard solutions” mantra in achieving the various tasks that were assigned to him. Manjeev has also had various roles as a regulator and at the start of his career, was with a Big-4 accounting firm.

Manjeev has a Bachelor of Accountancy (Hons) from Multimedia University and is a Certified Professional in AML/CFT Compliance. He has completed his Master in Business Administration (Leadership) at Asia-e-University.

### NIK NUUN ASMA BT NIK SULAIMAN

Nik Nuun Asma Bt Nik Sulaiman has 34 years of working experience, with 31 years spent at the largest bank in Malaysia. During her tenure at the bank as Head of Group AML/CFT, she was responsible for overseeing the project to implement their AML system. Earlier, while heading Business Process Reengineering, she also managed the implementation of their Fraud System. Nik Nuun was also instrumental in setting up a Compliance department in the two organisations that she had served in and during her 3-year tenure with a Money Services Business company, and also contributed in the formation of the Group of Compliance Officers. She was also a committee member of the Compliance Networking Group and has led panel discussions at conferences and shared her experiences at forums through invitations from institutions that included the Ministry of Finance, Brunei, Central Bank of Vietnam and BII Bank, Indonesia. She also provided training on AML/CFT at the organisations she has worked at besides assisting MAMSB to train its members towards attaining a certification in AML/CFT.

Nik Nuun has a Master of Science in Islamic Banking and Finance from the International Islamic University Malaysia and a Bachelor of Science in Agribusiness from the Agriculture University of Malaysia. She also holds an International Diploma in Anti Money Laundering from the International Compliance Association.



# BANK NEGARA MALAYSIA : FOREIGN EXCHANGE (FE) POLICIES

Malaysia continues to maintain liberal foreign exchange (FE) policies which are part of broad prudential tool kits to preserve monetary and financial stability. Bank Negara Malaysia (BNM) is committed in ensuring the FE policies continue to support the competitiveness of the economy through facilitation of a more conducive regulatory environment for cross-border economic activities. The FE policies have become a 'compliance-focused' area among financial institutions in Malaysia where the bank officers will need comprehensive understanding to ensure reasonable compliance to the FE policies and adopt market standards in due diligence process.

This three-day intermediate level training programme on FE policies is jointly developed by the Foreign Exchange Policy (FEP) Department of BNM and Asian Banking School (ABS), which aims to educate participants from the banking industry on the interpretation of FE policies. This interactive programme comprises of discussions on specific case studies under each of the FE Notices to enhance participants' understanding and application in relation to FE policies and banking transactions. At the end of each day, participants will join a focus group discussion facilitated by subject matter experts from the FEP Department of BNM to address any issue faced by their banking institution. Participants will be briefed by an invited Head of Treasurer of an onshore bank about the FE policies from macro-economic perspectives. A 'comprehensive case studies' session is also included to enhance participants' learning on the applications of the entire FE policies.

Upon completion of this programme, participants will be recognised as a point of reference at their banking institution in dealing with matters related to FE policies.

## PROGRAMME DETAILS

**Date** : 21 - 23 September 2021  
23 - 25 November 2021

**Time** : 9.00am - 5.00pm

**Training Platform** : Microsoft Teams

*Open for online & face-to-face. Delivery mode is subject to participants' registration.*

## PROGRAMME FEES\*

**RM3,000**

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

## LEARNING OBJECTIVES

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

- Interpret and apply the FE policies to the banking transactions for compliance
- Establish appropriate due diligence measures in their banking institution
- Deal with non-compliance banking transactions
- Disseminate FE policies and its compliance within their respective banking institution



## TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

## PARTICIPANT PROFILE

- Senior executives or managers from financial institutions
- Minimum 3 years banking experience in handling FE policies related functions or banking transactions
- Regularly refer to BNM's website (<https://bnm.my/fep>) to understand FE policies

## PROGRAMME OUTLINE

Prior to coming to the programme

Participants are encouraged to do initial research on FEP materials that are available on <https://bnm.my/fep> to understand the rationale of the rules

### Day One

- » Overview of FE policies
- » FX policies from market perspectives: Sharing session by Head of Treasurer of an onshore bank
- » Notice 1: Dealings in Currency, Gold and Other Precious Metals
- » Notice 5: Securities and Financial Instruments
- » Case studies discussion : Notice 1 & Notice 5
- » Recap quiz

### Day Two

- » Notice 2: Borrowing and Guarantee
- » Case studies discussion and presentation - Notice 2
- » Notice 3: Investment in Foreign Currency Assets
- » Notice 6: Import and Export of Currency
- » Notice 7: Export of Goods
- » Case studies discussion and presentation - Notice 3, 6 & 7
- » Recap Quiz : Notice 2, 3, 6 & 7

### Day Three

- » Notice 4: Payments and Operationalisation of Accounts
- » Case studies discussion and presentation - Notice 4
- » Recap Quiz - Notice 4
- » Comprehensive Case Studies: Discussion and presentation

## ABOUT THE TRAINER

### TRAINERS FROM FEP DEPARTMENT, BNM :

- Charmaine Tew Shu Yi, CFA, Senior Analyst
- Zulazwer Hassan, Senior Analyst
- Mohd Haziq Abd Ghafar, Senior Analyst

### FACILITATORS FROM FEP DEPARTMENT, BNM AND ABS:

- Syed Shabayn Chishty Syed Mahmood, Associate Analyst
- Nabila Huda Nasution, Analyst
- Khairun Syakirin Aznan, Officer
- Mohd Riduan Ibrahim, Executive
- Shahrul Adzuan bin Ahmad, Consultant, Asian Banking School

# CREDIT REPORTING AND OPERATION OF CENTRAL CREDIT REFERENCE INFORMATION SYSTEM (CCRIS)

This two-day programme aims to provide CCRIS Reporting Officers of the financial institutions (Banks and Non-Banks) with knowledge and understanding on the reporting requirements of the credit data and the functionalities of the CCRIS for the reporting of credit data.

## PROGRAMME DETAILS

Date : 27 - 28 July 2021  
26 -27 October 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

*\*Registration will be open 1-month prior to the training date*

## PROGRAMME FEES\*

RM850

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

## LEARNING OBJECTIVES

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

- Explain the components of CCRIS reporting requirements and processes involved;
- Justify the important of maintaining good data quality in CCRIS;
- Analyse and interpret rejection reports to facilitate data rectification process; and
- Leverage CCRIS rejection and data quality reports as a tool for data quality assurance.

## TRAINING METHODOLOGY

Combination of lectures and group discussions to ensure that participants achieve learning objectives stated above.

## PARTICIPANT PROFILE

CCRIS reporting officers of financial institutions (FIs) or any officers of FIs with at least one-year experience in managing CCRIS reporting, including those from branches who are responsible for the preparation of CCRIS reporting.

## TRAINING REQUIREMENTS

Prior to attending the program, participants are required to:

- Have a fair understanding of the reporting requirements of CCRIS as stipulated in the policy document;
- Have some familiarity on the usage of the functionalities in CCRIS; and
- Have a good knowledge on how the institution performs the CCRIS reporting to Bank Negara Malaysia.

All participants are required to have the CCRIS policy document for the duration of the course for reference purposes.

## PROGRAMME OUTLINE

### Day 1

#### Module 1: Overview of Bank Negara Malaysia Statistical Compilation Framework

- » Overview of Bank Negara Malaysia on CCRIS reporting
- » Overview of Statistical Compilation Framework
- » Overview of Enterprise Data Governance
- » Comprehensiveness of Data Quality Assurance process
- » Dissemination and Communications at BNM

#### Module 2: Overview of CCRIS

- » Introduction and process flow of CCRIS
- » List of data items availability in CCRIS
- » CCRIS reporting deadline and structure

#### Module 3: CCRIS Reporting to BNM via CCRIS Front-end Functionalities

- » Overview of CCRIS Front-end functionalities
- » Step by step process flow on CCRIS reporting via CCRIS Front-end
- » Introduction of CCRIS reports and requirements
- » CCRIS monthly billing requirements
- » Area for discussion

### Day 2

#### Module 1: Request for BNM Assigned ID via CCRIS

- » Overview of Entity Database System (EDB) for CCRIS reporting
- » Step by step process on requesting BNM Assigned ID via CCRIS

#### Module 2: Request for BNM Assigned ID in STATsmart EDB

- » Overview of process flow via STATsmart EDB
- » Step by step process on requesting BNM Assigned ID via STATsmart EDB

#### Module 3: Overview of eCCRIS

- » Introduction to eCCRIS on the objective and process, process flow and query via system

#### Module 4: CCRIS Reporting to BNM via SDIS Back-end Functionalities

- » List of input files submission and process flow via SDIS
- » Interpretation and rectification process of SDIS input files
- » CCRIS Do's and Don'ts

#### Module 5: Understanding CCRIS Data Quality Reports

- » Scope and coverage of CCRIS data quality monitoring
- » Elaboration on business rules for data quality monitoring
- » Requirements of CCRIS Data Quality reports
- » Area for discussion

#### Module 6: CCRIS Reporting Requirement

- » Scope of CCRIS reporting requirement in the BNM Policy Document

#### Module 7: Non-compliance for Credit Data

- » Explanation on the business rules for extraction of non-compliances for credit data reporting

#### Module 8: Governance and Compliance

- » Brief on CCRIS Outline, respective CCRIS officer job description for internal auditors, compliance and Head of Operation.

## ABOUT THE TRAINER

- Bank Negara Malaysia officers, mainly from the Data Management and Statistics Department, with strong understanding on CCRIS reporting; and
- Industry experts, who have sound practical experiences in CCRIS reporting to BNM.



# CASH BALANCE OF PAYMENTS (CASH BOP) STATISTICAL REPORTING

This three-day programme aims to provide Cash BOP Reporting Officers of the Financial Institutions with knowledge and understanding on the reporting requirements of the Cash Balance of Payments (BOP) data and the functionalities of the External Sector Statistics (ESS) System for the reporting of Cash BOP transactions.

## PROGRAMME DETAILS

Date : 1 – 3 September 2021  
1 - 3 November 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

*\*Registration will be open 1-month prior to the training date*

## PROGRAMME FEES\*

RM1,100

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

## LEARNING OBJECTIVES

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

- Explain the importance of Cash BOP statistics and the reporting requirements as specified in the BNM's policy document;
- Report cross-border transactions which were effected through the domestic banking system correctly and timely to BNM; and
- Apply the knowledge and provide guidance to other Cash BOP reporting team members on the right way of reporting to BNM.

## TRAINING METHODOLOGY

Combination of lectures, real life case studies and group discussions to ensure that participants achieve learning objectives stated above.

## PARTICIPANT PROFILE

Cash BOP statistical officers of financial institutions (FIs) or any officers of FIs with at least with one-year experience in managing Cash BOP reporting, including those from branches who are responsible for the preparation of Cash BOP reporting.

## TRAINING REQUIREMENTS

Prior to attending the program, participants are required to:

- Have a fair understanding of the reporting requirements of Cash BOP statistics as stipulated in the policy document;
- Have some familiarity on the usage of the functionalities in the External Sector Statistics Data Submission System (ESS DSS); and
- Have a good knowledge on how his/her institution performs the Cash BOP reporting to Bank Negara Malaysia.

All participants are required to have the ESS policy document for the duration of the course for reference purposes.

## PROGRAMME OUTLINE

### Day 1

#### **Module 1: Cash Balance of Payments (Cash BOP) – Definitions, Interpretations and Reporting Requirements**

- » Overview of Cash BOP reporting system
- » Definitions and interpretations for Cash BOP reporting
- » Procedures for recording Cash BOP transactions
- » Exceptional cases/transactions of Cash BOP reporting
- » Other reporting requirements
- » Case studies

#### **Module 2: Current Account and Capital Account of Cash BOP Reporting (Part 1)**

- » Standard components of current account and capital account of Cash BOP reporting
- » Purpose codes and descriptions of Goods Account, Services and Special Transactions
- » Case studies

### Day 2

#### **Module 2: Current Account and Capital Account of Cash BOP Reporting (Part 2)**

- » Purpose codes and descriptions of Primary Income Account, Secondary Income Account and Capital Account.
- » Case studies

#### **Module 3: Financial Account of Cash BOP Reporting**

- » Standard components of Financial Account of Cash BOP reporting
- » Purpose codes and descriptions of Direct Investment, Portfolio Investment, Financial Derivatives and Other Investment.
- » Case studies

### Day 3

#### **Module 4: Administrative Codes of Cash BOP Reporting**

- » Transactions with Administrative Codes – An Overview
- » Administrative code transactions between residents and non-residents, between residents and residents, and between non-residents and non-residents
- » Other administrative codes
- » Case studies

#### **Module 5: Statement E and Statement F and Data Quality Framework of Cash BOP Reporting**

- » Concepts and coverage of Statement E (External Accounts)
- » Concepts and coverage of Statement F (Nostro Accounts and Cash Holdings of FIs)
- » Data quality framework
- » Discussion

## ABOUT THE TRAINER

- Bank Negara Malaysia officers, mainly from the Data Management and Statistics Department, with strong understanding on Cash BOP reporting; and
- Industry experts, who have sound practical experiences in Cash BOP reporting to BNM.

# 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 intensive half-day programme which spreads over two days, presents the 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** : 12 - 13 October 2021

**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 per pax*

*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 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).

# FUNDAMENTALS OF FINANCIAL SERVICES : INVESTMENT BANKING

This one-day 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 : 5 November 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

<b>RM1,200</b>		<b>RM1,500</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:

- 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
- Training 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 has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# OPERATIONAL RISK MANAGEMENT

This one-day programme aims to provide 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.

During the Q&A sessions, 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 : 16 July 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

<b>RM1,200</b>	<b>RM1,500</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:

- 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
- Training 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

This online training workshop will be delivered in 3 modules (2.5 hours per module)

### 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 has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

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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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

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# 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. This two-half-day programme offers a good understanding of the rules governing Non-RPT and RPT and the importance of the guiding principles behind such rules in compliance with Chapter 10 of the Listing Requirements (LR).

## PROGRAMME DETAILS

Date : 20 – 21 October 2021

Time : 9.00am - 1.00pm

Training Platform : Talent LMS & 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
- Training 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.

# 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 one-day 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 : 20 October 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
- Training 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 has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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.

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Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# PRACTICAL LEGAL ENGLISH WRITING AND CONTRACT DRAFTING

This one-day 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 : 10 November 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.

## TRAINING REQUIREMENTS

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

## 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



## 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).

# 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.

During this two-day programme, 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 : 7 - 8 September 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 from mobile games to farming implementation have given him unique insights into the business challenges in every market and scenario. He specialises in data-driven decision making and works on synthesising new strategies into compelling business cases. His work-related passions include human centred design, innovative pricing strategies and international development. Zachary holds a Master of Business Administration from the Carlson School of Management at the University of Minnesota and a Bachelor of Arts in Japanese Language and Culture at the Macalester College in the U.S.



# THE ART OF NEGOTIATION SKILLS

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

## PROGRAMME DETAILS

Date : 11 November 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

<b>RM1,500</b> <small>AICB member</small>	<b>RM1,800</b> <small>Non-member</small>
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*\*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
- Training 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

### 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).

# FOUNDATION IN PROJECT MANAGEMENT (USING PRINCE2)

The PRINCE2 has become a standard framework and the most practised method for Project Management across the world. It is a process-based method that aims at improving the organisation, management, and control of the project phases from the beginning to the end. It defines a logical, strategic step-by-step approach that can be tailored to projects of any size, type, complexity, industry, or location, while ensuring high-quality projects are consistently delivered on time and within budget.

Once you have grasped the management principles of PRINCE2, integrating the inputs from the specialists into the projects following the PRINCE2 methodology can be achieved easily, and it also provides a reliable framework for the project effort. This one-day programme provides participants with an overview of the entire project management process and the key project management tools and techniques that can be used on a daily basis.

## PROGRAMME DETAILS

Date : 6 December 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,100

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

## LEARNING OBJECTIVES

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

- Understand the key characteristics of a project and the benefits of using the PRINCE2 method
- Understand the PRINCE2 themes and how they are applied throughout the project
- Examine how the PRINCE2 principles are used to reinforce the PRINCE2 method
- Define the PRINCE2 processes and how they are executed throughout the project
- Identify practical project management tools and techniques

## TRAINING METHODOLOGY

Online lecture, case studies, exercises and discussions.

## TRAINING REQUIREMENTS

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

## PARTICIPANT PROFILE

Project managers, managers and team leads who manage and monitor project status. It is also applicable to project team members who work on projects and anyone who wants to learn about the foundation of effective project management

## PROGRAMME OUTLINE

### Introduction

- » What is the Prince2 method?
- » Benefits of using Prince2 in various projects
- » The structure of Prince2

Case Study: PRINCE2: An introduction to the project management methodology

### Project Management Overview

- » What is a project?
- » What is project management?
- » What are the responsibilities of a project manager?

Case Study: Application of the PRINCE2 project management methodology

### The Principles of PRINCE 2

- » Continued business justification
- » Learn from experience
- » Define roles and responsibilities
- » Manage by stages
- » Manage by exception
- » Focus on products
- » Tailor to the environment

Case Study: What are the 7 Prince2 principles and why are they important?

### The Themes of PRINCE2

- » Business case
- » Organisation
- » Quality
- » Plans
- » Risk
- » Change
- » Progress

Case Study: What are the 7 Prince2 themes and how do they fit into the principles?

### The Processes of PRINCE2

- » Starting up a project
- » Initiating a project
- » Controlling a stage
- » Managing product delivery
- » Managing a stage boundary
- » Directing a project
- » Closing a project

Case Study: The PRINCE2 processes explained

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.



# CUSTOMER RELATIONSHIP MANAGEMENT (CRM) AND VIRTUAL RELATIONSHIP MANAGEMENT IN BANKING

This one-day programme focuses on the different aspects of the way that banks and financial institutions practice the CRM. It covers various topics related to marketing and planning, e-marketing, lead management, analytics, customer segmentation, service support and customer retention.

## PROGRAMME DETAILS

Date : 15 November 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,300

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

## LEARNING OBJECTIVES

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

- Analyse the importance of customer relationship management in banking
- Evaluate various customer touchpoints and digital/technological forces that affect relationship marketing
- Examine the importance of satisfying customer needs in a virtual world

## TRAINING METHODOLOGY

Online lecture, case studies, exercises and discussions.

## TRAINING REQUIREMENTS

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

## PARTICIPANT PROFILE

Customer relationship managers, sales/marketing managers, consumer acquisition leads and anyone in a client facing role needing to maintain and grow client relationships in the banking and financial services industry



## PROGRAMME OUTLINE

### Customer Experience

- » Analyse the customer experience in banking and financial services
- » Examine the customer experience across all channels
- » Appraise the role of technology and analytics

### Customer Relationship Management

- » Analyse the importance of CRM in a virtual world
- » Examine the importance of branding in the context of marketing and differentiation
- » Explain service excellence and the factors determining service quality

Case Study: How virtual relationship managers are changing the banking style

### CRM in the Digital World

- » Analyse the use of digital technology and social media in communicating with clients
- » Evaluate the impact of technological change on how financial services are provided
- » Examine the use of different technologies to deliver excellent services and enhance customer satisfaction

Case Study: The key concepts of electronic customer relationship management (eCRM)

### CRM Strategy in the Digital Age

- » Business intelligence
- » Social media
- » Mobile world
- » Omnichannel presence

Case Study: Opportunities to strengthen customer relationships in a virtual world

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

## DATA VISUALISATION FOR BUSINESS INTELLIGENCE (BI)

This one-day programme allows participants to understand and master the fundamental of data visualisation using the popular BI tool, Tableau. Participants will learn how to create basic visualisations and perform simple data analytics using Tableau's interface.

### PROGRAMME DETAILS

Date : 6 September 2021

Time : 9.00am - 5.00pm

Training Platform : Zoom

### PROGRAMME FEES\*

RM600

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

### LEARNING OBJECTIVES

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

- Learn the essentials of Tableau to create descriptive analytic charts
- Unlock analytical capabilities through expert-level visualisation techniques
- Design dashboards for different audiences and purposes: exploring and reporting

### TRAINING METHODOLOGY

Instructor-led workshop with extensive hands-on activities.

### PARTICIPANT PROFILE

Business managers, operations executives and technical supervisors who need to understand the fundamental of data analysis and master the visualisation techniques to generate the right insights to further their business goals and outcomes

## PROGRAMME OUTLINE

### Tableau User Interface

Learn the essentials of Tableau and unlock the relevant business insights from the raw data

- » Data types
- » Dimensions/measures
- » Hierarchy
- » Marks shelf
- » Experiment time

### Creating Basic Charts

Charts allow you to quickly digest large quantities of data to make critical business decisions

- » Bar chart
- » Line chart
- » Pie chart
- » Heat map

### Advanced Chart Tools

Develop a higher level of actionable insights through advanced visualisations

- » Filters
- » Sorting
- » Labels
- » Tooltips
- » Annotations
- » Highlights
- » Calculated fields
- » Reference lines
- » Trend lines

### Dashboarding

Enable the entire team to work with data and find creative insights through the unified view that dashboards provide

- » Building a dashboard
- » Adding interactivity with Actions
- » Dashboard formatting
- » Story points

### Assessment

- » Trainer's feedback
- » TalentSpy

## ABOUT THE TRAINER

### ZACHARY JOHNSON

Zachary is an experienced marketing strategist and business consultant with a decidedly creative flair. His varied background from mobile games to farming implementation have given him unique insights into the business challenges in every market and scenario. He specialises in data-driven decision making and works on synthesising new strategies into compelling business cases. His work-related passions include human centred design, innovative pricing strategies and international development. Zachary holds a Master of Business Administration from the Carlson School of Management at the University of Minnesota and a Bachelor of Arts in Japanese Language and Culture at the Macalester College in the U.S.

# AGILE BANK LEADERS IN A DIGITAL AGE

LIBF 37 CPD POINTS

AICB CPD HOURS

1 CPD hour for each hour of study time, up to a maximum of 20 CPD hours per course

As we grapple with a worldwide pandemic and the rapidly changing workplace that has arisen as a result - the need for strong, agile leadership has never been more evident. It is a critical juncture for professionals to hone their leadership skills - managing teams effectively through digital disruption and achieving impactful leadership in times of uncertainty.

In the banking and finance sectors, the pandemic has accelerated digitalisation, resulting in huge disruption with many job roles needing to change - either by being displaced or rebased. Leaders need to lead through crisis, think critically and be able to instil a work culture where teams are able to embrace change, feel empowered and be open to learning. External challenges are also being compounded by internal changes. The pandemic has caused a significant shift in our collective perception of the workplace. As our physical workspace has become virtual - it is critical that we adapt - learning to balance home and work life, manage remotely, and communicate effectively from a distance. Even if we resume 'normal' life in the next year or so, this new-found flexibility around where and how we work, will remain. The idea of remote leadership, as an integral part of what it means to be agile, therefore, will run through the whole programme.

Designed for those on an accelerated career path towards a leadership position, participants of this programme will be able to acquire skills in addressing leadership challenges within the new digital business environment, understand the approaches in developing competencies and best practice tools, and develop their ability to lead and encourage employees to transform the organisation for success in the digital era.

## PROGRAMME DETAILS

Date : September - October 2021

Duration : 2 months

Training Platform : Fully online on MyLIBF platform

## PROGRAMME FEES\*

MALAYSIAN PARTICIPANTS

INTERNATIONAL PARTICIPANTS

RM10,800 | GBP1,800

*Subject to 6% service tax*

## TRAINING METHODOLOGY

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

- Understand the fundamental technology disrupting banking and finance
- Know the proven digital models in leading markets
- Evaluate the different types of leadership to address the challenges brought about by digital disruption
- Define Agile Leadership and how it applies to the digital age
- Gain insight into their own leadership styles, qualities and strengths
- Interpret how best to manage in a crisis and lead a team through change



## PARTICIPANT PROFILE

This programme has been designed for those on a fast track to a leadership role within their financial institutions including business unit heads, function heads and area managers, as well as those who have been tasked with the responsibility of refining current business strategies and incorporating new value-led business models for greater alignment between core values, employee behaviour and business output.

## PROGRAMME FORMAT

The programme has a modular structure. Each module lasts 3.5 hours and offers curated content in the form of specific pre-reading and links to related topics in video or online presentations and case studies, examples etc. Participants are required to attend all the modules and complete a short reflective journal to obtain advanced credentials (certified CPD credits). For each module, participants have the ability to send questions before, during or after the workshop, through a discussion forum with the trainers. Each topic is accompanied by coaching sessions which enable participants to deepen their understanding. The reflective journal provides participants with the opportunity to examine past experiences and identify strengths and weaknesses, and an active buddy scheme allows them to receive and deliver feedback from multiple angles.

Participants will be offered the Harrison Assessment as a preliminary to the programme. This will enable each one to fully benefit from the programme right from the start. Participants and Trainers will discuss the experience of the Harrison Assessment and accompanying individual coaching sessions, and explore how to use the tool in their studies, reflective journals and Buddy discussions.

## PROGRAMME OUTLINE

### PROGRAMME KICK OFF SESSION (1 hour)

The kick-off session is designed to provide a general overview of the programme. The participants will gain an understanding of the programme structure, review the content, the method of coaching, and how the use of case studies and role plays will help them more deeply engage with the material. They will also be provided with recommendations of what to do between each module, to be able to take full advantage of the programme.

### MODULE 1 : An Introduction to Agile Leadership (3.5 hours)

Understanding the disruption in banking and finance and gaining insights into proven digital models in leading markets is a must. Agility is not just about technology - it relates to the way in which digital has brought about a less-siloed approach to business strategy, organisation and processes. In this module, participants will explore the concept of Agile leadership and its importance in the current landscape. It will also cover how technology is transforming the financial industry and proven digital models in leading markets.

### MODULE 2 : Leadership and the Self - Becoming Hyperaware (3.5 hours)

Leadership starts with the self and self-awareness. EQ matters as much as IQ when considering the future of banking as a whole. In this module, participants will gain an understanding of beliefs and mindsets. They will examine their qualities, skills, values and behaviours as agile leaders, exploring their assumptions and those stories that form the foundation of their leadership journey. Positive leadership attributes and identifying the gaps will also be included.

### MODULE 3 : Stepping Outside the Comfort Zone - Building Resilience and Growing from Failure (3.5 hours)

Big change demands bold leadership and, often, cultural transformation can only be undertaken by confidently stepping outside our comfort zone. A leadership position comes with power but this level of control needs to be met with having an equally strong sense of our own capability and sense of responsibility. Agile leadership means sound decision making and having the courage of our convictions to take swift action, and if needed, fail fast too. In this module, participants will examine the concept of control – the areas in their lives which they can control and, equally, how they respond for those they cannot. They will explore how to step into their power, engage a leadership mindset and lead change management.

### MODULE 4 : Communication for an Agile Culture (3.5 hours)

Good communication is multi-dimensional. It starts with the voice in our head and rolls out into every aspect of the leadership journey. In this module, participants will explore communication, impact and coaching, and learn about the benefits of positive self-talk and active listening.

### MODULE 5 : Strategic Leadership & Leading Others (3.5 hours)

Agile leaders have a clear sense of vision and strong engagement both inside and outside of their organisations. They advance towards a digital and sustainable future by inspiring others through passion and leading by example. In this module, participants will examine how agile leaders can effectively motivate others to embrace their vision and join them on their journey. They will also understand how to incorporate influencing, motivation, recognising success and feedback, and networking into their leadership styles.

## ABOUT THE TRAINERS



### OLIVIER BEROUD

Olivier Beroud is a visiting professor at the LIBF and the founder of the Centre for Governance, Risk and Regulation. He runs his own leadership, governance, risk and pension advisory, training, and coaching firm and advises UK pension funds. He is a non-executive board member in the finance and charity sectors. He has over 30 years' experience in rating agencies and banking. Until 2016 he was managing director EMEA for Moody's, based in London. In that capacity, Olivier was responsible for the rating agency's strategy and operations, and a member of the European board. He has provided training to senior executives all over the world and coached board members on topics such as corporate governance practices when dealing with complex issues such as crisis management in the Covid-19 period.



### JEANNETTE LICHNER

Jeannette Lichner provides corporate governance and business strategy advice and practices as an executive coach.

Over her 20-year career as an executive in financial services, Jeannette held roles in regulatory compliance, operational risk management, finance, operations, corporate finance, technology and human resources. She's also served as chief operating officer in firms including Morgan Stanley, JPMorgan and Bank of America.

This was followed by a ten-year consulting career, during which she advised clients on governance, risk and regulatory matters. Her final consulting role was at FTI Consulting, where she established and led the EMEA Governance, Risk and Regulatory Practice and Cross-business Financial Services team.

She has extensive experience of advising boards on specific issues, establishing robust corporate governance arrangements, conducting board effectiveness reviews, delivering education programmes and providing performance leadership coaching.

Jeannette serves as a non-executive director on several commercial and not-for-profit organisations and is a tutor on the High Impact Leadership course at the Cambridge Institute of Sustainable Leadership (CISL).



### 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).

# 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 two-half-day 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 : 26 – 27 July 2021

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

Time : 9.00am - 1.00pm

Training Platform : Online learning will be delivered via webinar sessions

## PROGRAMME FEES\*

RM1,500

AICB member

RM1,800

Non-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 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).

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## 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. In this intensive half-day programme, you will have to put yourself in the shoes of Sam and decide on how would you resolve this defining moment.

### PROGRAMME DETAILS

Date : 9 November 2021

Time : 9.00am - 1.00pm

Training Platform : Zoom

### PROGRAMME FEES\*

**RM850**  
AICB member

**RM1,150**  
Non-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).

# INTRODUCTION TO ETHICS IN BANKING

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** : Session 1, 1 - 10 September 2021  
 Session 2, 1 - 10 December 2021  
**Time** : E-learning is self-paced  
**Training Platform** : E-Learning - 6 modules  
 Webinar - 1.5 hours

## PROGRAMME FEES\*

**RM1,100**

*\*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 branch, 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.

# MEETING THE ETHICAL CHALLENGES OF LEADERSHIP

In business, there are black and white situations where all the facts are known, and the answer is immediately apparent. However, there are also times when some issues are of darker shades of grey than others in which critical facts are unknown, your peers disagree on the best solution and you are uncertain on the next step. During these moments, it is easy to be paralysed as judgement is not easy.

Furthermore, judgement is particularly risky today because of the seductive power of analytical techniques. It is tempting to think if you can get the right information and use the right analytics, you can make the right decisions. But tools and techniques will not always give you the right answer. Nevertheless, when it comes to making critical judgment, we are fortunate that we can turn, not to the latest management theories but to much older source of thinkers, who over the centuries have wrestled with the big questions of human nature.

So, let us now commence a journey where your fellow 'sifus' include Aristotle, John Stuart Mills, Immanuel Kant, Adam Smith, Confucius, Lao Tzu, Prophet Muhammad (p.b.u.h), Sun Tzu, Ibn Rushd and Vivekananda, to name just a few. Over many centuries and across many cultures, they have emerged as those with serious responsibilities and have struggled with difficult problems. Their penetrating minds and compassionate spirits of human history can guide your organisation to navigate the greyest of grey areas.

During this two-half-day programme, we will explore how these ancient scholars have been guided to make decisions in grey areas by asking five critical thinking questions:

1. What are the core uncompromisable duties and obligations?
2. What are the various and ultimate consequences of an action?
3. What are the economic choices that benefit the nation and create wealth?
4. What really matters to the employer, the employee, the community and culture
5. What works in the real world?

## PROGRAMME DETAILS

Date : 7 - 8 September 2021

Time : 9.00am – 1.00pm (15 mins. break)

Training Platform : Zoom

## PROGRAMME FEES\*

<b>RM1,500</b> <small>AICB member</small>	<b>RM1,800</b> <small>Non-member</small>
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\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVE

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

- Describe the five sources of power available to managers, and the ethical issues related to authoritarian and participatory leadership
- Examine office politics and how to ethically gain traction with peers
- Evaluate practical guidelines how to make ethical decisions that are fair and just
- Design and conduct employee performance appraisals that encourage ethical behaviour
- Examine how to discipline and forgive employees for major and minor ethical infractions

## TRAINING METHODOLOGY

- This one day (or two half-day for online delivery) 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

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

## PROGRAMME OUTLINE

### Module 1: Ethical Leadership

- » Role modelling and personal integrity
- » Leadership style and exercise of power

### Module 2: Fostering Ethical Behaviours

- » Holistic organisational goals
- » Goal setting and stretch goals

### Module 3: Ethically Engaging & Empowering Employees

- » Ways to ethically engage employees with their work tasks
- » Empowering go-getters, fence-sitters and adversaries

### Module 4: Ethical Employee Performance Appraisal

- » Design and conduct employee performance appraisals that encourage ethical behaviour
- » Unethical behaviour, bullying and sexual harassment

### Module 5: Disciplining Ethical Violations

- » Major and minor infractions
- » Dealing with unethical employees

### Case Studies & Videos

Pragmatic business ethical decisions – lessons learned from the following case studies:

- » Why sometimes “good” managers make bad ethical choices
- » Is it ethical for banks to mandate employees to take COVID-19 vaccination?
- » Dealing ethically with underperforming employees
- » Implicit bullying and designing ethical KPIs
- » When ethics, law and religion clash

## 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).



# 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.

Managing Conduct Risk in Banking is a one-day programme which 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 : 1 November 2021

Time : 9.00am – 5.00pm

Training Platform: Zoom

## PROGRAMME FEES\*

<b>RM1,200</b>		<b>RM1,500</b>
AICB member		Non-member

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

## LEARNING OBJECTIVES

By the end 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
- Training 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 has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

## 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 comprehensive half-day programme 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 : 19 July 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

By the end 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
- Training 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.



# FOUNDATION IN ESG INVESTING

Environmental, Social and Governance (ESG) is one of the fastest growing segments of investment globally. Today, ninety-five percent of the Global Fortune 250 are reporting their CSR performances and ESG investing now accounts for one-third of the total U.S. assets under management.

This two-module programme will examine all areas of ESG investing. Starting with Module 1, this one-day programme provides an overview of the fundamental principles of sustainable and responsible investing, ESG themes and factor and ESG activities and strategies. ESG screening and specialised funds are now part of a fast-evolving range of funds, investment classes and performance measures.

During the one-day programme of Module 2, you will learn about the underlying factors in ESG assessment and how they impact ESG ratings and how ESG is deployed in the scoring and rating of firms and sectors. The ESG integration and screening process in which investors can target companies that drive and produce optimal ESG-led returns will also be examined.

## PROGRAMME DETAILS

**Date** : Module 1 - 18 October 2021  
Module 2 - 25 October 2021

**Time** : 9:00 am – 5:00 pm (each module)

**Training Platform:** Zoom

## PROGRAMME FEES\*

Module 1

**RM900**

AICB member

**RM1,100**

Non-member

Module 2

**RM1,100**

AICB member

**RM1,300**

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

### Module 1

- Discuss responsible and Environmental, Social and Governance (ESG) investing
- Explain the objectives of ESG
- Analyse the risks and opportunities of ESG investing

### Module 2

- Describe ESG materiality and performance, as well as accounting issues
- Examine ESG scores and ratings
- Identify key areas of growth in the ESG market



## TRAINING METHODOLOGY

Online lecture, case studies, exercises and discussions

## PARTICIPANT PROFILE

Investment managers, wealth/portfolio/fund/product managers, financial advisors, relationship and account managers, analysts, risk managers, corporate managers and anyone interested to understand the basics of ESG investing.

## PROGRAMME OUTLINE

### MODULE 1 : Introduction to ESG, ESG Themes and Investment Strategies

Introduction to ESG, Responsible Investing and Sustainability

- » What is E, S and G?
- » Why they are important
- » The evolution of socially responsible investing (SRI) and ESG investing
- » The objectives of ESG
- » The UN Sustainable Development Goals (SDGs)
- » Benefits, costs and risks of ESG investing

ESG Themes and Factors

- » Environmental factors - climate change, carbon emissions, air and water pollution, biodiversity loss etc.
- » Social factors - diversity and inclusion community relations, data protection and privacy, human rights etc.
- » Governance factors - management structure, executive compensation, employee relations etc.
- » ESG issues and regulations
- » Developing trends in ESG investing

ESG Investment Activities and Strategies

- » Negative/exclusionary screening
- » Positive/best-in-class screening
- » Norms-based screening
- » ESG integration
- » Sustainability themed investing
- » Impact/community investing
- » Corporate engagement and shareholder action

### MODULE 2 : ESG Materiality, Performance and Ratings

ESG Materiality and Analysis

- » What it is and why it is important
- » Financial significance of materiality
- » How to conduct materiality analysis
- » ESG ratings and metrics: assessment of different ESG rating systems
- » Identification of ESG value drivers

ESG and Financial Performance

- » Performance of ESG shares vs market
- » Identifying key areas of growth in the ESG market
- » Importance of improving disclosures
- » The effect of increased ESG strategy complexity
- » What investors look for

Investing using ESG Scores and Ratings

- » ESG Strategies
- » ESG Integration
- » Screening: negative, positive, best in class, impact
- » ESG Indexing: Active versus passive
- » Relative returns and performance

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong 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 Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA 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, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

## CERTIFIED EXPERT IN SUSTAINABLE FINANCE

AICB

CPD  
HOURS

1 CPD hour for each hour of study time, up to a maximum of 20 CPD hours per course

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 - Sep 2021 to Feb 2022

*This programme has two intakes per year  
- March & September*

### PROGRAMME FEES\*

MALAYSIAN  
PARTICIPANTS
**RM6,750**

Early Bird Fee!  
Before 15 Jul 2021

**RM7,750**

After 15 Jul 2021

INTERNATIONAL  
PARTICIPANTS
**EUR1,350**

Early Bird Fee!  
Before 15 Jul 2021

**EUR1,550**

After 15 Jul 2021

(Fee shown is per participant and subject to 6% Service Tax. It is inclusive of the final exam fee of EUR50)

### 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

## 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.

## UN SUSTAINABLE DEVELOPMENT GOALS

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



## ABOUT THE TRAINERS



### 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



# CERTIFIED EXPERT IN ESG & IMPACT INVESTING

AICB

CPD  
HOURS

1 CPD hour for each hour of study time, up to a maximum of 20 CPD hours per course

Environment Social and Governance (ESG) and Impact Investing are approaches to finance that are related to each other, although they may occupy different ends of the spectrum in terms of methodological intensity or operational mind-set. They have gained a lot of traction in recent years and will continue to do so in the (post-) Corona world. Calls for a green and socially equitable re-start are very prominent. The EU's Green New Deal ("Green Deal") and the UN's Sustainable Development Goals (SDGs) are good examples of how ESG criteria and ideas of Impact Investing are being incorporated into policy objectives.

## PROGRAMME DETAILS

Next Intake : Sep 2021 to Feb 2022

Training Platform :  
Frankfurt School e-Campus

*This programme has two intakes per year  
- March & September*

*(Fee shown is per participant and subject to 6% Service Tax. It is inclusive of the final exam fee of EUR50)*

## PROGRAMME FEES\*

MALAYSIAN  
PARTICIPANTS
**RM6,750**

Early Bird Fee!  
Before 15 Jul 2021

**RM7,750**

After 15 Jul 2021

INTERNATIONAL  
PARTICIPANTS
**EUR1,350**

Early Bird Fee!  
Before 15 Jul 2021

**EUR1,550**

After 15 Jul 2021

## TRAINING METHODOLOGY

An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests, assignments and case studies. A discussion forum for course related issues as well as for exchange of opinions and experiences with trainers, 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 2-hour online final exam or for those not wanting to take the final exam, a confirmation of course participation after completing the course.

## 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. Also designed for those working in international DFIs, multilateral donor organisations, institutional investors, pension funds, insurance companies, asset and fund managers who want their investments to achieve positive impact.

## PROGRAMME OUTLINE

The course takes approximately 6 months assuming 4-6 hours of self-study per week. It consists of 7 mandatory units, which build upon each other.

### **UNIT 1 : Introduction and Overview: What are ESG Criteria and Impact Investing**

This introductory unit provides you with an understanding of how ESG criteria and Impact Investing relate to traditional mainstream finance. It familiarises you with major stakeholders, initiatives, and approaches for integrating non-financial issues into the day-to-day activities of investing. Key concepts and themes are introduced, which establish foundations for a learning journey that will be expanded upon over the subsequent units.

### **UNIT 2 : Historical and Theoretical Context**

ESG and Impact Investing are orientated within different operational contexts: from asset management, through direct investment, to advisory services, etc. This unit helps you understand what is relevant for your context, whilst also making you aware of other requirements you may encounter in adjacent parts of the industry. It contextualises the historical evolution and theoretical development of ESG and Impact Investing to show how they complement each other, and to demystify why some narratives about managing non-financial factors appear to be fragmented and conflicting. Conceptual structures are presented that help you apply theory to praxis via a unified framework.

### **UNIT 3 : Strategies for Measuring and Managing ESG Criteria and Impact**

There are different strategic pathways available to managing ESG and impact factors. Each pathway represents a different level of methodological intensity. You will be introduced to the techniques and tools that are relevant for each, and learn how to choose the pathway that is most suitable for your needs or circumstances. This unit also clarifies how these strategic pathways align with operational mind-sets such as compliance, risk management, as well as proactively managing performance against non-financial goals.

### **UNIT 4 : Integrating ESG and Impact Management in the Investment Process**

Each of the strategic pathways for managing ESG and impact can be integrated at every stage of the investment process: from deal sourcing and due diligence, through ongoing investment management, to final exit or contract maturity. These all follow the same high-level process that aligns with the Deming quality management cycle. This is applied with different levels of intensity and granularity depending on the strategic pathway being followed. You will learn how this process can be deployed across all asset classes, across publicly traded securities and private over-the-counter transactions, and by retail investors as well as institutional investors.

### **UNIT 5 : Specialised Financial Instruments and Legal Contracts that Integrate ESG and Impact**

This unit starts with an introduction of traditional asset classes and financial instruments (a refresher for anyone familiar with both investing and philanthropy). You will learn how ESG and impact features are incorporated into financial instruments. This can be achieved either by enhancing traditional instruments with additional requirements and obligations, such as with Green Bonds; or by developing innovative instruments and hybrid models that introduce new contractual and financial arrangements, such as Social Impact Incentives.

### **UNIT 6 : Ratings, Indicators, Non-Financial Reporting and Data**

There are currently no universally accepted standards for reporting non-financial information, although there are several voluntary frameworks and norms established by industry initiatives. You will learn about the key regulations and legal requirements that are currently in various stages of development, notably by the European Commission. The unit also covers key trends, selected best practice, and challenges to help you navigate the various ratings, labels, certifications, and evaluation methods that are available. The challenges and opportunities in data collection are outlined, which explains why information from different providers of data and ratings is often weakly correlated.

### **UNIT 7 : Elective Module**

Participants choose one module from the following options. The unit will conclude with an assignment that is tailored to the option you choose.

- » 7a Marketing, Fundraising and Sales – this option allows you to delve deeper into designing and presenting a product, fund, or other business idea for ESG and impact investing. It covers fund design, investor targeting, and how to present to investors.
- » 7b Due Diligence – this option allows you to delve deeper into assessing investment opportunities. It covers the different tools available and how to take into account the market context, governance, legal form and business models, as well as planning an on-site visit.

## UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with knowledge to advance all the SDGs



## ABOUT THE TRAINERS



**Prof. Dr. Zacharias Sautner** is Professor of Finance at Frankfurt School of Finance & Management. He was previously Associate Professor of Finance at the University of Amsterdam and Research Fellow in Finance at the Saïd Business School of the University of Oxford. Zacharias Sautner works in the area of empirical corporate finance and focuses on ESG, climate finance, and corporate governance. His research was published in leading international journals such as the *Journal of Finance*, *Review of Financial Studies*, *Management Science* or *Review of Finance* and he has presented at conferences such as the AFA, WFA, and EFA. He was ranked #2 in Germany in Business Administration (#1 in Finance) based on A+ publications (age of 40 or below) by *Forschungsmonitoring.org* (February 2019). He teaches corporate finance, valuation, and corporate governance and has won different research and teaching awards.



**Lucie Charrier** is a Senior Financial Inclusion Expert with 15 years of experience in Latin America and the Caribbean, Africa, the Middle-East, Europe and Central Asia. Lucie Charrier is currently Senior Business Development Expert for the implementation of the Technical Assistance Programme of the European Investment Bank (EIB) to the Financial Sector that is being implemented by Frankfurt School of Finance and Management since May 2018 in the Caribbean region. Lucie is a Qualified Social Performance Auditor by CERISE since December 2015. Lucie was previously Country Manager Peru for Oikocredit and Senior Analyst at Planet Rating. Lucie has conducted more than 100 institutional, financial and social performance ratings, due diligence and evaluations, social audits, Smart Campaign's client protection principles certifications as well as technical assistance projects in Latin America and the Caribbean, Africa, the Middle-East, Europe and Central Asia.



**Karl Richter** is the co-founder of EngagedX, which is a consultancy specialising in impact investing, thought leadership, data and tech development, advocacy and policy work. Karl works internationally across private, public, and social sectors. He lectures at the Frankfurt School of Finance and Management, and has guest lectured at the Universities of Oxford and Cambridge. Karl's previous experiences include a 12 month assignment as Head of Research and Knowledge for the UNDP SDG Impact Finance initiative (UNSIF), where he led research to improve the analytical framework for social impact investing; membership of Groupe d'Experts de la Commission sur l'Entrepreneuriat Social (GECES) of the European Commission to advise on its Social Business Initiative; part of the OECD expert group on social impact investing. Karl is currently Senior Fellow of the Finance Innovation Lab; and adviser to several organisations, including the China Alliance for Social Value Investment.



**Dina Lorenz** studied economic law focusing on finance and started her career as a consultant and investment banker specialised in the acquisition and respective valuation of financial institutions. She now works as a Business Development Manager, Regulatory. Dina specialises in Impact Investing topics having worked for a Swiss Impact Investment Fund the last several years in Lima, Peru. Underlying her dedicated work within Impact Investing, she is a member of the Board of SA Oikocredit North Germany, a support association of Oikocredit International, a Netherlands-based worldwide cooperative and social investor, providing funding to the microfinance sector, fair trade organisations, cooperatives and small to medium enterprises in Africa, South-East Asia, India and Latin America. In addition, she is a consultant to the Green Sustainable Finance Cluster Germany as well as founding member on the establishment of the Federal Initiative Impact Investing in Germany.



# WEALTH AND LEGACY PLANNING IN TIMES OF CRISIS

Today's world is changing faster than ever, with technological advancement, climate change, intellectual awareness, financial evolution, and quite recently, the COVID-19 pandemic. Such unpredictability makes wealth and legacy planning even more pertinent.

This half-day programme is designed to provide financial professionals with the understanding of such challenges that we are facing and will face in the future. The seven wealth and legacy planning strategies are the critical steps in strategizing a proper financial plan based on the individual's or business's financial situation, goals and risk tolerance, and ultimately help them to gain maximum financial security or benefits.

## PROGRAMME DETAILS

Date : 26 August 2021  
Time : 9.00am - 12.00pm  
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:

- Relate to the various components of the capital market and analyse the impact of economic cycles, technological advancement and market changes on businesses and the financial services
- Analyse the future landscape of the market and apply the seven wealth and legacy planning strategies to ride on the crises and grab any opportunities that lie ahead

## TRAINING METHODOLOGY

Presentation slides, videos, case studies and real-life stories

## PARTICIPANT PROFILE

Remisiers, CMSRL license holders, private bankers, relationship management managers, registered & licensed financial planners/advisors, Investment bank management and staff, commercial bank management and staff, Islamic bank management and staff, public and industry related professionals, stock broking firms' management, business reporters and anyone with an interest in this area



## PROGRAMME OUTLINE

### The Current and Future Crises

- » Pandemic
- » Global warming and extreme weather
- » The clash of titans - US and China
- » The evolution of the financial industry and FinTech
- » Money printing, low interest regime & global debt
- » Globalisation
- » Global food crisis

### Seven Wealth and Legacy Strategies

- » Lifelong learning
- » Focus on what makes you different
- » Market positioning
- » Portfolio diversification - Asset allocation
- » Portfolio diversification - Asset allocation (Personal)
- » Investment strategies - Stay invested in all weathers
- » Modern estate planning strategies

## ABOUT THE TRAINER

### YONG CHU EU

Yong Chu Eu is the founder, managing director and principal trainer of Money & Life Academy and a licensed financial planner (FAR & CMSRL) for Philip Wealth Planner and has more than 12 years' experience in the training and financial planning industry. He was a unit trust consultant and a professional will writer prior to joining Fin Freedom in 2010, as a fully licensed financial planner and Head of Education.

He is regularly featured and interviewed in the local medias for his experience and expertise in the financial market, while being a blogger and a regular columnist for the Chinese financial magazine – The Busy Weekly, and the Smart Investor magazine. He also appeared in MFPC's Financial 1st magazine and MFPC JWMFP journals, Money Compass, The Edge Malaysia – Personal Wealth, Focus Malaysia, Sin Chew Newspaper and Melody FM (a local radio channel in Malaysia) to share his view on various financial planning topics.

Chu Eu holds a Bachelor of Science in Computer Science and a Master of Science in Computing Engineering from the University Putra Malaysia (UPM). Upon graduation, he worked with MNCs in the IT field before shifting his passion into financial planning. In 2017, he obtained his 'Shariah Registered Financial Planning' certification under MFPC & CMDP Educational Scholarship Programme.

## 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 Bayes Business School (formerly Cass) in London, the University of Cambridge Judge Business School, Frankfurt School of Finance and Management, Bangor Business School 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.

For enquiries, please contact:  
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