

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**  
JANUARY - JUNE





## ONLINE LEARNING PROGRAMMES

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

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

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

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

## OUR 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 2022

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# ELECTRONIC BANKING LAW

This one-day programme examines the legal framework and practical applications of the laws and regulations relevant to electronic banking. It also provides an examination and discussion on the duties and liabilities of bankers and considers the threats and risks involved as well as the handling of complaints, disputes and their resolution.

## PROGRAMME DETAILS

Date : 13 June 2022

Time : 9.00am - 5.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM1,500	RM1,800
AICB member	Non-member

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

## LEARNING OBJECTIVES

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

- Operate effectively within the legal framework of electronic banking and gain knowledge on the laws and recent developments affecting electronic fund transfers and delivery channels
- Identify, assess, manage, monitor, and control the risks involved and the legal principles governing electronic banking transactions
- Be aware of the duties, rights and liabilities of a financial institution in respect of electronic banking transactions and accounts and alternate dispute resolution arising out of electronic banking products or services and handling criminal cases on e-banking.

## TRAINING METHODOLOGY

Lectures, exercises, case-studies and discussions

## PARTICIPANT PROFILE

Bank-wide, officers and above

## PROGRAMME OUTLINE

### E-Banking and EFT Transactions

- » The Electronic banking revolution
- » EFT Systems – consumer e-banking, corporate e-banking, inter-bank e-banking & products

### Relevant Laws on EFT and Electronic Banking

- » The Legal Framework
- » Legal nature of EFT & agency relationship
- » Time of payment & countermand
- » Recovery of incorrect payments

### Recent Developments and Emergence of New Risks in E-Banking

- » Recent developments
- » Financial crimes and electronic banking
- » Addressing new risks and challenges
- » Recent cases

### Disputes and Litigation Concerning E-Banking and Internet Banking

- » ATM Cards, EFTPOS, SMART cards and e-purse, credit cards and electronic money, home, phone, computer and internet banking
- » International money transfers and m-payments
- » Digital banking and recent IT advances

## 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 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 and was a Fellow of the Faculty of Law. 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).

Presently, she is also a member of the Institute of Company Directors Malaysia and the Singapore Institute of Directors.



# CORPORATE LIABILITY (SECTION 17A, MACC ACT): REQUIREMENT FOR THE ADEQUATE PROCEDURES TO BUILD “T.R.U.S.T” PRINCIPLES AND PRACTICAL APPLICATIONS

This one-day programme focuses on the prevention of corruption in relation to the Corporate Liability Provision and its impact on commercial organisation. It will discuss the framework and understanding required in reliance to the Guidelines on Adequate Procedures. It is based on the principle of T.R.U.S.T and provides companies the defence mechanism from being penalised for offences related to bribery and corruption. Participants will also gain knowledge and understanding.

## PROGRAMME DETAILS

Date : 31 May 2022

Time : 9.00am - 1.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM900

AICB member

RM1,200

Non-member

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

## LEARNING OBJECTIVES

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

- Interpret the key features of the 2018 amendment of the corporate liability provision under Section 17A of MACC Act
- Understand the requirement under the T.R.U.S.T principles and practical applications
- Develop the knowledge to establish the anti-corruption programme based on Guidelines on “Adequate Procedures”
- Promote business integrity by strengthening businesses’ awareness and ability to mitigate the corruption risks through practical applications

## TRAINING METHODOLOGY

Lectures, interactive discussion & sharing of experiences

## PARTICIPANT PROFILE

Integrity Officers, Risk Management Officers, Auditors, Directors, Executive Officers (C-suite), Company Secretaries, Firm Partners, General Counsels, Accountants, Corporate Consultants, Corporate Advisory Professionals, Financial Controllers, Compliance Managers, Human Resource Staff, Managers and Executives.

## PROGRAMME OUTLINE

### Overview of Bribery & Corruption Offences

- » Definition of bribery & corruption
- » Causes and impact of corruption to the community and nation
- » Identify the initiatives or programme for combatting corruption

### Corporate Liability Provision – Section 17A of MACC Act 2009 (Amendment 2018)

- » Legislation of corporate liability in corruption from international and Malaysia's perspective
- » Objective of enforcing corporate liability provision as per amended Section 17A
- » Offence by Commercial Organisations
- » Trivia on UK Bribery Act and US FCPA
- » Malaysian Law: applicable anti-corruption laws, recent cases and enforcement
- » Lessons from international case studies

### Ministerial Guideline on Principles of Adequate Procedures (T.R.U.S.T)

- » Adequate procedures based on the adequate procedure compliance checklist
- » Adopting the ISO Anti-Bribery Management System (ABMS)
- » Internal communication and training/awareness raising to 3rd parties
- » Compliance programme to reflect the five principles of TRUST

### Case Study & Best Practices Initiative

- » Based on United Kingdom Bribery Act
- » Foreign Corrupt Practices Act
- » Malaysian Anti-Corruption Commission Act
- » United Nations Convention against Corruption
- » Anti-Corruption Initiative for Asia Pacific

## ABOUT THE TRAINER

### AAZAD ANANTHAN

Aazad Ananthan has 23 years of working experience in foreign banks including in Labuan offshore banks. During his tenure as a Trade Finance Manager at several banks in Labuan, he was responsible for overseeing the project to set up their Trade Finance Department and SWIFT payment system. Later, while heading the Compliance Department in these banks, he also managed the implementation of policy and procedures pertaining to the overall trade finance operations and compliance.

Aazad holds a Bachelor of Jurisprudence (Law) from Universiti Malaya (UM), a Bachelor of Business Administration from Universiti Utara Malaysia and a Master of Commercial Law at University Malaya. He has an Advanced Certification in AML/CFT jointly awarded by the Asian Institute of Chartered Bankers and International Compliance Association in collaboration with the University of Manchester Business School; and Certified Integrity Officer (CeIO) qualification awarded by MACC Academy. Aazad specialises and delivers training in the subjects of anti-money laundering/counter-financing of terrorism, sanctions compliance, anti-bribery/corruption (ABC) and provides consultancy work related to AML/CFT policy and procedures for the financial industry. He is a Senior Consultant and Integrity Officer at the Asian Banking School and is also a HRDF certified trainer.



# UNDERSTANDING FOREIGN EXCHANGE POLICY AND ITS APPLICATION IN BANKING TRANSACTIONS

Foreign Exchange (FE) Policy is part of broad prudential toolkits that generally aim to preserve Malaysia's monetary and financial stability. The policy has become a 'compliance-focused area' among financial institutions in Malaysia and bank officers are to have comprehensive understanding of the policy to ensure reasonable compliance and are able to adopt market standards in the due diligence process.

This four-day programme will explain the rules within the FE Policy and how they are being applied in banking transactions. All 7 Notices in the policy will be covered including the Directions to Financial Institutions and Minimum Due Diligence. Quizzes and case studies will also be incorporated to reinforce the learning.

## PROGRAMME DETAILS

Date : 21 – 24 March 2022

Time : 9.00am - 1.00pm

Training Platform : Zoom

## PROGRAMME FEES\*

RM2,200	RM2,500
AICB member	Non-member

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

## LEARNING OBJECTIVES

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

- Interpret key rules of the FE policy
- Apply respective rules in banking transactions
- Undertake appropriate due diligence measures to ensure compliance

## TRAINING METHODOLOGY

Interactive presentation, case scenarios, quizzes and sharing of practical experience

## TRAINING REQUIREMENTS

Must have a minimum of 2 years working experience in handling banking transactions involving FE Policy

## PARTICIPANT PROFILE

Staff in Banking Institutions with working experience of at least 2 years in any business units or back-office department who deals with banking transactions involving FE Policy rules

## PROGRAMME OUTLINE

### Overview of Foreign Exchange (FE) Policy

- » FE Rules by Balance of Payment components
- » Balancing between the benefits and costs of capital flows
- » FE Rules by Legal Notices
- » Laws applicable to the FEA Rules
- » FE rules of neighboring countries

### Directions to Financial Institutions

- » General operational requirements
- » Requirements for submission of report on breaches and non-compliances

### Understanding the Structure and Rules of FE Policy

- » 4Ws Approach
- » Activity / Discussion

### Key terminologies in FE Policy

- » Resident & non-resident, Labuan entities, group of entities, parent-subsidiary relationships etc

### Hedging of currency and dealings in gold and precious metal (Notice 1)

- » Key pointers
- » Related definitions
- » Dealings in currency by Resident: buying & selling of foreign currency against the Ringgit
  - Own account transaction
  - Dynamic hedging framework for institutional investors
  - Transaction on behalf of related entities or clients
- » Dealings in currency by non-resident: buying & selling of foreign currency against the Ringgit
  - Own account transaction
  - Dynamic hedging framework for institutional investors
  - Transactions on behalf of related entities or clients
- » Appointed overseas office framework
- » Buying and selling of foreign currency against another foreign currency by residents and non-residents
- » Dealings in gold and other precious metals
- » Foreign Currency Trading
- » Case Scenarios

### Obtaining and Extending of Borrowing and Guarantee (Notice 2)

- » Key pointers
- » Related definitions
- » Borrowing by resident individual, sole proprietor, partnership and entity in :
  - Ringgit from non-resident
  - Foreign currency from resident and non-resident
- » Borrowings by non-residents in Ringgit and foreign currency
- » Exchange of debts
- » Financial & non-financial guarantee
- » Case Scenarios

### Investment in Foreign Currency Assets (Notice 3)

- » Key pointers
- » Classifications of investment transactions
- » Investment in foreign currency asset by
  - resident individual, sole proprietor and partnership
  - resident entity
  - resident intermediaries
- » Case Scenarios

### Payments, Receipts and Account Operations (Notice 4)

- » Key pointers
- » Related definitions
- » Payment and receipts for approved transactions
- » Payment involving Specified Persons and Restricted Currency
- » Payment/receipts in Ringgit between
  - a non-resident and resident
  - non-residents
- » Opening and maintaining of Ringgit account by non-resident
- » Management of Ringgit Assets by NR Financial Institution or NR Intermediary
- » Payment/receipts in Foreign Currency between:
  - residents
  - resident & non-resident
- » Opening and maintaining of foreign currency accounts
- » Case Scenarios

### Issuance of Securities and Financial Instruments (Notice 5)

- » Issuance of Security and Islamic Security by resident & non-resident
- » Issuance of financial instruments and Islamic financial instruments by licensed financial institutions and Bursa Malaysia
- » Subscription or transfer of security or financial instrument
- » Case Scenarios

### Import and export of Currency (Notice 6)

### Export of goods and retention of its proceeds (Notice 7)

- » Key pointers
- » Related definitions
- » Scope of exports of goods
- » Repatriation required of proceeds of export of goods
- » Payment of proceeds of export of goods in Ringgit
- » Case Scenarios

## **ABOUT THE TRAINER**

### **SHHRUL ADZUAN**

Shahrul Adzuan Ahmad is a Training Consultant at the Asian Banking School and has 27 years of working experience in the banking sector, with 24 of those years doing training and development at several banks.

His working experience includes branch operations, credit, training administration support as well as developing, delivering, and facilitating training programmes. The training programmes that he has conducted include Foreign Exchange Policy (formerly known as Foreign Exchange Administration Rules), credit, AML/CFT, leadership development and soft skills. At the Asian Banking School, Shahrul has conducted multiple training programmes relating to the Foreign Exchange Policy, Certified Credit Executive (CCE) and Retail Credit Professional (RCP). He also maintains a steady working relationship with the Foreign Exchange Policy Department of Bank Negara Malaysia for regular industry updates and training requirements as well as matters related to the Foreign Exchange Policy.

Shahrul holds a Bachelor of Science degree in Human Resources Development from the University of Technology Malaysia and a Diploma in Banking Studies from the Institute of Technology MARA (now known as the University of Technology MARA). He is a Certified Training Professional (CTP), DiSC - Certified Behavioural Consultant (CBC) and Certified HRDF Trainer.

# 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 : 21 April 2022

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

Online lecture, including sharing best market practices, practical experience, interactive discussions, 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

### DR LIM GUAN CHYE

Lim Guan Chye (GC) is the Director of Commercial Banking Training at the Asian Banking School. He has 25 years of experience as a banker with several local and foreign banks in the capacity as Regional Manager and Branch Manager; and is well-versed with credit evaluation/assessment, banking operations, branch management and the legal aspects of banking.

GC also has worked for 10 years in group companies including a public listed company in various senior management capacities such as Finance Director and Group General Manager. He is a life-long learner and is passionate about sharing his experiences in banking and business. He recently published his 2nd book entitled "The Quick Guide Series – About Business & Banking" in January 2021.

GC holds a 2nd Upper Honours Degree in Economics from the University of Malaya and a DBA from the EU Business School, Geneva in 2019. He is a Certified Credit Professional awarded by IBBM (now known as the Asian Institute of Chartered Bankers) and a certified trainer awarded by the Finance Accreditation Agency and HRDF (now known as HRD Corp).

# HANDLING LAW ENFORCEMENT AGENCIES (LEAs) ORDERS & SUSPICIOUS TRANSACTIONS REPORT (STR) WRITING

This two-day bespoke technical workshop is designed to upskill compliance officers in handling Law Enforcement Agencies (LEAs) Orders; and provide high-level guidance for writing an effective Suspicious Transactions Report (STR) & managing drop cases for the reporting institutions under AMLA 2001.

## PROGRAMME DETAILS

**Date** : 1 - 2 June 2022

**Time** : 9.00am - 5.00pm

**Training Platform** : Zoom

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

## PROGRAMME FEES\*

**RM2,200** | **RM2,500**  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

- Update their knowledge of the latest developments related to AML/CFT cases
- Know the scope and powers of Law Enforcement Agencies i.e. MACC, PDRM, LHDN and the appropriate processes to handle the requests
- Recognise impact of non-compliance to LEAs Orders
- Identify obligation to appoint a Compliance Officer (Money Laundering Compliance Officer) by reporting institutions
- Examine the 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

Lectures and open discussions

## PARTICIPANT PROFILE

- Officers responsible for raising STRs
- 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

### STR Obligation: Infrastructure Required to Support Detection & Reporting of STR

- » Appointment of MLCO
- » Establishment of Reporting Mechanisms
- » Establishment of Red Flags
- » Case study & class activities

### Law Enforcement Agencies (LEAs)

- » Stakeholders within STR reporting regime in Malaysia
- » Handling of LEAs orders
- » Regulatory obligations – responding to LEA orders
- » Consequent failure to comply with order requirements
- » STR requirements arising from orders
- » Case study & class activities

### 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

### 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 processes 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** : 20 - 21 June 2022

**Time** : 9.00am - 5.00pm

**Training Platform** : Zoom

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

## PROGRAMME FEES\*

**RM1,800** | **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:

- 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

## PROGRAMME 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.

# 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** : 18 – 20 Oct 2022

**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

# RISK BASED APPROACH (RBA) METHODOLOGY: TECHNICAL WORKSHOP

This programme will provide a step-by-step guide on how to apply RBA methodology in AML/CFT risk assessment. Participants will acquire the knowledge and skills to design and execute Relationship-based Risk Assessment (RbRA) and Business-based Risk Assessment (BbRA) and learn to document and support the overall risk results obtained for compliance reporting.

## PROGRAMME DETAILS

Date : 14 June 2022

Time : 9.00am - 5.00pm

Training Platform : Face-to-face

## 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:

- Understand the fundamentals of Risk Based Approach (RBA)
- Apply the methodology of RBA in identifying, assessing and understanding the ML/TF risks
- Apply preventive and mitigation measures that commensurate with the identified risk level

## TRAINING METHODOLOGY

Lectures and workshop-styled approach

## PARTICIPANT PROFILE

- All staff of AML/CFT Compliance and Financial Crime Officers
- Internal and external audit staff
- All staff of Reporting Institutions applicable under the AMLATFPUAA 2001 First Schedule
- Any other staff dealing with RBA Assessment

## PROGRAMME OUTLINE

### MODULE 1: What is RBA?

- » Introduction to RBA
- » Objectives of RBA
- » RBA Application
- » Key elements and main coverage of RBA implementation

### MODULE 2: RBA on Customers

- » Creating customer's risk profile
- » Identifying relevant risk factors for the customer
- » Assigning individual customer risk scores and creating risk status
- » Assigning corporate customer risk scores and creating risk status
- » Assessing overall customer risk for the company

### MODULE 3: RBA on a Reporting Institution (RI)

- » Creating the RI's risk profile
- » Identifying risk factors for the RI
- » Assigning the RI's risk scores and creating risk status
- » Assessing company-wide ML/TF risks of the RI

### MODULE 4: Risk Mitigation and Control Measures

- » Identifying relevant ML/TF risk mitigation and control measures on:
  - The RI
  - The customers
- » Undertaking risk monitoring and review

### Practical Session

- » Develop and apply the RbRA and BbRA

## ABOUT THE TRAINER

### LIM POH HONG

Lim Poh Hong is Head of Compliance at one of the leading remittance companies with global presence in Malaysia. Prior to joining the Money Services Business (MSB) industry, she was a finance lecturer with several universities for more than 10 years.

She was a former President of the Group of Compliance Officers (GOCO) for the MSB industry and one of its pioneer committee members. Poh Hong was invited to share her experience in implementing RBA as a panel speaker at the National Compliance Conference in December 2018. Presently, she is an examination committee member for the Certified AML/CFT Compliance Officer (CAMCO) Programme jointly offered by the Asian Institute of Chartered Bankers and the Asian Banking School. She is also an industry panel expert for the Malaysia National Occupational Skills Standards (NOSS).

Poh Hong has an MBA (Finance) and a Bachelor of Science (Agribusiness) from Universiti Putra Malaysia (UPM), is a Certified AML Specialist from ACAMS (US) and is also a Certified Training Professional from the Finance Accreditation Agency (FAA).

# 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** : To be confirmed. Please check ABS website for updates.

**Time** : 9.00am - 5.00pm

**Training Platform** : Microsoft Teams

*\*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** : To be confirmed. Please check ABS website for updates.

**Time** : 9.00am - 5.00pm

**Training Platform** : Microsoft Teams

*\*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 programme, 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** : 30 - 31 March 2022

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

**Training Platform** : Zoom

### PROGRAMME FEES\*

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

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 : 11 - 12 April 2022

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 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

## PROGRAMME OUTLINE

### Module 1

#### Overall Financial Systems

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

### Module 2

#### Capital and Money Markets

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

### Module 3

#### Investment Decisions in the Financial System

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

#### Recent Evolution in Investment Banking

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

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of 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.

# 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 : 22 – 23 June 2022

Time : 9.00am - 1.00pm

Training Platform : Talent LMS & Zoom

## PROGRAMME FEES\*

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

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

## LEARNING OBJECTIVES

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

- 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.

# CRYPTOCURRENCY: MECHANICS, RISK MANAGEMENT AND APPLICATIONS

This two-day programme will introduce the practical aspects of cryptocurrencies from an investment and risk management perspective. It approaches cryptocurrencies not from a crypto maximalist or minimalist point of view but rather from a more objective septic point of view. Instead, the intended audience of this course is a banker with no or little knowledge of cryptocurrencies and want to approach the subject from a banking perspective.

## PROGRAMME DETAILS

Date : 8 – 9 June 2022

Time : 9.00am - 1.00pm

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:

- Describe the role of cryptocurrencies in the financial system
- Explain the ecosystem of Bitcoin
- Identify and assess risks in investing in cryptocurrencies
- Discuss the regulatory implications of cryptoassets according to Basel
- Understand what a global central bank digital currency might do

## TRAINING METHODOLOGY

Interactive presentation and sharing of practical experience

## PARTICIPANT PROFILE

Beginner or intermediate investors, portfolio managers, traders, risk management, corporate finance, economists, researchers and strategists

## PROGRAMME OUTLINE

Brief History of Money - Functions of Money, What is Money

The Evolving History of Bitcoin - Bitcoin as Digital Gold

Bitcoin and Blockchain - the Big Picture

Elements of Cryptocurrencies

Basics of Cryptocurrencies

- » What is Bitcoin and Blockchain?
- » The Ecosystem of Bitcoin
- » Cryptography
- » Consensus Protocol

Risks in Cryptocurrencies

- » Market Risk
- » Credit Risk
- » Liquidity Risk
- » Wallet Risk
- » Regulatory Risk

Basel Committee: Prudential Treatment on Cryptoasset Exposures

Central Bank Digital Currencies

Laying Out the Arguments

- » Bitcoin Maximalist
- » Bitcoin Minimalist
- » Compromise View

Crypto Asset Investing

- » Fundamental Analysis
- » Technical Analysis
- » Crypto Asset Classes
- » Investment Themes

## ABOUT THE TRAINER

### PHILIP TE

Philip is currently Director for Financial Markets for a global wholesale bank based in Singapore. Prior to this, he was Vice President under financial markets in Singapore. He was previously Head of the Structured Products and Financial Engineering Department of a local commercial bank and a Senior Associate at the Ernst and Young Financial Services Risk Management and Quantitative Advisory Services group.

Philip is the author of a two-volume book on Bank Risk Management published by Oxford University Press and Asian Institute of Chartered Bankers. He is also the author of the book "Bank Risk Management Primer" published by the Bankers' Association of the Philippines and the SEC Module on Risk Management. He is currently writing a book on corporate hedging entitled "7 Habits of Highly Effective Hedgers" to be published soon internationally.

He is the Program Director for the Quantitative Finance and Risk Management Program for the Ateneo Center for Continuing Education. He has lectured extensively on financial risk management, black swan and anti-fragile risk management, Basel III, derivatives, IAS 39/IFRS 9, option pricing, corporate treasury management and strategic issues in hedging. He is also the Program Director the Value Investing Program for the Ateneo Center for Continuing Education.

He is a Chartered Financial Analyst (CFA), Financial Risk Manager (FRM), Energy Risk Professional (ERP) and Certified Public Accountant (CPA). He placed 2nd in the May 2007 Certified Public Accountants Exam.



# THE PSYCHOLOGY OF FINANCE AND INVESTMENT DECISIONS

**“The investor’s chief problem - and even his worst enemy - is likely to be himself.”**  
**Benjamin Graham, 20th-century American economist and famous value investor**

Behavioural finance studies the biases and influences that affect the financial behaviours of investors and financial practitioners. It recognises that our abilities to make difficult and complex financial decisions are limited due to the biases and errors of judgement to which humans are susceptible. Being aware of the principles of behavioural finance can help investors check their perceptions against facts.

In this two-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 also explores the behaviour of investors, fund managers and corporate decision makers. Understanding the different types of biases can be extremely valuable in studying and managing better market outcomes. Advisors who understand the psychological or emotional factors that influence investors to behavioural biases can differentiate their services and better serve their clients.

## PROGRAMME DETAILS

Date : 25 – 26 April 2022

Time : 9.00am - 1.00pm

Training Platform : Talent LMS & Zoom

## PROGRAMME FEES\*

RM1,500 | RM1,800

AICB member

Non-member

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

## LEARNING OBJECTIVES

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

- 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 and emotional biases and analyse social factors that distort decision-making and how it impacts outcomes in financial markets

## TRAINING METHODOLOGY

Online lecture, case studies, exercises and discussions

## PARTICIPANT PROFILE

Investors, fund managers, traders and anyone interested in understanding behavioural finance and how it affects the markets and corporate decision making

## PROGRAMME OUTLINE

### Introduction

- » Behavioural finance and decision-making biases: how psychological influences can affect market outcomes
- » Reflective vs reflexive approaches to decision making
- » Heuristics and mental short-cuts: make decision-making simpler and faster through shortcuts and good-enough calculations but it can also be prone to bias and errors in judgment
- » Why investors are often irrational: the cyclical investment process is ladden with psychological pitfalls. Only by avoiding inherent behavioral biases can investors hope to reach impartial decisions

### Case Study

- » Traditional Finance vs Behavioural Finance - how investors' "humanness" can lead them to make sub-optimal financial decisions they would not make if they were entirely rational as traditional finance theory supposes them to be

### Self-deception Biases

- » Self-deception can severely limit the way we learn. When we mistakenly think we know more than we actually do, we tend to miss information that we need to make an informed decision. It is important to learn how self-deception biases impact decision making in finance and trading
- » Overconfidence bias: overconfidence is the driving force behind the irrational exuberance that can cause a market to crash. People who feel more financially secure than they actually are may spend too much or not save enough. Or they may be overactive traders who believe they can time their investment decisions to beat the market but end-up doing the opposite
- » Illusion of knowledge and control: why people think they can control random and uncontrollable events and why online traders tend to trade more frequently than they should
- » How to guard against self-deception biases

### Case Study

- » The trouble with confidence (according to Daniel Kahneman - the "Father" of Behavioural Finance)

### Cognitive Biases

- » Hindsight bias: regrets and why this leads to investors unknowingly making poor decisions going forward
- » Confirmation bias: why investors often do not always behave rationally and why this supports argument that the market behaves inefficiently
- » Representative bias: tendency of decision-makers to make decisions based on stereotypes, to see patterns where perhaps none exist
- » Anchoring bias: people rely too much on pre-existing information or the first information they find. They anchor their decision on mental reference points
- » How to guard against cognitive biases

### Case Study

- » How cognitive biases can impact investment decisions and what can be done to control this?
- » How to improve your daily decision making: top cognitive biases to avoid?

### Emotional Biases

- » Overview of emotional biases
- » The narrative fallacy: we love stories and we let our preference for a good story cloud the facts and our ability to make informed decisions
- » Loss aversion and prospect theory
- » How to guard against emotional biases: looking towards logic rather than emotion in investment decisions

### Case Study

- » Overcoming emotional biases to have a successful investing experience
- » Theranos and Elizabeth Holmes - how everyone was fooled by narrative

### Social Biases

- » Herding bias: many investors often follow what they perceive other investors are doing rather than make decisions based on their own analysis
- » Impact of social influence on investor's trading behaviour, for example sell-offs and rallies
- » Guarding against social and herding biases

### Case Study:

- » Herd mentality in the financial markets
- » How to break from the crowd and be a successful investor

Conclusion: be aware of biases that affect investment decisions

Exercise and discussion: How to overcome "investor irrationality?"

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of 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.

# COMPUTATION OF PERCENTAGE RATIOS

Companies listed on the Main Market of Bursa Malaysia enter into transactions, be it related party transactions (RPT) or otherwise, on a regular basis. Accurate computation of percentage ratios is crucial in determining the listed companies' obligations vis-à-vis Chapter 10 of the Listing Requirements.

This two-day programme will re-visit basic concepts of consolidation of financial results. An introduction to the "Elimination Technique" will enable participants to approach computation of percentage ratios in a different and efficient manner.

In addition, the discussion on computation of all 8 percentage ratios will be approached by using PowerPoint illustrations to enable easy understanding.

## PROGRAMME DETAILS

Date : 18 - 19 May 2022

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:

- Explain the importance of accuracy in computing percentage ratios
- Explain and advise various thresholds and obligations of the listed company vis-à-vis Chapter 10 of Listing Requirements
- Describe the basic concepts of consolidation and equity accounting of financial results and apply the same in computing percentage ratios
- Apply the "Elimination Technique" in computing percentage ratios
- Compute all eight (8) percentage ratios for different types/nature of transactions
- Explain the rules of aggregation and apply the same in computing aggregate percentage ratios for multiple transactions
- Identify and avoid common mistakes in computing percentage ratios with various case studies

## TRAINING METHODOLOGY

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 capacity 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.

## PROGRAMME OUTLINE

### Overview

- » Objectives of computing percentage ratios
- » Relevant thresholds and obligations

### Basic concepts of consolidation and equity accounting of financial results

- » Net profits
- » Total assets
- » Net assets

### Common Pitfalls

- » Market capitalisation ratio
- » Net profit ratio
- » Total asset ratio
- » Shares issued ratio
- » JV ratio

### Elimination Technique

### 8 Ratios – Illustrated

#### Aggregation Rule

- » Same party rule
- » Same asset rule
- » Contiguous land rule
- » Application of aggregation rule
- » Aggregation of non-RPT & RPT
- » Aggregation of RPT & RRPT

#### Case Study

- » Acquisition of company by listed issuer
- » Acquisition of land by subsidiary of listed issuer
- » Acquisition of company by subsidiary of listed issuer
- » Multiple transactions & aggregation 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 specialised training relating to Bursa Malaysia's Main and ACE Markets Listing Requirements ("Listing Requirements"). Prior to that, he was the Vice President, Listing Advisory & Development of Bursa Malaysia and instrumental in setting up, and subsequently spearheading their Listing Advisory division that provides guidance and advice to listed companies and their advisors in interpretation and application of the Listing Requirements.

Chee had also been the Director, Compliance & Advisory of Tricor Corporate Services Sdn Bhd. He was responsible for providing advisory services in compliance with Listing Requirements to the firm's corporate secretarial and share registrar teams, as well as to the firm's clients who are listed on 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.

## HYBRID WORKFORCE — REQUIRED SKILLS AND MINDSET

This is a half-day programme to discover about hybrid workforce including the myths and facts about Work From Home (WFH) vs Work in Office (WIO), mentality and personality, individual and organisational readiness.

### PROGRAMME DETAILS

Date : 14 March 2022

Time : 9.00am - 1.00pm

Training Platform : Zoom

### PROGRAMME FEES\*

**RM900**

AICB member

**RM1,200**

Non-member

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

### LEARNING OBJECTIVES

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

- Discover the myths and facts about WFH vs WIO
- Identify the mentality and personality that affects a hybrid workforce
- Relook at the skills required for individual readiness
- Gather the steps to set up and manage a hybrid workforce

### TRAINING METHODOLOGY

Interactive lecture, group case discussion & individual exercises

### PARTICIPANT PROFILE

Open to all

## PROGRAMME OUTLINE

### The Myths & Facts

- » Is WIO more effective than WFH? Is WFH only a result of the pandemic lock down? Managers must position the intent of a hybrid workforce effectively. What you say about why WFH is now an option will either inspire a new work culture or create a confusing disruption.

### Mentality & Personality

- » Some employees seem to enjoy WFH better than the others while some managers find it harder to trust or empower people remotely. We will take a closer look at the different personalities and help managers and employees to transit into a hybrid workforce.

### Individual Readiness

- » Hybrid workforce comes with restrictions that we can learn to work around. We can seize this opportunity to upgrade our skills in engaging people and managing work. Learn to restructure meeting agenda, reformat communication, equip others and practice new approaches.

### Organisational Readiness

- » A hybrid workforce encourages teams to explore new work methods and processes. More people are given the chance to innovate, transfer know-how and enhance collaboration. Adopt the right steps to set up, manage and sustain a hybrid workforce.

## ABOUT THE TRAINER

### JOHN LAU

John is currently Managing Director of Hann Consulting Asia that focuses on Organisational Diagnosis & Transformation. He has more than 20 years of experience in talent assessments and organisational development. He specialises in designing leadership programmes, developing assessment centres and facilitating organisational change. Previously a Sales Force Development Manager for Citibank, Director of Human Capital Services of Deloitte Consulting and Country Manager of Thomas International Malaysia, John currently manages clients across the financial services, engineering, telecommunication, FMCG, manufacturing and GLCs.

# 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 : 30 - 31 May 2022

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

Time : 9.00am - 1.00pm  
Training Platform : Zoom

## 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).

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, 2 - 11 March 2022  
 Session 2, 8 - 17 June 2022  
**Time** : 9.00am - 1.00pm  
**Training Platform** : Talent LMS & Zoom

## 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 is a Training Consultant at the Asian Banking School and 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 branch in Kuala Lumpur, where she led the Credit Department. In 2012, she was promoted to Branch Manager. During this time, the branch she managed maintained themselves as an award-winning branch for five years consecutively from 2013 to 2017.

Sylphy 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). She is a Certified Training Professional through the Finance Accreditation Agency and a Certified HRDF Trainer.

### 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.

# 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 : 15 - 16 March 2022

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:

- 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 is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of 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 two half-day programme provides practical tools to increase understanding of managing Operational Risk Management and non-financial risks in financial institutions. Learning is achieved via theory and approach examples. Additionally, insight will be achieved through the use of real-world examples.

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

## PROGRAMME DETAILS

Date : 28 - 29 March 2022

Time : 9.00am – 1.00pm

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:

- 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, case studies and discussions

## TECHNICAL 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 is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of 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.

# 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 : 21 - 22 March 2022  
Module 2 : 24 - 25 March 2022

**Time** : 9:00 am – 1:00 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 is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of 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

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 - March 2022 to August 2022

Training Platform :  
Frankfurt School e-Campus

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

### PROGRAMME FEES\*

MALAYSIAN  
PARTICIPANTS
**RM6,750**

 Early Bird Fee!  
 Before 31 Jan 2022
INTERNATIONAL  
PARTICIPANTS
**EUR1,350**

 Early Bird Fee!  
 Before 31 Jan 2022

**RM7,750**

After 31 Jan 2022

**EUR1,550**

After 31 Jan 2022

(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
- Live online sessions
- 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

### 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



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 : March 2022 to August 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	INTERNATIONAL PARTICIPANTS
<b>RM6,750</b> Early Bird Fee! Before 31 Jan 2022	<b>EUR1,350</b> Early Bird Fee! Before 31 Jan 2022
<b>RM7,750</b> After 31 Jan 2022	<b>EUR1,550</b> After 31 Jan 2022

## 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 Netherland's 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.

# OPPORTUNITIES AND RISKS IN BANKING ARISING FROM ESG & GREEN FINANCE

Understanding and mastering the opportunities and risks arising from the Environmental, Social and Governance (ESG) criteria, such as climate change, is of key importance for financial market professionals. Institutional investors, private wealth bankers, and portfolio investors are frequently asked by clients to “green” their portfolio. At the same time, (financial) market regulators are acutely aware of sustainability risks. These are risks arising along a business’s supply chain, which may not be compliant with ESG criteria for various reasons, and which are formidably difficult to measure and assess. This programme aims to equip participants with the tools to clearly identify ESG related risks and opportunities and to provide impetus for the innovation of new sustainable financial products.

## PROGRAMME DETAILS

**Date** : To be confirmed. Please check  
ABS website for updates.

**Time** : 3:00 pm – 6:30 pm per session  
(Malaysian time)

**Training Platform** : Zoom

## PROGRAMME FEES\*

**RM8,000**

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

## TRAINING METHODOLOGY

This programme will be delivered online and over four separate sessions lasting 3.5 hours each. It consists of a blend of lectures, case studies, group discussions and development of practical illustrations to allow for a hands-on experience with the concepts studied and deep learning.

## PARTICIPANT PROFILE

- Bankers in corporate, private, investment and retail banking
- Investment and asset managers
- Senior strategists and strategic advisors
- Banking supervisors and regulators
- Financial consultants

## PROGRAMME OUTLINE

### SESSION 1 : Risk Management in Green and Sustainable Finance

Sustainability has been on the public agenda for many years. Pricing risks and opportunities is one of the basic mechanisms that make financial systems work. The first session starts with an overview of the current status of sustainability related regulation – where are we heading now. Afterwards we will learn why a holistic sustainability approach for an organisation is important, and we will deep-dive into certain risk management perspectives from an Environmental, Social and Governance (ESG) point of view, with a focus on financial institutions and its different operational functions. We will also go through different frameworks that can be applied for practical ESG metrics implementation.

### SESSION 2 : Future of ESG / Sustainability Data

ESG Data are an important information source for integrating ESG criteria in business processes and financial analysis. Even though, ESG data have already been used for many decades, their use has become more and more pronounced in the investment communities in the recent years. In this session, we imagine a future in which the analysis of sustainability information is easy, accessible, and real-time. This session explores some of the major pain spots in obtaining ESG data, and also examines the reasons why ESG ratings are weakly correlated. It session then explores how a data science approach could unlock more potential from the data about sustainability related impacts. The session focuses on high level issues and simplified examples in order to reveal key principles. It incorporates class discussions and interactive group work to explore if an “Internet of Impact” is possible – and how it could function.

### SESSION 3 : Exploring Climate-Related Scenarios

Global warming above 2°C relative to pre-industrial period could lead to adverse economic and social consequences. Financial and non-financial institutions are both likely to be heavily affected by climate change in the mid to long term through physical risks and transition risks. In order to help organisations prepare themselves to better understand future scenarios, this session will introduce participants to the concept, methodology and techniques of climate scenario analysis. It aims to take you on a journey with user-friendly scenario exploration tools to look at different climate-related scenarios under different assumptions. Participants will do some hands-on exercises in guided group work. We will jointly discuss the implications of different scenarios on financial and business activities under increasing sustainable finance regulations and stricter climate policies.

### SESSION 4 : Classifying Sustainable Financial Products

As sustainability issues become increasingly important for asset owners and investors, the sustainable finance industry has evolved from offering lighter-tough approaches towards driving more sophisticated and intensive ways of engagement for these issues. In this session, we will update you on the latest developments on taxonomies and their role in classifying green and sustainable financial products. Participants will discuss and experience what it means to measure sustainability, which challenges are related to it and how those challenges might be overcome in the future. The session also provides insights into the relationship of labelling and classifying sustainable financial products.

## ABOUT THE TRAINERS



**Sebastian Rink** is an expert in green and sustainable finance, and advises financial institutions on the operationalisation of sustainable finance and governments on sustainable financial-related policy measures. Recent projects involve the analysis of several European countries' financial market regulations for compliance with the Paris climate goals under the 3fP-Tracker.com framework, the first large-scale pilot of the EU Ecolabel for financial products, and the development of a technical toolkit to advise commercial banks on implementing climate commitments. Sebastian has contributed to the development of the EU Taxonomy as an additional expert to the Technical Expert Group on Sustainable Finance. He is currently involved in outreach to the German industry on the EU Taxonomy

and develops solutions to operationalise the EU Taxonomy at funds, banks and SMEs in the real economy. Before joining the FS-UNEP Centre, Sebastian has gained experience in private equity as part of Allianz Global Investors' transaction services team for renewable energy projects.

## ABOUT THE TRAINERS (continued)



**Dina Lorenz's** educational background is in law and economics. She has extensive experience in mergers & acquisitions, both from a legal as well as a financial perspective, with a special focus on financial institutions, including financial modelling. In 2013, she moved to Peru where she started focusing on sustainable finance in general and related financial instruments. She had worked there for one of the largest European impact investing fund managers in the area of microfinance where she headed the operations department of the Latin American fund. Going back to Europe in 2016, she joined the law firm Freshfields Bruckhaus Deringer, where she had focussed on innovative sustainable financial instruments and related strategies, including bankable and capital markets products for the development of a sustainable environment and investment strategies, such as impact investing. Since November 2018, she has been primarily working as Director for the Sustainable Finance arm of the European Sustainable Investment Practice for Dentons LLP Europe, the largest law firm in the world. Outside Dentons, Dina is a member of the board and Head of Finance of Oikocredit SA North Germany, a Cooperative 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.



**Karl Richter** is the co-founder of EngagedX, an organisation that specialises in providing consultancy, thought leadership, advocacy and policy work in the field of impact investment. He works internationally across private, public and social sectors. Currently, he is part of the OECD expert group on social impact investing; Senior Fellow of the Finance Innovation Lab; and Adviser to several organisations. Karl had previously served 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 and impact management. He was also a member of Groupe d'Experts de la Commission sur l'Entrepreneuriat Social (GECES) of the European Commission to advise on its Social Business Initiative. Karl has been invited by civil society organisations, academia, governments and the media across Europe, Asia and USA to speak on social impact investing. He lectures at the Frankfurt School of Finance and Management, and has guest lectured at the Universities of Oxford and Cambridge; advised the UK Government's HM Treasury on EU social investment regulations; was invited to submit evidence for alternative finance to the UK's Parliamentary Commission on Banking Standards; been asked by the UK Cabinet Office to represent the UK on social investment at EU level; and was invited by the US Secretary of State to be a plenary panelist at the Global Impact Economy Forum in 2012. In 2011, he co-authored 'Making Good in Social Impact Investment: Opportunities in an Emerging Asset Class'.



**Menglu Neupert-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 programmes 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, Menglu 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.

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