



BANKING INNOVATION IN THE MIDDLE EAST 2025



ABS in Dubai | Executive Education

BANKING INNOVATION IN THE MIDDLE EAST

Future-Ready Banking Strategies: AI, Innovation, and Sustainability for
Leadership Excellence in the Middle East

15 – 19 SEPTEMBER 2025





ABS FLAGSHIP PROGRAMME

BANKING INNOVATION IN THE MIDDLE EAST

Future-Ready Banking Strategies: AI, Innovation, and Sustainability for Leadership Excellence in the Middle East

To stay ahead in the evolving financial landscape, organizations must strategically harness AI, machine learning, and blockchain to enhance customer experiences, streamline operations, and drive profitability. Integrating ESG principles into banking is crucial for developing sustainable finance initiatives and assessing the financial impact of ESG-compliant strategies on performance and compliance. Digital transformation requires data-driven approaches in digital payments, open banking, and embedded finance to foster innovation. At the same time, building resilient, future-ready leadership is essential for navigating challenges, inspiring teams, and fostering a customer-centric culture in an AI-powered era. Lastly, mastering cybersecurity and regulatory compliance ensures robust risk mitigation while adhering to global and regional standards.

Networking opportunities with industry experts via sessions at Heriot-Watt and at the highly anticipated 16th Edition of MEBIS (Middle East Banking Innovation Summit), an exclusive event for senior bankers and technology leaders in the MENA region. MEBIS is an event that unites top industry leaders, technology trailblazers, and decision-makers to share visionary strategies and insights on the future of banking.

Join a cohort of leaders, with continued engagement and development opportunities through future Heriot-Watt University Dubai events. Additionally, access Heriot-Watt's global alumni community to expand your network, foster collaboration, and create new opportunities.



PROGRAMME AT A GLANCE

Sunday 14 September	Monday 15 September	Tuesday 16 September	Wednesday 17 September	Thursday 18 September	Friday 19 September
Arrival in Dubai	Welcome and Programme Introduction Future Ready Banking and Strategic Leadership AI, Innovation and Leadership in the Middle East	Cybersecurity and the Future of Payments Cybersecurity and Compliance in the Digital Era	Middle East Banking Innovation Summit (MEBIS)	Middle East Banking Innovation Summit (MEBIS)	Shaping the Future of Banking Building Collaborative Ecosystems with Open Banking
	Lunch	Lunch	Lunch	Lunch	Lunch
Programme Welcome and Briefing			Sustainable Finance and ESG Integration	AI Powered Transformation and Embedded Finance	Innovation as a Platform
Social and Cultural Activity	Building Digital-First Leadership Capabilities	The Future of Payments: Digital and Real-time Solutions	Sustainable Finance and ESG in Banking	AI-Driven Transformation and Innovation in Banking	Driving Competitive Differentiation Closing of the Programme and Certificate Awards
	Evening Break	Evening Break	Evening Break	Evening Break	Evening Break
	Welcome Dinner	Free Time	Free Time	Farewell Dinner	Free Time

PROGRAMME FEES*

MYR 50,000 / SGD 15,200
per participant

* Fee includes all training activities and materials, lunches during training days, special dinners, social programme and accommodation (from 14 – 20 September 2025) based on single occupancy. It is not inclusive of any applicable taxes.



MyCo ID:
201201039737

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

PAYMENT OPTIONS

- This programme is an approved **HRD Corp** claimable course.
- The programme fee and roundtrip airfare is **STF credit** claimable by qualifying Malaysian banks.

REGISTRATION

Please register online at www.asianbankingschool.com/our-programmes/executive-education
Alternatively, you may email your completed Registration Form to training@asianbankingschool.com
Terms and conditions apply. Please visit www.asianbankingschool.com/terms-and-conditions

ENQUIRIES

Please contact Asian Banking School at:
Tel: +603-2701 7822 or
Email: training@asianbankingschool.com

MONDAY, 15 SEPTEMBER 2025

Morning Session : **Future-Ready Banking: AI, Innovation and Leadership in the Middle East**

This session will cover global and Middle East banking trends, along with leadership skills essential for driving AI-led transformation. Participants will gain an understanding of key global and regional banking trends, with a particular focus on the impact of AI and innovation on the Middle East banking landscape. Additionally, they will assess their personal leadership readiness to drive innovation and digital transformation in banking. The session will include an interactive Q&A and a group discussion on leadership challenges in AI-driven banking.

Afternoon Session : **Building Digital-First Leadership Capabilities**

This session will focus on agility, resilience, and customer-centric decision-making, along with strategic frameworks for future banking innovation and scenario planning to build a digital-first leadership strategy. Participants will develop strategies to foster agility, resilience, and customer-centricity in response to digital transformation. They will explore frameworks for building innovation-driven organizations equipped for future challenges and apply scenario planning techniques to design a digital-first strategy tailored to their institutions. Activities will include a case study on Emirates NBD's AI-powered digital banking transformation and discussions on the challenges and lessons learned in scaling AI across multiple services.

TUESDAY, 16 SEPTEMBER 2025

Morning Session : **Cybersecurity and Compliance in the Digital Era**

This session will cover digital risk management and incident response planning, compliance with data privacy regulations such as GDPR and DIFC, and a case study on Bahrain's Central Bank Cybersecurity Initiative. Participants will understand the key principles of digital risk management, including identifying, mitigating, and responding to cybersecurity threats in banking operations. They will evaluate regulatory requirements for data privacy and compliance frameworks to ensure organizational adherence. Additionally, they will analyse lessons from Bahrain's Central Bank Cybersecurity Initiative to develop a robust incident response framework tailored to the needs of financial institutions. Activities will include a workshop on developing a cybersecurity response framework.

Afternoon Session : **The Future of Payments: Digital and Real-Time Solutions**

This session will delve into real-time payments, digital wallets, and cross-border innovations, as well as customer behaviour and the adoption of new payment technologies. Participants will explore the latest advancements in payment technologies, including real-time payments (RTP), digital wallets, and cross-border payment innovations. They will analyse customer behaviour and adoption patterns of digital payment solutions to design user-centric systems. Additionally, they will apply insights from Saudi Payments' implementation of instant payments to design competitive, scalable real-time payment strategies. Activities will include a group discussion or case study simulation focused on designing real-time payment solutions for a competitive edge.

WEDNESDAY, 17 SEPTEMBER 2025

Morning Session : **Middle East Banking Innovation Summit (MEBIS), Day 1 (Emirates Towers)**

Participants will attend the Day 1 of the Middle East Banking Innovation Summit (MEBIS) and networking with industry leaders, technology trailblazers and decision-makers to share visionary strategies and insights on the future of banking.

Afternoon Session : **Sustainable Finance and ESG Integration in Banking**

This session will cover green banking and ESG compliance, including an overview of green banking initiatives and their role in driving sustainable growth, ESG compliance frameworks and regulatory considerations, and insights into sustainable investment products and their impact on financial and environmental outcomes. Participants will learn to measure sustainability ROI by identifying and utilizing sustainability KPIs to assess financial and non-financial impacts and linking ESG initiatives with organizational profitability and long-term value creation.

Case studies, such as HSBC's sustainability-driven investment strategy in the GCC and green bond issuance for sustainable development, will provide practical applications of ESG investments and ROI assessment. Learning objectives include understanding the role of green banking initiatives, ESG compliance, and sustainable investment products in achieving competitive advantage and long-term growth, developing strategies for designing ESG-compliant financial initiatives, and measuring their financial and environmental impact using sustainability KPIs. Activities will include a collaborative workshop on designing ESG-compliant financial strategies tailored to organizational goals, group analysis of calculating the ROI of ESG-driven investments using real-world case data, and scenario planning to link sustainability initiatives with profitability and identify challenges and opportunities.

THURSDAY, 18 SEPTEMBER 2025

Morning Session : **Middle East Banking Innovation Summit (MEBIS), Day 2 (Emirates Towers)**

Participants will attend the Day 2 of the Middle East Banking Innovation Summit (MEBIS) and networking with industry leaders, technology trailblazers and decision-makers to share visionary strategies and insights on the future of banking.

Afternoon Session : **AI-Driven Transformation and Innovation in Banking**

This session will cover AI-driven transformation in banking, focusing on applications of AI in fraud detection, credit risk management, and personalized customer experiences, as well as the ethical and regulatory challenges in AI adoption. It will include a case study on Mashreq Bank's blockchain integration for trade finance. Additionally, the session will introduce open banking and API ecosystems, highlighting how they transform customer engagement and product delivery through API ecosystems, with a case study on Saudi National Bank's open banking strategy, which leverages APIs for customer-centric innovation.

The session will also explore embedded finance and Banking-as-a-Service (BaaS) opportunities, focusing on expanding financial services through BaaS and embedded finance. It will highlight partnerships with FinTech and non-financial platforms to create value and scale services. Learning objectives include analysing how AI and advanced analytics enhance banking operations, including fraud detection and credit risk management, understanding the role of open banking and API ecosystems in driving customer engagement and innovation, and exploring the potential of embedded finance and BaaS models to expand financial services and drive revenue growth. Activities will include an interactive workshop on designing AI-driven solutions for fraud detection and personalized customer engagement, a case study analysis of Mashreq Bank's blockchain integration for trade finance and Saudi National Bank's open banking strategy, and a group exercise to brainstorm profitable embedded finance use cases for non-financial platforms.

Morning Session : **Islamic Banking in the Digital Era**

This session will focus on the digital transformation in Islamic banking, emphasizing the modernization of Islamic banking while maintaining Sharia compliance. It will explore the role of AI, blockchain, and digital platforms in improving Islamic banking products and services, as well as the potential of embedded finance and open APIs for Islamic banking. Participants will gain insights into the growing demand for digital Islamic finance solutions through a case study on Dubai Islamic Bank's digital banking transformation, learning lessons from adopting AI-driven solutions and enhancing customer experience. The session will also address the opportunities and challenges of balancing tradition with innovation in Islamic finance, including regulatory, ethical, and operational challenges.

Learning objectives include understanding how Islamic banking leverages digital transformation to enhance service delivery and expand market reach, exploring the integration of Sharia-compliant principles with cutting-edge technologies like AI, blockchain, and APIs, and analyzing real-world applications to identify best practices and key challenges. Activities will include a case study analysis of Dubai Islamic Bank's successful digital transformation, a group workshop on designing a digital strategy for an Islamic bank to enhance customer experience and operational efficiency, and a roundtable discussion on balancing innovation with Sharia compliance in Islamic banking.

Afternoon Session : **Innovation as a Platform: Driving Competitive Differentiation**

This session will focus on monetizing innovation through embedded finance for revenue diversification, building modular Banking-as-a-Service (BaaS) solutions to serve non-traditional markets, and developing strategic frameworks for embedding innovation across operations. Learning objectives include crafting tailored BaaS strategies to penetrate new markets and unlock profitability, understanding how embedded finance disrupts traditional models and creates value, and developing a clear roadmap to implement platform-based innovation at scale. Activities will include a strategy workshop on designing a scalable BaaS model tailored to participants' institutions and peer presentations on mapping innovation opportunities for long-term growth.

The closing session will consolidate the strategic vision by translating insights into actionable strategies. Key highlights will include reflecting on actionable takeaways from the week, peer exchange of high-impact initiatives inspired by the program, and final thought leadership insights from faculty on the future of global banking. Activities will involve crafting executive action plans for immediate application post-programme.

LEARNING OUTCOMES

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

- **Strategically harness AI and innovation.** Leverage AI, machine learning, and blockchain technologies to transform customer experiences, streamline operations, and enhance profitability.
- **Integrate ESG principles into banking.** Develop sustainable finance initiatives and assess the financial impact of ESG-compliant strategies on performance and compliance.
- **Drive digital transformation.** Implement data-driven strategies for digital payments, open banking, and embedded finance to remain at the forefront of innovation.
- **Build resilient, future-ready leadership.** Cultivate leadership skills to navigate challenges, inspire teams, and foster a customer-centric organizational culture in an AI-powered era.
- **Master cybersecurity and regulatory compliance.** Develop robust frameworks to mitigate cyber risks while adhering to global and regional regulatory standards.

ADDITIONAL BENEFITS

- Networking opportunities with industry experts via sessions at Heriot-Watt and at the highly anticipated 16th Edition of MEBIS (Middle East Banking Innovation Summit), exclusive event for senior bankers and technology leaders in the MENA region. MEBIS is an event which unites top industry leaders, technology trailblazers, and decision-makers to share visionary strategies and insights on the future of banking.
- Join a cohort of leaders, with future engagement and development supported through future Heriot-Watt University Dubai events.
- Access the global alumni community of Heriot-Watt University to further create and build a network.



PROGRAMME FACULTY

Programme Leader

Professor Dame Heather J. McGregor DBE FRSE

Provost and Vice Principal of Heriot-Watt University Dubai



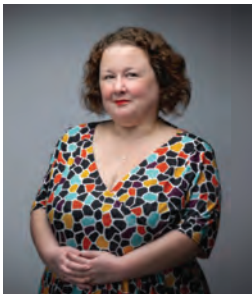
Professor McGregor was previously the Executive Dean of the Edinburgh Business School, having held the post since 2016. Her earlier career was in investment banking, and she has spent 17 years as an entrepreneur leading her own executive search firm prior to her move into higher education. Professor McGregor has a PhD from the University of Hong Kong in Structured Finance and an MBA from the London Business School. She is a qualified chartered management accountant (CGMA) and a Fellow of the Royal Society of Edinburgh. Her undergraduate degree was a BSc in Agricultural Economics & Marketing from Newcastle University. Professor McGregor is an experienced writer and broadcaster including writing a column for the Financial Times for 17 years. She was the founder of the Taylor Bennett Foundation, which works to

promote diversity in the communications industry, and a founding member of the steering committee of the 30% Club, which works to raise the representation of women at senior levels within publicly listed companies. Professor McGregor serves as the non-executive director of publicly listed companies in the United States.

In 2021, Professor McGregor was among the first two people at Heriot-Watt University to be named a Principal Fellow of the Higher Education Academy. She was awarded a CBE in the 2015 Queen's Birthday Honours List in UK for her services to business, especially diversity in the workplace. Professor McGregor was also among the first to be made a Dame in the 2023 King's New Years Honours List for her services to education, business and heritage in Scotland.

Professor Fiona Robson

Head of Edinburgh Business School



Professor Fiona Robson joined Heriot-Watt University's Dubai campus in May 2023 as Head of Edinburgh Business School. Fiona sits on the Dubai Executive Committee and represents Dubai on the global School of Social Sciences Executive Board. As Head of School, Fiona assumes overall leadership for the School in Dubai. Fiona teaches Human Resource Management and supervises dissertations and theses across a broad range of HR topics. Professor Robson has designed and delivered a number of Executive Education programs which have been delivered internationally and is passionate about people development. Fiona has published a number of HR focused books and contributes dozens of media articles each year. After being nominated by the British Standards Institute Fiona led a global team to develop the first ISO standard in

Employee Engagement. Prior to arriving in Dubai, Fiona held leadership posts in Qatar, London and Newcastle. Professor Robson Fiona is a Senior Fellow of the Higher Education Academy and an Academic Fellow of the Chartered Institute of Personnel and Development.

Dr Jelena Janjusevic

Associate Professor in Finance



Dr Jelena Janjusevic is Associate Professor in Finance, with more than 20 years of international teaching experience, research, consulting, and management currently employed at Edinburgh Business School at Heriot Watt University, Dubai campus. She is Academic Head of Accountancy, Economics and Finance Department in Dubai, and Global program Director for MSc Sustainable Finance with fintech Program. She teaches the UG and PG programs in finance and accounting and is actively involved in developing and coordinating the executive education portfolio for SoSS. Her areas of expertise include financial markets, investments, portfolio management, sustainable finance, research in finance (econometrics), financial derivatives, but also economics (both micro and macro), as well as economy of sustainable development.

Dr Florian Meier

Associate Professor in Accounting and Finance



Dr Florian Meier joined Edinburgh Business School's Dubai Campus in 2024 as Associate Professor in Accounting and Finance. Previously, he worked at various UK universities, both based in the UK and at overseas campuses in the Middle East. He has taught a broad variety of subjects in accounting and finance, including research methods. Florian is an ACCA Affiliate and, having worked in the investment industry, also has private sector experience.

Mr Maher Al Kaabi

Advisory Board of UAE Ministry of Climate Change and Environment



Mr Maher Al Kaabi, a visionary leader, and a seasoned banker with over 30 years of experience in the Banking, Digital industry and Family Business. He has extensive expertise in Board Membership, Wholesales & Consumer Banking, Risk Management, Finance, Operation & Technology, Sales & Distribution and Business Development. Mr Maher also has a deep knowledge in innovation and trends in the generation and utilization of data sets and of new technologies. Serves on board of several startup companies, a Chairman of Board of Governance of a Star International School and co-founder of Blink. Works extensively with various ministries in future technologies, circular economy, and sustainability of family businesses by training NextGen on Venture Studio Module.

He is on the Advisory Board of UAE Ministry of Climate Change and Environment. Mr Maher is a sought-after keynote speaker who shares his expertise and insights on various topics at events covering various topics (FinTech, Building Digital Economy (AI, metaverse, blockchain, web3, etc.), Banking & Finance, Corporate Governance, and Investments. He is an advisor to the Group Chairman of Al Serkal Group of Companies (165+ year old family) and serves as an Independent Board Member. He advises the Board on developing a more structured governance model and reviewing and refining the structure of the group with the objective of creating a more flexible, robust and efficient organization that will be better placed to respond to future business opportunities. He also applies his expertise in transitioning businesses digitally. Alserkal Group are the co-founder of several entities such as Etisalat, 1st local bank Emirates NBD, DEWA, SEWA, CBD, Dubai Insurance, Pepsi (DRC). Maher has dedicated 15 years to advancing his career within Citigroup. Following his time at Citigroup, he assumed the role of Chief Risk Officer at Dubai Bank. In this capacity, he successfully established the Enterprise Risk Management (ERM) Framework, which encompassed all facets of risk, including Credit Risk, Market Risk, Operational Risk, and Fraud Risk. Later, he joined Emirates National Bank of Dubai as the Group Head of Islamic Banking. In this influential role, he spearheaded the growth and development of the Islamic Banking business across ENBD's local, regional, and international branches. Additionally, he also assumed the dual responsibility of Group Head Chief Operating Officer for Wholesale Banking. Maher has been honored with numerous Global Awards and is currently pursuing his doctorate in the field of AI in sustainability.

Mr Benny Higgins

Executive Chairman of the Buccleuch Group



Mr Benny Higgins, Executive Chairman of the Buccleuch Group, Group Chairman, Markerstudy, former CEO of Tesco Bank, Strategic Adviser to the First Minister on the building of the Scottish National Investment Bank. His career in the financial services industry at Standard Life where he qualified as an actuary, progressing to RBS and subsequently HBOS where he was Chief Executive of their Retail Banking division. He took the helm at Tesco Bank in 2008 following Tesco's buyout of RBS shares. In September 2017 Benny was asked by the Scottish Government to develop an implementation plan for the creation of a Scottish National Investment Bank. Subsequently he was appointed as Strategic Adviser to the First Minister on the

building of the Scottish National Investment Bank and Chairman of Scottish Government's Advisory Group on Economic Recovery post COVID19. Benny graduated with a First-Class Honours degree in Mathematics from the University of Glasgow. He is a Fellow of the Faculty of Actuaries, the Chartered Institute of Bankers in Scotland, and the Royal Society of Edinburgh. He is an Honorary Professor at the University of Glasgow and University of Edinburgh, Visiting Professor at Strathclyde University, Honorary Professor at Edinburgh Business School, Heriot-Watt University, Doctor of University, University of Glasgow and University of Glasgow, Court member of Finance Committee. Benny is Executive Chairman of the Buccleuch Group and holds a number of Chairmanships including National Galleries of Scotland, Sistema Scotland, The Edinburgh Fringe Society and The Fine Art Society (London & Edinburgh).

Dr. Håvard Halland

Professor of Sustainable Finance at Edinburgh Business School, Heriot-Watt University



Dr. Håvard Halland is a Professor of Sustainable Finance at Edinburgh Business School, Heriot-Watt University. He was a senior economist at the OECD, specializing in the intersection of economics, finance, energy, and climate issues. Prior to joining the OECD, he worked at the World Bank and Stanford University, where he led research and authored multiple publications on strategic investment funds, infrastructure finance, and public economics in the extractive industries sector. His first book for the World Bank has been purchased or downloaded over 60,000 times.

He has also contributed research on sovereign wealth funds, fiscal policy in resource-rich countries, and mobilizing institutional capital for climate-aligned development. His op-eds and essays have been published in the Financial Times, Project Syndicate, Foreign Affairs, Le Monde, Prospect Magazine, Huffington Post, and other leading platforms. His work has been covered by Bloomberg, FT Sustainable Views, S&P Global, and Environmental Finance. Before his career in economics, he served as a Delegate of the International Committee of the Red Cross (ICRC) in Colombia and the Democratic Republic of the Congo, engaging in humanitarian aid operations, hostage negotiations, and prison monitoring. Later, as a program manager, he led technical and financial support for community-driven infrastructure projects.



ABOUT HERIOT-WATT UNIVERSITY DUBAI

Heriot-Watt University - over 200 years of upskilling the workforce. A global university with Scottish Roots. Today, Heriot-Watt is a vibrant, forward-looking University with a world-class reputation for teaching and research.

As a university that was founded in 1821 to upskill the workforce in Edinburgh, we are proud of our heritage. Originally conceived and established by two prominent Scottish merchants, our institution offered its first classes in the evening so that working people could attend, enabling them to invest in self-development. We have continued to focus on nontraditional educational models, enabling access to higher education for people in the workplace, for the last 200 years. We have continued to be a pioneer in this regard, establishing the first distance learning MBA in 1995 that now offers the opportunity for asynchronous learning to tens of thousands of students around the world, and for which we have won several awards including two Queen's awards for industry. Our Dubai campus, which was established in 2005, continues in this tradition offering postgraduate students the opportunity to study in the evening and weekends to combine their employment with their study. As the first British university to set up a campus in Dubai in 2005, Heriot-Watt University has established itself as a pioneer in higher education in the UAE.

Part of Heriot-Watt University, at Edinburgh Business School, our mission is to be a global leader in high-quality, accessible, practice-oriented business education and research. Our vision is to transform lives and organizations for the betterment of societies globally. We are committed to excellence through relevance. We unite and inspire our global network of staff and students through innovative teaching, high-quality facilities, dynamic partnerships with industry, and world-leading research that addresses society's most pressing issues. We excel in providing inclusive online learning opportunities that are globally accessible, fully flexible, and rooted deeply in practice, empowering a diverse array of learners. Our agile program design allows students to enhance their knowledge and advance their careers no matter where they are or how they wish to study. We have people studying in every corner of the world, from Azerbaijan to Zimbabwe, connecting to create a diverse and vibrant global network that offers lifelong benefits for our students and alumni. At Edinburgh Business School, nothing is more important than translating knowledge into practice. We are committed to shaping social and economic futures around the world through our industry-focused business education, transformative research projects, inclusive community, and powerful partnerships with private, public, and third-sector organizations. We are Edinburgh Business School, and we make a difference.

PROGRAMME VENUE

The futuristic Heriot-Watt University Dubai campus is designed to offer interactive and collaborative learning experiences with innovative classroom styles fostering group work and engagement. Collaborative lecture theatres feature booth-style seating allowing for easier group discussions and activities among students. The digitally focused pod rooms facilitate group learning and are equipped with interconnected displays allowing for modular learning experiences. All our facilities are equipped with modern technology and equipment to help students achieve their goals.



ACCOMMODATION

Ensuite accommodation based on single occupancy will be provided from 14 – 20 September 2025 at Grand Plaza Movenpick Hotel. The hotel are approximately 2 to 3 kilometers from the university, making it a short drive away from each other. The journey to the hotel typically takes around 5 to 10 minutes by car, depending on traffic conditions.



ABOUT ASIAN BANKING SCHOOL

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

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

ABS began operations in 2015 and has continued to set the standard for developing talent in the banking industry through its innovative, unique, and relevant training programmes that have transformed the banking education landscape. In 2023, ABS established its Singapore office as part of its expansion plans to provide personalised training consultancy services within the region and is well positioned to be a gateway to the global markets.

Asian Banking School

(201201039737)

Level 3, Bangunan AICB, 10 Jalan Dato Onn,
50480 Kuala Lumpur, Malaysia

Tel: +603-2701 7822

Email: training@asianbankingschool.com

Website: www.asianbankingschool.com



Asian Banking School



Asian Banking School (ABS)

ABS (S) Pte Ltd

(201734535N)

Level 39, Marina Bay Financial Centre Tower 2
10 Marina Boulevard, Singapore 018983

Tel: +65 6818 5763

Email: training@asianbankingschool.sg

Website: www.asianbankingschool.com/sg

Published in 2025 by the Asian Banking School

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means electronic, mechanical, photographing, recording or otherwise without the prior written permission of the publisher and copyright owners.

The contents of this publication are believed correct at the time of printing. Nevertheless the publisher can accept no responsibility for errors or omissions, changes in the detail given or for any expense or loss thereby caused.

WWW.ASIANBANKINGSCHOOL.COM

WWW.HW.AC.UK