



PUBLIC PROGRAMMES

ABS offers industry relevant public training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world.

Programmes offered are on a six-month interval, which enable us to review and update our course materials based on a more intuitive understanding of what banks need in this fast-changing dynamic financial services landscape.

While the programmes that you will see here on the following pages are offered for open enrolment, they can also be customised as in-house training to suit the needs of your organisation. We also provide 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/public-programmes to find out more details about our programmes.

OUR PUBLIC PROGRAMMES ARE GROUPED INTO THE BANKING 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 **FIRST HALF 2020**

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FOREIGN EXCHANGE ADMINISTRATION RULES: APPLICATIONS IN BANKING OPERATIONS AND TRANSACTIONS

The Foreign Exchange Administration (FEA) Rules are part of the many legislations enforced by Bank Negara Malaysia (BNM). Established in 2013, staff of banking institutions in Malaysia are expected to understand and be aware of the applicability and impact of non-compliance to the FEA Rules.

This intermediate programme covers the prudential measures of BNM in maintaining monetary and financial stability in Malaysia. It is designed to enable participants to recognise key rulings of the FEA Rules that are relevant to the bank's products and operations.

PROGRAMME DETAILS

Date : 23 - 25 March 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM3,000 | **RM3,500**
 AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Recognise the legal framework and significant rules in the Foreign Exchange Administration Notices
- Relate the FEA Rules to their banking operations and practices
- Identify the main responsibilities of banks and key due diligence measures in ensuring compliance with FEA Rules

TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

PARTICIPANT PROFILE

All middle to senior-level bank executives

PROGRAMME OUTLINE

Introduction and Overview of Foreign Exchange Administration Rules

Legal Provisions Relating to Foreign Exchange Administration Rules

- » Laws applicable to the FEA Rules
- » Overview of S214 FSA and its legal implications to licensed banks
- » Principles and objectives of FEA Rules

Reserve and Liquidity Management & FEA Rules Policy Framework

Directions to Financial Institutions

- » General operational requirements
- » Specific operational requirements
- » BNM's expectations for financial institutions (FIs)

Reading and Understanding FEA Notices

- » 4Ws – simple and practical guide to FEA Rules
- » Applicability, structure and contents of FEA Notices
- » Activity / discussion

PROGRAMME OUTLINE

Non-Compliance of FEA Rules / Notices

- Compounds and penalties since 2014
- Samples of cases

Definition of terminologies in FEA rules in relation to Section 213

FEA Notices and Rules

- **Notice 1** – Dealings in currency, gold and precious metals
 - » Related definitions
 - » Dealings in gold and precious metals
 - » Rules on buying and selling of currency by residents and non-residents
 - » Appointed overseas office
 - » Directions to financial institutions
 - » Case Scenarios
 - **Notice 2** – Borrowings and guarantees
 - » Related definitions
 - » Rules on borrowings by resident in Ringgit and in foreign currency
 - » Rules on borrowings by non-residents in Ringgit and in foreign currency
 - » Exchanging of debts
 - » Rules on financial and non-financial guarantees: issuance, obtaining and payment
 - » Rights of first refusal
 - » Ensuring compliance to Notice 2
 - » Case scenarios
 - **Notice 3** – Investment in Foreign Currency Assets (FCA)
 - » Related definitions
 - » Rules for investment in foreign currency assets
 - » Investment in FCA: sources and uses of funds
 - » Ensuring compliance to Notice 3
 - » Case scenarios
 - **Notice 4** – Payment
 - » Opening and maintaining external and foreign currency accounts
 - » Payments and receipts in Ringgit
 - » Payment and receipts in foreign currency
 - » External account: directions to FIs and permitted sources and uses of funds
 - » Ensuring compliance to Notice 4
 - » Directions to FIs
 - » Case Scenarios
 - **Notice 5** – Securities, Islamic Securities, Financial Instruments or Islamic Financial Instruments
 - » Related definitions
 - » Rules on issuance and transfer of securities, Islamic securities, financial instruments or Islamic financial Instruments
 - » Buying and selling of financial instruments and Islamic financial instruments on Bursa Malaysia
 - » Interest rate swap
 - **Notice 6** – Import and export of currency
 - **Notice 7** – Export of goods
 - » Related definitions
 - » Illustrations on revised definitions of export of goods
 - » Rules on export of goods, payment of export of goods by non-resident in Ringgit and retention of export proceeds of goods in trade FCA
 - » Trade FCA: Sources and uses of funds
 - » Supplementary directions to FIs
 - » Transfer of received proceeds of export of goods between banks
 - » Ensuring compliance to Notice 7
 - » Case scenarios
- Other Matters
- » Special status companies – flexibilities of FEA Rules
 - » Dealings with specified persons and in restricted currencies
 - » Foreign currency trading

ABOUT THE TRAINER

SHAHRUL ADZUAN AHMAD

Consultant, Asian Banking School

Shahrul Adzuan Ahmad has 27 years of working experience in the banking sector, with 24 of those years in training and development at several banking institutions. He started his career in banking in 1990 as a Branch Officer when he joined Maybank Finance Berhad.

He then went on to join EON Finance Bhd in 1993 as a Training Officer, which then marked the start of his training and development career. In 2004, he became a trainer at EON Bank Bhd where he conducted technical and non-technical programmes. His last position prior to joining the Asian Banking School was with United Overseas Bank (Malaysia) Berhad where he was involved in numerous bank-wide training initiatives and programmes, with Foreign Exchange Administration (FEA) Rules being one of the key training programmes he conducted. Other training programmes delivered during his years with the banks include Exchange Control Notices of Malaysia (ECM), AML / CFT related programmes, credit-related programmes, Leadership Development and soft-skills programmes. He also developed new training programmes and reviewed training content for improvement and enhancement, as well as coordinated and administered the internal AML / CFT e-learning programmes.

Shahrul holds a Diploma in Banking Studies from Institut Teknologi Mara (now known as Universiti Teknologi Mara) and a Bachelor's Degree (Sc.) in Human Resource Development from Universiti Teknologi Malaysia. He is also a Certified Training Professional (CTP) and DiSC – Certified Behavioural Consultant (CBC).

FINANCIAL SERVICES ACT 2013 & BNM STANDARDS AND GUIDELINES

This programme provides an insight into the provisions and practical application of the Financial Services Act (FSA) and Bank Negara Malaysia (BNM) standards and guidelines.

PROGRAMME DETAILS

Date : 30 March 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM1,500	RM1,800
AICB Member	Non-Member

*Subject to 6% Service Tax per pax

LEARNING OBJECTIVES

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

- Examine and understand the impact of the FSA 2013
- Appreciate the importance of compliance of the FSA 2013 & BNM standards and guidelines

TRAINING METHODOLOGY

Lecture and case-studies (discussions and presentation)

PARTICIPANT PROFILE

All banks officers and managers (both frontline and backroom)

PROGRAMME OUTLINE

Rationale and background to the FSA 2013

Key features of the FSA 2013

Overview of the FSA 2013

Relevant provisions including:

- » Compliance of standards on prudential matters
- » Corporate governance
- » Requirements and disqualifications
- » Fit and proper requirements
- » Transparency requirements
- » Business conduct
- » Prohibited business conduct
- » Information and secrecy – secrecy and permitted disclosures
- » Consumer protection
- » Powers of BNM
- » Investigations
- » Civil actions and criminal offences
- » Prosecutions

Consequences of non-compliance and case studies

Impact of the FSA 2013

BNM standards and guidelines related to the FSA 2013

ABOUT THE TRAINER

DATIN LEE MEI PHENG

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

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

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

THE MANY FACES OF FINANCIAL FRAUD AND SCAMS IN MALAYSIA

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

PROGRAMME DETAILS

Date : 12 June 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM1,100	RM1,400
AICB Member	Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

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

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

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

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

SYNDICATED LOANS — ARRANGING A SUCCESSFUL TRANSACTION

A case driven programme that will provide participants with a working knowledge of the loan syndication process and acquire the necessary skills to take on the role as a Participant, Underwriter or Mandated Lead Arranger.

PROGRAMME DETAILS

Date : 13 - 14 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,800	RM3,300
AICB Member	Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Recognise the importance of syndicated loans in relation to the bank's capital requirement
- Understand syndicated loans from a borrower's perspective
- Prepare term sheets for a proposed deal
- Develop a comprehensive syndication strategy
- Establish the requirements of an information memorandum
- Know the key components of a syndicated loan agreement
- Be an effective book runner
- Conduct a successful loan signing ceremony

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Corporate bankers, Relationship Managers, bankers who need to tap on the opportunities offered by the syndicated loan market, bankers who need to know how to arrange / lead manage syndicated loans and those who need to know what to expect when participating in syndicated loans

PROGRAMME OUTLINE

Introduction

- » Overview of Basel III impact on commercial banks and how it relates to syndicated loans
- » Relationship between project finance and syndicated loan
- » Drivers of funding cost
- » Differences between a syndicated loan and a club loan
- » Dynamics of the syndicated loan market
- » Strength of the syndicated loan market
- » Features of the syndicated loan market
- » Financing a project using Bond Issue vs. syndicated loan
- » Syndicated instruments commonly used
- » Types and risk of various repayment structures
- » Advantages in joining a loan syndicate

Structural Analysis

- » Types of borrowers
- » Roles of banks
- » Types of commitment
- » Syndicated loan market segmentation
- » Leagues table
- » Sources of market information
- » Activity: group discussion – syndication from a borrower's view point

Structure, content and cost analysis of syndicated transactions

- » Mandate Letter
- » Activity: sample mandate letter walk through
- » Structuring a term sheet
- » Key provisions in a term sheet
- » Sample term sheets
- » Activity: sample term sheet walk through
- » Computing cost to borrower
- » Activity: case study - computation of borrower's cost

Transaction Cycle

- » Loan syndication time table
- » Principal phases of syndication
 - Pre-mandate phase
 - Post-mandate phase
 - Loan signing
 - Post signing
 - Timetable of loan sale

ABOUT THE TRAINER

ADAM WONG

Adam Wong is an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore, Affiliated Faculty of the Singapore Management University and Associate lecturer at the Singapore Institute of Management. He has conducted workshops for bank participants in Singapore, Indonesia, Malaysia, Vietnam, Taiwan, Bahrain, Shanghai, Sri Lanka and Pakistan, and is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards.

In the past, Adam was a General Manager with Standard Chartered Bank (Singapore and Hong Kong), Director of Corporate Banking at the American Express Bank, Head of Cash Management and Trade Sales for DBS Bank Group and Vice President Director of a joint venture bank in Indonesia. He has been credited with significantly growing the SME assets of global banks by 450% over a 3-year period in Singapore and doubled the trade finance business in Hong Kong within a year. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a Fellow Chartered Accountant (Singapore), Fellow Certified Public Accountant (Australia), Certified Professional Trainer IPMA(UK), Certified Credit Risk Management Professional, member of the Institute of Directors (Singapore) and member of the Association of Professional Trainers.

CREDIT EVALUATION – THE APPROVER'S PERSPECTIVE

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

PROGRAMME DETAILS

Date : 12 - 13 March 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,500 | RM3,000
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

- Relationship Managers from Commercial & Corporate Banking
- Credit Evaluators/ Approvers from Credit Evaluation/ Risk/ Management

PROGRAMME OUTLINE

The Credit Thought Process

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

Role of Credit Approvers

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

The Borrowing Cause

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

Understanding Borrower, Their Business & Environment

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

Practical Risk Analysis for Approvers

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

Evaluating Credit Papers

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

Supporting Originators

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

Live Case Study & Writing the Credit Evaluation Report/ Memo

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

ABOUT THE TRAINER

LIM TIEN CHEE

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

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

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

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

PRACTICAL LEGAL ENGLISH WRITING AND CONTRACT DRAFTING

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

PROGRAMME DETAILS

Date : 6 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM1,700	RM2,000
AICB Member	Non-Member

*Subject to 6% Service Tax per pax

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Workshop, lectures, discussions and exercises

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

Legal Writing Skills

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

Legal letters, emails, memoranda and opinions

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

Elements of good style

What to avoid

Summary: Writing legal documents: language and structure

Contracts

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

Workshop: Exercise on Bank's agreement/s

ABOUT THE TRAINER

DATIN LEE MEI PHENG

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

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

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

CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING

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

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

PROGRAMME DETAILS

Date : 5 - 6 May 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,200 | RM2,700
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Lectures, case studies, group discussions and videos

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

Customer Experience

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

Customer Relationship Management

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

CRM Strategy

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

Marketing and Segmentation

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

Service Quality

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

Customer Communication

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

Service Recovery

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

CRM in the Digital World

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

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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

FUTURE OF DISTRIBUTION CHANNELS IN RETAIL BANKING

Building a competitive and profitable retail banking business is a key objective for most banks. This intermediate programme is designed to help mid and senior-level participants understand the future of distribution channels in retail banking while taking them through the distribution channel strategies and examining the opportunities and challenges of new technologies, such as mobile banking.

PROGRAMME DETAILS

Date : 29 - 30 June 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,200	RM2,700
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 trends in retail banking worldwide and the importance of going digital in all channels
- Appreciate retail banking distribution channels as a marketing channel and delivery pipeline, as well as the retail branch as the channel for customer contact
- Know the existing primary distribution channels and the new ones in retail banking
- Gain an insight on how to leverage technology and digital capabilities to enhance service experience and convenience
- Discover what millennial customers expect and the changes impacting banks
- Learn how some retail banks devise digital strategies with a clear roadmap for the future of channel banking

TRAINING METHODOLOGY

Interactive lectures, group discussions, group activities and presentation, and video presentations

PARTICIPANT PROFILE

Mid-level and senior staff at the branch and head office, and those with an interest in this area

PROGRAMME OUTLINE

Trends in Retail Banking and FinTech

- » Overview of the trends in retail banking worldwide
- » FinTech outlook for 2020 – trends, opportunities and challenges
- » Competition or collaboration: the benefits of FinTech as partners instead of competitors
- » Improvement of operational efficiency with FinTech

Functions of Retail Banking Distribution Channels

- » Marketing of financial and banking products
- » Delivery pipelines
- » Retail branch as the channel for customer contact

Channels in Retail Banking - Present and Future

- » Primary distribution channels being utilised by banks today
- » New channels in retail banking
 - Application Programming Interfaces (APIs)
 - Conversational interfaces
 - Social media

Banking for the Millennial

- » Who are the millennials? What do the millennial expect from a retail banking environment?
- » Financial habits of Baby Boomers, Gen X, Millennials, and Gen Z
- » What do millennials search for in the internet with their mobile devices (smartphones/tablets)?

Transformation of Retail Banking Distribution

- » The future of banking and banking channels is digital
- » Banks need to expand and diversify by focussing on non-urban segment as well as varied income and demographic groups
- » Omnichannel strategy – combining all banking channels (physical, digital, modern and traditional) to deliver high quality experience
- » The role of banks will be transformed to be more like technology companies

Case examples of innovation in distribution channels in retail banking

ABOUT THE TRAINER

JOSH SOO CHEE SEANG

Josh Soo holds a Bachelor's Degree in Economics majoring in Statistics from the University of Malaya. He has 31 years of broad banking experience from working at four banks and has held various responsibilities, including as Sales and Operations Manager, Branch Manager and Head of Channels Process Management at UOB. Josh is a Certified Credit Professional in Business Credit and has held the position of Branch Manager for 5 years, responsible in sales and marketing activities for loans to achieve assigned branch's targets, including the small and middle enterprises (SMEs) business loans. Josh has also been involved in foreign exchange and money market settlement, trade finance marketing and operations, branch banking and management, channels process management and training.

In his last position as Head of Channels Process Management for about 8 years, he was tasked to improve efficiency by optimising processes, strengthening internal controls and ensuring regulatory compliances were in place. He was involved in banking standardisation, rationalisation and digitisation. His key roles included writing new or revising branch guidelines, optimising processes, meeting regulatory requirements and technological changes, and ensuring internal and fraud prevention controls were in place.

CHOICE ARCHITECTURE — APPLICATION OF BEHAVIOURAL FINANCE IN PEOPLE ENGAGEMENT

How do investors actually make decision? Why do they apply mental accounting and heuristic representativeness in making investment decision? Over the past decade, the science of behavioural finance has been experiencing exponential growth. This session seeks to equip participants on how to apply newer behavioural finance techniques in designing choice architecture for clients and prospects.

The objective is to nudge investors to making the right decision for themselves.

- Overview of investment decisions and behavioural biases
- Understand the concept of asymmetric dominance, choice overload, and heuristic representativeness
- Get insights for implementing behavioural investment strategies
- Construct choices of investors

PROGRAMME DETAILS

Date : 23 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

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:

- Simplify the application of behavioural finance in the investor decision making process in communicating complex and technical information
- Design choices for investment decision making
- Incorporate nudge principles in decision making for all levels of business relationships

TRAINING METHODOLOGY

Instructor-led workshop

PARTICIPANT PROFILE

Those who are in Capital Markets, Risk Management, Credit, Corporate Finance and Financial Markets areas

PROGRAMME OUTLINE

Primer on the principles in behavioural finance

- » Key behavioural aspects: heuristics, mental accounting and mental bias
- » The application of context effect, asymmetric dominance and choice overload in investment making decision
- » Risk perception and informal risk management: how investors misperceive risk and fail to manage it properly

Applying behavioural finance to nudge investors

- » Recognising and identifying the default settings of the investor's minds
- » The application of mental accounting in asset allocation decisions
- » The use of mental accounting in metering the pricing of financial products
- » The application of anchoring in setting the initial reference point

Identifying the investors' biases in decision making

- » Overview of the neuroscience's perspectives on risk and reward motivated behaviours
- » Behavioural biases: the various pitfalls in investor psychology
- » Designing financial products

Choice Architecture

- » Combining the application of context effects, decoy effects, mental accounting and reference dependent on decision making
- » The template for choice architecture for investors' optimal investment objectives

ABOUT THE TRAINER

DAVID MEOW (MBA (UK), CFA, FRM, ACMA, CA(M), CFP)

David has more than 20 years of experience in areas that include business valuation, financial markets and risks, and financial reporting. His exposure in diverse areas in the capital markets as well as being a Chartered Financial Analyst (CFA) holder and qualified Chartered Accountant (Malaysia), allows him to offer training and consultancy services in specialised areas that include investment management and company valuation.

He has provided training and consultancy services to government-related bodies including Bank Negara Malaysia, Permodalan Nasional Berhad, Securities Commission Malaysia, Kumpulan Wang Simpanan Pekerja, Jabatan Perdana Menteri, as well as financial institutions. David is currently working on several development projects and programmes associated with the Securities Commission and Permodalan Nasional Berhad. He is also the Lead Moderator for the Capital Markets with the Financial Accreditation Agency.

THE ART OF NEGOTIATION SKILLS

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

PROGRAMME DETAILS

Date : 7 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

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

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Workshop, Lectures and Discussions

PARTICIPANT PROFILE

Legal advisory, corporate counsel and procurement officers from banks who are required to negotiate on legal matters, staff who are dealing with Investment Banking

PROGRAMME OUTLINE

Negotiation Skills

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

Negotiation Process

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

Negotiating Power and Persuasion

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

Workshop: Conducting a successful constructive negotiation

Summary

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

ABOUT THE TRAINER

DATIN LEE MEI PHENG

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

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

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



A VERY INFORMATIVE PROGRAMME TO ENHANCE APPROVAL SKILLS

— Participant
Credit Evaluation - The Approver's Perspective
Trainer: Lim Tien Chee



THE CONTENTS OF THE
PROGRAMME ARE
INTERESTING PLUS THE
TRAINER IS EXCELLENT

— Participant
Introduction to Ethics in Banking
Trainer: Michelle Loo Phoy Wan

INTRODUCTION TO ETHICS IN BANKING

This is a 1-day foundation programme which will comprise short input sessions supported by practical work. For each part of the programme, the facilitator will talk through the general principles, focussing on their practical importance. After each input session, a case study (or possibly two shorter case studies) will be used, and participants will be invited to discuss the ethical issues arising from them.

As the programme is introductory, it should concentrate on ethical issues that might commonly be encountered at operational level, such as integrity, confidentiality, applying minimum standards of accepted behaviour, whistle blowing and so on.

PROGRAMME DETAILS

Date : 2 March 2020
 : 18 June 2020
 Time : 9:00 am – 5:00 pm
 Venue: Asian Banking School

PROGRAMME FEE*

RM1,100
 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 meaning and practical significance of business ethics, and the fundamental principles consistent with ethical behaviour
- Understand the duties-based and consequences-based approaches to ethics, and their importance in addressing stakeholder needs and the public interest
- Define 'professionalism' and explain values and behaviours expected of professional bankers
- Understand the drivers of moral reasoning in individuals, and how organisational policies and practices are relevant to their reasoning
- Apply ethical decision making frameworks to ethical dilemmas and conflicts of interest

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks

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

Self-assessment exercise:

- Participants work 12 x MCQs followed by debrief

ABOUT THE TRAINER

SYLPHY CHUI

Consultant, Asian Banking School

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

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

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

MICHELLE LOO PHOY WAN

Consultant, Asian Banking School

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 OCB 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.

ETHICS IN BANKING FOR MANAGERS

This 1-day intermediate level programme builds on the Introduction to Ethics in Banking with the addition of more advanced content, cases and practical work. It will cover both fundamental ethical concepts and ethical issues of more strategic importance than those covered by the introductory programme. The case study scenarios selected will be a mixture of operational dilemmas and problems, and those dealing with contemporary issues of relevance to executive and managerial personnel.

PROGRAMME DETAILS

Date : 2 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

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:

- Identify stakeholders and their claims, analyse how the claims conflict and examine the decision making process to address ethical dilemmas
- Understand the underlying causes of the financial crisis, identify key lessons from the crisis and propose ways in which future risks can be addressed through effective corporate governance
- Describe the influences that shape corporate culture and propose best practices for driving positive change across all management functions, while adopting consistently high moral standards
- Understand how ethical stance and behavioural standards can be used as an effective tool in strategic positioning, and in pursuit of competitive advantage

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Bank managers

PROGRAMME OUTLINE

Stakeholders who contribute to the ethical climate:

- The roles that different stakeholders play: government, regulators, central bankers, boards of directors, managers, staff, specialists, trade associations and professional bodies
 - » A case study to identify stakeholders and their claims, highlight how the claims conflict and matching responses to strategic objectives. The case will provide an opportunity to discuss why it is important to identify stakeholders and balance their claims.

Re-establishing trust and confidence:

- Lessons from the crisis: what went wrong (ethical and regulatory failures), and the consequences
- Implications of regulatory and ethical failures, and Imperatives for banks in addressing the core deficiencies
- Corporate governance principles and issues
 - » Case studies examining deficiencies and root causes of failure / near-failure. The cases will discuss regulatory issues and how the rules did not deter inappropriate behaviours / decisions or prevent crisis.

Establishing the right climate:

- Corporate culture – the tone from the top
- Codes of practice: regulatory codes, professional codes and corporate codes
- Making codes of practice work
 - » A case scenario which examines the desirable content of professional and corporate codes with the discussion of stakeholder claims. The case open up debate on serving the public interest.

Strategic positioning:

- Using ethical values and standards as a platform for strategic positioning
- Ethical stance
- Cognition moral development
 - » A case study that discusses alternative approaches to ethical stance, how overtly long-standing ethical stance may be at odds with the objectives of major shareholders

ABOUT THE TRAINER

DR PARAMSOTHY VIJAYAN

Dr Paramsothy Vijayan 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.

Dr. Vijay 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).

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

INTEGRATED AND PROACTIVE BALANCE SHEET MANAGEMENT

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

PROGRAMME DETAILS

Date : 23 June 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

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:

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

TRAINING METHODOLOGY

Lecture, discussion and case studies and quick pop quizzes throughout the day

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

Back to Basics

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

ALM Essence

- Banking Perspective: ALM and Capital Management
 - » Credit, liquidity and funding risks (implication on BCBS's IRRBB)
 - » Product perspectives and gap mismatch, including sticky deposits and pricing of funds and FX risk
 - » Lessons learned from 2008 Hamburger Crisis, Asian Financial Crisis and others
 - » Implication of Basel 3 Liquidity Guidelines (LCR and NSFR)
 - » AM workshop: discussion - how to address objectives of NSFR
 - » Stress testing, implication and guidelines
 - » LCR in comparison to IRRBB 6 scenarios
 - » Impact on NII and EVE
 - » FTP model in risk-based pricing
- Insurance / Pension Fund Perspectives: ALM and Portfolio Management
 - » Funding shortfall management
 - » Liquidity management on ensuring solvency
 - » Inflation, FX risk and diversification
 - » PM workshop: discussion – seeking high asset returns to compensate for funding shortfall and the accompanying liquidity risks, especially real assets
- Corporate Perspective: ALM and Cash-Flow Management
 - » Business cycles and business models
 - » Diversification of products and services
 - » Expenditure: capital expenditure, operating expenditure, stable vs. variable
 - » Income, revenue streams, stable vs. variable, domestic vs. foreign
 - » Loan commitments – off shore vs on shore, foreign denomination, etc.
 - » Liquidity risk and impact on corporate credit ratings / worthiness

ABOUT THE TRAINER

DR. GUAN SENG KHOO

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

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

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

MANAGING CONDUCT RISK IN BANKING

Conduct risk is broadly defined as any action of a financial institution or individual that leads to customer detriment or has an adverse effect on market stability. An emphasis on customer-centricity and cultural change can help avoid legal, regulatory and reputational risks while creating value for customers and shareholders. Organisations that adopt a comprehensive strategy to manage conduct risk can gain significant competitive advantage.

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

PROGRAMME DETAILS

Date : 23 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
 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 conduct risk means and why oversight is important
- Ensure high standards of customer service through fair treatment of customers; ultimately driving better outcomes
- Analyse individuals' ability to recognise roles and responsibility in relation to regulatory activity
- Identify where conduct risk currently resides in their organisation
- Develop awareness of the impact of good culture on conduct risk

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Front line staff, customer service teams, 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

What is “conduct risk”

Background and development

- » Key challenges and common failures
- » Regulatory response
- » Definitions of conduct risk

The regulatory framework and approach to conduct risk

- » Conduct risk
- » Treating customers fairly

Business models and governance of conduct risk

- » Conduct risk strategy
- » Conduct risk framework and policy

Behavioural aspects of conduct risk

- » Conflicts of interest
- » People risk
- » Organisational culture

Managing conduct risk

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

Practical aspects of managing and monitoring conduct risk

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

Forthcoming developments

- » Conduct risk and individual accountability
- » How performance management, remuneration, incentives and reward policies can be used to manage conduct risk
- » Digitisation challenges facing conduct risk and how to ensure digital conduct awareness

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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

HOW THE FOREIGN EXCHANGE MARKET WORKS

This two-day programme will provide an understanding of the workings of the Foreign Exchange Market. It brings participants through the background of how the world arrives at the current floating-rate regime, the factors that influence exchange rates, the risks posed by exchange rates fluctuations to business and the financial instruments employed to hedge these exchange risks.

PROGRAMME DETAILS

Date : 20 - 21 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
 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 and understand Foreign Exchange Risks
- Know the factors that influence foreign exchange, and in particular:
 - » Understand the relationship between balance of payments and exchange rates
 - » Understand how monetary and fiscal policies affect exchange rates
 - » Understand how the central banks fix exchange rates and intervene in forex markets
 - » Understand how Carry Trades impact exchange rates
 - » Understand how Forward Foreign Exchange Rates are determined
 - » Understand how Forward Foreign Exchange Swap works
 - » Understand how a Currency Swap works
- Gain knowledge on how the various hedging instruments are used

TRAINING METHODOLOGY

Power points/slides, lecture, whiteboards, the internet, case studies, group discussions, quizzes and multiple choice questions

PARTICIPANT PROFILE

Relationship Managers and Credit Analysts whose clients are business enterprises facing the vicissitudes of the foreign exchange rate fluctuations and would like to gain a deeper understanding of how their client's business is impacted and what the hedging options are. Also applicable for Wealth Management Relationship Managers to gain an understanding on how forex risks affect the structured products they sell to their clients and how the client's investments are thus impacted.

PROGRAMME OUTLINE

Overview of the Foreign Exchange Market

Describes the main players in the foreign exchange markets, and what are their respective purposes and objectives in having an involvement in this market. These set the stage for the subsequent discussions on how their actions and operations influence the foreign exchange

movements. This will in turn make clear the impacts of the players on the market, and in the case of the major players, how their actions cause the upheavals in the market.

PROGRAMME OUTLINE

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

This section gives the participants a good grounding on historical developments in the foreign exchange markets. Starting from the Gold Standard System, it gives the participants an understanding of how exchange rates were once determined, and what were the impediments that were inherent in this system. This led subsequently to the rise of the Bretton Woods System.

How the Exchange Rate is determined in the short run

Supply of currency on the foreign exchange market

- » Demand for goods, services, and investments priced in that currency
- » Speculations on future demands of that currency
- » Central banks occasionally buy up foreign currency to affect the exchange rate

This section gives the participants a good theoretical grounding on the aspects of exchange rate determination. This will set the stage for the subsequent sections, where the real-life exchange rate events are discussed and analysed.

How the Exchange Rate is determined in the long run

- » Purchasing Power Parity (PPP)
- » Relative differences in productivity
- » Trade barriers
- » Import and export demand

This section picks the four most important factors to analyse how exchange rate is determined in the long run comprising both theoretical and real-life analysis.

Factors that influence the foreign exchange market

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

How Exchange Rates are quoted

- » Base Currency and Counter Currency
- » Bid and Offer Rates
- » Cross Rates

This section seeks to familiarise the participants with the convention of quotations in the currency market. The participants will go away understanding the terminology used in the trade.

Foreign Exchange hedging instruments, and how they work

- » Forward Contract
- » Forward Foreign Exchange Swap
- » Currency Swap

This section effectively comprises the study of derivatives commonly used in the foreign exchange market. It seeks to give a detail description of the mechanism of forward contract, forwarded foreign exchange swap and currency swap.

Specifically:

How the Forward Rate is arrived at. The participants will have a good grasp on how the treasury of a bank works out the forward rate when its customer requests for a forward contract for its hedging purpose. The participants will have a good appreciation on the requirement for access to the domestic currency in order to work out a forward rate and that the interest rates of the pair of currencies involved are crucial in arriving at the rate.

Case Studies

- » *Why is the US dollar the central vehicle currency for cross rates in foreign exchange trading?*
- » *Dissecting the Asian Financial Crisis*
- » *Why China cannot float its exchange rate*
- » *The functions and purpose of the International Monetary Fund (IMF)*
- » *How the Non-Deliverable Forward (NDF) is used to attack a currency*

These case studies serve as the final wrap-up on the course – bringing together all that has been analysed to apply them in real-life and recent events, and to illustrate how the foreign exchange market works.

ABOUT THE TRAINER

YEOW TIANG HUI

Yeow Tiang Hui is a Senior Consultant and the Director of Commercial Banking Training at the Asian Banking School. He has 28 years of experience in banking and investment, having first worked with small and medium enterprise clients at United Overseas Bank and Citibank N.A., Singapore. He then moved on to manage multinational accounts in Deutsche Bank AG, which was followed by managing large local corporate clients in Citibank/Citicorp Malaysia, where he was also Vice President in their venture capital outfit and the Head of Commercial Banking.

From 1997 to 2005, he served as Head of the offshore banking business of the French banking group, Crédit Industriel et Commercial covering Malaysia, Greater China and the Philippines. After that, from 2007 till 2016, he served as the Head of Corporate Banking at Kuwait Finance House. His last position was as the Chief Executive Officer of Alkhair International Islamic Bank.

Yeow graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance and Financial Derivative Products. He is fluent in Chinese, English, Malay and the Indonesian languages, and has worked in the Singaporean, American, German, French, Middle Eastern and Malaysian environments.

HANDLING DIFFICULT COLLEAGUES AND CLIENTS

This vital workshop helps you deal with difficult colleagues and customers in an assertive and constructive manner. It provides a set of tools and techniques to help you feel more confident in managing difficult situations at work. Activities include questionnaires, role-play and case studies as well as discussing how to handle real-life situations you are facing.

PROGRAMME DETAILS

Date : 24 - 25 June 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
 AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Reflect on why people behave the way they do in difficult situations
- Learn how to adapt the way you react in different contexts
- Discover strategies to build better relationships with difficult people

TRAINING METHODOLOGY

This programme emphasises language improvement, skills development and communication strategies in a practical context. We use a communicative approach which allows participants to practise and demonstrate communicative ability in the most realistic way possible. Participants should preferably have at least an intermediate level in English proficiency.

PARTICIPANT PROFILE

Executives and managers who deal with many colleagues and clients

PROGRAMME OUTLINE

Understanding the Nature of Conflict

- » Identifying your difficult situations and people
- » Defining conflict
- » Understanding different types of conflict
- » Types of conflict and you
- » Focus on behaviour

Understanding Yourself and Others

- » Quiz - physical reactions in difficult situations
- » Hot buttons
- » Communications preferences
- » Accepting diversity

Managing Yourself and Others

- » Dealing with stress
- » Strategies to help others calm down
- » The decision-making tree
- » Reacting to criticism

Communication Skills

- » Listening
- » Using questions with difficult people
- » Showing empathy
- » Adapting your communication style
- » Adapting your language
- » Role play

Conflict Management

- » Conflict management techniques
- » Your conflict, your choice
- » Collaborate
- » Over to you

ABOUT THE TRAINER

MICHELA POLSELLI

Michela has extensive experience in teaching and training General English as well as Business English, Professional Development Skills and Tourism-related subjects. She has worked in the field of English Language teaching in two universities and two training centres, before joining the British Council in Sri Lanka first and later in Kuala Lumpur. She started her career during her studies working for EF Tours as a tour leader for educational travels in Europe for high school students. After several internships with cultural associations and tour operators, she trained to become a teacher and started teaching in China. There, she was a lecturer of Professional Skills Development, Sustainable Tourism Management and English at Chengdu University of Technology on a Sino-British collaborative programme with Edge Hill University (UK). In addition, she has experience teaching General and Business English to corporate clients through Berlitz Chengdu (China).

She later worked as a General and Business English instructor and Professional Development Instructor at LUISS University in Rome, Italy, where she prepared university students for the job industry and designed courses and materials for tourism and skills training. In Sri Lanka, she carried out corporate training with the Commission to Investigate Allegations of Bribery or Corruption and trained IFS employees in Business Communication Skills.

In the classroom, Michela adds drama and music to her lessons and finds that this helps students and participants feel more at ease in the classroom as well as creating more real-life experiences for them.

THE ESSENCE OF INTERNATIONAL TRADE

This programme provides an overview of how international trade alters the value chain of domestic companies, thereby spurring the globalisation process in the trade phase. It highlights the growing importance of intra-Asia trade flow given the emergence of the ASEAN Economic Community (AEC) and will equip the front-liners with the essential knowledge and rules of international trade.

PROGRAMME DETAILS

Date : 4 - 5 March 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
 AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Gain an overview of international trade
- Understand key elements in import and export transactions
- Differentiate the features, mechanisms and applications between documentary collection and documentary credit
- Learn the methods of payment in international trade
- Know the various types of trade financing, underlying risks and measures to mitigate risks
- Offer trade services to customers successfully

TRAINING METHODOLOGY

Sharing of practical experiences and best market practices resulting from human errors, interactive discussions and case studies

PARTICIPANT PROFILE

Trade Sales Executives, Relationship Managers and Branch Managers

PROGRAMME OUTLINE

Introduction to international trade, its risks, participants, documentation and rules

- » INCOTERMS 2010
- » UCP600
- » ISBP681
- » ISP98
- » URDG758
- » URC522
- » Bill of Exchange Act

Trade Finance for buyers and sellers – various risks encountered

Performance/non-acceptance/documentation/payment risks

Dealing with discrepancies and fraud

Case Studies on application and issuance of documentary credit, checking of documents

Methods of Payment

- » The emergence of Bank Payment Obligation (BPO)

Measures to mitigate risks

- » The importance of risk-based pricing

Effective trade selling skills

- » Identify trade opportunities from existing and new clients, manage client relationships in a competitive environment, structure trade proposals that meet clients' needs and maximise banks' returns/targets

ABOUT THE TRAINER

ZOLKIFLI BIDIN

Zolkifli Bidin has over 30 years of banking experience, predominantly in Trade Financing and specialising in trade operations and marketing of trade products. He has worked at Maybank, Bank of Commerce and Hong Leong Bank, and as a Senior Trade Finance consultant on the Amal Express Bank, Dubai project. He recently retired from the banking industry as Vice President, Head of Trade Review of a foreign bank. One of his principal duties were to carry out investigations on suspicious Trade Finance related transactions and to highlight potential trade irregularities, fraud or non-compliance with Anti Money Laundering and Counter Financing of Terrorism (AML/CFT) guidelines and other related regulatory requirements. In addition, he conducted due diligence searches on the borrowers and their suppliers to ascertain that business was conducted in accordance with their nature of business.

He has been an Associate Member of the Asian Institute of Chartered Bankers (formerly known as the Institute of Bankers Malaysia – IBBM) since 1981 and was on the Board of Examiners for their International Trade Finance programme. He is associated with the Federation of Malaysian Manufacturers and Malaysian Chamber of Commerce and was part of the ASEAN meeting and business talk with South Korea and Turkmenistan. He also participated in the 2014 Trade Finance course organised by the Bankers' Association for Finance and Trade (American Bankers Association) in New Delhi, India which focused on new developments in international trade.

EXECUTING A WINNING CASH MANAGEMENT BUSINESS

This interactive programme enables participants to recognise the cash management needs of a corporate entity and identify cash management solutions provided by international banks to meet these needs. Participants will also learn to identify / quantify the benefits of the cash management solutions and present them effectively to clients.

PROGRAMME DETAILS

Date : 26 - 27 March 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,800 | **RM3,300**
 AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Recognise the cash management needs of corporate treasurers
- Identify the cash management models used by corporates
- Segment customers for effective strategy development
- Know the building blocks of cash management solutions
- Quantify the benefits of cash management solutions proposed to prospects
- Understand and apply pricing dynamics
- Present cash management solutions effectively to clients

TRAINING METHODOLOGY

Lectures, class exercises, videos and discussions

PARTICIPANT PROFILE

Corporate bankers, cash management and transaction banking sales and transaction banking product managers

PROGRAMME OUTLINE

(I) Cash Management – A Customer's Perspective

Overview

- » Determine the reasons why customers prefer one bank over another
- » Core objectives of corporate cash management
- » Principles of cash management

Understanding the needs of corporate treasurers

- » Liquidity management
- » Financial risk management
- » Support to regional office
- » Areas of improvement in the cash management process
- » Areas that corporate treasurers feel improvements are most needed

Cash management models adopted by corporates

- » Global banking model
- » Overlay banking model
- » Partner banking model

(II) Cash Management – A Banker's Perspective

Understand the impact of Basel III on cash management business

Customer segmentation

- » Understanding the needs of different customer segments to develop an effective cash management strategy

Overview of customer's requirements & banking solutions

Determining liquidity needs

- » Understanding a business cash cycle
- » Projecting a company's liquidity needs

Building blocks of cash management

- » Liquidity management solutions
- » Payment management solutions
- » Collection management solutions

Quantifying the benefits of cash management solutions

Cash management opportunities in other areas of transaction banking

- » Supply chain financing and the link to cash management
- » Using e-banking platform to integrate cash management and trade finance solutions
 - Case - A combination of lock box and AR Financing

Pricing dynamics – bank's perspective

Winning cash management mandates

- » Why companies change their cash management bank
- » Leveraging on bank's strength in winning mandates
- » Presenting technical oriented services to customers effectively

ABOUT THE TRAINER

ADAM WONG

Adam is an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore, Affiliated Faculty of Singapore Management University and Associate lecturer in Singapore Institute of Management. He has conducted workshops for bank participants in Singapore, Indonesia, Malaysia, Vietnam, Taiwan, Bahrain, Shanghai, Sri Lanka and Pakistan and is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards.

He was previously a General Manager with Standard Chartered Bank (Singapore and Hong Kong), Director of Corporate Banking at the American Express Bank, Head of Cash Management and Trade Sales for DBS Bank Group and Vice President Director of a joint venture bank in Indonesia. He is credited with significantly growing global banks' SME assets by 450% over a 3-year period in Singapore and doubled the trade finance business in Hong Kong within a year. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a Fellow Chartered Accountant (Singapore), Fellow Certified Public Accountant (Australia), Certified Professional Trainer IPMA(UK), Certified Credit Risk Management Professional, member of the Institute of Directors (Singapore) and member of the Association of Professional Trainers.

MITIGATING RISKS IN INTERNATIONAL TRADE FINANCE AND STRUCTURING OPTIMAL TRADE LINES

This is a case driven programme that will provide participants with a deep understanding of the various risks facing the bank in a trade transaction. It also focuses on the computation of the optimal trade finance lines for credit approval purposes.

PROGRAMME DETAILS

Date : 15 - 16 April 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

RM2,800	RM3,300
AICB Member	Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

- Identify the credit and compliance risks for the bank when the customer trades using different methods of payment
- Spot potential financial crime risks from the trade documents
- Achieve a deep understanding of the process through visualising actual documents
- Advise clients on the pitfalls and risk mitigation of a trade transaction
- Structure optimal trade finance lines to meet the requirements of the client and minimise the regulatory capital requirement
- Understand the various legal aspects relating to the bank's roles under a LC transaction

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Senior credit analysts, senior credit approvers, relationship managers, front line staff and bankers who need to understand and analyse the risk of trade finance transactions

PROGRAMME OUTLINE

Challenges faced by banks in relation to trade finance.

- » Regulatory capital
- » Regulatory compliance

Risks faced by trading parties

How International Commercial Terms impact the bank's risk

Overview on other related rules for international trade finance products

Essential documents in international trade finance and how they impact the bank's credit and compliance risks

- » Commercial
- » Official
- » Transport
- » Insurance
- » Financial

Identifying risks in different methods of payments and their related financing instruments

- » Open account
- » Payment in advance
- » Documentary collection
- » Documentary credit
- » Legal aspects of LCs impacting the banks

Bonds, guarantees and standby LCs

- » On demand vs surety bonds
- » Bonds commonly used in projects
- » Guarantees vs SBLC
- » Risks of shipping guarantees

Determining the amount of working capital required

- » Determining the trade cycle
- » Computing the cash requirement

Structuring import financing lines under different methods of payment

Structuring export financing lines under different methods of payment

Structuring FX lines

Structuring LC lines

ABOUT THE TRAINER

ADAM WONG

Adam is an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore, Affiliated Faculty of Singapore Management University and Associate lecturer in Singapore Institute of Management. He has conducted workshops for bank participants in Singapore, Indonesia, Malaysia, Vietnam, Taiwan, Bahrain, Shanghai, Sri Lanka and Pakistan and is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards.

He was previously a General Manager with Standard Chartered Bank (Singapore and Hong Kong), Director of Corporate Banking at the American Express Bank, Head of Cash Management and Trade Sales for DBS Bank Group and Vice President Director of a joint venture bank in Indonesia. He is credited with significantly growing global banks' SME assets by 450% over a 3-year period in Singapore and doubled the trade finance business in Hong Kong within a year. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a Fellow Chartered Accountant (Singapore), Fellow Certified Public Accountant (Australia), Certified Professional Trainer IPMA(UK), Certified Credit Risk Management Professional, member of the Institute of Directors (Singapore) and member of the Association of Professional Trainers.

UNDERSTANDING GLOBAL MARKETS, BANKING MODELS AND RISKS IN BANKING

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

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

PROGRAMME DETAILS

Date : 22 June 2020
Time : 9:00 am – 5:00 pm
Venue: Asian Banking School

PROGRAMME FEES*

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

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Interactive group discussions, comprehensive case studies and sharing of practical experience

PARTICIPANT PROFILE

Those from trade finance and compliance departments

PROGRAMME OUTLINE

Overview of Markets

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

Opportunities and Threats: Impact on Financial Markets

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

The Banking Model

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

The Rise of the 'Robots'

- » Big Data, AI, Block Chain and Virtual Reality provide opportunities and threats
- » Who owns the customer? Who owns the technology?
- » Digitisation is a given but what about platformisation and open APIs?
- » The Banking Model is fast changing - should banks compete or work with FinTechs?
- » Big Tech's next move: complete dis-intermediation of banks?
- » Do not forget about cybersecurity!

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

Back to Basics

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

How to read the BNM Monetary Policy Statement

Risks in Banking

- » The structure of risks in banking
- » Major risk categories (credit, market, liquidity and operational risks)
- » Risks issues in focus: cybersecurity, risk management in technology, open banking and data privacy
- » Others on the radar: ICAAP, Scenario Analysis and Reverse Stress Testing

Illustrated example: Risks involved in a lending transaction

ABOUT THE TRAINER

PHILIP TAN PUAY KOON

Philip Tan Puay Koon has close to three decades of experience in the field of banking and finance, principally in the areas of Treasury and Risk Management. He was formerly a Managing Director in Citigroup where he served as the Chief Financial Officer of Emerging Markets (EM) Sales & Trading, Asia Pacific of Citibank NA from 2004 to 2006 and as Director of Risk Treasury, Asia Pacific from 2001 to 2004. He was also the Financial Markets Head and Country Treasurer of Citibank Berhad and a Director of Citibank Malaysia (L) Limited.

He was a member of the Asset-Liability Committee (ALCO) of Citibank Berhad and Committee Member of the Persatuan Pasaran Kewangan Malaysia and a member of the Capital Markets Committee of the Association of Banks in Malaysia. From 1998-2000, he was closely associated with the development and implementation of the New Liquidity Framework (NLF) and the Real Time Gross Settlement System (RENTAS) in Malaysia. Presently, Philip serves as an Independent Director of Cagamas Berhad, MIDF Amanah Investment Bank Berhad, SP Setia Berhad, Citibank Berhad and Payments Network Malaysia Sdn Bhd (PayNet). He has also been appointed by Bank Negara Malaysia as a member of the Corporate Debt Restructuring Committee (CDRC). Philip helped establish Danajamin Nasional Berhad as a pioneer Independent Director in 2009 and recently retired from the board after 9 years.

Philip has consulted and given lectures on Treasury and Risk Management subjects to corporations, the financial community and central banks including Bank Negara Malaysia, Bank Indonesia, and the State Bank of Vietnam. He is an Associate Fellow of the Asian Institute of Chartered Bankers and an adjunct faculty member of Financial Institutions Directors Education (FIDE). He holds a First Class Honours B.A. Degree in Business Studies (Accounting & Finance) from North-East London Polytechnic, U.K. and has attended the Oxford International Executive Programme, the Stanford-NUS Executive Program, INSEAD's Programme on Strategic Management in Banking, IMD-SIDC Advance Business Management Programme and Cambridge Summer School Programme. He is also a member of the University of Cambridge Judge Business School Executive Education alumni.

ABOUT US

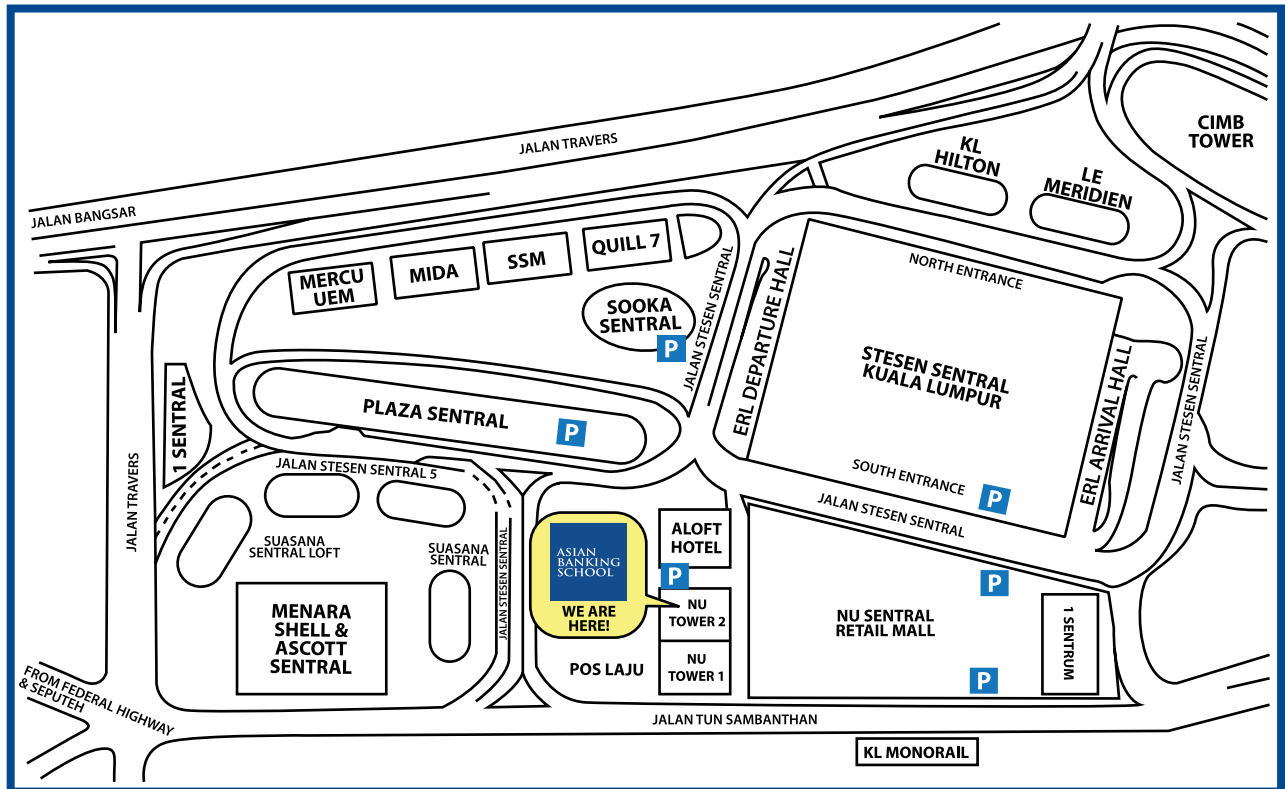
The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

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

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

GETTING TO ABS

The Asian Banking School (ABS) is conveniently located in Nu Tower 2 in the new business hub of the city, Kuala Lumpur Sentral. Adjacent to Aloft Hotel and next to the NU Sentral Shopping Mall, it is only steps away from Kuala Lumpur Sentral Station, Malaysia's largest transit hub, and a 5-minute walk from the Monorail Station.



TRAVELLING TO ABS:

Option 1: Travel by car

- Park at NU Tower / Aloft Hotel visitor car park; or
- Park at NU Sentral

Option 2: Public transportation (KL Sentral Station)

- KTM Komuter
- Rapid KL LRT, Monorail, Bus
- KLIA Transit
- KLIA Express
- MRT (Muzium Negara Station)

CONTACT DETAILS:

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