



ASIAN
BANKING
SCHOOL

**JULY – DECEMBER 2025
PUBLIC PROGRAMMES**

BANKING OPERATIONS

BRANCH MANAGEMENT

COMPLIANCE

CORPORATE FINANCE

CREDIT

DIGITAL BANKING

FINANCE / AUDIT

FINTECH / INNOVATION

INVESTMENT BANKING

LANGUAGE

MULTI-DISCIPLINES

PROFESSIONALISM & ETHICS

RELATIONSHIP MANAGEMENT

RISK MANAGEMENT

SOFT SKILLS

SUSTAINABLE FINANCE

TRADE FINANCE

TRANSACTION BANKING

TREASURY & CAPITAL MARKET

WEALTH MANAGEMENT

ABOUT OUR PROGRAMMES

Asian Banking School (ABS) offers leading-edge and industry relevant training programmes that cover a comprehensive list of banking areas. They are designed and developed in-house by our Specialist Training Consultancy Team who are all HRD Corp Certified Trainers or in collaboration with strategic learning partners that includes some of the top business schools in the world.

Our open enrolment programmes are generally offered on a six-month interval to allow us to continuously review and update our course materials based on a more intuitive understanding of what banks and other financial institutions need in this fast-changing dynamic financial services landscape.

The programmes listed in the following pages are all HRD Corp and STF Credit claimable and are delivered in differing methods through face-to-face classrooms, online learning or hybrid. Many of these can be customised as in-house training to suit the needs of your organisation. Aside from what you see here, ABS has over 300 programmes that are HRD Corp claimable.

ABS also provides a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organisation's strategic learning requirements.

**OUR TRAINING PROGRAMMES ARE
GROUPED INTO THE BANKING AREAS OF:**

Please visit
www.asianbankingschool.com/our-programmes
to find out more details about our programmes.



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PROGRAMME CALENDAR 2025

PROGRAMME TITLE	LEARNING LEVEL	PAGE	SEP	OCT	NOV	DEC
COMPLIANCE						
AML/CFT Essentials: CDD Compliance	Foundation	04	30			
AML/CFT Essentials: Trade Based Money Laundering (TBML)	Foundation	06			25	
Understanding Foreign Exchange Policy and Its Application in Banking Transactions	Foundation	08	22 – 23			
Climate Litigation and Strategic Transformation	Intermediate	11			5 – 6	
Combating Bribery and Corruption	Intermediate	13	11			
Foreign Exchange Policy (FEP): Application of Rules on Borrowing and Lending (Notice 2)	Intermediate	15		8		
Foreign Exchange Policy: Application of Rules on Investment in Foreign Currency Assets (Notice 3)	Intermediate	17		27		
Strengthening the Effectiveness of AML CFT Frameworks (AML)	Intermediate	19	18			
Trade-Based Money Laundering (TBML): Strategies for Identifying and Mitigating Risks	Advanced	21			18	
CREDIT						
Navigating Credit, Understanding the Basics	Foundation	23		6 – 7		
Assessing Creditworthiness: Application of 5Cs of Credit in Financial Statement Review	Intermediate	25	25			
Certified Mortgage Advisor (CMA)	Intermediate	27			10 – 12 & 17 – 19	
Inclusive Banking: Safeguarding Vulnerable Consumers	Intermediate	31			4	
Restructuring and Rescheduling of Debt For SME or Business Banking	Intermediate	33			17	
DIGITAL BANKING						
Responsible AI in Banking: Ethics, Transparency, and Trust	Foundation	35		2		
Artificial Intelligence in Banking and Finance	Intermediate	38	24			
INVESTMENT BANKING						
Introduction to Investment Banking	Foundation	40			24	
MULTI-DISCIPLINES						
Adapting to Disruption: Contemporary Issues Shaping the Banking Landscape	Intermediate	42	29			
Banking 2030: A Glimpse into the Future of Finance	Intermediate	44				8
Next Gen Banking and The Future of Financial Services	Intermediate	46			5	
PROFESSIONALISM & ETHICS						
Introduction to Ethics in Banking	Foundation	48	25		5 – 14	
RISK MANAGEMENT						
Climate Risk Management: Stress Testing, Scenario Analysis, Climate Risk Models and GHG Accounting	Intermediate	51	22			
Navigating Geopolitical Risk in the 21st Century	Intermediate	53	3			
Operational Risk Management in the Age of AI	Intermediate	55			3	
Wholesale Market Conduct - Risk Assessment, Surveillance and Compliance	Intermediate	57				3

Note: All information presented is correct at the time of publication but may be subject to change.

PROGRAMME TITLE	LEARNING LEVEL	PAGE	SEP	OCT	NOV	DEC
SOFT SKILLS Speak with Confidence: Public Speaking Basics for Bankers	Foundation	59			24	
SUSTAINABLE FINANCE AI Prompting for Sustainable Finance: Skills for Credible & Ethical Use	Intermediate	61				2
Climate Change and Principle-based Taxonomy (CCPT)	Intermediate	63		16		
ESG and Climate Risk Management	Intermediate	65			10	
ESG and Sustainability for Capital Markets and Investment Banking	Intermediate	67	4			
ESG and Sustainable Finance: Latest Trends, Innovations and Updates	Intermediate	69		29		
ESG Disclosure, Reporting and Compliance	Intermediate	71	17			
How Sustainability Improves Bankability: A Practical Guide for Businesses	Intermediate	73			19	
Renewable Energy Financing in Malaysia	Intermediate	75			25	
Sustainability Transformation: Driving Positive Change Through Personal Actions and Commitment to ESG	Intermediate	77			26	
Certified Expert In Biodiversity Finance	Advanced	79	1			
Certified Expert In ESG & Impact Investing	Advanced	81	1			
Certified Expert In Sustainable Finance	Advanced	84	1			
Workshop on ASEAN Taxonomy Application in Energy Financing	Advanced	87				8 – 9
TRANSACTION BANKING The Custodian Bank: Then, Now and the Future	Intermediate	90		30		
TREASURY & CAPITAL MARKET Bond Pricing and Interest Rates: Interpreting Signals for Economic Forecasting	Intermediate	92		9		
Bonds and Debt Securities - Mechanics of Primary Issuance and Secondary Trading	Intermediate	94		28		
Evolution of Basel Capital Adequacy Frameworks: Concepts and Principles	Intermediate	96		27		

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AML/CFT ESSENTIALS: CDD COMPLIANCE

This one-day programme is designed to equip industry practitioners with a comprehensive understanding of the key concepts, regulatory requirements, and best practices governing an effective Customer Due Diligence (CDD) process.

A robust Know Your Customer (KYC) compliance framework is essential for financial institutions, helping to mitigate risks, enhance customer service, and serve as a critical safeguard against money laundering, terrorism financing, and financial crimes. Participants will gain practical insights into customer identification, risk assessment, and ongoing monitoring, ensuring compliance with both regulatory expectations and industry standards.

PROGRAMME DETAILS

WHEN

30 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001562166

LEARNING OBJECTIVES

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

- Understand the purpose of Customer Due Diligence (CDD) and its role in the bank's AML/CFT framework
- Apply regulatory requirements and internal policies for KYC, customer identification, and verification
- Identify challenges in CDD compliance, including Ultimate Beneficial Ownership (UBO) identification and high-risk customer management
- Appreciate the importance of a risk-aware mindset in AML compliance

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Customer facing Branch staff, Relationship Managers selling bank products to customers

PROGRAMME OUTLINE

Module 1: Introduction to AML/CFT and CDD Compliance

Overview of AML/CFT regulations in Malaysia

- BNM Policy Documents (KYC/CDD requirements)
- Key regulatory expectations for banks

The Role of CDD in the AML/CFT framework

- Purpose and importance of KYC/CDD
- Legal and reputational risks of poor due diligence
- Regulatory Enforcement & Case Studies (Local and Global Examples)

Module 2: Customer Due Diligence (CDD) Process

Customer Acceptance Policy

- Understanding acceptable risk levels
- Key elements of a strong CDD programme

Components of KYC/CDD

- Identification and verification of customers
- Risk-based approach to onboarding

Identifying Ultimate Beneficial Owners (UBOs)

- Definition and challenges in identification
- Practical tips for identifying complex structures

Module 3: Strengthening CDD Procedures

Risk-Based Approach to Customer Onboarding

- Categorising customers: Low, Medium, High Risk
- Enhanced Due Diligence (EDD) for high-risk customers

Name Screening & Sanctions Compliance

- Matching names against watchlists (BNM, UN, OFAC)
- Handling false positives and true matches

Transaction Monitoring & Ongoing Due Diligence (ODD)

- Identifying unusual transactions
- Periodic reviews of customer profiles

Module 4: Challenges in CDD Compliance

Common Challenges in KYC/CDD

- Incomplete or missing customer information
- Dealing with politically exposed persons (PEPs)

Red Flags & Risk Indicators

- Identifying suspicious customer behavior
- Case studies on fraud and money laundering risks

Operationalising Compliance Best Practices

- Improving customer data collection and record-keeping
- Role of technology in KYC automation

Module 5: Building a Strong AML Risk Management Mindset

The Importance of a Compliance Culture

- Role of frontline staff in AML compliance
- Balancing customer service with compliance

Regulatory Expectations for Documentation & Reporting

- Importance of proper documentation
- Suspicious Transaction Reporting (STR) considerations

Key Takeaways & Action Plans

- Summary of best practices
- Q&A and discussion on real-world scenarios

ABOUT THE TRAINER

JOHN CHEAH

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

AML/CFT ESSENTIALS: TRADE BASED MONEY LAUNDERING (TBML)

This one-day programme provides a basic overview of TBML, outlining what it is, how it can occur, different roles within the trade cycle, financial services products that assist trading, and steps that can be achieved in identifying relevant red flags and mitigating TBML. It is designed for those in banks who wish to gain a better insight into how illicit funds, goods or services can be moved through trade flows.

This session will also provide training on the international trade based financial crime compliance scene, how to combat financial crime in trade, and will precisely focus on 'trade-based compliance' with regards to ML/TF.

LEARNING OBJECTIVES

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

- Understand the basic elements of Trade-Based ML
- Examine the TBML risks and its various typologies
- Identify key red flags and understanding how to respond appropriately
- Implement relevant controls to manage risks

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Front liners / Business Relationship Managers involved with customers taking Trade Financing products, Trade Operations team, Payment team handling trade customers' transactions

PROGRAMME DETAILS

WHEN

25 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001461019

PROGRAMME OUTLINE

Module 1: TBML Fundamentals Overview

- Introduction to the TBML process (Video)
- What and why?
- Overall Process Summary
- Standard Typologies
- Red Flags in TBML
- Controls and Best Practices

Module 2: Detection and Prevention

- Roles of Financial Institutions
- Customs and Trade Monitoring
- Tech Tools and Solutions

Module 3: Case Studies

- Real world case analysis
- Group Activities and exercises

ABOUT THE TRAINER

JOHN CHEAH

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

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On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

UNDERSTANDING FOREIGN EXCHANGE POLICY AND ITS APPLICATION IN BANKING TRANSACTIONS

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

This two-day programme will explain the rules within the FE Policy and how they are being applied in banking transactions. All seven Notices in the policy will be covered including the Directions to Financial Institutions and Minimum Due Diligence.

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

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

TRAINING REQUIREMENTS

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

PARTICIPANT PROFILE

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

PROGRAMME DETAILS

WHEN

22 – 23 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 2,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001222028

PROGRAMME OUTLINE

Overview of Foreign Exchange (FE) Policy

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

Directions to Financial Institutions

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

Understanding the Structure and Rules of FE Policy

- 4Ws Approach
- Activity / Discussion

Key terminologies in FE Policy

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

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

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

Obtaining and Extending of Borrowing and Guarantee (Notice 2)

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

Investment in Foreign Currency Assets (Notice 3)

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

Payments, Receipts and Account Operations (Notice 4)

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

Issuance of Securities and Financial Instruments (Notice 5)

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

Import and export of Currency (Notice 6)

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

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

ABOUT THE TRAINER

SHHRUL ADZUAN AHMAD

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

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

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

CLIMATE LITIGATION AND STRATEGIC TRANSFORMATION

As climate-related regulations and disclosure requirements tighten globally, the rise of climate litigation poses significant risks to businesses, particularly those in high-emission and financial sectors.

This programme is designed to equip professionals with a compliance-oriented understanding of climate litigation trends, regulatory expectations, and the strategic transformation required to stay ahead of legal, reputational, and financial risks.

Participants will explore how climate litigation is shaping corporate governance and risk management, and why robust environmental compliance frameworks are becoming indispensable. The course also addresses key legal developments, ESG disclosure obligations, and the strategic role of compliance teams in supporting a just and sustainable transition.

At the end of the programme, attendees will be better prepared to align their internal policies with emerging regulatory standards, mitigate legal exposure, and integrate climate risks into strategic planning.

LEARNING OBJECTIVES

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

- Attain knowledge on the Foundations of Climate Litigation and their global trends and development
- Understand and master the workings of the Legal and Regulatory Framework governing Climate Change, including the evolving regulations and compliance obligations
- Acquire and enhance Skills in legal risks assessment and management associated with climate change and to meet the challenges posed
- Know how to Develop and Implement strategies and processes for the integration of climate risk and climate considerations into corporate risk management and business models

TRAINING METHODOLOGY

Interactive forum-styled lectures, exercises, workshops with group discussions and presentations, Q & A

PARTICIPANT PROFILE

- Managers and Officers of Corporations and Businesses, Bankers and Financiers (senior management, frontline and backroom officers, managers and auditors)
- Lawyers and in-house counsels (practitioners, legal officers and those working in legal and regulatory compliance and supervision, etc.)

PROGRAMME DETAILS

WHEN

5 – 6 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 2,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001565326

PROGRAMME OUTLINE

Day 1

1. Foundations and Emerging Trends of Climate Litigation
 - » Causes and impact of climate change
 - » Types of climate litigation and claims
 - Greenwashing
 - Breaches of directors' duties
 - Corporate due diligence
 - 'Government framework' litigation
 - 'Turning off the taps' litigation
 - » Understanding overall trends
 - » Landmark climate change cases from around the world
 - » Litigation trends in focus
 - » Future trends
2. Legal and Regulatory Framework
 - » Laws and regulations
 - » Regulatory bodies and authorities
 - » Jurisdiction
 - » Establishing "standing" (locus standi)
 - » Legal basis of claims
 - » Other legal considerations
 - » Remedies
3. Examining evolving regulations and compliance obligations
 - » Regulations – avoiding penalties, legal issues and reputational damage
 - » Business compliance and compliance framework – financial compliance; data protection and privacy; environmental compliance; occupational health and safety compliance
 - » Evolving regulations and trends – digital transformation; environmental sustainability, data privacy, ethical practices

Day 2

4. Assessing legal risks associated with climate change
 - » Materiality of climate risk
 - » Risk mitigation
 - » Reputation management
 - » Competitive advantage
 - » Ethical and legal obligations
5. Implementing strategies for integrating climate risk into corporate risk management
 - » Risk management cycle
 - » Globalisation – challenges and opportunities
 - » Cross-border regulations
 - » Supply chain complexity
 - » Cybersecurity
6. Developing strategies for integrating climate considerations into business and financing models
 - » Reshaping compliance with technology
 - » Opportunities in compliance
 - » Future of business compliance
 - » Embedding compliance culture in one's organisation
 - » Key steps to integrate sustainability and continuity into business and financing strategies
 - Green bonds
 - Sustainability-linked loans
 - Supply chain finance programs
7. Case studies on businesses successfully navigating climate challenges
 - » Business cases for action on climate and sustainability
 - » Examples and case studies
 - » Summary – developing a robust climate strategy

Workshop

Conclusion

ABOUT THE TRAINER

DATIN DR LEE MEI PHENG

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

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

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

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

COMBATING BRIBERY AND CORRUPTION

This targeted one-day programme delves into Section 17A of the Malaysian Anti-Corruption Commission Act 2009 (enforced June 1, 2020), emphasising how corruption offences committed by associated persons—employees, agents, directors—can render both the individual and the organisation criminally liable.

Sessions will explore:

- The element of corporate and personal liability under Section 17A (1) – (3)
- Heavy penalties involved (up to 20 years' imprisonment, or a fine of 10× the bribe amount or RM1 M, whichever is higher)
- Who qualifies as an “associated person” (including employees, agents, contractors, JV partners)
- The reversed burden of proof and its implications for senior personnel

PROGRAMME DETAILS

WHEN

11 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001562813

LEARNING OBJECTIVES

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

- Explain the offences of corruption and bribery, the significant problems they cause, and their impacts on the organisation/business
- Develop an overview of the international legal and regulatory framework governing corruption and bribery, the international approaches, standards and best practices, and the role of regulators and enforcement agencies
- Identify the elements of the corruption and bribery offences, their commission, forms, risks and their links to money-laundering offences
- Outline the techniques and skills required in detecting and preventing corruption and bribery, reporting, managing related risks, strengthening the effectiveness of internal systems and controls, establishing an anti-corruption and anti-bribery culture and employing technology in combating corruption and bribery
- Formulate actions to mitigate liabilities and uphold organisational integrity

TRAINING METHODOLOGY

Interactive forum-styled lecture, workshop with group discussions and presentations, Q & A

PARTICIPANT PROFILE

- All employees, agents, consultants, and contractors acting on behalf of the organisation
- Senior management: directors, C-suite, department heads—especially those in compliance, finance, procurement, legal
- HR professionals, internal auditors, and anyone responsible for policy enforcement

PROGRAMME OUTLINE

Overview on Combating Bribery and Corruption

- Definition and nature of corruption and bribery
- The importance of combating corruption and bribery
- The big problem, consequences, impacts and effects – the costs of corruption and bribery

Legal and Regulatory Framework

- International approaches and measures, standards and compliance issues
- Corruption and bribery prevention initiatives
- The law and regulations in Malaysia
- Recent cases

Corporate Liability Offence for Corruption - s.17A MACCA

- The offence and penalties
- Defence of 'adequate procedures' and the guidelines
- Elements comprising 'adequate procedures'
- Personal liability and the protection

Preventive Strategies and Methods

- Key strategies and methods in combating corruption and bribery
- Effective internal systems and controls
- Ethics, governance and compliance – culture and internal responsibilities
- Managing corruption and bribery risks
- Keeping one's organisation/business clear from corruption and bribery

ABOUT THE TRAINER

DATIN DR LEE MEI PHENG

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

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

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

FOREIGN EXCHANGE POLICY: APPLICATION OF RULES ON BORROWING AND LENDING (NOTICE 2)

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

This one-day programme is designed to enable participants to appraise the FE Policy rules in Notice 2 that are relevant to their job functions. The rules of Notice 2 including its general minimum due diligence will be presented and participants will also be involved in group discussions to discuss different scenarios of banking business and transactions where the rules apply.

PROGRAMME DETAILS

WHEN

8 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001291928

LEARNING OBJECTIVES

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

- Appraise the rules of borrowing and lending in Notice 2
- Identify key due diligence measures relevant to the respective rules
- Apply the rules with appropriate due diligence measures to ensure compliance

TRAINING METHODOLOGY

Interactive presentation, quizzes and group discussion of case studies

PARTICIPANT PROFILE

Banking executives (Managers and Officers) with at least 2 years of experience in business unit and branch operations. Participants should have a good understanding of the overall FE Policy and its due diligence measures.

PROGRAMME OUTLINE

Overview of FE Policy

- FE rules by Balance of Payment components
- Laws applicable to the FE Policy

Rules on Borrowing and Guarantee (Notice 2)

- Key pointers and requirements
- Classifications of borrowing, lending & guarantee
- Rules and due diligence measures on:
 - » Borrowing by resident individual and entity in:
 - » Ringgit from non-resident
 - » foreign currency from resident and non-resident
 - » Borrowings by non-residents in Ringgit from resident
 - » Exchange of debts
 - » Financial & non-financial guarantee

Case Scenarios

- Borrowing by residents in Ringgit from non-resident
- Borrowing by residents in foreign currency from resident and non-resident
- Borrowing by non-residents in Ringgit and foreign currency from resident
- Issuance and obtaining financial guarantee
- Repayment arising from financial guarantee

ABOUT THE TRAINER

SHAHRUL ADZUAN AHMAD

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

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

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

FOREIGN EXCHANGE POLICY: APPLICATION OF RULES ON INVESTMENT IN FOREIGN CURRENCY ASSETS (NOTICE 3)

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

This one-day programme is designed to enable participants to appraise the FE Policy rules in Notice 3 on investment transactions for foreign currency assets. Participants will learn the relevant rules and due diligence measures and will also be provided with several case studies for discussion which will enhance their knowledge and skills in appraising and applying the rules.

PROGRAMME DETAILS

WHEN

27 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001292191

LEARNING OBJECTIVES

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

- Appraise the rules of Investment in Foreign Currency Assets of the FE Policy
- Identify key due diligence measures relevant to the respective rules
- Apply the rules with its appropriate due diligence measures to ensure compliance

TRAINING METHODOLOGY

Interactive presentation, quizzes and group discussion of case study

PARTICIPANT PROFILE

Banking executives (Managers and Officers) with at least 2 years of experience in business unit and branch operations. Participants should have a good understanding of the overall FE Policy and its due diligence measures.

PROGRAMME OUTLINE

Overview of FE Policy

- FE rules by Balance of Payment components
- Laws applicable to the FE Policy

Rules on Investment in Foreign Currency Assets (Notice 3)

- Key pointers and requirements
- Classifications of investment transactions
- Rules and due diligence measures for investment in foreign currency asset by:
 - » resident individuals
 - » resident entity
 - » resident intermediaries

Case scenarios

- Investment in Foreign Currency Asset by resident individual
- Investment in Foreign Currency Asset by resident entity

ABOUT THE TRAINER

SHAHRLUL ADZUAN AHMAD

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

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

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

STRENGTHENING THE EFFECTIVENESS OF AML CFT FRAMEWORKS (AML)

This one-day intensive course emphasises the knowledge, techniques, and practical skills required to strengthen the effectiveness of AML/CFT frameworks within banks and financial institutions.

It will be delivered in a workshop format—combining lectures (to cover theory and substance), active interaction through Q&A sessions, and workshop-style activities such as group discussions, presentations, and analysis.

The main takeaway from this course is that participants will be equipped with the necessary skills to apply what they have learned, enabling them to implement and manage AML compliance programmes within their respective organisations.

LEARNING OBJECTIVES

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

- Comprehend the requirements of the revised international AML/CFT standards and how to implement and manage the legal and regulatory requirements in order to meet those standards
- Outline in greater detail and depth, the FATF, their updated recommendations and the application of international standards and challenges posed
- Analyse the new Methodology for Assessing Compliance and the steps and processes required
- Explain practical skills and know-how to ensure effectiveness of AML/CFT Systems and frameworks and to meet the compliance elements and regulatory expectations required

TRAINING METHODOLOGY

The course will be delivered in a workshop-style format, combining lectures (to cover theoretical and substantive aspects), active interaction through Q&A sessions, and workshop-based discussions including group work, presentations, and analytical exercises.

Assessment will be conducted via a pre- and post-course test comprising 10 multiple-choice questions (MCQs).

PROGRAMME DETAILS

WHEN

18 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001562700

PARTICIPANT PROFILE

- Compliance Officers: Especially those involved in AML/CFT compliance or regulatory
- Risk Management Officers/Managers: Particularly those handling operational or financial crime risks
- Internal Auditors: Who assess the adequacy and effectiveness of AML/CFT controls and processes
- Branch Managers & Operations Managers: Responsible for ensuring compliance at the branch or operations level
- Financial Crime Analysts or Investigators: Involved in detecting and investigating suspicious transactions or patterns
- Legal & Regulatory Affairs Personnel: Who advise on compliance with AML/CFT laws and regulatory expectations
- AML/CFT Team Members: Who support implementation and monitoring of AML programmes
- Professionals from DNFBPs: Designated Non-Financial Businesses and Professions such as legal firms, accounting firms, and real estate agencies that are subject to AML regulations reporting within banks and financial institutions

PROGRAMME OUTLINE

Overview and Requirements of the Revised International AML/CFT Standard

- Overview of AML/CFT
- Importance of effective AML/CFT frameworks
- Requirements of the revised international AML/CFT standards
- Overview of the FATF recommendations
- Key changes in the revised standards (2025 updates)
- Implementation challenges and best practices

Understanding Financial Action Task Force (FATF)

- Role and objectives of the FATF
- FATF's global network and its impact on AML/CFT efforts
- FATF's mutual evaluation process and its significance

New Methodology for Assessing Compliance

- Introduction to the 2022 FATF methodology
- Technical compliance vs. effectiveness assessments
- Key components of the new methodology
- Case studies and practical examples

Effectiveness of AML/CFT Systems

- Defining effectiveness in AML/CFT frameworks
- Immediate outcomes for effective AML/CFT systems
- Elements needed to ensure effectiveness:
 - » Risk assessment and management
 - » Legal and regulatory framework
 - » Institutional measures and coordination
 - » Monitoring and enforcement mechanisms
- Measuring and improving effectiveness—group discussions and presentations on implementation and management challenges and solutions
- Q&A session and conclusion

ABOUT THE TRAINER

DATIN DR LEE MEI PHENG

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

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

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

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

TRADE-BASED MONEY LAUNDERING (TBML): STRATEGIES FOR IDENTIFYING AND MITIGATING RISKS

This training programme delves into the complexities of Trade-Based Money Laundering (TBML), a sophisticated method used by criminals to disguise the proceeds of crime and legitimise their illicit origins through trade transactions.

Participants will gain an in-depth understanding of how TBML schemes operate, including common techniques such as over/under-invoicing, multiple invoicing, and falsely describing goods and services. The programme will cover the regulatory landscape, highlighting international standards and best practices for detecting and preventing TBML.

LEARNING OBJECTIVES

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

- Identify and understand the common techniques and schemes used in TBML
- Recognise red flags and indicators of suspicious trade transactions that may suggest ML/TF/PF activities
- Enhance ability to conduct due diligence and risk assessments related to trade finance operations
- Develop and execute strategies for ongoing monitoring of trade transactions to ensure compliance with AML regulations

TRAINING METHODOLOGY

Lecture style presentation, interactive discussion, sharing of experiences and case studies analysis

PARTICIPANT PROFILE

Trade Finance Dept, Compliance, Corporate Credit, Payment

PROGRAMME DETAILS

WHEN

18 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,900

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001448121

PROGRAMME OUTLINE

What Is TBML in Relation to Money Laundering?

- Overview of Trade-Based Money Laundering (TBML)
- Trade principles & norms
- Importance of Addressing TBML in the Current Regulatory Landscape

Overview of International Regulatory Standards

- Financial Action Task Force (FATF) Recommendations
- USA PATRIOT Act
- Key Compliance Requirements and Best Practices
- Implementing an Effective Compliance Programme

Detailed Examination of Common TBML Techniques

- Over- and Under-Invoicing
- Multiple Invoicing
- False Descriptions of Goods and Services
- Phantom Shipping
- Case Studies: Real-World Examples of TBML

Identifying Red Flags and Indicators

- Identifying Red Flags in Trade Transactions
- Tools and Techniques for Detecting Suspicious Activities
- Interactive Exercise: Identifying Red Flags in Transactions

Implementing Effective Controls and Measures

- Designing and Implementing Robust Controls
- Due Diligence and Risk Assessment Strategies
- Ongoing Monitoring and Best Practices

ABOUT THE TRAINER

AAZAD ANANTHAN

Aazad Ananthan Abdullah is a trainer, consultant and compliance practitioner. He comes with 27 years of working experience in various international banks including Labuan offshore banks and premier training institute for financial institutions.

Aazad graduated with a Bachelor of Jurisprudence from Universiti Malaya (Malaya), Bachelor of Business Administration from Universiti Utara Malaysia and Master of Commercial Law, Malaya. He has an Advanced Certification in Anti-Money Laundering jointly awarded by the Asian Institute of Chartered Bankers (AICB) and International Compliance Association in collaboration with University of Manchester Business School, UK, Certified Integrity Officer (CeIO) awarded by Malaysia Anti-Corruption Academy (MACA); and holds a Certificate in Sustainable Finance awarded by United Nations Institute for Training and Research (UNITAR).

Aazad specialises and delivers training in the subjects of financial crime, anti-money laundering, international sanctions, ultimate beneficial ownership, anti-bribery/corruption (ABC) and is a HRDC certified trainer. In 2022, he presented in a forum on "Managing Compliance Risks: e-Know Your Customer" jointly organised by the Regulatory Commission of Mongolia and Financial Education HUB.

NAVIGATING CREDIT, UNDERSTANDING THE BASICS

The programme is designed to equip participants with knowledge and skills in credit underwriting skills and techniques and legal documentation requirements for conventional banking.

LEARNING OBJECTIVES

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

- Develop understanding of the credit process cycle and their role in the bank
- Distinguish credit analysis and assessment techniques, both qualitative and quantitative
- Identify and mitigate credit risk
- Comprehend the credit policy in relation to problem accounts, fair treatment and responsible financing
- Comprehend knowledge in legal documentation and credit support and risks involved
- Outline detailed insights into Identifying red flags and fraud in credit

TRAINING METHODOLOGY

Interactive lecture, video, quizzes, case study, group presentation, pre and post-test

PROGRAMME OUTLINE

DAY 1

Module 1: The Credit Risk Process Cycle

- Defining a credit report
- Analysing credit risk and structuring loans for decision making
- Loan issuance & security documentation
- Monitoring of loan performance
- Repaying or recovering the loan

PROGRAMME DETAILS

WHEN

6 – 7 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 2,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001562530

PARTICIPANT PROFILE

Customer facing Branch staff, Relationship Managers selling bank products to customers

PROGRAMME OUTLINE (CONT'D)

DAY 2

Module 3: Identify & Mitigate Credit Risk

- Risk Management Framework
- Risk Management Governance, Culture and Three Lines of Defence
- The Credit Risk Function, Purpose & Benefit
- Credit Policy for Problem Credit, Fair Treatment & Responsible Financing

Module 4: Understanding Credit Documentation requirements & Risks Involved (Conventional)

- Documentation process for asset-based financing
- Documentation process for non-asset-based financing
- Other credit support
- Red Flags & Fraud in Credit

ABOUT THE TRAINERS

SYLPHY CHUI

Sylphy Chui has more than 20 years of experience in the banking and training industry. Her experience in the banking sector are in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

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

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

ZURINA BINTI OTHMAN

Zurina Othman has 29 years of experience in banking ranging from branch operations to credit/risk management. She has in-depth knowledge in business banking financing structure, business strategies, credit and risk management.

She started her career in 1995 as the operations officer in one of the leading banks in Malaysia, and successfully progressed to various key positions including the Head of Business Centres, Business Banking prior to her appointment as Chief Credit Officer (CCO) at a Development Financial Institution (DFI). As CCO, she was actively involved in training programmes and appointed as Chairman of the Credit Learning Council. Her areas of training expertise are in Credit Underwriting and Structuring, Credit Risk Management, Trade Financing and Islamic Banking.

Zurina holds a Bachelor's Degree in Business Study, majoring in Finance, from Universiti Utara Malaysia (UUM). She obtained her Certified Credit Professional, Commercial Banking (CCP) from IBBM in 2004, and the Chartered Professional in Islamic Finance (CPIF) from the Chartered Institute of Islamic Finance Professionals in 2021. She is also a Certified HRDF Trainer and a Certified Expert in Sustainable Finance (CeisF) from the Frankfurt School of Finance and Management, Germany.

SHAHROL ADZUAN AHMAD

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

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

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

ASSESSING CREDITWORTHINESS: APPLICATION OF 5CS OF CREDIT IN FINANCIAL STATEMENT REVIEW

This programme is designed to equip participants with the skills and knowledge needed to effectively apply the Five Cs of Credit Assessment—character, capacity, capital, collateral, and conditions—when reviewing financial statements.

By integrating these traditional evaluation techniques with financial analysis, participants will gain a deeper understanding of a borrower's creditworthiness.

PROGRAMME DETAILS

WHEN

25 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001562812

LEARNING OBJECTIVES

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

- Outline the 5Cs of credit assessment framework
- Compute the financial ratio for analysis and interpretation
- Apply the 5Cs components to the financial statements
- Evaluate the information aligned to the bank's credit parameters for decision making

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Credit Analysts, Relationship Managers. Credit approvers and credit risk personnel with more than 2 years' experience.

PROGRAMME OUTLINE

5C Credit Assessment Framework

1. 5C - Character, Capital, Capacity, Collateral, Conditions
 - » Examine each component and its relevance
2. Financial Statement Review
 - » Statement of comprehensive income, Statement of financial position, Statement of Cashflow
 - » Selected financial ratios: formula and interpretation
3. Integration of 5 Cs within the financial statement
 - » How each component of 5C could be supported from the financial statements
4. Evaluation of the information
 - » Decision-making based on bank's credit parameter

ABOUT THE TRAINER

DR. LIM GUAN CHYE

Dr. Lim Guan Chye (GC) is the Director of Commercial Banking Training at the Asian Banking School. He is an author, speaker, facilitator, consultant and a HRD Corp accredited Trainer. He leads a team of trainers/consultants that deliver up-to-date customised as well as exam-based training programmes for the financial industry. GC is conversant in training programme content design and customisation for delivery and is responsible for designing programmes such as the Certified Mortgage Advisor and a 29-day Commercial Banking Training Module.

He has 25 years of experience as a banker with several local and foreign banks in the capacity as Regional Manager and Branch Manager; and is well-versed with credit evaluation/assessment, banking operations, branch management, the legal aspects of banking and behavioural economics. GC also has worked for 10 years in group companies including a public listed company in various senior management capacities such as Finance Director and Group General Manager.

He is a Certified Credit Professional (CCP) awarded by IBBM in 2001 (now known as the Asian Institute of Chartered Bankers). GC holds a Degree in Economics (2nd Upper Honours) from the University of Malaya and a Doctorate in Business Administration (DBA) from the EU Business School, Geneva in 2019. GC obtained his Chartered Banker MBA (Merit) from Bangor University, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute, Edinburgh in 2023.

He also completed the Cambridge Summer School Programme at the Judge Business School, University of Cambridge, as well as the Global Banking Leaders Programme at the Bayes Business School (formerly Cass), City, University of London. He is a life-long learner and is passionate about sharing his experiences in banking and business where he published his 2nd book entitled "The Quick Guide Series – About Business & Banking" in January 2021 and in 2024, he authored his 3rd book on "Business Credit & Lending" commissioned by the Asian Banking School.

CERTIFIED MORTGAGE ADVISOR (CMA)

The Certified Mortgage Advisor (CMA) programme is a specialized professional certification designed for mortgage professionals seeking advanced expertise in financial advising, mortgage planning, and client relationship management.

This programme equips participants with the knowledge and skills to provide strategic guidance to clients, ensuring they make informed decisions about home financing that align with their long-term financial goals and meeting diverse client needs.

By earning the CMA designation, mortgage professionals demonstrate a higher standard of competency and a commitment to excellence, boosting their credibility and marketability in the competitive real estate and finance industries.

LEARNING OBJECTIVES

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

- Comprehend the components of the financial statements
- Compute net working capital requirement
- Analyse the financial performance using various financial tools
- Identify the red flags, early warning signals and business distress
- Comprehend the importance of review and site visit

TRAINING METHODOLOGY

The programme will be conducted face-to-face over 6 days training.

Upon completing the training, participants are required to:

- Achieve a minimum score of 80% on a 50-question multiple-choice (MCQ) assessment via the LMS portal
- Complete a 3,000-word assignment ($\pm 10\%$) with a passing score of at least 60%

PARTICIPANT PROFILE

Consumer lending, mortgage and/or lending personnel

ENTRY REQUIREMENTS

Have at least 2 years of consumer lending experience

PROGRAMME DETAILS

WHEN

10 – 12 November &
17 – 19 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 8,000

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001570134

RELEVANCY OF TRAINING

The programme is highly relevant for mortgage professionals to boost credibility, strengthen client trust, and equip them with strategic skills to guide clients through informed home financing decisions

LEVEL OF CERTIFICATION

Professional Certificate

This is a certification programme offered and awarded by the Asian Banking School

DESIGNATION

Individuals who have completed this programme are entitled to use the designation 'CMA' after their name

PROGRAMME OUTLINE

Day 1

Malaysia Property Outlook

- Review of 2024 property in Malaysia market
- Median prices of residential and commercial properties
- Buyer behavior
- Buy or sell in 2025
- Valuation methods employed in assessing property value

Day 2

Inside Story - Behind the scenes

- Property Development Process
- Main players in the primary and secondary property market
- Land matters - Types of Land Titles, completed vs under construction, Foreign Ownership

Day 3

Laws Associated With Land, Property, And Mortgage Lending In Malaysia

- National Land Code 1965, Sabah Land Ordinance, Sarawak Land Code
- HDA 2012, Strata Titles/Management Act 2013, Stamp Act, Land Acquisition Act

Day 4

Government Housing Initiatives (AM)

- Classification of Income group: B40, M40, T20
- About REIT, Rent-To-Own, Reverse Mortgage
- Government schemes: PPA1M, Rumah Mesra Rakyat, National Credit Housing Company (SJKP), others

Dealing with Abandoned Projects (PM)

- Status of abandoned projects in Malaysia
- Why do projects get abandoned?
- Role of the Local Government Development Ministry (KPKT)

Day 5

Effective Communication to Drive Performance

- Sharpening communication block
- Building blocks for your performance
- Speaking right

Day 6

Bank Negara Guidelines (AM)

- Responsible Financing Guidelines
- Guidelines on Product Transparency and Disclosure (issued 2013)
- Fair Treatment of Financial Consumers
- PDPA, selected provisions from FSA 2013, Contracts Act 1950 and others

Managing Customer Expectations - Behavioural Concepts Application (PM)

- Overview of Behavioural Economics Concepts
- How to overcome biases
- Overview of Nudge Theory

ABOUT THE TRAINERS

DR. LIM GUAN CHYE

Dr. Lim Guan Chye (GC) is the Director of Commercial Banking Training at the Asian Banking School. He is an author, speaker, facilitator, consultant and a HRD Corp accredited Trainer. He leads a team of trainers/consultants that deliver up-to-date customised as well as exam-based training programmes for the financial industry. GC is conversant in training programme content design and customisation for delivery and is responsible for designing programmes such as the Certified Mortgage Advisor and a 29-day Commercial Banking Training Module.

He has 25 years of experience as a banker with several local and foreign banks in the capacity as Regional Manager and Branch Manager; and is well-versed with credit evaluation/assessment, banking operations, branch management, the legal aspects of banking and behavioural economics. GC also has worked for 10 years in group companies including a public listed company in various senior management capacities such as Finance Director and Group General Manager.

He is a Certified Credit Professional (CCP) awarded by IBBM in 2001 (now known as the Asian Institute of Chartered Bankers). GC holds a Degree in Economics (2nd Upper Honours) from the University of Malaya and a Doctorate in Business Administration (DBA) from the EU Business School, Geneva in 2019. GC obtained his Chartered Banker MBA (Merit) from Bangor University, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute, Edinburgh in 2023.

He also completed the Cambridge Summer School Programme at the Judge Business School, University of Cambridge, as well as the Global Banking Leaders Programme at the Bayes Business School (formerly Cass), City, University of London. He is a life-long learner and is passionate about sharing his experiences in banking and business where he published his 2nd book entitled “The Quick Guide Series – About Business & Banking” in January 2021 and in 2024, he authored his 3rd book on “Business Credit & Lending” commissioned by the Asian Banking School.

CHAN WAI SEEN

Chan Wai Seen is currently serving as the Executive Director of CCO & Associates Group and oversees the Kuala Lumpur office. He began his career in 1999 at Jones Lang Wootton, gaining valuable experience. In 2003, he joined Standard Chartered Bank as their first Real Estate Technical Officer (RETSO), implementing various policies to enhance the bank's credit standards.

He specialises in real estate consultancy and valuation services, with extensive experience encompassing various property types such as residential, commercial and industrial properties, development lands, agriculture properties, shopping centres, hotels, offices, bus terminals and others.

Chan has successfully undertaken over 350 consultancies related to real estate services and development projects, including conducting Market & Feasibility studies to assess development project viability and determine the highest and best use for development sites. Chan's interest in real estate research is evident through his research papers and a joint project with Universiti Malaya, funded under NAPREC.

Recognized for his contributions, Chan was elected as a committee member of the Property Surveying Division of the Royal Institution of Surveyors Malaysia (RISM) for the 2022/2023 and 2023/2024 terms. He currently leads the Valuation Sub-Committee, demonstrating his commitment to professional involvement.

Chan has also successfully completed a Train-The-Trainer program under the Human Resource Development Corporation (HRDC), Ministry of Human Resources.

With his extensive experience, diversified expertise and active engagement in the industry, Chan Wai Seen continues to make significant contributions to the real estate sector.

KEN WOO KIN FAI

Ken Woo Kin Fai, an MBA degree holder from Heriot-Watt University, Edinburgh, Scotland completed in 1997. Prior to that, he obtained his Diploma in Banking and Finance through the local Institute of Bankers Malaysia, with the basic high school education in the English medium. Having the influence of the Straits Born Chinese on the maternal side, he speaks fluent Bahasa Malaysia.

He started his career in the retail product segment, having worked both in foreign and local banks. He was exposed to various aspects of branch operations, banking operations, including the payment system, product development as well as credit portfolio management. A total of 30 years of banking experience in 5 leading banks in the country before embarking into the training arena.

The last 7 years of his banking career was spent in a bank's training department, specializing in soft skills and team building. Over the years he has sharpened his knowledge and skills in the area of teaching/facilitating the younger groups, especially those new to the working world (new staff) as well as students in universities.

An excellent and engaging speaker. His sessions are highly energetic with the latest adult learning methodology in a non-conventional way.

DAPHNE LEW CHAH YEE

Daphne was admitted as an Advocate and Solicitor and a member of the Malaysian Bar since 2008. She has diverse experience in her 15 years of practice, ranging from banking and finance, competition laws, corporate, commercial, and conveyancing. Her career included a stint as a legal executive at Allen & Gledhill LLP, Singapore for two years, specialised in banking and finance covering cross-orders transactions such as syndicated loans, bilateral loans, secured or unsecured financing and project financing. Her current focus is mainly local undertakings where it covers conveyancing, commercial, wills, probate and private trusts.

Daphne is a regular speaker for real estate agencies and seminars organised by the KLBAR Corporate and Conveyancing Committee since 2016. Her presentations including Practical Workshop on Conveyancing; Wills Probate Letters of Administration and Small Estates; Practical Steps on Sale and Purchase Transactions and Process; Risk Management (for conveyancing transactions); Tenancy; and Auction properties.

She was a committee member for two Kuala Lumpur Bar Sub-committees, i.e. the Corporate and Conveyancing Committee for three consecutive terms 2015/2016, 2016/2017, 2017/2018; and the Small Firms and Practitioners Affairs 2017/2018. She is now a member for Selangor Bar.

INCLUSIVE BANKING: SAFEGUARDING VULNERABLE CONSUMERS

This is an awareness program designed to equip banking professionals with the knowledge, skills, and tools necessary to effectively identify, support, and manage vulnerable consumers with empathy, ethical practices, and regulatory compliance while providing practical strategies to ensure vulnerable customers are treated fairly and with dignity.

LEARNING OBJECTIVES

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

- Understand the concept of vulnerability and its implications in banking
- Be able to identify and support vulnerable consumers effectively
- Develop practical skills to communicate and engage with vulnerable customers empathetically
- Implement strategies to mitigate risks and ensure fair treatment
- Contribute to creating a more inclusive and ethical banking environment

TRAINING METHODOLOGY

PowerPoint, videos, interactive, presentations/discussions, case-studies

PROGRAMME OUTLINE

Module 1 – Understanding Vulnerable Customers in Banks

- Definition of vulnerable consumers
- Types of vulnerable consumers
- Importance of managing vulnerable consumers ethically and effectively

Module 2 – Identifying and Supporting Vulnerable Consumers

- Signs of vulnerability
- Tools and processes for identification
- Roles of front-line staff
- Balancing compliance and compassion: Identifying and supporting vulnerable customers

PROGRAMME DETAILS

WHEN

4 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001563849

PARTICIPANT PROFILE

Front-liners, customer service personnel and public facing personnel, relationship managers with more than 5 years' experience

Module 3 – Regulatory Framework

- Key regulation – Treat Customer Fairly
- PDPA, Disability Act 2008 and FSA 2013
- Consequence of non-compliance

Module 4 – Communication Strategies

- CARE Framework
- Effective communication with vulnerable consumers
- Managing and support mechanism

Module 5 – Consumer vulnerability

- Lessons learnt and best practices

ABOUT THE TRAINER

DR. LIM GUAN CHYE

Dr. Lim Guan Chye (GC) is the Director of Commercial Banking Training at the Asian Banking School. He is an author, speaker, facilitator, consultant and a HRD Corp accredited Trainer. He leads a team of trainers/consultants that deliver up-to-date customised as well as exam-based training programmes for the financial industry. GC is conversant in training programme content design and customisation for delivery and is responsible for designing programmes such as the Certified Mortgage Advisor and a 29-day Commercial Banking Training Module.

He has 25 years of experience as a banker with several local and foreign banks in the capacity as Regional Manager and Branch Manager; and is well-versed with credit evaluation/assessment, banking operations, branch management, the legal aspects of banking and behavioural economics. GC also has worked for 10 years in group companies including a public listed company in various senior management capacities such as Finance Director and Group General Manager.

He is a Certified Credit Professional (CCP) awarded by IBBM in 2001 (now known as the Asian Institute of Chartered Bankers). GC holds a Degree in Economics (2nd Upper Honours) from the University of Malaya and a Doctorate in Business Administration (DBA) from the EU Business School, Geneva in 2019. GC obtained his Chartered Banker MBA (Merit) from Bangor University, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute, Edinburgh in 2023.

He also completed the Cambridge Summer School Programme at the Judge Business School, University of Cambridge, as well as the Global Banking Leaders Programme at the Bayes Business School (formerly Cass), City, University of London. He is a life-long learner and is passionate about sharing his experiences in banking and business where he published his 2nd book entitled "The Quick Guide Series – About Business & Banking" in January 2021 and in 2024, he authored his 3rd book on "Business Credit & Lending" commissioned by the Asian Banking School.

RESTRUCTURING AND RESCHEDULING OF DEBT FOR SME OR BUSINESS BANKING

The programme is designed to equip participants with knowledge and skills on debt restructuring and rescheduling as an alternative to preserve assets quality.

This programme will discuss various factors or circumstances leading to potential delinquency and non-performing. The participants will be guided on appropriate actions to be taken to prevent potential credit losses.

PROGRAMME DETAILS

WHEN

17 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001565925

LEARNING OBJECTIVES

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

- Explain how business loans can be managed in accordance with BNM's guidelines on loan restructuring
- Apply a cash flow-based approach to assess and propose viable restructuring plans
- Identify restructured loan portfolios effectively to ensure continued performance and early identification of emerging risks
- Apply a structured approach to propose a rescheduling plan based on borrower capacity
- Appraise and manage the legal implications in both conventional and Islamic finance contexts

TRAINING METHODOLOGY

Lectures, quizzes, case studies, group discussion

PARTICIPANT PROFILE

Relationship Managers, Credit Analysts & Officers, Loan/Financing Officers, Debt Recovery Officers, SME/Business Banking Officers, Branch Managers, Risk Management & Compliance Teams, Finance Professionals in Development Banks or DFIs, Legal Officers (Banking Sector), SME Advisors / Consultants

PROGRAMME OUTLINE

Overview of Loan Portfolio management

- BNM guideline on R&R
- Impact of impairment, credit losses and write-offs
- Warning signals identification and mitigation

Debt Restructuring

- Identify factors and mitigation
- Definition and types of restructuring
- Steps to be taken in proposing restructuring – cashflow approach
- Impact to legal documentations (including for Islamic banking)
- Monitoring of portfolio

Debt Rescheduling

- Definition of rescheduling
- Steps to be taken in proposing rescheduling
- Impact to legal documentations (including for Islamic banking)
- Monitoring of portfolio

ABOUT THE TRAINER

ZURINA BINTI OTHMAN

Zurina Othman has 29 years of experience in banking ranging from branch operations to credit/risk management. She has in-depth knowledge in business banking financing structure, business strategies, credit and risk management.

She started her career in 1995 as the operations officer in one of the leading banks in Malaysia, and successfully progressed to various key positions including the Head of Business Centres, Business Banking prior to her appointment as Chief Credit Officer (CCO) at a Development Financial Institution (DFI). As CCO, she was actively involved in training programmes and appointed as Chairman of the Credit Learning Council. Her areas of training expertise are in Credit Underwriting and Structuring, Credit Risk Management, Trade Financing and Islamic Banking.

Zurina holds a Bachelor's Degree in Business Study, majoring in Finance, from Universiti Utara Malaysia (UUM). She obtained her Certified Credit Professional, Commercial Banking (CCP) from IBBM in 2004, and the Chartered Professional in Islamic Finance (CPIF) from the Chartered Institute of Islamic Finance Professionals in 2021. She is also a Certified HRDF Trainer and a Certified Expert in Sustainable Finance (CeISF) from the Frankfurt School of Finance and Management, Germany.

RESPONSIBLE AI IN BANKING: ETHICS, TRANSPARENCY, AND TRUST

This one-day workshop equips banking professionals with foundational knowledge of responsible AI principles, emphasising ethical considerations, transparency in AI decision-making, and trust-building with stakeholders.

Participants will explore challenges such as AI bias, regulatory requirements, and ethical dilemmas, ultimately developing actionable strategies to integrate trustworthy AI solutions in banking operations.

PROGRAMME DETAILS

WHEN

2 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001517834

LEARNING OBJECTIVES

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

- Explain the ethical implications of AI in banking and financial services
- Apply frameworks and best practices to enhance AI transparency and mitigate risks
- Identify key regulatory requirements impacting AI applications in the banking sector
- Analyse AI models for potential biases and recommend strategies to mitigate them
- Develop an implementation roadmap for trustworthy AI solutions aligned with ethical standards

TRAINING METHODOLOGY

This workshop uses lectures, real-world case studies, interactive discussions, and practical brainstorming exercises to engage participants. By examining relevant examples and regulations, attendees gain a holistic understanding of responsible AI in banking and develop actionable ideas to integrate ethical AI practices into their work.

PARTICIPANT PROFILE

Banking professionals, compliance officers, and decision-makers involved in AI implementation and strategy

PROGRAMME OUTLINE

Module 1: Introduction to Responsible AI in Banking

- Overview of AI in banking, key applications (e.g., fraud detection, credit scoring, customer service automation)
- Understanding responsible AI, concepts of fairness, accountability, and transparency
- Importance of ethics in banking AI, building trust with customers and regulators
- Case study, analysis of AI in credit scoring (example: controversies and biases in algorithm-based credit decisions)

Module 2: Ethical Principles and Challenges in AI

- AI ethics frameworks, overview of principles (e.g., fairness, explainability, privacy)
- Ethical dilemmas in AI, addressing data privacy, security, and accountability
- Examples of ethical failures, notable cases (e.g., biased loan approvals, customer profiling in fintech)
- Interactive exercise, identify ethical risks in a hypothetical AI-powered loan approval system

Module 3: Ensuring AI Transparency and Explainability

- Building transparency in AI models, approaches to make AI decisions understandable
- Explainability in banking applications, how transparency impacts customer trust and compliance
- Case study, examining transparent AI in fraud detection (example: Citi's AI-driven fraud monitoring)
- Discussion, balancing technical complexity with the need for customer-facing transparency

Module 4: Regulatory Landscape for AI in Banking

- Key regulations impacting AI in financial services, PDPA, AI Act, and emerging standards
- Compliance challenges, addressing regional and global regulatory requirements
- Case study, impact of PDPA on AI-driven customer profiling in banks
- Group activity, develop a checklist for regulatory compliance in an AI application

Module 5: Identifying and Mitigating Bias in AI Models

- Types of bias in AI, data, algorithmic, and human biases and their impact
- Approaches to mitigating bias, best practices in data selection, model training, and evaluation
- Use case, bias in credit decisioning (example: U.S. bank facing scrutiny over algorithmic lending bias)
- Interactive exercise, evaluate an AI model's input data for potential biases

Module 6: Building Trust with Stakeholders

- Communicating AI decisions to customers, simplifying complex processes and ensuring clarity
- Internal trust-building, training employees on responsible AI use and ethical standards
- Case study, trust-building initiatives by financial institutions using AI (example: HSBC's customer transparency policy)
- Discussion, strategies for aligning AI practices with the bank's mission and values

Module 7: Responsible AI in Action

- Identify real-world banking challenges and opportunities where responsible AI can enhance customer trust and operational transparency
- Activity, small groups brainstorm to outline responsible AI solutions for key areas (e.g., credit assessment, fraud monitoring, personalised customer service)
- Outcome, present and discuss potential AI solutions that prioritise ethics and transparency, developing a roadmap for implementation

ABOUT THE TRAINERS

PETER KUA

Peter Kua is the cofounder and Chief Data Officer of Growth.Pro Data Science Consulting & Training. His responsibilities include finding ways data can be used as a competitive advantage as well as identifying new business opportunities with data. He also headed the Data Science team in REV Media Group (formerly known as Media Prima Digital) and was instrumental in driving the National Big Data Analytics Initiative under MDEC in the areas of thought leadership and industry development. He played a key role in developing the first National BDA Framework that delivered strategic recommendations and action plans to achieve the National BDA vision.

Peter has conducted face-to-face training which includes public masterclasses in Big Data Strategy for NTT Data, PAS Selangor, CIIF, PosAviation, Hitachi, FGV, Perodua, Maxis, SIRIM, and Principal Asset Management CIMB. In addition, he also trained several in-house Big Data Strategy workshops for organizations such as OCBC, Keysight, TNB, TM One, and Johnson & Johnson. During the MCO period, Peter conducted several 2-day Big Data Strategy public virtual classes for Citibank, Alliance Bank, Bank Islam, Intel, Osram, Dell, Sarawak Energy, Optics Balzers, Penang Port, and Maxis Broadband. Most of his audience who had attended his in-house and public classes are senior managers and above. Peter's core professional strengths include data science & big data strategies and thought leadership. His industry experience includes the media, internet, manufacturing, FMCG, e-learning and agriculture.

NG KENG FAI

Keng Fai is the Lead Trainer and Data Science Lead at Growth.Pro Data Science Consulting & Training, where he designs interactive corporate training programs in AI, data science, and machine learning. He also develops frameworks and prototypes for AI-driven solutions, helping businesses integrate cutting-edge technology into their operations.

With a diverse background spanning academia, entrepreneurship, and industry, Keng Fai has previously lectured at UniRazak and served as a vocational trainer at New Era Institute of Vocational and Continuous Education (Kajang). He also founded and led software development teams in fintech and edtech startups, combining his expertise in marketing, software engineering, and AI to deliver impactful solutions.

Keng Fai also brings corporate training experience across manufacturing, fintech, and financial institutions, equipping professionals with future-ready AI and data competencies. He has led specialized workshops and upskilling programs for manufacturing giants, trained fintech teams on AI-powered automation and fraud detection and conducted analytics and AI strategy sessions for banks and financial service providers.

His cross-industry experience includes robotics/mechatronics engineering, with roles in oil & gas and manufacturing at Flextronics. Additionally, he has consulted for and coached clients such as Beyond Insights, Plus Minus Zero, and Watson-Marlow, helping them leverage AI and data-driven strategies.

During the Malaysian Movement Control Order (MCO), Keng Fai conducted e-training sessions for entrepreneurs across industries, covering marketing, web development, and data analytics for clients like TOC Automotive College and La Gourmet. His expertise also earned him an invitation to Astro AEC's 《企业棒帮忙》 SME Great Helper, where he advised on digital transformation for the music industry.

Learning Level | Intermediate

ARTIFICIAL INTELLIGENCE IN BANKING AND FINANCE

This one-day programme is designed to provide banking and finance professionals with a good understanding of the applications, challenges, and ethical considerations of implementing artificial intelligence in the financial industry. The programme content includes theoretical concepts, hands-on exercises, case studies and discussions to ensure practical knowledge and skill development.

PROGRAMME DETAILS

WHEN

24 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001414396

LEARNING OBJECTIVES

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

- Explain the fundamental concepts of artificial intelligence in relation to banking and finance
- Understand the capabilities and limitations of AI technologies in financial applications
- Discuss emerging trends and technologies in AI for banking and finance

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Middle to senior level executive

PROGRAMME OUTLINE

Introduction to AI in Banking and Finance

- Definition and Overview of Artificial Intelligence
- Importance of AI in the Financial Industry
- Historical Development and Evolution of AI in Finance

AI Technologies for Financial Services

- Machine Learning and; Its Applications in Finance
- Natural Language Processing (NLP) in Banking
- Computer Vision and Image Recognition in Finance

Data Management and Preprocessing in Finance

- Importance of Quality Data in AI Applications
- Data Collection, Cleaning, and Integration
- Handling Big Data in the Financial Sector

Predictive Analytics and Credit Scoring

- Machine Learning Models for Credit Risk Assessment
- Predictive Analytics in Loan Approval Processes
- Fair Lending and Ethical Considerations

Algorithmic Trading and Financial Markets

- Introduction to Algorithmic Trading
- Role of AI in Financial Market Prediction
- High-Frequency Trading and Risk Management

Customer Service and Personalisation

- AI-Powered Customer Service in Banking
- Personalised Financial Recommendations
- Chatbots and Virtual Assistants in Finance

Fraud Detection and Security

- AI-based Fraud Detection Systems
- Cybersecurity in Banking with AI
- Biometric Authentication and Privacy Concerns

AI in Wealth Management

- Robo-Advisors and Automated Investment Platforms
- AI-enhanced Portfolio Management
- WealthTech Trends and Innovations

Ethical and Regulatory Considerations in AI

- Ethical Dilemmas in Financial AI
- Regulatory Guidelines and Compliance
- Addressing Bias and Fairness in Financial AI

Future Trends and Emerging Technologies

- Exploring the Future of AI in Banking and Finance
- Emerging Technologies and their Impact
- Continuous Learning and Adaptation in the Industry

Case Studies: AI Implementation in banking and finance

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, UK. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Certified Expert in ESG and Impact Investing (awarded by Frankfurt School of Finance and Management), and a holder of the "Certificate in Climate Risk" and "Certificate in Digital & AI Evolution in Banking" (awarded by Chartered Body Alliance, UK) and PRINCE2 Foundation and Practitioner Certificate in Project Management.

Wee Leong completed the "Leading the Sustainability in Transformation in Banking" programme with the Frankfurt School of Finance and Management (Germany) in October, 2022 and the "Global Shifts and Risk for Banking Leaders" at Said Business School, University of Oxford (UK) in September, 2024. Wee Leong completed the "Creating Value with AI & Data for Banking and Finance Leaders" with the Essec Business School in Paris in July, 2025.

INTRODUCTION TO INVESTMENT BANKING

This one-day programme will provide participants with an understanding of the roles and responsibilities of licensed intermediaries and other representatives, and the regulations governing the business activities and market practices in the Malaysian capital markets. It will also provide an overview of Investment Banking, the functions of various areas and functions within an Investment Bank and the common forms of Investment Banking products, services and solutions.

PROGRAMME DETAILS

WHEN

24 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001292134

LEARNING OBJECTIVES

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

- Identify the overall financial systems and regulatory framework that affects the local capital markets
- Explain capital and how they can be used by Investment Bankers to help their clients
- Understand the roles and functions of investment banks

TRAINING METHODOLOGY

Lecture, case studies, exercises and discussions

PARTICIPANT PROFILE

Retail and commercial bankers and anyone who is interested in the fundamentals of Investment Banking

PROGRAMME OUTLINE

Introduction

- What is financial and capital markets
- What is investment banking
- Roles and function of investment banks
- Inside an investment bank - sell vs. buy side
- Regulations governing Malaysian capital markets

Inside an Investment Bank

- Capital markets
- Financial advisory
- Trading and brokerage
- Research
- Asset management

Investment Banking products and services

- Debt and fixed income
- Equities
- IPOs
- Corporate finance
- Sales and trading

The Future of the Investment Banking Landscape

- FinTech
- Big Data, AI and algorithms
- Blockchain
- Robotic process automation

ABOUT THE TRAINER

CHEAH WEE LEONG

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ADAPTING TO DISRUPTION: CONTEMPORARY ISSUES SHAPING THE BANKING LANDSCAPE

In today's rapidly evolving global landscape, businesses face a myriad of contemporary issues that can significantly impact their operations, reputation, and long-term sustainability.

By understanding these challenges proactively, bankers and lenders can position themselves for long-term success in a rapidly changing financial landscape.

PROGRAMME DETAILS

WHEN

29 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001561955

LEARNING OBJECTIVES

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

- Distinguish between the Financial Crisis and Health Pandemic
- Comprehend the relationship between Interest rate and Inflation
- Analyse the role of US and its global policies
- Comprehend the role of AI and its impact on business and banking
- Demonstrate the future of automobile industry and consumer preference change

TRAINING METHODOLOGY

PowerPoint presentations, videos, interactive activities, discussions, and case studies

PARTICIPANT PROFILE

Credit Analysts, Relationship/Wealth Managers with more than 3 years' experience

PROGRAMME OUTLINE

Module 1 – Selected Contemporary Issues – How does affect the banks and the way business is being done

Module 1.1: The Financial Crisis of 2007–2009 and the COVID-19 Crisis of 2020

- Overview of AI in banking, key applications (e.g., fraud detection, credit scoring, customer service automation)
- Understanding responsible AI, concepts of fairness, accountability, and transparency
- Importance of ethics in banking AI, building trust with customers and regulators
- Case study, analysis of AI in credit scoring (example: controversies and biases in algorithm-based credit decisions)

Module 1.2 Interest Rate and Inflation

- AI ethics frameworks, overview of principles (e.g., fairness, explainability, privacy)
- Ethical dilemmas in AI, addressing data privacy, security, and accountability
- Examples of ethical failures, notable cases (e.g., biased loan approvals, customer profiling in fintech)
- Interactive exercise, identify ethical risks in a hypothetical AI-powered loan approval system

Module 1.3 Geopolitical Tension and Trade Wars

- Building transparency in AI models, approaches to make AI decisions understandable
- Explainability in banking applications, how transparency impacts customer trust and compliance
- Case study, examining transparent AI in fraud detection (example: Citi's AI-driven fraud monitoring)
- Discussion, balancing technical complexity with the need for customer-facing transparency

Module 1.4 De-dollarization and BRICS

- Key regulations impacting AI in financial services, PDPA, AI Act, and emerging standards
- Compliance challenges, addressing regional and global regulatory requirements
- Case study, impact of PDPA on AI-driven customer profiling in banks
- Group activity, develop a checklist for regulatory compliance in an AI application

Module 1.5 The future of Artificial Intelligence (AI)

- Types of bias in AI, data, algorithmic, and human biases and their impact
- Approaches to mitigating bias, best practices in data selection, model training, and evaluation
- Use case, bias in credit decisioning (example: U.S. bank facing scrutiny over algorithmic lending bias)
- Interactive exercise, evaluate an AI model's input data for potential biases

Module 1.6: Automobile Industry

- Communicating AI decisions to customers, simplifying complex processes and ensuring clarity
- Internal trust-building, training employees on responsible AI use and ethical standards
- Case study, trust-building initiatives by financial institutions using AI (example: HSBC's customer transparency policy)
- Discussion, strategies for aligning AI practices with the bank's mission and values

ABOUT THE TRAINER

DR. LIM GUAN CHYE

Dr. Lim Guan Chye (GC) is the Director of Commercial Banking Training at the Asian Banking School. He is an author, speaker, facilitator, consultant and a HRD Corp accredited Trainer. He leads a team of trainers/consultants that deliver up-to-date customised as well as exam-based training programmes for the financial industry. GC is conversant in training programme content design and customisation for delivery and is responsible for designing programmes such as the Certified Mortgage Advisor and a 29-day Commercial Banking Training Module.

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He also completed the Cambridge Summer School Programme at the Judge Business School, University of Cambridge, as well as the Global Banking Leaders Programme at the Bayes Business School (formerly Cass), City, University of London. He is a life-long learner and is passionate about sharing his experiences in banking and business where he published his 2nd book entitled "The Quick Guide Series – About Business & Banking" in January 2021 and in 2024, he authored his 3rd book on "Business Credit & Lending" commissioned by the Asian Banking School.

BANKING 2030: A GLIMPSE INTO THE FUTURE OF FINANCE

The banking industry is undergoing rapid transformation driven by emerging technologies, evolving customer expectations and shifting regulatory landscapes.

This programme explores the future of banking in 2030, equipping participants with insights into key trends, innovations, and strategic shifts that will redefine financial services.

Participants will gain a deep understanding of artificial intelligence (AI), blockchain, quantum computing, decentralized finance (DeFi), and sustainable finance. The course will also cover cybersecurity challenges, the rise of embedded finance, and the impact of central bank digital currencies (CBDCs).

Through expert insights, case studies, and interactive discussions, attendees will explore future proof of their business models, leverage digital transformation and build resilient strategies for long-term success.

LEARNING OBJECTIVES

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

- Analyse the key drivers shaping the banking industry by 2030, including emerging technologies, evolving consumer behaviors, and regulatory shifts
- Evaluate the impact of artificial intelligence (AI), machine learning, quantum computing, blockchain and decentralized finance (DeFi) on banking operations and customer experiences
- Evaluate future cybersecurity threats, including AI-driven fraud, quantum computing risks, and how to enhance digital resilience

TRAINING METHODOLOGY

Lecture, exercises and discussions

PARTICIPANT PROFILE

Senior Bank Executives & Strategy Leaders, Digital Transformation & Innovation Teams, Risk Management & Compliance Professionals, Retail & Corporate Banking Leaders, Technology & IT Professionals in Banking and Sustainability & ESG Leaders

PROGRAMME DETAILS

WHEN

8 December 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001566998

PROGRAMME OUTLINE

The Future of Banking – A 2030 Vision

- The Evolution of Banking: Past, Present & Future
- Key Trends Shaping the Financial Industry in 2030
- The Impact of Digital-First Banking & Fintech Disruption

AI and Automation – The Future Workforce of Banks

- AI-Powered Banking: Hyper-Personalization & Predictive Services
- Robotic Process Automation (RPA) in Back-Office Operations
- The Rise of AI-Driven Customer Service & Relationship Management

The Role of Blockchain, CBDCs & Decentralized Finance (DeFi)

- Central Bank Digital Currencies (CBDCs) & The Future of Payments
- How DeFi is Disrupting Traditional Banking Services
- Smart Contracts & Blockchain for Secure, Transparent Transactions

Sustainable Finance & ESG in Banking 2030

- The Role of Banks in Financing the Green Economy
- ESG Risk Integration into Credit & Investment Decisions
- Climate Risk Stress Testing & Sustainable Lending Practices
- Regulatory Trends in Green & Sustainable Banking

Cybersecurity, Data Privacy & Risk Management

- The Future of Cyber Threats & Fraud Prevention in Banking
- Data Privacy, AI Ethics, and Regulatory Compliance
- The Rise of Quantum-Safe Encryption in Financial Services
- Case Study: Cybersecurity Breaches & Lessons for Banks

The Embedded Finance & Banking-as-a-Service (BaaS) Revolution

- The Shift from Traditional Banking to Embedded Finance
- Banking-as-a-Service (BaaS) & Open Banking Ecosystems
- The Role of Super Apps, Big Tech, & Non-Bank Players in Finance
- Monetizing APIs & New Revenue Streams for Banks

Future-Proofing Banks – Strategies for 2030

- Reimagining Business Models for Next-Gen Banking
- The Rise of NeoBanks & Digital-Only Banking Services
- Workforce Transformation: Skills Banks Need for 2030
- Strategic Roadmap for Banks to Stay Competitive in the Future

Interactive Workshop and Future Scenarios

- Scenario Planning: Banking in 2030 – What Will It Look Like?
- Group Discussion: The Role of Banks in a Digital-First Economy

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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NEXT GEN BANKING AND THE FUTURE OF FINANCIAL SERVICES

The banking industry is undergoing rapid transformation driven by digital innovation, regulatory shifts and changing customer expectations. This programme is designed to equip banking professionals with the knowledge and strategies needed to thrive in the digital era.

This programme explores the latest technological advancements, emerging business models, and regulatory frameworks that are reshaping financial services. Participants will gain insights into AI-driven banking, open banking, embedded finance, digital payments, cybersecurity, and sustainable finance, with a focus on practical applications and real-world case studies.

Through interactive discussions and case studies, participants will learn how to integrate AI, automation and blockchain into their banking operations while ensuring compliance with regulations and global best practices. By the end of this program, participants will be equipped with the tools and strategies to navigate digital transformation, enhance customer engagement, manage risks and drive innovation in their organisations.

LEARNING OBJECTIVES

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

- Understand the evolution of banking and recognise key trends and technological advancements shaping the future of banking
- Explore digital-first banking models and analyse the differences between traditional banks, digital banks and Banking-as-a-Service (BaaS) to identify new opportunities for innovation and growth
- Leverage AI, data and automation and understand how artificial intelligence (AI), machine learning, predictive analytics, and robotic process automation (RPA) enhance customer engagement, risk management and operational efficiency
- Address cybersecurity & compliance challenges by identifying key cybersecurity risks, fraud prevention strategies and regulatory compliance requirements

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Senior management, digital banking teams, product development teams, risk & compliance officers, IT & innovation leaders and personnel

PROGRAMME DETAILS

WHEN

5 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001564470

PROGRAMME OUTLINE

Introduction to Next Gen Banking

- Defining Next Gen Banking – What it means for Malaysian banks
- Key Trends Shaping the Future of Banking
 - » Digital transformation & banking evolution
 - » Fintech collaboration & competition
 - » Embedded finance & open banking
- Regulatory Landscape in Malaysia
 - » BNM's digital banking framework
 - » Key compliance considerations

Digital-First Banking Models

- Digital Banks vs. Traditional Banks – Key Differences & Strategies
- Banking-as-a-Service (BaaS) & Embedded Finance
- Open Banking & API Economy
 - » Opportunities for innovation
 - » Secure data sharing & customer consent

The Role of AI, Data & Automation in Banking

- Artificial Intelligence (AI) in Customer Engagement
 - » AI-powered chatbots & virtual assistants
 - » Hyper-personalization through AI & big data
- Predictive Analytics & Risk Management
 - » Fraud detection using AI
 - » Credit scoring & lending automation
- Automation & Process Efficiency
 - » RPA (Robotic Process Automation) in banking operations
- The Future of Payments & Financial Transactions
 - » The Rise of Cashless & Contactless Payments
 - » Digital Wallets & Central Bank Digital Currencies (CBDCs)
 - » Blockchain & Decentralized Finance (DeFi) in Banking
 - » Cross-border payments & instant settlements
- Cybersecurity & Risk Management in Digital Banking
 - » Key Cyber Threats Facing Next Gen Banks
 - » Fraud Prevention Strategies & RegTech Solutions
 - » Regulatory Compliance & Data Protection (PDPA & BNM Guidelines)
 - » Building Resilience Against Cyber Attack
- Case Studies & Discussions
 - » Case Studies from Leading Banks in Malaysia & ASEAN
 - » Lessons from Global Digital Banks & Financial Technology Players

ABOUT THE TRAINER

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INTRODUCTION TO ETHICS IN BANKING

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

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

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

LEARNING OBJECTIVES

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

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

TRAINING ASSESSMENT

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

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks with less than 2 years of working experience. This programme has also been extended to executives (non-managerial) of banks who would like to learn about ethical decision making.

PROGRAMME DETAILS

WHEN

25 September 2025 (Face-to-face)
5 – 14 November 2025 (Online)
9:00 am – 5:00 pm

WHERE

Face-to-face: Asian Banking School
Online: ABS LMS & Zoom

FEES*

RM 1,100

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001210282
(Face-to-Face)

10001167163
(Online)



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

TRAINING METHODOLOGY

ONLINE TRAINING

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

Part A : E-Learning

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

Part B : Webinar

- 1.5-hour live session with the trainer which builds on the e-learning session completed in Part A
- The webinar features Kahoot, polling, chat, case discussions and a Q & A session where participants can practice the application of ethical decision making tools
- Participants need to pass the online assessment to be eligible to register for the webinar
- A digital certificate will be issued upon completion of both parts A & B of the online learning programme, after which participants will be eligible to apply for Affiliate Membership with AICB

CLASSROOM TRAINING

In classroom training, lessons are divided into 3 modules where participants will have an interactive learning experience with the trainer. Participants will have to pass an assessment at the end of the programme, after which a certificate of completion will be issued for participants to proceed with membership registration with AICB.

PROGRAMME OUTLINE

What is ethics and why is ethics important in banking?

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

Professionalism:

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

Ethical decision taking:

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

ABOUT THE TRAINER

MICHELLE LOO PHOY WAN

Michelle Loo has more than 20 years experience in the banking and training industry. On the banking side, her experience is in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which time, 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 recognised as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank with the position of 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.

She is actively involved in developing classroom and e-learning content, storyboarding and gamification, as well as conducting training for qualification, non-qualification and customised programmes at ABS. She holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia. She is also a Certified HRDF Trainer. She obtained the Professional Banker qualification (Associate Banker of AICB) in 2021 and received her qualification as a Certified Expert in Sustainable Finance from the Frankfurt School of Finance and Management, Germany in 2023.

SYLPHY CHUI

Sylphy Chui has more than 20 years of experience in the banking and training industry. Her experience in the banking sector are in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

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

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

JOHN CHEAH

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

Learning Level | Intermediate

CLIMATE RISK MANAGEMENT: STRESS TESTING, SCENARIO ANALYSIS, CLIMATE RISK MODELS AND GHG ACCOUNTING

This one-day programme is designed to equip participants with the knowledge and skills needed to understand, assess and manage climate-related risks in the banking industry. Participants will learn about climate risk stress testing, scenario analysis and the integration of climate considerations into strategic decision-making.

LEARNING OBJECTIVES

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

- Understand how banks measure and manage climate risk
- Discuss relevant regulatory approaches to climate risk management and stress testing
- Identify and learn the different approaches to climate scenario analysis

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Senior management and anyone who would like to learn about climate risk management

PROGRAMME DETAILS

WHEN

22 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001416437

PROGRAMME OUTLINE

Understanding Climate Change and its Impact

- Explore the science of climate change
- Examine physical and transition risks associated with climate change and sources of environmental risk
- Understand the importance of climate risk management for banks

Regulatory Frameworks and Disclosure Requirements

- Overview of relevant climate risk management and stress test guidelines
- Principles for climate risk management and scenario analysis
- Discuss emerging standards and best practices

Introduction to Stress Testing

- Define stress testing and its relevance to climate risk management
- Examine the key components of a stress-testing framework

Scenario Development

- Scenario approaches and how to create climate scenarios
- Understand the scenarios' impact on banking operations
- Practice scenario development exercises.

Data and Assumptions

- Identify data sources for climate risk modelling
- Discuss assumptions used in climate stress testing
- Address data limitations and uncertainties

Analysing Stress Test Results

- Interpret the results of climate stress tests
- Identify vulnerabilities and risks
- Develop strategies for risk mitigation

Greenhouse Gas Accounting and Reporting

- Reporting greenhouse gas emissions using recognised accounting methodologies
- Scope 1, Scope 2, and Scope 3 emissions and their relevance to various industries
- GHG emissions reports for disclosure and compliance

ABOUT THE TRAINER

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NAVIGATING GEOPOLITICAL RISK IN THE 21ST CENTURY

Geopolitical risk has become a critical consideration for governments, businesses and individuals. This programme is designed to provide participants with a comprehensive understanding of the complex and fast evolving geopolitical landscape in the 21st century. It will explore the key factors, trends, and strategies for managing geopolitical risk in an era characterised by global interdependence. Key geopolitical trends and strategies will be examined for informed decision-making in a rapidly changing global environment. By the end of this one-day programme, participants will learn how to proactively manage geopolitical risks, protecting their organisations' interests and enhancing resilience in the face of dynamic and rising geopolitical challenges.

PROGRAMME DETAILS

WHEN

3 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001357265

LEARNING OBJECTIVES

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

- Analyse the major geopolitical trends and challenges of the 21st century
- Discuss geopolitical risks and its impact on business
- Develop strategies for identifying, assessing, and mitigating geopolitical risks
- Apply critical thinking and problem-solving skills in the context of geopolitical risks
- Enhance crisis management and decision-making skills in the context of geopolitical risks

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Investment managers, fund managers, investment bankers, corporate bankers, treasury & global markets teams, strategic planning teams, research analysts, risk and compliance officers and anyone seeking to understand how geopolitical risk affects their work and organisation

PROGRAMME OUTLINE

Introduction to Geopolitical Risk

- Understanding Geopolitical Risk
- Top Geopolitical Risks and their significance to business and financial institutions
- Predicting future geopolitical trends

Key Geopolitical Trends

- Multipolarity vs. Unipolarity
- Regional hotspots and conflicts
- Climate change and environmental geopolitics
- Trade wars and geo-economic Risks
- Technology, cybersecurity and digital risks

Identifying and Assessing Geopolitical Risks

- Tools and methods for assessing Geopolitical Risk
- Analysing political, economic, social, and technological factors
- Geopolitical Risk indexes and indicators

Mitigating Geopolitical Risk in Business and Finance

- Impact on global markets
- Supply chain resilience and risk diversification
- Investment strategies in risky environments
- Strategies for managing risk in business operations

Managing Geopolitical Risk in the Digital Age

- Cybersecurity threats and responses
- Data privacy and sovereignty
- Social media and influence campaigns

Scenario Analysis and Stress Testing

- Preparing for unpredictable events
- Developing contingency plans
- Risk scenarios for organisational resilience

Implementing Geopolitical Risk Management

- Integrating Crisis and Geopolitical Risk Management into organisational culture
- Preparing for uncertainty and complexity
- Monitoring and continuous improvement

Crisis Management in Geopolitical Risk

- Crisis identification and response
- Decision-making under stress
- Media and public relations in crisis situations

Case Studies: Examining real-world examples of organisations successfully managing geopolitical risk and those facing challenges

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OPERATIONAL RISK MANAGEMENT IN THE AGE OF AI

This programme provides banking professionals with a deep understanding of how Artificial Intelligence (AI) is reshaping Operational Risk Management (ORM).

Participants will explore AI-driven risk assessment, compliance automation, fraud detection, and governance frameworks while understanding regulatory considerations and ethical risks.

PROGRAMME DETAILS

WHEN

3 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001564463

LEARNING OBJECTIVES

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

- Understand how AI is transforming operational risk management
- Apply AI-powered predictive risk analytics & fraud detection
- Leverage AI for real-time compliance monitoring & governance
- Integrate AI into stress testing & scenario analysis

TRAINING METHODOLOGY

Lecture, case studies, exercises and discussions

PARTICIPANT PROFILE

Risk managers, compliance officers, IT professionals, AI developers, business leaders, and operational staff

PROGRAMME OUTLINE

Introduction to AI in Operational Risk Management

- Understanding Operational Risk in the Digital Era
- AI applications in banking
- Key Trends: AI, Machine Learning, and Automation in ORM
- AI's Role in Identifying, Measuring & Mitigating Risks

AI-Powered Risk Identification & Assessment

- AI for Predictive Risk Analytics – Identifying Emerging Risks
- Machine Learning for Anomaly Detection & Pattern Recognition
- AI Models for KRI (Key Risk Indicators) Monitoring
- Case Study: AI in Early Warning Systems for Banking Fraud

AI-Driven Fraud Detection & Anti-Financial Crime

- AI-powered Real-Time Fraud Monitoring Systems
- NLP & Machine Learning in Transaction Screening & AML
- AI in Market Surveillance – Preventing Insider Trading & Rogue Trading
- Case Study: AI in Trade Surveillance & Conduct Risk Monitoring

AI for Regulatory Compliance & Risk Governance

- AI-Enabled RegTech Solutions for Compliance Automation
- AI for Regulatory Reporting & Risk Data Aggregation
- Ethical AI & Compliance with local guidelines and global standards
- Case Study: AI in Regulatory Sandbox & AI Governance Framework

Cyber Risk & AI in Operational Risk Control

- AI-driven Cybersecurity Risk Management
- AI for Phishing, Insider Threat Detection & Cyber Fraud Prevention
- AI & Blockchain for Secure Risk Data Governance
- Case Study: AI for Cyber Risk in Digital Banking & Payments

AI-Powered Stress Testing & Scenario Analysis

- AI in Operational Risk Stress Testing & Simulations
- Predictive AI Models for Crisis Management & Black Swan Events
- AI-Driven Liquidity & Market Risk Stress Testing

The Future of AI in Operational Risk Management

- Emerging Trends: AI, Quantum Computing & Autonomous Risk Management
- AI in Next-Gen Operational Risk Frameworks
- Building an AI-Resilient Operational Risk Culture

ABOUT THE TRAINER

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WHOLESALE MARKET CONDUCT – RISK ASSESSMENT, SURVEILLANCE AND COMPLIANCE

This one-day programme focuses on the risk management and compliance aspects of “The Wholesale Market Conduct Practices Guidance Document” issued by Bank Negara Malaysia (BNM) on 31 December 2021. It will cover topics related to risk identification and surveillance, internal governance and controls and strengthening governance framework to mitigate risks related to misconduct. The roles of surveillance analysts to monitor and detect wholesale market abuse and misconduct (eg. setting-up an effective surveillance system) in their organisation will be analysed and discussed.

PROGRAMME DETAILS

WHEN

3 December 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001254302

LEARNING OBJECTIVES

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

- Identify actions to be taken to perform market conduct risk assessment
- Develop, manage and operate robust surveillance programmes
- Establish strong internal control environment and risk aware culture to manage conduct risks

TRAINING METHODOLOGY

Lectures, case studies, exercises and discussions

PARTICIPANT PROFILE

Compliance, risk management, audit personnel, staff who are part of the “2nd line of defence” and anyone who would like to understand Wholesale Market Conduct and how it impacts his/her job

PROGRAMME OUTLINE

Risk Identification and Surveillance

- Financial institutions should have mechanisms in place to detect and deter market misconduct. An effective surveillance programme is necessary to detect misconduct, while a strong internal control environment serves to deter or prevent misconduct.

Market Conduct Risk Assessment

Monitoring For and Investigating Misconduct

- Misconduct to avoid:
 - » Wash Trading
 - » Position Parking
 - » Front Running
 - » Off-Market Rates
 - » Insider Dealing
- Surveillance of dealers' activities is the core pillar supporting an institution's ability to detect market misconduct by its dealers.

Case studies: regulatory actions on misconduct at financial institutions

Surveillance

- Trade Surveillance
- Communications Surveillance

Case study: How do financial institutions improve trade and communications surveillance?

Internal Governance and Controls

- Risk management
- Compliance
- Internal audit
- Reporting of non-compliance and audit findings
- Non-compliance by Dealers and Brokers

Control Environment in Managing Conduct Risks

- Governance and reporting
- Front-Middle-Back Office controls
- Segregation of duties
- Handling of inside information
- Conflicts of interest
- The role of Compliance and Internal Audit in managing wholesale conduct risk
- The role of culture in promoting good conduct

Key cultural drivers of misconduct

- The role of cultural drivers of misconduct
- Interplay between cultural drivers of misconduct and governance frameworks
- Lessons learned and good practices

Strengthening Governance Frameworks to Mitigate Misconduct Risk

- Mitigating cultural drivers of misconduct
- Strengthening individual responsibility and accountability
- Addressing the "rolling bad apples" phenomenon

Case studies and discussions

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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

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SPEAK WITH CONFIDENCE: PUBLIC SPEAKING BASICS FOR BANKERS

This one-day foundational workshop is designed to help bankers develop essential public speaking skills that build confidence, enhance professionalism, and improve communication with clients, colleagues, and stakeholders.

Participants will learn how to overcome public speaking anxiety, structure clear and engaging presentations, and communicate with authority. Through interactive activities, practical exercises, and personalized feedback, attendees will gain the tools they need to deliver effective and compelling presentations in any professional setting.

PROGRAMME DETAILS

WHEN

24 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001561937

LEARNING OBJECTIVES

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

- Overcome public speaking anxiety and present with confidence
- Structure clear, engaging presentations for different audiences
- Communicate professionally with effective tone, pace, and body language
- Use storytelling and examples to engage and connect with audiences
- Apply practical techniques to handle nerves and manage public speaking challenges

TRAINING METHODOLOGY

Lectures including presentations, role plays, practice exercises and videos

PARTICIPANT PROFILE

Junior to Mid-Level Bankers:

Those who are new to public speaking or want to build confidence when addressing clients, colleagues, or managers.

Client-Facing Roles:

Employees such as relationship managers, financial advisors, and customer service representatives who regularly engage with clients and need to communicate clearly and confidently.

Team Leaders or Supervisors:

Individuals responsible for leading team meetings or delivering reports who want to improve their presentation skills.

New Hires or Management Trainees:

Early career professionals who need foundational public speaking skills as they transition into leadership roles.

Anyone Seeking to Improve Communication Skills:

Employees at any level who want to enhance their public speaking abilities for internal or external communication.

PROGRAMME OUTLINE

Module 1: Introduction to Public Speaking

- Welcome and overview
- Icebreakers and tools

Module 2: Overcoming Fear and Building Confidence

- Understanding speaking anxiety
- The Power of Preparation

Module 3: Speaking with Professionalism

- Communicating clearly
- Connecting with your audience

Module 4: Practical Speaking Exercise

- Practice makes consistent and confident
- Feedback is the breakfast for bankers

Module 5: Final tips and wrap up

- Fill your toolbox
- Moving on to greater things

ABOUT THE TRAINER

JOHN CHEAH

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

AI PROMPTING FOR SUSTAINABLE FINANCE: SKILLS FOR CREDIBLE & ETHICAL USE

This one-day foundation course equips finance, fintech, and policy professionals with practical AI prompting skills to support sustainable finance activities. You'll learn how to extract insights for ESG risk assessments, structure green finance instruments, and enhance sustainability reporting — all while using AI ethically and effectively.

The course emphasises AI as a support tool, not a decision-maker, and includes real-life examples and hands-on prompt practices.

You'll also explore what's next in AI for sustainable finance — including AI agents and Retrieval-Augmented Generation (RAG) — tools that improve ESG data reliability and help prevent greenwashing.

LEARNING OBJECTIVES

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

- Design effective AI prompts to explore sustainable finance concepts and regulatory frameworks
- Identify ESG risks and greenwashing signals using AI responsibly
- Develop sustainable finance product ideas (e.g., SLL, green loans) through structured prompting
- Explain ethical risks in AI use, such as bias, hallucinations, and misuse of outputs
- Comprehend emerging AI tools like AI agents and RAG in the context of automating ESG workflows and supporting data reliability

TRAINING METHODOLOGY

Lectures, live practice, global reference cases

PARTICIPANT PROFILE

Participants are expected to have basic awareness of sustainable finance, including:

- ESG principles (Environmental, Social, Governance)
- Climate-related risk and opportunity frameworks
- Financial instruments like green loans, SLLs, or taxonomies such as BNM CCPT

No prior technical experience with AI is required.

PROGRAMME DETAILS

WHEN

2 December 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001563754

PROGRAMME OUTLINE

Module 1: Prompting Basics in Sustainable Finance

- What is AI prompting?
- Introduction to ESG, green finance, and BNM Climate Change and Principle-based Taxonomy (CCPT)
- 5-minute warm-up activity: Ask AI to explain “ESG”, “CCPT”, or “SLL” in simple language
- Prompting for clarity, citations, and structured outputs
- Introduction to AI hallucinations and checking sources

Module 2: Prompting for ESG Risk & Greenwashing Detection

- Using AI to analyze ESG risks from reports or media
- Detecting greenwashing and alignment gaps using CCPT lens
- Identifying bias risks: Prompting for multiple perspectives
- Designing prompts for critical ESG analysis and cross-checking

Module 3: Prompting for Green & Transition Finance Structuring

- Prompting use cases for green loans, Sustainability-Linked Loans (SLLs), and ESG KPIs
- Generating climate scenarios and sustainability-linked contract clauses
- Clarifying assumptions, scoping, and structuring via prompt framing

Module 4: Ethical Use of AI in Finance (Wrap-up)

- Principles of ethical AI: Fairness, transparency, and privacy
- Malaysia’s AI ethics guidance
- Identifying hallucinations and refining prompts for responsible use
- Recap: Real vs. misleading AI responses in sustainable finance
- What’s Next: AI agents and Retrieval-Augmented Generation (RAG) for automating ESG data checks and taxonomy alignment

ABOUT THE TRAINER

SHARON LIEW SIU WEI

Sharon Liew is an experienced Sustainable Finance Trainer with over 17 years of expertise spanning central banking, auditing, consulting, education, and training.

She began her career at BDO, leading audits across various industries and government-linked entities. She later joined Bank Negara Malaysia (BNM), where she supervised financial institutions and led thematic reviews on risk management control functions. In 2012, she represented BNM at the Monetary Authority of Singapore’s Banking Supervisory Training. Driven by a passion for teaching, Sharon transitioned to academia, where she taught banking and finance at Tunku Abdul Rahman University College (TARUC). She also taught foreign languages to corporate learners from diverse backgrounds, further enhancing her ability to connect with individuals from various cultures.

At ABS, Sharon designs, develops, and delivers sustainable finance programmes, including the Sustainable Finance Structured Learning Pathway, which covers foundational to advanced levels and is aligned with the Green Finance Advisor (GFA) certification. Her recent projects include collaborations with Universiti Teknologi Malaysia (UTM) on renewable energy policy focus groups and green finance training tailored to ASEAN-specific challenges.

Sharon has built strong academic partnerships with leading learning institutions in China, including Tsinghua University and the International Institute of Green Finance at Central University of Finance and Economics (IIGF-CUFE), focusing on, fintech, sustainable finance and AI integration in financial education. Her regional expertise is further demonstrated through her role as a judge at the I-CEE Student Case Competition at the International Business School-Beijing Foreign Studies University (IBS-BFSU) and her presentations at ASEAN+3 and RCEP conferences.

Sharon is a Chartered Accountant with the Malaysian Institute of Accountants, a Certified HRDF Accredited Trainer, a Certified Expert in Sustainable Finance from the Frankfurt School of Finance & Management, and a holder of the Professional Certificate in Islamic Finance from INCEIF. She is also TESOL certified by the London Teacher Training College and certified in Teaching Chinese as a Foreign Language (CTCSOL) by Hanban.

JIMMY JUNZE LI

Jimmy Li is a seasoned AI advocate and Go-To-Market strategist specializing in generative AI. He began his career at Alibaba Group as a data scientist, leveraging data analytics to provide C-level executives with actionable business insights. With extensive experience in guiding enterprises through the adoption of cutting-edge generative AI technologies, he has played a key role in driving workflow automation and product innovation.

Currently serving as a Senior Customer Manager at Zhipu, Jimmy has successfully partnered with Lenovo Group to develop AI-powered features for their devices while also spearheading global business expansion into Malaysia and Singapore.

Jimmy holds a master’s degree in data science from New York University and a Bachelor’s degree in Risk Management and Business Intelligence from the Hong Kong University of Science and Technology. His core expertise spans data science, generative AI, and customer success management.

CLIMATE CHANGE AND PRINCIPLE-BASED TAXONOMY (CCPT)

Financial institutions have a critical role to play in supporting orderly transitions while managing their exposures to climate risk from lending, investment and underwriting activities. Assessing exposures to climate-related risks in a consistent and effective way, both within a financial institution and across the industry, is therefore essential.

On 30 April 2021, Bank Negara Malaysia (BNM) published Malaysia's national climate focused sustainability taxonomy for the financial sector, the Climate Change and Principle based Taxonomy (CCPT). The CCPT sets out five Guiding Principles (GPs) intended to help financial institutions to assess and categorise economic activities according to the extent to which they meet climate objectives and promote transition to a low-carbon economy.

The CCPT provides a framework to facilitate robust and consistent assessments of economic activities and their associated impacts on climate mitigation, adaptation, and the transition to low carbon and more sustainable practices. This one-day programme aims to provide participants with an understanding of the key elements, features and requirements outlined under the CCPT. The CCPT and how to apply and implement it within financial institutions will also be examined and discussed.

LEARNING OBJECTIVES

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

- Explain the "Climate Change and Principle-based Taxonomy" (CCPT)
- Identify climate change impact and opportunities for financial institutions
- Interpret the CCPT and attempt to classify borrowers under the CCPT guidelines

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Sustainability champions, executives and officers from business units, credit, risk, compliance, audit and anyone whose role requires a good understanding of climate change and principles-based taxonomy

PROGRAMME DETAILS

WHEN

16 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001292229

PROGRAMME OUTLINE

Introduction

- Overview of climate change and its impacts
- Importance of principles-based taxonomy in addressing climate change

Understanding Climate Change

- Definition and causes of climate change
- Greenhouse gas emissions and their impact on the climate
- Impacts of climate change on different sectors and regions

Principles-based Taxonomy

- Definition of principles-based taxonomy
- Key principles of principles-based taxonomy
- Guiding principles for the assessment of economic activities

Application of Principles Based Taxonomy to Climate Change

- Encouraging low-carbon and sustainable activities
- Assessment of economic activities
- Classification of economic activities
- Disclosing and reporting on climate impact of investments

Case Studies

- Examples of companies in different sectors implementing principles-based taxonomy
- Evaluation of the impact of principles-based taxonomy on climate change

Preparing for CCPT implementation

- Challenges and opportunities
- Discussion on data collection issues, data verification, classification challenges etc.

Case studies and discussions

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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ESG AND CLIMATE RISK MANAGEMENT



An ESG (Environmental, Social, and Governance) risk management programme allows companies to develop a business model that is tailored to identify, assess, and manage various environmental, social, and governance risks. ESG risk management training is crucial to help employees understand the importance of ESG risks and the role they play in mitigating these risks.

This one-day programme will provide participants with the knowledge they need to identify, assess, and mitigate ESG risks and to contribute to the company's overall ESG risk management efforts. Participants will also learn to identify strategies to deal with emerging climate risks and regulations.

PROGRAMME DETAILS

WHEN

10 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001355848

LEARNING OBJECTIVES

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

- Examine the impact of climate-related trends on a business in the context of climate scenarios
- Explain the role financial institutions can play in the transition to a lower carbon
- Economy through ESG risk management
- Identify strategies for navigating emerging climate change risks and regulations

TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

PARTICIPANT PROFILE

Sustainability champions, executives and officers from Risk Management, Compliance, Audit, Credit, Business Units and anyone requiring a good understanding of climate risk management

PROGRAMME OUTLINE

Introduction

- ESG risks and their significance
- Overview of the ESG risk management process
- Explanation of the role of employees in ESG risk management

Understanding ESG Risks

- Environmental risks and their impact on organisations and the world
- Social risks and their impact on company's reputation, supply chain and stakeholder relationships
- Governance risks and their impact on company's operations and financial performance

Understanding Climate Risks

- Overview of the various types of climate risks (e.g. physical, transitional, liability, reputational)
- Different sources and causes of climate risks
- Impact of climate change on various sectors and industries

Identifying ESG Risks

- Overview of the ESG risk identification process
- How to identify internal and external ESG risks
- How to prioritise ESG risks based on impact and likelihood

Assessment of Climate Risks

- Overview of the risk assessment process
- Explanation of how to identify and prioritise climate risks
- Tools and methodologies for conducting a comprehensive climate risk assessment

Assessing ESG Risks

- The ESG risk assessment process
- Overview of financial, reputation, and legal risks associated with ESG risks
- How to determine the likelihood and timeline of ESG risks materialising

Mitigating ESG Risks

- The ESG risk mitigation process
- Overview of risk mitigation strategies ie. reducing greenhouse gas emissions improving labour practices, enhancing corporate governance etc.
- How to monitor and regularly review the effectiveness of risk mitigation efforts.

Reporting and Communicating ESG Risks

- The importance of reporting and communicating ESG risks to stakeholders
- The reporting and communication process
- How to effectively communicate ESG risks and progress to stakeholders, including investors, customers, and regulators

Case studies and discussions

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ESG AND SUSTAINABILITY FOR CAPITAL MARKETS AND INVESTMENT BANKING

This one-day programme aims to equip professionals in capital market and investment banking in Malaysia with the knowledge and skills needed to integrate ESG principles into their services, solutions and operating model and contribute to sustainable and responsible investment practices. The programme will also cover related regulatory frameworks, sustainability reporting and sustainable finance initiatives in the Malaysian market.

PROGRAMME DETAILS

WHEN

4 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001356874

LEARNING OBJECTIVES

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

- Explain ESG and its relevance in capital markets and investment banking
- Apply ESG concepts and principles in capital markets and investment banking
- Understand various ESG trends and strategies in the capital markets

TRAINING METHODOLOGY

Lecture, exercises, case studies and discussions

PARTICIPANT PROFILE

Investment bankers, analysts, portfolio managers, fund managers, traders, risk and compliance officers and anyone seeking to understand how to incorporate ESG principles in the capital markets and how to integrate ESG into business practices and decision making in investment banking and management

PROGRAMME OUTLINE

Understanding ESG Fundamentals

- Significance of ESG in the Malaysian capital markets
- Global ESG trends and their relevance to investment banking
- Regulatory framework and guidelines related to ESG

ESG Integration in Investment Banking

- The business case for ESG integration in investment banking
- Benefits and risks associated with ESG integration
- Role of investment banks in promoting ESG and sustainability

ESG Advisory, Products and Solutions

- ESG advisory services for clients
- Designing ESG products and investment solutions
- Marketing and promoting ESG-related financial solutions

Sustainable Finance and Investment Products

- Exploring sustainable finance instruments such as green bonds, social bonds, and sustainability-linked loans
- Analysing the growth and impact of sustainable investment in the Malaysian capital markets
- Evaluating the role of investment banking in structuring and facilitating sustainability-related transactions

ESG and Fixed Income Markets

- Integrating ESG factors in bond and debt investments
- Green bonds, sustainability-linked bonds, and other ESG-related debt instruments
- Evaluating credit risk through an ESG lens

ESG and Equity Markets

- ESG considerations in equity investments
- Analysing companies through an ESG lens
- ESG rating agencies and methodologies

Regulatory Landscape and Compliance

- Reviewing the Malaysian regulatory framework for ESG and sustainable finance in the capital markets
- Understanding compliance requirements and reporting obligations for ESG initiatives
- The role of regulators and industry bodies in promoting ESG adoption

Case studies and discussions

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ESG AND SUSTAINABLE FINANCE: LATEST TRENDS, INNOVATIONS AND UPDATES

This programme provides banking professionals with the latest updates, key trends, and cutting-edge innovations in ESG and sustainable finance, specifically tailored to the Malaysian banking sector.

Participants will gain insights into recent regulatory developments, including updates from Bank Negara Malaysia (BNM) and Bursa Malaysia, as well as the latest international standards such as IFRS S1 & S2.

The training will highlight best practices in ESG risk management, sustainable lending, and climate-related disclosures, equipping banks with strategies to align their portfolios with Malaysia's Net Zero goals and the National Energy Transition Roadmap (NETR). It also covers real-world case studies from leading banks and interactive risk assessment exercises. This programme will help participants to navigate 2025's tighter ESG regulations while unlocking new business opportunities in green finance.

LEARNING OBJECTIVES

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

- Understand the latest ESG trends impacting banking and finance
- Learn best practices in ESG integration, reporting and sustainable finance
- Gain insights into regulatory updates, compliance requirements and sustainable finance solutions

TRAINING METHODOLOGY

Presentations, case studies, discussions and activity-based workshop

PARTICIPANT PROFILE

Sustainability champions - individuals within an organisation who actively advocate, lead, or support sustainability initiatives, anyone whose role involves ESG and sustainability transformation

PROGRAMME DETAILS

WHEN

29 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001563296

PROGRAMME OUTLINE

ESG Key Trends & Drivers

- Global ESG trends (renewal energy, climate tech, circular economy smart mobility, EVs, CCUS)
- Carbon trading, offsets & voluntary carbon markets
- Role of banks in achieving sustainability goals, i.e., NETR, Net Zero etc.
- Integration of ESG technology solutions

ESG Regulations & Compliance – Latest Updates

Global:

- ISSB (IFRS S1 & S2) adoption
- EU Corporate Sustainability Reporting Directive (CSRD)
- EU CBAM

Malaysia:

- BNM Climate Risk & Taxonomy updates
- BNM Climate Risk Management and Scenario Analysis (CRMSA)
- BNM Climate Stress Test

ESG Reporting & Disclosure Standards

- Enhancing transparency in ESG disclosures (GRI, SASB, TCFD)
- Bursa Malaysia's Enhanced Sustainability Reporting
- National Sustainability Reporting Framework

Sustainable Finance Innovations and Solutions

- Green & Smart Buildings – Financing Malaysia's Sustainable Real Estate Future
- Energy Efficiency & Renewable Energy Adoption – Supporting Manufacturing Decarbonization
- Nature-Based Solutions & Biodiversity Finance – Opportunities in Property & Industrial Estates
- Transition Finance: Banks support businesses in high-emission industries (e.g., manufacturing, real estate) to transition
- Fintech & AI for ESG Monitoring: Leveraging AI and big data for real-time ESG risk assessment and sustainable investment tracking
- AI & blockchain for ESG tracking

Case Studies and Discussion

- Case Study 1: ASEAN banks excelling in sustainable finance
- Case Study 2: How Malaysian Banks are leading in ESG innovation

ABOUT THE TRAINER

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ESG DISCLOSURE, REPORTING AND COMPLIANCE

This one-day programme is intended to provide banking and finance professionals with good knowledge and skills related to Environmental, Social, and Governance (ESG) disclosure, reporting and compliance. The programme covers the principles, frameworks, regulations and best practices associated with ESG considerations in business operations. Participants will gain practical insights into integrating ESG factors into corporate strategy, reporting mechanisms and compliance requirements to enhance transparency, accountability and sustainable performance.

LEARNING OBJECTIVES

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

- Describe ESG frameworks, standards and reporting guidelines
- Explain regulatory requirements and compliance obligations related to ESG reporting
- Identify best practices in ESG reporting and communication specific to Malaysia
- Learn about stakeholder engagement and communication strategies for ESG disclosures

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Executives, managers, sustainability professionals, risk and compliance officers and anyone involved in ESG reporting and compliance from banks & financial institutions

PROGRAMME DETAILS

WHEN

17 September 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001416534

PROGRAMME OUTLINE

Introduction to ESG in Malaysia

- Importance of ESG in Malaysia's economic and social development
- Regulatory landscape and key drivers of ESG reporting (Bursa Malaysia, Securities Commission Malaysia, etc.)
- Overview of upcoming mandatory ESG reporting requirements

Key Frameworks and Compliance

- Bursa Malaysia's Sustainability Reporting Guide: Requirements, key performance indicators (KPIs), and compliance strategies
- Comparison of ESG reporting standards and guidelines: understanding GRI, SASB, and TCFD frameworks and their alignment with Malaysian regulations
- Selecting appropriate frameworks for organisational needs and integrating international best practices with local requirements

ESG Risk Assessment and Materiality Analysis

- Identifying ESG risks and opportunities
- Conducting a materiality assessment considering Malaysian stakeholders and priorities
- Integrating ESG considerations into risk management processes

ESG Data Collection and Reporting

- Data collection methodologies and sources
- Key performance indicators (KPIs) for ESG measurement
- Reporting best practices and disclosure requirements

Regulatory Landscape and Compliance

- Overview of ESG-related regulations and mandates
- Compliance obligations for public and private entities
- Reporting deadlines and requirements

Stakeholder Engagement and Communication

- Engaging with stakeholders on ESG matters
- Developing effective communication strategies
- Addressing stakeholder concerns and feedback
- Building trust and credibility through transparent communication

Real-World Examples and Best Practices

- Analysing real-world examples of ESG reporting by Malaysian companies
- Identifying best practices in communication and stakeholder engagement
- Sharing experiences and challenges specific to the Malaysian environment

Case Studies and Discussions

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, UK. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Certified Expert in ESG and Impact Investing (awarded by Frankfurt School of Finance and Management), and a holder of the "Certificate in Climate Risk" and "Certificate in Digital & AI Evolution in Banking" (awarded by Chartered Body Alliance, UK) and PRINCE2 Foundation and Practitioner Certificate in Project Management.

Wee Leong completed the "Leading the Sustainability in Transformation in Banking" programme with the Frankfurt School of Finance and Management (Germany) in October, 2022 and the "Global Shifts and Risk for Banking Leaders" at Said Business School, University of Oxford (UK) in September, 2024. Wee Leong completed the "Creating Value with AI & Data for Banking and Finance Leaders" with the Essec Business School in Paris in July, 2025.

HOW SUSTAINABILITY IMPROVES BANKABILITY: A PRACTICAL GUIDE FOR BUSINESSES

Getting a loan today isn't just about showing profits and cash flow. Banks also want to know how ready your business is to manage sustainability — like how you handle environmental risks, your future transition plans, and how responsibly you run your operations.

This one-day course is designed for SMEs and commercial borrowers who want to improve their chances of securing green or transition finance. You'll learn what banks really look for, how to explain your sustainability efforts clearly, and how to prepare documents that support your funding application.

You'll also get a simple, practical introduction to Bank Negara Malaysia's Climate Change and Principle-based Taxonomy (CCPT) — a tool banks use to assess whether business activities align with climate goals. This course keeps it non-technical and focused on what businesses need to get ready. Through real examples, easy-to-use templates, and role-play exercises, you'll walk away knowing how to improve your "bankability" — and speak the language that helps you move closer to funding approval.

LEARNING OBJECTIVES

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

- Understand what banks look for when assessing green or sustainability-related business loans
- Identify how environmental efforts and responsible business practices can improve your funding eligibility
- Learn how to explain your sustainability efforts clearly, using simple language and examples
- Gain a basic understanding of Bank Negara Malaysia's CCPT and how it connects to your business activities

TRAINING METHODOLOGY

Presentation, group discussion, role play, case study activity-based learning approach

PARTICIPANT PROFILE

1. SME & corporate owners, CFOs, sustainability or operations managers
2. Relationship Managers (RMs), Credit Analysts, and Sustainable Finance team
3. Business owners, CFOs, sustainability leads, commercial borrowers, and bankers involved in sustainability-linked lending or credit decisions

PROGRAMME DETAILS

WHEN

19 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001567059

PROGRAMME OUTLINE

Module 1: What Funders Look for Today

- Why banks now ask about sustainability
- Common myths vs. real expectations
- What matters most to credit officers
- What businesses often misunderstand about "being green"

Module 2: What Sustainability Means for Your Business

Activity-Based

- What is sustainability in simple business terms?
- Warm-up activity: ESG topic mapping by sector
- What a banker might ask you — and why it matters
- Governance, transparency, and simple actions that build lender trust

Module 3: Understanding the Basics of CCPT

- What is CCPT, and why do banks use it?
- What counts as "green" or "transition" activities
- Examples from key industries (manufacturing, services, logistics)
- How to describe your business activity in a way banks understand

Module 4: Telling Your Sustainability Story to the Bank

- How to avoid greenwashing or vague claims
- What makes a good sustainability or transition plan
- Explaining your business journey using a "Problem–Action–Impact" format

Module 5: Practice Session – Banker–Business Simulation

- Simulation: green or transition-aligned case
- Banker–Borrower Dialogue Role play
- Wrap-up: Recap key points and your next steps

ABOUT THE TRAINER

SHARON LIEW SIU WEI

Sharon Liew is an experienced Sustainable Finance Trainer with over 17 years of expertise spanning central banking, auditing, consulting, education, and training.

She began her career at BDO, leading audits across various industries and government-linked entities. She later joined Bank Negara Malaysia (BNM), where she supervised financial institutions and led thematic reviews on risk management control functions. In 2012, she represented BNM at the Monetary Authority of Singapore's Banking Supervisory Training. Driven by a passion for teaching, Sharon transitioned to academia, where she taught banking and finance at Tunku Abdul Rahman University College (TARUC). She also taught foreign languages to corporate learners from diverse backgrounds, further enhancing her ability to connect with individuals from various cultures.

At ABS, Sharon designs, develops, and delivers sustainable finance programmes, including the Sustainable Finance Structured Learning Pathway, which covers foundational to advanced levels and is aligned with the Green Finance Advisor (GFA) certification. Her recent projects include collaborations with Universiti Teknologi Malaysia (UTM) on renewable energy policy focus groups and green finance training tailored to ASEAN-specific challenges.

Sharon has built strong academic partnerships with leading learning institutions in China, including Tsinghua University and the International Institute of Green Finance at Central University of Finance and Economics (IIGF-CUFE), focusing on, fintech, sustainable finance and AI integration in financial education. Her regional expertise is further demonstrated through her role as a judge at the I-CEE Student Case Competition at the International Business School-Beijing Foreign Studies University (IBS-BFSU) and her presentations at ASEAN+3 and RCEP conferences.

Sharon is a Chartered Accountant with the Malaysian Institute of Accountants, a Certified HRDF Accredited Trainer, a Certified Expert in Sustainable Finance from the Frankfurt School of Finance & Management, and a holder of the Professional Certificate in Islamic Finance from INCEIF. She is also TESOL certified by the London Teacher Training College and certified in Teaching Chinese as a Foreign Language (CTCSOL) by Hanban.

RENEWABLE ENERGY FINANCING IN MALAYSIA

Considering recent policies and the roadmap designed to enhance the implementation of renewable energy in Malaysia, the MyREr, NETR, and Hydrogen Economy Roadmaps have been published. This development has ushered in more investment opportunities and projects with a focus on the implementation of renewable energy.

However, given the inherent differences in all forms of renewable energy, it is crucial for the bank's business and risk officers to possess a fundamental understanding of the current landscape concerning technology, policies, and financial mechanisms to effectively evaluate these projects.

The knowledge gain from this one-day programme will empower participants to identify financing gaps and opportunities, manage associated risks effectively, and craft innovative sustainable financing proposals that can underpin clients' sustainability roadmaps, facilitating a seamless transition toward a green and low-carbon economy. It is also designed to elevate BNM CCPT due diligence practices for the bank's Relationship Managers and Credit Risk Officers.

LEARNING OBJECTIVES

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

- Recognise the government's initiatives and incentives for promoting renewable energy in Malaysia
- Explain the types of green technology (renewable energy) projects and the financing options available to support investment in renewable solar PV system
- Apply basic technical knowledge, along with green financing principles and BNM CCPT, to engage potential customers confidently and manage risks effectively

TRAINING METHODOLOGY

Lectures, video, quizzes, case study discussions. Throughout the modules, participants will be provided with references, publications, and relevant databases to dive deeper into specific discussed topics.

PARTICIPANT PROFILE

Banking professionals who are interested in gaining basic knowledge and skills related to application of green financing in green thematic (Solar PV, Energy Efficiency, Green Building)

PROGRAMME DETAILS

WHEN

25 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001360919

PROGRAMME OUTLINE

Module 1: Refresh and Update

- Refresh and enhance BNM CCPT practices (due diligence)
- Principles of Green Finance

Module 2: Thematic (Renewable Energy)

- Introduction to Renewable Energy
- Renewable Energy Regulation, Policies, Roadmap
- Biomass, Biogas, Waste to Energy
- Mini and Large Hydro
- Hydrogen
- Case study of RE projects
- RE Risk and Mitigation
- GITA, GITE, GTFS
- Solar PV vs Solar Thermal
- Solar Irradiance in Malaysia and estimation of power output
- Financial Mechanism available for Solar Power Renewable Energy
- Case study of Solar PV Projects
- Renewable Energy contract and mode of business
- RE Solar Risk and Mitigation
 - » Reference- BNM VBIAF Sectorial Guide RE

ABOUT THE TRAINER

SHARON LIEW SIU WEI

Sharon Liew is an experienced Sustainable Finance Trainer with over 17 years of expertise spanning central banking, auditing, consulting, education, and training.

She began her career at BDO, leading audits across various industries and government-linked entities. She later joined Bank Negara Malaysia (BNM), where she supervised financial institutions and led thematic reviews on risk management control functions. In 2012, she represented BNM at the Monetary Authority of Singapore's Banking Supervisory Training. Driven by a passion for teaching, Sharon transitioned to academia, where she taught banking and finance at Tunku Abdul Rahman University College (TARUC). She also taught foreign languages to corporate learners from diverse backgrounds, further enhancing her ability to connect with individuals from various cultures.

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ASSOC. PROF. TS. DR. HO WAI SHIN

Assoc. Prof. Ts. Dr. Ho Wai Shin has more than 12 years experience in the areas of Renewable Energy and Green Technology. He pursued his Ph.D. in 2011 where he had started doing research on renewable energy system optimisation. Upon graduation, he joined Universiti Teknologi Malaysia (UTM) as a Senior Lecturer and now an Assoc. Professor. He has taught numerous engineering subjects including, Renewable Energy, Energy Conversion, Thermal Energy Management, Control Process and Instrumentation, Pollution Control, and many more. He is also a Certified HRD Corp Trainer. He has also conducted courses on Green Technology Financing for Financial Institutions under MGTC.

Dr. Ho obtained his Ph.D. in 2014 from UTM and he was awarded the prestigious Commonwealth Scholarship to attend Imperial College London during his Ph.D. Dr. Ho's invention and research work gained him numerous recognitions where he was awarded the global Best Young Chemical Engineer in Research by ICheme in 2015. He was also awarded the Young Scientist Research Award by UTM in 2020 and in the same year, was awarded the National Young Scientist (Saintis Muda Negara) by the Ministry of Science, Technology, and Innovation. He is a Certified Energy Manager under the ASEAN Centre of Energy and Registered Electrical Energy Manager by Energy Commission, Malaysia.

SUSTAINABILITY TRANSFORMATION: DRIVING POSITIVE CHANGE THROUGH PERSONAL ACTIONS AND COMMITMENT TO ESG

This programme is to be intended encourage all employees in the organisation to take responsibility to drive positive change through individual and collective actions to achieve meaningful transformation.

Participants will learn how to make informed decisions, adopt sustainable behaviors and inspire others to join the sustainability movement. This programme will provide participants with an understanding of what is ESG, why it matters and why everyone has a role to play in sustainability as responsible citizens and members of community and society. There will be case studies and examples to help participants identify opportunities for personal action and behavioural change. Included in the programme are activities facilitated by the trainer to enable participants to develop personal actions to contribute towards long-term and positive environmental and social changes and outcomes.

PROGRAMME DETAILS

WHEN

26 November 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001318943

LEARNING OBJECTIVES

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

- Explain importance of ESG and sustainability matters, with relevance to individuals, communities, and societies
- Describe how personal and workplace behaviours influence sustainability goals
- Outline of personal actions that individuals can take to contribute to long-term positive environmental and social changes

TRAINING METHODOLOGY

Presentations, case studies, discussions and activity-based workshop

PARTICIPANT PROFILE

Sustainability champions - individuals within an organisation who actively advocate, lead, or support sustainability initiatives, anyone whose role involves ESG and sustainability transformation

PROGRAMME OUTLINE

MODULE 1 - RESPONSIBLE CITIZENS

Understanding ESG and Sustainability

- Definition and key components of Environmental, Social, and Governance
- Exploring the concept of sustainability and its relevance to individuals and society
- Case studies highlighting the impact of ESG and sustainability on communities and the environment

Taking Action as Responsible Citizens

- Identifying opportunities for personal action and behavioural change
- Developing sustainable habits and integrating them into daily life
- Collaboration and engagement with local communities and sustainability initiatives
- Advocacy and spreading awareness through effective communication

Assessing Progress and Continuous Learning

- Tracking personal progress in adopting responsible citizenship practices
- Evaluating the impact of individual actions on ESG and sustainability goals
- Encouraging life-long commitment to responsible citizenship and sustainability

MODULE 2 - RESPONSIBLE EMPLOYEES

Understanding the Company's Sustainability Strategy

- Overview of company's sustainability vision and goals
- Identification of key sustainability focus areas
- Overview of existing sustainability initiatives within the company

Taking Action as Responsible Employee

- Identifying opportunities for personal action and behavioural change
- Developing individual and departmental sustainability action plans
- Establishing follow-up mechanisms for ongoing support and guidance

ABOUT THE TRAINER

CHEAH WEE LEONG

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

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

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Learning Level | Intermediate to Advanced

CERTIFIED EXPERT IN BIODIVERSITY FINANCE

Biodiversity underpins life on Earth. Healthy ecosystems provide ecosystem services essential to human well-being and economic activities. Scientists estimate that one million of the world's estimated 8 million species of plants and animals are on the verge of extinction, and this could curtail our ability to meet the Sustainable Development Goals (SDGs) and limit global warming to 1.5 degrees.

Why should financial institutions care? In today's world, financial institutions play a pivotal role in managing financial

resources and contributing to the conservation of our planet's invaluable biodiversity. They impact biodiversity through their lending or investment decisions. At the same time, they are exposed to physical, reputational, systemic, and transitional risks due to biodiversity loss. Hence, the disruption of biodiversity poses significant yet often overlooked risks to financial stability. The financial sector is increasingly acknowledging the financial risks associated with biodiversity loss and the integral role it could play in preserving the delicate balance of life on Earth. According to UNEP, if the world is to achieve its climate change, biodiversity, and land degradation objectives, investments in nature must triple by 2030.

Our Biodiversity Finance Course is designed to deepen your understanding of risks associated with biodiversity loss and empower you with the knowledge and tools needed to support the preservation of Earth's diverse ecosystems as financial actors.

PROGRAMME DETAILS

Next Intake – 1 Sep 2025 to 28 Feb 2026
Final exam will be in March 2026

Training Platform : Online
(Frankfurt School e-Campus)

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

FEES

Early Bird Fee (By 15 Jul 2025)

MYR 4,500

Regular Fee (After 15 Jul 2025)

MYR 5,500

(Fee shown is per participant and subject to 8% Service Tax. An additional final exam fee will be charged by the Frankfurt School for the second and third final exam attempt)



1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours



HRDC Prog No:
10001377930

TRAINING METHODOLOGY

- An interactive e-learning course including video lectures, PDF scripts, practical exercises, online tests and case studies.
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSD e-Campus team.
- Personalised support from the Frankfurt School e-Campus team.
- The possibility to achieve an internationally recognised Frankfurt School certificate after passing the 2-hour online final exam or a confirmation of course completion after completing the course.
- This online course can be complemented with a classroom component. It can be held at the Asian Banking School but only if there are sufficient numbers and with additional programme fees. This is voluntary and not a requirement to get certified by the Frankfurt School.

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

The programme takes approximately 6 months assuming 3-4 hours of self-study per week. It consists of 5 mandatory units, which build upon each other. There are 2 intakes per year - March and September.

Unit 1: Setting the Scene – Introduction to Biodiversity and Ecosystem Services

In this unit, we introduce the participants to the complex world of biodiversity, providing a comprehensive overview of concepts, the science, and exploring the interplay and interdependence between biodiversity loss and climate change. The unit also provides regional and sectoral case examples of the importance of biodiversity to the overall society and business.

UNIT 2 : Biodiversity Loss Threat to the Financial System – Risks, Impacts and Dependencies

Within this module, we explore how the loss of biodiversity possesses the capacity to disrupt the financial system and the economy as a whole. It explains key terminologies and concepts of biodiversity finance and biodiversity loss as impact dependence and double materiality. This Unit delves into the intricate connections between biodiversity and financial stability, explaining double materiality and risk management strategies.

UNIT 3 : Public and Private Sector – Initiatives and Available Frameworks

The module is dedicated to biodiversity initiatives and frameworks. It is specifically designed to help participants develop a good understanding of the role of the public and private sectors in biodiversity finance. It introduces participants to initiatives currently under development at the regulatory level, such as taxonomies. This module also aims to cover platforms and tools available for assessing biodiversity-related risks and opportunities.

UNIT 4 : Measuring, Reporting and Strategy

In this module, participants will gain insights into the current tools, databases, initiatives, targets, metrics, and approaches that are used to evaluate biodiversity risks, and measure impacts, and interdependencies within a company's overall strategy.

UNIT 5 : Opportunities and Innovation

Having grasped the context of biodiversity finance, the risks associated, and current standards, tools, and frameworks, the fifth unit delves into the biodiversity finance landscape, exploring an array of financial opportunities, including projects related to biodiversity as nature-based solutions, climate-smart agriculture, and restoration. Lastly, the module further delves into the financial products, funds and forms of capital suited for investment in this realm.

UN SUSTAINABLE DEVELOPMENT GOALS

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



THE FS-UNEP CENTRE

The content of this course was developed by the Frankfurt School - UNEP Collaborating Centre for Climate & Sustainable Energy Finance (<http://fs-unep-centre.org/>). The Centre is a strategic cooperation between Frankfurt School and the UN Environment programme. Its vision is to advance transformation to resilient low-carbon and resource-efficient economies by attracting new types of investors, in particular catalysing the financing of clean energy by the private sector. The Centre is UNEP's major knowledge hub for climate & biodiversity finance related aspects.

Learning Level | Intermediate to Advanced

CERTIFIED EXPERT IN ESG & IMPACT INVESTING

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

PROGRAMME DETAILS

Next Intake – 1 Sep 2025 to 28 Feb 2026

Training Platform : Online
(Frankfurt School e-Campus)

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

FEES

Early Bird Fee (By 15 Jul 2025)

MYR 8,000

Regular Fee (After 15 Jul 2025)

MYR 9,500

(Fee shown is per participant and subject to 8% Service Tax. An additional final exam fee will be charged by the Frankfurt School for the second and third final exam attempt)



1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours



HRDC Prog No:
10001266709

TRAINING METHODOLOGY

An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests, assignments and case studies. A discussion forum for course related issues as well as for exchange of opinions and experiences with trainers, peers or the FSDF e-Campus team. Personalised support from the Frankfurt School e-Campus team. The possibility to achieve an internationally recognised Frankfurt School certificate after passing the 2-hour online final exam or for those not wanting to take the final exam, a confirmation of course participation after completing the course.

PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc. and all other financial industry professionals interested in the topic of sustainable finance. Also designed for those working in international DFIs, multilateral donor organisations, institutional investors, pension funds, insurance companies, asset and fund managers who want their investments to achieve positive impact.

PROGRAMME OUTLINE

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

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

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

UNIT 2 : Historical and Theoretical Context

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

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

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

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

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

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

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

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

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

UNIT 7 : Elective Module

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

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

UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with knowledge to advance all the SDGs



ABOUT THE TRAINERS



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



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



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



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

Learning Level | Intermediate to Advanced

CERTIFIED EXPERT IN SUSTAINABLE FINANCE

The global economy has grown rapidly in the last 200 years but this achievement has come at the cost of climate change and environmental damage. With increased environmental awareness among nations and people, a global strive towards sustainable development is now growing. You may ask yourself what does this have to do with finance? Making the necessary change, transformation of our economies and societies require commitments, innovations and, last but not least, finance and investments.

PROGRAMME DETAILS

Next Intake – 1 Sep 2025 to 28 Feb 2026
Final exam will be in March 2026

Training Platform : Online
(Frankfurt School e-Campus)

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

FEES

Early Bird Fee (By 15 Jul 2025)

MYR 8,000

Regular Fee (After 15 Jul 2025)

MYR 9,500

(Fee shown is per participant and subject to 8% Service Tax. An additional final exam fee will be charged by the Frankfurt School for the second and third final exam attempt)



1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours



HRDC Prog No:
10001230425

Sustainable Finance can help steer the global economy towards sustainability and accelerate the necessary change. The financial sector has an important role in deciding where capital flows and by implication where it does not flow to. In this programme, you will learn about creating impact, managing sustainability risks, and benefiting from sustainable business opportunities. It will familiarise participants with the business, regulatory and technical perspectives of sustainable finance and will acquaint them to take an active part in the discussion around the topic. The programme aims to enable financial professionals to integrate Sustainable Finance related aspects into their work through new knowledge and tools for advising their clients and business partners.

The programme provides a comprehensive introduction to the world of sustainability, no prior knowledge of Sustainable Finance or Finance is required.

TRAINING METHODOLOGY

- An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests and case studies.
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSDF e-Campus team.
- Personalised support from the Frankfurt School e-Campus team.
- The possibility to achieve an internationally recognised Frankfurt School certificate after passing the 2-hour online final exam or a confirmation of course completion after completing the course.
- This online course can be complemented with a classroom component. It can be held at the Asian Banking School but only if there are sufficient numbers and with additional programme fees. This is voluntary and not a requirement to get certified by the Frankfurt School.

PARTICIPANT PROFILE

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

PROGRAMME OUTLINE

The programme takes approximately 6 months assuming 5-8 hours of self-study per week. It consists of 10 mandatory units, which build upon each other.

UNIT 1 : The World of Sustainability

This first unit sets the scene and introduces participants to the world of sustainability by explaining the key factors that underpin the science of climate change and global warming, including climate diplomacy. It also provides an overview of the different rationales for why integrating sustainability considerations into the financial market is important and discusses the role of the financial system in the transformation to a low-carbon and more sustainable economy.

UNIT 2 : Towards a Sustainable Financial System

The institutional setup is important for mainstreaming sustainability in the financial system. In Unit 2, participants are introduced to the role of the financial system, involved stakeholders, and their interplay, especially in the context of driving the transition towards a sustainable financial system. The specific roles of the different financial actors are explained, accompanied by practical exercises in an interactive learning environment.

UNIT 3 : The Role of Regulation and Policy

Unit 3 demonstrates and explains through detailed examples of the role and rationale of regulation and policy in sustainable finance. There is also a “deep dive”, a closer look, at the EU sustainable finance regulatory and policy landscape provided in this unit.

UNIT 4 : Sustainable Finance in the Financial Institution's Strategy

The unit introduces the strategic implications of mainstreaming sustainable finance within institutions, continuing the structure introduced in previous units of looking at risk and impact management as well as the resulting opportunities from a strategic point of view.

UNIT 5 : Sustainability Risks and Impact Through Financing

Unit 5 discusses how to implement and manage sustainability risks and create impact through financing for financial actors. It will deepen the participants' knowledge of the risk and impact perspectives. An overview of (main) sustainable finance risks that financial actors are facing will be provided, together with steps to be taken to identify, measure and mitigate them. Moreover, the importance of impact measurement and its methodological concepts are introduced in the unit.

UNIT 6 : Sustainable Finance Opportunities (Products)

Unit 6 provides an overview of sustainable finance related opportunities. It focuses on debt and equity-related sustainable products, especially green bonds, and is complemented by a section on additional services.

UNIT 7 : Banking

This unit provides an overview of the market environment, potential, development, and criticism for wholesale and investment, retail, and corporate banking products and services.

UNIT 8 : Institutional Investors

Unit 8 provides an overview of the institutional investors, their mandates as well as implementation methods. Furthermore, the unit discusses the role and construction of benchmarks.

UNIT 9 : Insurance

The role of insurance in mitigation of sustainability is discussed in unit 9. Participants will learn what role insurance plays within the wider financial system and build an understanding on how climate-related financial risks are impacting the finance sector.

UNIT 10 : Recap and Outlook

The course concludes with a re-cap of the learning materials from unit 1 to unit 9, while also making an outlook of ongoing and upcoming developments in the sustainable finance sector.

UN SUSTAINABLE DEVELOPMENT GOALS

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



ABOUT THE TRAINERS



KARSTEN LÖFFLER

Karsten Löffler heads the FS-UNEP Collaborating Centre for Climate & Sustainable Energy Finance. He used to represent the GSFCG in the EU Commission's Technical Expert Group (TEG) on Sustainable Finance, where he actively shaped the EU Taxonomy applying his extensive experience in renewable energy finance. In October 2020 he became a member of the Commission's newly established Platform on Sustainable Finance. Furthermore, Karsten had the honour to chair the Sustainable Finance Committee of the Federal Government. One of the tasks was to develop recommendations for a Sustainable Finance strategy for Germany.



PROF. DR. ULF MOSLENER

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



SEBASTIAN RINK

Sebastian Rink is a green and sustainable finance expert and researcher at the Frankfurt School – UNEP Collaborating Centre. He is, among other topics, analysing the question how banks can facilitate the transformation of SMEs' business models. Additionally, Sebastian is an associate in the Net Zero Banking Alliance Germany by the Green and Sustainable Finance Cluster Germany. His prior work includes co-developing the EU Taxonomy, policy advisory, advisory in the private financial sector, transaction management, and provision of training and education.

FURTHER COURSE TRAINERS & EXPERTS

- » Dr. Christine Grüning, Senior Project Manager, FS-UNEP Centre
- » Dr. Alexander Lehmann, Head of the Sustainable World Academy at Frankfurt School.
- » Malin Emmerich, Project Manager, FS-UNEP Centre
- » Menglu Neupert-Zhuang, Sustainable Finance Expert & Project Manager
- » Christina Anselm, Project Coordinator, FS-UNEP Centre
- » Youri Matheis, FS-UNEP Centre
- » Dr. Anne Michaels, Luiza Linton, and Urata Biqkaj-Müller, Magnolia Consulting GmbH

WORKSHOP ON ASEAN TAXONOMY APPLICATION IN ENERGY FINANCING

This two-day advanced-level workshop is designed to equip finance professionals—particularly those new to energy-related financing—with the practical skills to apply the ASEAN Taxonomy in real-world project evaluation and financing scenarios.

The course is highly relevant for individuals involved in cross-border, regional, or development-focused energy projects, especially in the areas of power generation, transmission, distribution, storage, and heating/cooling.

Participants will gain a working understanding of key ASEAN Taxonomy elements, including:

- Technical Screening Criteria (TSC)
- Environmental Objectives (EOs)
- Essential Criteria, such as:
 - » Do No Significant Harm (DNSH)
 - » Remedial Measures to Transition (RMT)
 - » Social Aspects (SA)

The course will also address interoperability with national taxonomies and emerging sustainability frameworks, ensuring participants are equipped to assess projects from both a technical and financial compliance perspective.

Delivered by finance and energy sector experts, with insights from guest speakers in innovation and emerging technologies, this workshop bridges the gap between taxonomy application and sustainable investment opportunities across ASEAN.

LEARNING OBJECTIVES

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

- Interpret ASEAN Taxonomy principles, Environmental Objectives, and Essential Criteria to classify energy-related economic activities
- Differentiate between Foundation Framework and Plus Standard approaches and determine their application in client financing scenarios
- Apply Technical Screening Criteria (TSC) to assess lifecycle GHG emissions, technology eligibility, and tier classification for energy projects
- Evaluate project documentation to verify compliance with DNSH, Social Aspects, and assess transition alignment using RMT
- Design taxonomy-aligned financial instruments with appropriate performance indicator/target and pricing features
- Justify financing decisions and communicate taxonomy alignment to stakeholders to mitigate greenwashing and misclassification risks

PROGRAMME DETAILS

WHEN

8 – 9 December 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 3,500

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001566032

TRAINING METHODOLOGY

- Expert-led presentations
- Real-world case analysis
- Hands-on exercises for activity
- Role-play and internal decision-making simulations
- Fireside chat with industry speakers on emerging technologies
- Peer discussions and group learning to enhance practical application

PARTICIPANT PROFILE

This workshop is for finance professionals who are new to the ASEAN Taxonomy but have experience or interest in sustainable finance, energy-related transactions, or regional development financing.

No engineering background is needed—technical topics like the Technical Screening Criteria (TSC) are explained in plain language using real examples and practical tools.

Relevant Roles:

- Relationship Managers: Working with energy, infrastructure, or clean tech clients and seeking to understand project eligibility for green or transition finance.
- Credit Analysts & Committee Members: Reviewing project documents and evaluating alignment with sustainability classifications.
- ESG & Sustainable Finance Teams: Structuring products aligned with the ASEAN Taxonomy.
- Project Finance & Infrastructure Teams: Supporting energy projects seeking blended or concessional finance.
- Risk & Compliance Officers: Integrating taxonomy thresholds into ESG risk frameworks and reducing greenwashing risks.
- DFI Professionals: Applying ASEAN Taxonomy for energy projects aligned with SDG/NDC goals and international funding requirements.

PROGRAMME OUTLINE

Module 1: ASEAN Taxonomy Fundamentals

- Four Environmental Objectives (EOs)
- Three Essential Criteria (DNSH, RMT, Social Aspects)
- Sectoral focus on energy: scope and activity-based classification logic

Module 2: Foundation Framework (FF) vs Plus Standard (PS)

- Key differences, classification flow, and use cases
- When and how banks apply FF vs PS
- Clarifying the tiered classification (only under PS)

Module 3: Technical Screening Criteria for Energy Activities

- Lifecycle GHG emissions thresholds
- TSC for power generation, storage, transmission & distribution, heating/cooling
- Mapping technologies to eligibility
- Hands-on classification exercises and case walkthroughs
- Guest fireside chat on emerging technologies

Module 4: DNSH and Social Aspects in Practice

- Understanding DNSH risks (e.g., biodiversity, pollution, water)
- Social safeguards and minimum compliance indicators
- Reviewing supporting documents for DNSH and Social Aspects compliance verification

Module 5: Transition Pathways and RMT Assessment

- Amber Tier 2 and Tier 3: how to differentiate and justify
- Assessing transition credibility (RMT criteria)
- Case studies on partial alignment and required improvement

Module 6: Structuring Finance & Avoiding Greenwashing

- Mapping activity classification to financial instruments
- Designing credible performance indicators or performance target
- Role Play: Communicating taxonomy alignment to internal/external stakeholders

Wrap-Up: Key Takeaways, Certification, and Next Steps

ABOUT THE TRAINER

SHARON LIEW SIU WEI

Sharon Liew is an experienced Sustainable Finance Trainer with over 17 years of expertise spanning central banking, auditing, consulting, education, and training.

She began her career at BDO, leading audits across various industries and government-linked entities. She later joined Bank Negara Malaysia (BNM), where she supervised financial institutions and led thematic reviews on risk management control functions. In 2012, she represented BNM at the Monetary Authority of Singapore's Banking Supervisory Training. Driven by a passion for teaching, Sharon transitioned to academia, where she taught banking and finance at Tunku Abdul Rahman University College (TARUC). She also taught foreign languages to corporate learners from diverse backgrounds, further enhancing her ability to connect with individuals from various cultures.

At ABS, Sharon designs, develops, and delivers sustainable finance programmes, including the Sustainable Finance Structured Learning Pathway, which covers foundational to advanced levels and is aligned with the Green Finance Advisor (GFA) certification. Her recent projects include collaborations with Universiti Teknologi Malaysia (UTM) on renewable energy policy focus groups and green finance training tailored to ASEAN-specific challenges.

Sharon has built strong academic partnerships with leading learning institutions in China, including Tsinghua University and the International Institute of Green Finance at Central University of Finance and Economics (IIGF-CUFE), focusing on, fintech, sustainable finance and AI integration in financial education. Her regional expertise is further demonstrated through her role as a judge at the I-CEE Student Case Competition at the International Business School-Beijing Foreign Studies University (IBS-BFSU) and her presentations at ASEAN+3 and RCEP conferences.

Sharon is a Chartered Accountant with the Malaysian Institute of Accountants, a Certified HRDF Accredited Trainer, a Certified Expert in Sustainable Finance from the Frankfurt School of Finance & Management, and a holder of the Professional Certificate in Islamic Finance from INCEIF. She is also TESOL certified by the London Teacher Training College and certified in Teaching Chinese as a Foreign Language (CTCSOL) by Hanban.

ASSOC. PROF. T.S. DR. HO WAI SHIN

Assoc. Prof. Ts. Dr. Ho Wai Shin has more than 12 years' experience in the areas of Renewable Energy and Green Technology. He pursued his Ph.D. in 2011 where he had started doing research on renewable energy system optimisation. Upon graduation, he joined Universiti Teknologi Malaysia (UTM) as a Senior Lecturer and now an Assoc. Professor. He has taught numerous engineering subjects including Renewable Energy, Energy Conversion, Thermal Energy Management, Control Process and Instrumentation, Pollution Control, and many more. He is also a Certified HRD Corp Trainer. He has also conducted courses on Green Technology Financing for Financial Institutions under MGTC.

Dr. Ho obtained his Ph.D. in 2014 from UTM and he was awarded the prestigious Commonwealth Scholarship to attend Imperial College London during his Ph.D. Dr. Ho's invention and research work gained him numerous recognitions where he was awarded the global Best Young Chemical Engineer in Research by ICheme in 2015. He was also awarded the Young Scientist Research Award by UTM in 2020 and in the same year, was awarded the National Young Scientist (Saintis Muda Negara) by the Ministry of Science, Technology, and Innovation. He is a Certified Energy Manager under the ASEAN Centre of Energy and Registered Electrical Energy Manager by Energy Commission, Malaysia.

Learning Level | Intermediate

THE CUSTODIAN BANK: THEN, NOW AND THE FUTURE

Custodian Banks in the securities services business play a critical role in ensuring the safety of their clients' assets and interests.

Globally, the value of assets held in custody is estimated to be over USD200 trillion, with a considerable size held by the large Malaysian custodian banks.

In order to remain relevant and to create a sustainable business, a custodian today has moved away from the traditional role of settlement, safekeeping of assets and corporate action. The modern custodian has added new products into their suite of services, provides connectivity for clients within the value chain, advocates for market efficiency and leverages on technology to reinvent continuous transformation.

Given the size of this industry and the expanding role of a custodian, this one-day programme will enable participants to understand the custodian's business in this era. This includes the risks custodians face in discharging their duties, the use of technology in creating value for their clients and the support needed from decision makers and governing bodies.

LEARNING OBJECTIVES

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

- Define the evolving role of a custodian bank and value they bring to the Capital Market
- Identify key risks areas and implement appropriate controls
- Evaluate the use of technology globally and how these may be adapted locally
- Assess the support required from decision makers and governing bodies to facilitate further growth

TRAINING METHODOLOGY

Lectures including presentations, case studies and group discussions

PARTICIPANT PROFILE

Custodian bank practitioners (front, middle and back office), Business and Operations decision makers, Support and Control divisions (Audit, Compliance, Legal), Asset Managers and Trustees

PROGRAMME DETAILS

WHEN

30 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001432346

PROGRAMME OUTLINE

Module 1 – Defining a Custodian

- Understand the relevance of a custodian
- Recognise the evolving role
- Appreciate the inter-connectivity within the wider ecosystem
- Compare the local, regional and global post-trade landscape
- Activity 1 – Case Study

Module 2 – Assessing Risks and Controls

- Review a typical custody agreement and the contractual obligation
- Recognise risks and the appropriate controls
- Build a sound risk culture and the right tone from the top
- Discuss regional/global decision-making and local autonomy
- Activity 2 – Group Discussion

Module 3 – The Evolving Landscape

- Assess key challenges faced today
- Create efficiency through technology and digitalisation
- Define the shift in revenue component weightage
- Review the impact of regulatory changes
- Activity 3 – Video Presentation, Q&A

Module 4 – The Future Custodian

- Expand and deepen suite of services
- Incorporate agility, client-centricity and technology to remain relevant
- Integrate and build partnerships
- Create a regulatory environment that supports growth
- Activity 4 – Group Discussion

ABOUT THE TRAINER

JACQUELINE WILLIAM SEBASTIAN

Senior Leader (Managing Director – last corporate title) with over 28+ years' experience in Banking, driving growth initiatives for a foreign bank's Global Transaction Banking and Securities Services in Sub-ASEAN (Singapore, Thailand, Philippines, Vietnam and Malaysia). Extensive product and business knowledge covering Securities Services (Regional Custody, Trustee, Fund Administration), Trade Finance and Cash Management.

Held the position of Non-Independent Director on five boards, overseeing the business, risk, and compliance of the banks' subsidiaries. Preserved the banks' reputation through decisions made as a voting member of various Management Committees.

A recognised leader for possessing strong communication and interpersonal skills, enabling partnerships across teams/clients, for impactful deliverables to various stakeholders. Excellent track record for driving business growth while balancing risks, practicing good business ethics, and utilising available resources efficiently.

BOND PRICING AND INTEREST RATES: INTERPRETING SIGNALS FOR ECONOMIC FORECASTING

The economy is in a confusing state. And in uncertain economic times, we go back to our bread and butter - economic indicators. Some of the best indicators can be found in one of the biggest financial marketplaces in the world, the interest rate and bond price. In this one-day programme, we will dive into the mysteries of the interest rate and bond market, reviewing what exactly they are and how they impact the economy, by analysing past events and case studies.

PROGRAMME DETAILS

WHEN

9 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001417983

LEARNING OBJECTIVES

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

- Describe with confidence the workings of the interest rate and bond market
- Identify the main drivers of bond prices
- Analyse the impact of interest rates and economic conditions on bond prices
- Formulate strategies to deal with changes in interest rates and bond prices

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Banking & financial service professionals who want to gain an understanding of the bond market and the impact of changes in interest rates on the financial market

PROGRAMME OUTLINE

Getting a Feel of the Bond Market

- Why the bond market matters so much?
- Why bonds? Why not just borrow from banks?
- Who issues bonds? Who taps the bond market?
- Who invests in bonds?
- The key features of bonds
- Case study – Why did the company issue negative yield bonds?

Reading the Yield Curve

- Types of yield curves
- Application of yield curves
- Why it has been so accurate in predicting a recession
- Case study – Yield curve and recession

The Different Types of Yield

- Types of yields: Nominal yield, current yield & yield to maturity
- The determinants of bond price
- Bond risks – Interest rate risk and default risk
- Case study – the Collapse of Silicon Valley Bank - a study in the Inverse Relationship between Bond Price and Interest Rate
- Case study – Credit Suisse CoCo Bonds (AT1 bonds) - The anomaly of equity ranking higher than bond and how the market for AT1 is shaken

Drivers of interest rates

- Factors affecting interest rates
- Central bank's role in managing interest rates
- Case study – a cut in OPR and the bond price in Malaysia

ABOUT THE TRAINER

WONG LOKE LIM

Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

BONDS AND DEBT SECURITIES – MECHANICS OF PRIMARY ISSUANCE AND SECONDARY TRADING

This one-day programme provides participants with an understanding of debt securities issuance and trading process. They will also acquire a working knowledge of new debt issues, identify trends and preferences of investors and issuers, provide recommendations to clients on a reasonable basis and understand the enforcement process for market misconduct by the relevant authorities.

LEARNING OBJECTIVES

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

- Explain how the bond and debt securities market works and the role of key players
- Identify main applications of debt securities products
- Determine key factors driving interest rates and monetary policies
- Perform fundamental risk assessment in debt securities

TRAINING METHODOLOGY

Lecture, discussion and case studies

PARTICIPANT PROFILE

Suitable for anyone wanting to learn about the process of bond issuance and trading including treasury personal, dealers, bankers, financial advisors, wealth managers, accountants, risk managers, compliance officers, auditors and credit analysts

PROGRAMME DETAILS

WHEN

28 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001291971

PROGRAMME OUTLINE

Overview of the debt securities market

- Basics of bond and money markets
- The primary market: The new issue & syndication process
- Roles of Malaysian regulators & intermediaries
- Case study: Issuing bonds in Malaysia

Issuer and investor perspectives of debt securities

- What drives/moves the bond markets?
- Mechanics of setting interest rates
- Role of Credit Rating Agencies and Bond Pricing Agency
- Case study: Impact of interest rate changes on bond market

Essential bond market maths

- Pricing a bond
- Yield to Maturity (YTM)/Gross Redemption Yield (GRY)
- Exercise: Calculate the price of a bond

Types of bonds

- Plain-vanilla bonds
- Floaters and zeros
- Puttable and callables
- Convertibles, Perpetual, Asset Backed Securities (ABS), etc
- Case study: Analysis bond features

ABOUT THE TRAINER

WONG LOKE LIM

Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

EVOLUTION OF BASEL CAPITAL ADEQUACY FRAMEWORKS: CONCEPTS AND PRINCIPLES

Since its foundation in 1974, the Basel Committee has laid the foundation for ensuring the capital adequacy required for managing risk in banks. This one-day programme is designed to provide participants with a good understanding of the Basel I, Basel II, and Basel III capital adequacy frameworks. It explores the concepts of capital adequacy under the frameworks and elaborate on the changes introduced by each framework and latest reforms under Basel IV.

PROGRAMME DETAILS

WHEN

27 October 2025
9:00 am – 5:00 pm

WHERE

Asian Banking School

FEES*

RM 1,700

**Subject to 8% Service Tax per pax*



HRDC Prog No:
10001417912

LEARNING OBJECTIVES

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

- Explain the Basel Bank Capital Adequacy framework and its objectives
- Identify the different types of capital and how they are calculated
- Analyse the capital requirements under Basel I, Basel II, and Basel III
- Outline the significance of Basel Bank Capital Adequacy for the financial system

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Financial/Banking service professionals who want to gain an overview of the Basel frameworks and their impact on the banking industry

PROGRAMME OUTLINE

Overview

- Evolution of Basel – Basel I, II and III
- The Three Pillars
- Capital Requirements
- Financial Stability and Basel III
- Investors and Basel III

Capital Adequacy

- What is Capital Adequacy Ratio?
- Tier One Capital
 - » Common Equity Tier 1 (CET1)
 - » Additional Tier 1 (AT1)
- Tier Two Capital
 - » Gone concern capital
- Case study: Credit Suisse CoCo Bonds (AT1 bonds)

Computation of Regulatory Capital

- Credit risk
- Market risk
- Liquidity risk
- Operational risk
- Case study: The impact of the collapse of Barings Bank

Basel III 2017 Reform or Basel IV

- Finalisation of Basel III
- Basel III vs Basel IV

ABOUT THE TRAINER

WONG LOKE LIM

Wong Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

ABOUT ABS

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

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

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