

FINANCIAL SERVICES RISK REGULATION & COMPLIANCE FORUM

Embracing an Holistic Approach to the Changing Risk Management Environment

Key Speakers

Paul Bloxham
Chief Economist A/NZ
HSBC

Prudence Weaver
Senior Manager, Group Regulatory Affairs
Westpac

Chris Cunnington
Executive General Manager Group Regulatory Affairs
Suncorp

Scott North
Head of Risk Direct Banking, UBank and Business Operations
NAB

Daniel Au
Vice President, Compliance & Money Laundering Reporting Officer
Wells Fargo APAC

Stephen Blood
Head of Compliance
Westpac

Andrew Sinclair
Senior Risk & Compliance Partner
BNZ Partners

Paul Watchman
Consumer Business Controls Head
Citibank

Dr Ulysses Chioatto
Facilitator
Responsible Officers Forum

The **Financial Services Risk, Regulation & Compliance Forum** will bring together Australasia's leading financial institutions to discuss the challenges being faced as the role of risk continues to mature and local and global regulations filter into our approach to holistic risk management.

The forum will incorporate both case studies and moderated panel discussions and will have a strong networking focus, allowing you to discuss in detail issues such as:

- **The impacts of global regulatory movements (FATCA, Basel III, UK Bribery Act, Dodd Frank)**
- **Local regulatory progressions and dealing efficiently with regulators**
- **Introducing an organisation-wide ERM framework for a 360 degree view**
- **Presenting risk and compliance requirements in a more commercial light**
- **Innovative approaches to the new challenges of social media, generational gaps, off shoring and so forth**
- **Overcoming departmental silos within the risk, compliance, governance, audit, legal and IT functions**

Make the most of your time out of the office by attending two interactive workshops:

Workshop A: Talent Management within Financial Services Risk & Compliance

Workshop B: Embracing the GRC Framework and Emerging Approaches to Risk Assessment

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INTERACTIVE WORKSHOPS

Workshop A: 14 Nov 2011, 08:00am – 10:30am

Talent Management within Financial Services Risk & Compliance

Facilitator: **Scott North, Head of Risk Direct Banking, UBank and Business Operations, NAB**

Achieving a progressive view of risk, compliance and governance which benefits the business strategy is largely reliant on the team responsible for risk management's integration with the business units and overall organisational culture.

If financial institutions are to achieve an holistic view of risk, teams need cross-discipline education and commercial acumen to really overcome silos and hurdles.

Workshop A will address:

- Devising assessment criteria to ascertain which candidates bridge the gap between calculations and commerciality
- Inspiring the team to be more commercially minded and communicate with other business units on their level
- Embedding a culture of interactive internal training and improvement to maintain motivation
- Calculating the true value of education and demonstrating ROI to the board

About Your Workshop Leader:

Scott North is a senior risk executive with extensive experience in enterprise risk management, risk innovation, audit, strategy, digital and mobile banking, scenario planning, technology, systems design, and accounting.

Scott is a Chartered Accountant and Fellow of the Australian Institute of Chartered Accountants with a Masters in Business and Information Technology. He is a senior sessional lecturer and presenter in business process design and risk management and has designed and delivered an award winning Business Risk Management masters subject.

Scott is a graduate of University of Melbourne, Graduate School of Business and Economics Executive-in-Residence and Fellow. He is also the creator and author of TheInnovationofRisk.com, a website dedicated to conversations on innovations in the risk management profession.

Workshop B: 14 Nov 2011, 10:30am – 13:00pm

Embracing the GRC Framework and Emerging Approaches to Risk Assessment

Facilitator: **Dr Ulysses Chioatto, Director, SSAMM Management Consulting & Facilitator, Responsible Officers Forum**

GRC undoubtedly provides the opportunity to align the management of corporate strategic objectives and risk to deliver value with integrity across the business. However, creating an Governance Risk Management model tailored to the nuances of your business is no easy task. It requires an end-to-end analysis of needs to truly become an embedded culture.

Workshop B will address:

- Defining what ERM means to your organisation
- Effectively communicating to senior management the risk assessment results
- Increasing the breadth and depth of the 4 step risk assessment paradigm
- Get across emerging concepts such as the precautionary principle in rethinking your risk assessments
- Learn how to create a blueprint for a sound corporate culture and effective decision-making
- Reassessing ERM, ORM and Compliance systems and reporting methods to reduce duplication and improve communication
- The difference between technology and culture when setting up your GRC framework
- Aligning objectives of the corporate governance framework with ISO 31000 and AS3806

About Your Workshop Leader:

Ulysses is a lawyer, organisational consultant and an expert in Governance, Risk and Compliance Management. He has over twenty five years experience in senior management roles in the financial services industry. In particular, he has led and conducted over 300 corporate operations reviews assessing regulatory and other legislative requirements.

He is a former Asia Pacific Director in Deloitte's Enterprise Risk Services division working in Hong Kong, Singapore, Malaysia, Thailand, Taiwan and South Korea. Ulysses is currently writing a book on Corporate Governance approved by the publishing board of Thomson Reuters, with Professor Michael Adams, Dean of Law at UWS, as co author.

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CONFERENCE AGENDA

DAY 1

Tuesday 15 November 2011

08:00 Coffee & Registration

08:45 Chairman's Welcoming Address

09:00 Keynote Address: The Facts About FATCA: Dissecting The Impacts And Actions Stemming From The Foreign Account Tax Compliance Act

FATCA is a highly complex piece of legislation that will affect banks, custodians, funds, trusts, asset management and life insurance companies, as well as pension and other investment arrangements, worldwide. Beginning 1 January 2013, a 30 percent withholding tax on financial institutions that do not comply will be put in place. FATCA cannot be ignored:

- Identifying the implications of FATCA across tax, finance, operations, business units, risk, compliance, internal audit, customers and more
- Communicating the full implications of FATCA to all stakeholders
- Designing your FATCA implementation plan and quantifying the costs, time and resource it will require
- Assessing the right governance and project structure for your business to enable streamlined implementation when required

09:45 Structured One To One Networking

10:00 Risk Is Everyone's Business! Achieve Holistic Risk Management: New Approaches By Leading Financial Institutions

- Centralising decision making and resources – and achieving buy in from multiple stakeholders in the process
- Integrating legacy systems, data and harnessing business intelligence avenues to progress the journey
- Redefining roles and responsibilities throughout the organisation
- Upskilling and cross skilling staff for an all-encompassing approach

Scott North, Head of Risk Direct Banking, UBank and Business Operations, NAB

10:45 Morning Coffee

11:15 Live Debate: Basel III – Help Or Hindrance? Have Your Say

The global financial reforms coming out of Basel have undoubtedly changed beyond recognition the financial services landscape.

- Will the capital adequacy requirements prevent future bailouts or simply cause interest rates to rise as institutions vie for liquidity?
- Has Australia's strong regulatory environment put us at an advantage or has our competitive edge been stymied by suffocating regulation?
- Will dealing with other compliant countries reduce our risk or will it force us to turn our backs on opportunities within non-Basel compliant emerging markets?

In this session, we first invite both the 'for' and 'against' camps to the stage to share their thoughts on our altered environment and how best to navigate it, followed by an interactive audience commentary and Q&A session.

Paul Bloxham, Chief Economist A/NZ, HSBC

12:00 Nuts & Bolts: Practical Implementation & Fulfilment Strategies For Basel III

- Implementing Basel III in harmony with your business model and strategy
- Non-Basel Business: Remaining active in non-compliant countries without jeopardising growth opportunities or compliance standards
- The international perspective: How international banks can better meet requirements and become more competitive locally
- Liquidity requirements: Choosing the right high-quality liquid assets to invest in to withstand the stress test
- Innovative Instruments: Keeping abreast of emerging hybrid financial instruments and their impending regulatory framework

12:30 Case Study: Dealing With Dodd Frank

- Properly resourcing and researching the changes which need to be made through such programs as an internal working committee or think tank
- Preparing for forthcoming changes which have not yet been fully defined
- Is it time to bring in the experts? Who should you ask for help?
- Feeding findings back into the business to ensure strategic changes can be made simultaneously to compliance requirements

13:00 Networking Lunch

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14:30 Relations With Regulators: Communicating, Reporting And Complying

Although the next End of Financial Year seems a long way away, ensuring your reporting procedures, transparency and compliance obligations are met is always top of the agenda. In this session we assess exactly what the regulators are looking for and what processes can be put in place to mitigate the risks of fines incurred for such tasks as annual, member and conflicts of interest reporting. Can the process be made less painful?

Prudence Weaver, Senior Manager, Group Regulatory Affairs, Westpac

Chris Cunningham, Executive General Manager Group Regulatory Affairs, Suncorp

15:00 Meeting The Terms Of The UK Bribery Act Through A "Self-Reinforcing Cycle Of Behavioural Change"

With the UK Bribery Act being enforced from 1 July 2011, it is critical that Australian financial institutions engaging with the UK fully understand the impact the movement will have on operations and ensure they meet the compliance obligations laid down by the UK Serious Fraud Office (SFO).

- Continually reviewing and improving all existing policies and procedures and internal controls (administrative, financial, accounting, audit and operational)
- Ensuring every business unit complies with the changes to Facilitation payments
- Meeting the Principles outlined for corporate bribery offences through an instilled cultural change
- Mitigating the risks of both corporate and personal liability throughout the company
- Assessing the UN sanctions and conduct rules in line with your risk and growth strategies

15:30 Taking A Global Approach To Anti-Money Laundering

Traditionally, AML has been viewed at first a local level, then on an international scale. However, understanding how you fit into the global landscape is paramount to fostering successful business relationships overseas. In this session, we hear a detailed presentation on how financial services firms can streamline their AML efforts moving forwards.

Daniel Au, Vice President, Compliance & Money Laundering Reporting Officer, Wells Fargo APAC

16:00 Afternoon Tea

16.30 NCCP: Improving Processes And Upskilling To Ensure Responsible Lending Standards Are Met

Although many businesses met the 2010 registration deadline, implementation of NCCP standards is still a challenge for many financial institutions. With ASIC already issuing its first credit infringement notices and clearly taking a firm stand with credit compliance, now is the time for organisations to improve their processes to ensure compliance:

- Meeting training and education standards across the business without 'breaking the bank'
- Reassessing the current processes in place and really getting to know the business's approach
- Retaining visibility of any conflicts of interest or counterparty risks and keeping up with licensing requirements
- Refining your internal and external dispute resolution procedures

Methods for reducing processing time, cost, risk and audit procedures and improving operational efficiency and transparency

17.0The Melting Pot: Overcoming Departmental Silos And Improving Communication To Achieve A Common Goal

Risk, compliance, legal, IT, internal audit. Although we are all aiming for the same higher purpose, often this alludes us and we end up pulling in different directions. The global financial crisis clearly exposed the dangers of thinking in silos, particularly where risk management is concerned. In this session, we will break down these silos and bring everyone together in an open discursive roundtable format to identify where communication fails and how we can improve the way we work together moving forwards.

Paul Watchman, Consumer Business Controls Head, Citibank

17.45 Chairman's closing remarks and final discussions

18.00 Networking drinks reception

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CONFERENCE AGENDA

DAY 2

Wednesday 16 November 2011

08:50 Chairman's Opening Remarks

09:00 Keynote Address: Risk Management's Growing Role In Corporate Strategy And Decision Making

The heightened focus on risk management standards and practices following the GFC has well and truly placed risk professionals in the limelight. Risk assessment now plays a pivotal role strategic business decisions throughout every financial institution. So how can we harness his new role to ensure higher standards are met whilst growth opportunities are supported?

- Speaking their language: Bringing commerciality into your calculations
- Top tips to ensure the board fully embrace risk-based decision making
- Eeking out true risk tolerance and risk appetites and developing an optimal approach to risk within the organisation

09:45 Structured One To One Networking

10:00 Embracing The GRC Framework And Emerging Approaches To Risk Assessment

- Ensuring you are approaching risk assessment from all angles –new and old
- Revisiting the role of corporate governance in instilling an enterprise-wide risk and compliance culture
- What's new? Emerging ideas and innovations in the business of risk
- Identifying suitable innovative approaches for your organisation and integrating them into everyday procedures

Dr Ulysses Chioatto, Director, SSAMM Management Consulting & Facilitator, Responsible Officers Forum

Paul Watchman, Consumer Business Controls Head, Citibank

10:45 Morning Coffee

11:15 Unleashing The Power Of Enterprise Risk Management

- Beginning the ongoing process of entity-wide risk management by defining the strategic vision
- Matching your ERM with the company's culture, ethics and values for smoother implementation
- Aligning stakeholders, strategy and appetites of all risk functions for a unified approach

11:45 Organisation-Wide Enterprise Risk Management – The All-Encompassing View

- Truly embedding the 3 lines of defence model
- Identifying the root cause: prevention not just cure
- The growing importance of technology and the interaction between Risk and IT professionals
- Aligning risk processes and outcomes right across the business
- Embedding an organisation-wide culture which brings the silos together

12:15 CRO Corner – Ask The Experts, Join The Debate!

In the lead up to the event and throughout the conference, delegates will have the opportunity to submit points for discussion by our Chief Risk Officer panel. Got a burning question or need some advice with a particular risk, regulatory or compliance issue? Get the answers you're looking for! Email it to: natalie.williams@iqpc.com.au

13:00 Networking Lunch

14.15 Commercial Communication Part I: Presenting Compliance As A Compliment, Not A Curse

- Play to your audience: Communicating the strategic and business value of compliance to the board
- Break the stereotype: Taking a proactive and personable approach when interacting with the different business units
- What's In It For Me? Linking good risk and compliance to staff incentives to achieve cross-company buy in
- Walk The Halls: Know what is going on 'behind the scenes' to pre-empt problems
- Firm But Fair: Instilling individual accountability from the top down – promoting ownership
- Going Global: Communicating and upholding your compliance culture on a wider scale, even if it is offshore

Stephen Blood, Head of Compliance, Westpac

Daniel Au, Vice President, Compliance & Money Laundering Reporting Officer, Wells Fargo APAC

14.45 Commercial Communication Part II: What's Your Risk Management USP?

- Effectively communicating to senior management how risk has evolved and assumed a role within revenue generation
- Demonstrating the link between risk, competitive advantage and profit using tangible business metrics
- Opening the doors to translate your risk USP into a brand strengthening opportunity

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- Re-engineering the perception of risk management both within your risk team and within the business
- Inspiring the team to be more commercially minded and communicate with other business units on their level

Andrew Sinclair, Senior Risk & Compliance Partner, BNZ Partners

15:15 Afternoon Tea

15:45 Lessons Learned: New Approaches To Disaster Recovery And Business Continuity

From the GFC to swine flu, flooding to nuclear reactors, the modern world is full of surprises! In this session we bring together those that were on the front line of rectifying and rebuilding after disasters to share the lessons they learned and how financial institutions can alter their approach to these disciplines to minimise future business catastrophes:

- Of course, we can't predict the future, but can we draw parallels between the challenges faced to date to progress our responses?
- Were the theory of disaster recovery and business continuity plans enough to live up to the situations in reality? Where could we improve?
- How can other risk functions and business units work more closely with these new disciplines for a more integrated approach?

Scott North, Head of Risk Direct Banking, UBank and Business Operations, NAB

16:15 A Risky Business? Connecting To The Cloud And Dealing With Other New Technologies Changing The Risk Landscape, Enterprise Risk Management and cloud computing

- Understanding the cyber and security threats and balancing these with business needs
- Requirements surrounding data storage, onshoring and offshoring and multiple jurisdictional law
- The traps of social media – balancing visibility with employee satisfaction
- Preparing for Gen Z – what's on the horizon?

17:00 Chairman's closing remarks and final discussions

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Conference + 2 Workshops	AU \$4697 + GST = AU \$5166.7	AU \$5097 + GST = AU \$5606.7	AU \$5697 + GST = AU \$6266.7
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Conference Only	AU \$2999 + GST = AU \$3298.9	AU \$3399 + GST = AU \$3738.9	AU \$3999 + GST = AU \$4398.9

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Please register me for Financial Services Risk Regulations & Compliance Forum 2011 PLUS: Workshop A Workshop B

* Payment must be received by IQPC prior to 5pm AEST on the cut-off date.

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