



ASIAN  
BANKING  
SCHOOL

20  
23

**PUBLIC  
PROGRAMMES**  
JULY – DECEMBER



# 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.

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](http://www.asianbankingschool.com/our-programmes) to find out more details about our programmes.

BANKING OPERATIONS

BRANCH MANAGEMENT

COMPLIANCE

CORPORATE FINANCE

CREDIT

DIGITAL BANKING

FINANCE / AUDIT

FINTECH / INNOVATION

INVESTMENT BANKING

LANGUAGE

MULTI-DISCIPLINES

PROFESSIONALISM &amp; ETHICS

RELATIONSHIP MANAGEMENT

RISK MANAGEMENT

SOFT SKILLS

SUSTAINABLE FINANCE

TRADE FINANCE

TRANSACTION BANKING

TREASURY &amp; CAPITAL MARKET

WEALTH MANAGEMENT



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# PROGRAMME CALENDAR 2023

PROGRAMME TITLE	LEARNING LEVEL	PAGE	JUL	AUG	SEP	OCT	NOV	DEC
<b>COMPLIANCE</b> Corporate Liability Provision: Anti Bribery & Corruption	Intermediate	05			20			
Trade Based Money Laundering	Intermediate	07			5			
Compliance Monitoring and Testing	Intermediate	09				10 – 11		
Foreign Exchange Policy: Application of Rules on Borrowing and Lending (Notice 2)	Intermediate	11		10				
Foreign Exchange Policy: Application of Rules on Investment in Foreign Currency Assets (Notice 3)	Intermediate	13		24				
Know Your Customer (KYC) Compliance	Intermediate	15	31					
Understanding Foreign Exchange Policy and Its Application in Banking Transactions	Foundation	17				4 – 5		
<b>DIGITAL BANKING</b> Cybersecurity Governance and Practical Issues	Intermediate	20				30		
Digital Transformation: “Banking is Necessary, Banks are Not”	Intermediate	22					16	
<b>INVESTMENT BANKING</b> Introduction to Investment Banking	Foundation	24			18			
The Psychology of Finance and Investment Decisions	Intermediate	26				23		
<b>MULTI-DISCIPLINES</b> Rethinking HR for the Digital World – A Case-Based Approach	Intermediate	29					21	
Agile Bank Leaders in a VUCA Environment	Intermediate	31					1 – 2	
Predictive Analytics for Managers	Intermediate	33		28 – 29				
The Art of Negotiation Skills	Intermediate	35				31		
<b>PROFESSIONALISM &amp; ETHICS</b> Business Ethics for Managers	Advanced	37				19		
Introduction to Ethics in Banking	Foundation	39		24		11 – 20		4
<b>RISK MANAGEMENT</b> Managing Wholesale Market Conduct	Intermediate	42	24					
Wholesale Market Conduct – Risk Assessment, Surveillance and Compliance	Intermediate	44				2		
Operationalising Conduct Risk Management	Intermediate	46			21			
<b>SUSTAINABLE FINANCE</b> Understanding SDGs & Climate Risk Awareness for Banks	Foundation	48						6
Building Sustainable & Ethical Banking Practices: An ESG Framework for Bankers	Intermediate	50						6
Carbon Markets and Decarbonisation Strategy	Intermediate	52					20	
Climate Change and Principle-based Taxonomy (CCPT)	Intermediate	54		17				
Climate Risk Management	Intermediate	56				9		
Sustainable Finance for Relationship Managers	Intermediate	58					7 – 8	
ESG and Sustainability: Customer Engagement for Sales Staff, Relationship Managers and Frontliners	Intermediate	60				25		
Certified Expert In Sustainable Finance	Advanced	62			1			
Certified Expert In ESG & Impact Investing	Advanced	65			1			
<b>TREASURY &amp; CAPITAL MARKET</b> Bonds and Debt Securities – Mechanics of Primary Issuance and Secondary Trading	Intermediate	68		21				
Demystifying Debt Securities Credit Ratings	Intermediate	70					15	
<b>WEALTH MANAGEMENT</b> Rules of Succession in Wealth Management	Intermediate	72			13			

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

# CORPORATE LIABILITY PROVISION: ANTI BRIBERY & CORRUPTION

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

## PROGRAMME DETAILS

Date : 20 September 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

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

## TRAINING METHODOLOGY

Lectures, interactive discussions & sharing of experiences

## PARTICIPANT PROFILE

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

## PROGRAMME OUTLINE

### Overview of Bribery & Corruption Offences

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

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

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

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

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

### Managing Risk

- Corruption: Governance and Integrity
- Corruption Risk Management (CRM)

### Case Study & Best Practices Initiative

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

## ABOUT THE TRAINER

### AAZAD ANANTHAN

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

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

# TRADE BASED MONEY LAUNDERING

Trade is an attractive way to launder the proceeds of crime or evade sanctions due to several of its fundamental features; its international and cross-border nature, the involvement of multiple parties in a typical trade transaction.

Trade Based Money Laundering (TBML) can be complex, involving many parties, with actors employing a variety of schemes in an attempt to circumvent laws, regulations, systems and controls to ensure their scheme is successful. This one-day programme provides a high-level 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 and mitigating TBML. It is designed for those in banks or non-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 regard to ML/TF.

## PROGRAMME DETAILS

Date : 5 September 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700	RM2,000
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Analyse the elements of an International Trade and TBML
- Examine the TBML risks and its various typologies
- Identify key skills to protect your clients from individuals and organisations seeking to commit trade based financial crime through the recognition/identification of red flags and understanding how to respond appropriately
- Explain the principles of compliance risk and vulnerabilities with particular reference to Trade Finance and cross border transactions
- Gain insight into current trends and digitalisation of trade with emerging technologies

## TRAINING METHODOLOGY

Workshop, practical guidance, class activity & Kahoot

## PARTICIPANT PROFILE

- Trade Finance staff
- Credit staff
- Compliance staff
- Relationship officers

Suited for all banks or non-banks

## PROGRAMME OUTLINE

### Introduction to Trade

- Parties to a Trade Transaction
- Agreements Involving Trade and Trade Finance
- Delivery of Goods
- Payment for Goods

### What Is TBML in Relation to Money Laundering?

- Understanding Money Laundering (ML), Terrorism Financing (TF) and Proliferation Financing (PF)
- Trade principles & norms
- What is TBML?
- What goods are used for TBML?
- TBML trends and developments

### Typologies, Detection and Mitigation

- Risks associated with documentation
- Risks associated with goods
- Risks associated with actors
- Risks associated with transport
- Analyse how to spot 'red flags' typologies effectively
- Understand the different perspectives of those using the indicators

### International and National Responses to TBML

- United Nations
- FATF
- RBA to money laundering
- Dual-use and sensitive goods
- Export controls

### Financial Institutional Vulnerabilities and Responses

- Risk Assessments
- Customer Due Diligence (KYC & KYCC)
- Sanctions Screening
- Transaction Monitoring
- Unusual transactions

### Digitalisation of Trade

- TBML & technology
- Data digitalisation
- Distributed Ledger Technologies

## ABOUT THE TRAINER

### AAZAD ANANTHAN

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

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





HRDC Prog No:  
10001291191

# COMPLIANCE MONITORING AND TESTING

The two-day Compliance Monitoring and Testing programme is designed to provide the fundamental key concepts for industry practitioners. It will also outline the regulatory expectations on compliance monitoring and testing which should be carried out periodically and consistently across an institution to evaluate the adequacy and effectiveness of its compliance programme, systems, policies and procedures implemented to manage compliance risk and promptly follow up on any identified deficiencies and plans to address such deficiencies.

## PROGRAMME DETAILS

Date : 10 – 11 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM2,600 | RM2,900  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

- Understand the evolution of regulatory expectations on compliance monitoring and testing
- Create a compliance risk library to enable an effective compliance risk assessment
- Assess compliance risks faced by the institution
- Define compliance testing methodology
- Determine a testing schedule and perform a compliance test
- Implementing issue management procedures, validating issue remediation and periodic reporting of compliance risk

## TRAINING METHODOLOGY

Workshop, practical guidance, class activity & Kahoot

## PARTICIPANT PROFILE

- Compliance function responsible for conducting periodic testing of the compliance systems, policies, and procedures designed to evaluate their effectiveness
- Compliance personnel involved in tracking of compliance and monitoring day-to-day activities
- 1.5 line of defense responsible for the day-to-day monitoring of compliance risk owned by their respective departments
- Internal auditor responsible for compliance audit

## PROGRAMME OUTLINE

Regulatory expectations on compliance monitoring and testing:

- What is compliance monitoring?
- Expectations on the compliance function
- Testing of internal controls & requirements on sampling
- Compliance function's roles vs internal auditor's roles
- Reporting of compliance risk

Creating a compliance risk library or taxonomy and mapping regulations:

- Understanding of business / operation processes
- Internal controls, policies & procedures and approvals
- Types of compliance risk taxonomy e.g. conduct risk
- Mapping of regulations to the compliance risk taxonomy

Assessing compliance risk

- Compliance Risk Assessment ("CRA") / Institutional Risk Assessment ("IRA")
- Organisation's risk profile being the foundation of compliance monitoring programme
- Prioritisation of compliance resources
- Compliance monitoring tools

Planning compliance monitoring & testing

- Elements of a compliance monitoring plan
- Establishing testing programmes & testing intervals
- Detailing the responsible party – 1.5 line of defense, compliance function, internal audit
- Recording and evidencing compliance tests

Defining compliance testing methodology:

- Gathering reliable information & data
- Deciding on mandatory compliance testing
- Defining sampling methodology
- Documenting the compliance testing scope and approach
- Developing compliance subject matter experts

Determining the compliance review schedule and performing compliance tests:

- Compliance review notification & stakeholder engagement
- Execution of compliance review and documentation of compliance test results
- Conducting exit meeting and discussion on identified gaps / deficiencies
- Issuing compliance review report

Implementing issue management procedures, validating issue remediation and periodic reporting of compliance risk:

- Roles and responsibilities on issue management
- Escalation and approval procedure - overdue / extension of remediation action plan
- Monitoring & periodic progress update
- Validating for closure of remediation action plan

Programme wrap-up, sharing of experiences and Q&A

- Challenges on implementing compliance monitoring and testing programme
- Challenges on sampling size and methodology
- On-going monitoring, periodic review and compliance reporting as part of the compliance programme
- Training & awareness
- Q & A

## ABOUT THE TRAINER

### ELLIE CHAI SOH YING

Ellie is a seasoned banker with a total of 27 years experience with 3 local and 3 foreign banks with extensive background in operational risk, audit and compliance. She started her career in banking industry in 1995 and has served in various capacities and departments including branch operations, loan documentation department, risk management department, compliance department and audit department.

In her career, she has helped spearhead the compliance monitoring and testing team with the objective to enhance compliance oversight and monitoring on regulatory compliance and financial crime compliance. She is also responsible in creating risk awareness and promoting strong compliance culture while building a good rapport with the regulators.

She believes in striking a balance between regulatory requirements without jeopardizing business objectives where compliance should act as the business strategic advisor and risk assessor to provide help, guidance and reassurance.

Ellie holds a professional degree in Chartered Secretaries & Administrators from Malaysian Institute of Chartered Secretaries and Administrators. She has also attained the Certified Professional in Financial Crime Compliance issued jointly by AICB and International Compliance Association (ICA), ICA Professional Postgraduate Diploma in Financial Crime Compliance and a certified HRDF trainer.

# 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

Date : 10 August 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- 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

Date : 24 August 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- 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

### 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.

# KNOW YOUR CUSTOMER (KYC) COMPLIANCE

This one-day programme is designed to enable industry practitioners to comprehend the essential concepts and elements governing an effective KYC process. KYC compliance provides benefits to both the bank and its customers, such as reducing risk for the bank, improving customer service and as a means of deterring terrorism financing and financial crimes.

## PROGRAMME DETAILS

Date : 31 July 2023

Time : 9.00 am – 5.00 pm

Venue: Asian Banking School

## PROGRAMME FEES\*

RM1,700	RM2,000
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Understand the purpose of KYC and the importance of KYC in the bank's AML/CFT framework
- Develop customer identification processes and verify customers on a regular basis according to regulatory requirements
- Overcome challenges on KYC compliance
- Plan and implement risk-based on-going compliance monitoring based on customers' risk profile

## TRAINING METHODOLOGY

Lecture style presentation, interactive discussion and sharing of experiences

## PARTICIPANT PROFILE

- Compliance function
- Centralised customer due diligence function
- Business unit responsible for customer on-boarding
- Branch's personnel responsible for account opening
- Internal auditor

## PROGRAMME OUTLINE

### Regulatory requirements on KYC compliance

- What is KYC?
- Why is KYC important?
- Regulatory obligation on the KYC process
- Type of KYC in the banking sector
- KYC vs CDD

### KYC process flow

- Collection and verification of KYC data and information
- Benefits of KYC
- Verification on corporate entities
- Source of fund & source of wealth
- How often banks need to update KYC information
- Challenges on KYC process

### Customer screening and profiling

- Customer screening
- Customer risk profile
- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD)
- Ongoing screening and trigger event
- Updating customer profile

### KYC compliance in the digital era

- eKYC requirements
- FATF's guidance on digital identity
- Customer risk profile for non-face-to-face onboarding
- Delivery of digital financial services
- Challenges on on-going KYC & CDD for eKYC

### Identification of ultimate beneficial owner (UBO)

- How do banks identify UBO?
- FATF Recommendation 24 on beneficial ownership of legal persons
- Challenges in determining ultimate beneficial owner
- Data sources for beneficial ownership verification
- Updating of beneficial ownership – periodic and trigger event

### On-going monitoring

- Transaction monitoring and reporting
- Mitigating ML/TF risk on cross border remittances
- Setting frequency for KYC refresh or update
- Defining customer exit criteria and approval
- Risk-based transaction thresholds for different customer risk profile
- Challenges in ensuring KYC information is up-to-date

### Know Your Customer's Customer (KYCC) for trade finance

- Risk-based approach on KYCC
- Know the beneficiary of your customer's business activities
- Maintenance of customers' customer – system vs manual
- Periodic review and update of KYCC information
- Challenges on third-parties due diligence under the KYCC requirements

## ABOUT THE TRAINER

### ELLIE CHAI SOH YING

Ellie is a seasoned banker with a total of 27 years experience with 3 local and 3 foreign banks with extensive background in operational risk, audit and compliance. She started her career in banking industry in 1995 and has served in various capacities and departments including branch operations, loan documentation department, risk management department, compliance department and audit department.

In her career, she has helped spearhead the compliance monitoring and testing team with the objective to enhance compliance oversight and monitoring on regulatory compliance and financial crime compliance. She is also responsible in creating risk awareness and promoting strong compliance culture while building a good rapport with the regulators.

She believes in striking a balance between regulatory requirements without jeopardizing business objectives where compliance should act as the business strategic advisor and risk assessor to provide help, guidance and reassurance.

Ellie holds a professional degree in Chartered Secretaries & Administrators from Malaysian Institute of Chartered Secretaries and Administrators. She has also attained the Certified Professional in Financial Crime Compliance issued jointly by AICB and International Compliance Association (ICA), ICA Professional Postgraduate Diploma in Financial Crime Compliance and a certified HRDF trainer.





# UNDERSTANDING FOREIGN EXCHANGE POLICY AND ITS APPLICATION IN BANKING TRANSACTIONS

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

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

## PROGRAMME DETAILS

Date : 4 – 5 October 2023

Time : 9.00 am – 5.00 pm

Venue: Asian Banking School

## PROGRAMME FEES\*

RM2,400 | RM2,700

AICB member

Non-member

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

## LEARNING OBJECTIVES

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

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

## TRAINING METHODOLOGY

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

## TRAINING REQUIREMENTS

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

## PARTICIPANT PROFILE

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

## PROGRAMME OUTLINE

### Overview of Foreign Exchange (FE) Policy

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

### Directions to Financial Institutions

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

### Understanding the Structure and Rules of FE Policy

- 4Ws Approach
- Activity / Discussion

### Key terminologies in FE Policy

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **ABOUT THE TRAINER**

### **SHHRUL ADZUAN 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.

# CYBERSECURITY GOVERNANCE AND PRACTICAL ISSUES

This one-day programme seeks to critically examine the laws and increased technology risks that have emerged in this digital age from the use of information technology (IT) and the Internet. Further to that, it will explore and analyse various strategies, action plans, processes, approaches and solutions that may be employed to address technology risk exposure, mitigate cyber risks and to strengthen the bank's technology resilience against operational disruptions in this digitalised world.

## PROGRAMME DETAILS

Date : 30 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,600 | RM1,900

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Understand key concepts of cybersecurity, identify key risk issues and mitigating factors
- Be aware of the RMiT policy requirements and overall responsibilities on governance of cybersecurity strategy and technology risk management
- Understand how to fulfil the regulatory requirements and be continuously engaged in cybersecurity
- Manage technology risk and implement critical technology operations in order to facilitate strategic decision making and take effective cybersecurity measures

## TRAINING METHODOLOGY

Lectures, discussions, Q&A

## PARTICIPANT PROFILE

Bank-wide; in particular, senior executives and managers from compliance, IT, Risk, etc

## PROGRAMME OUTLINE

### The Cybersecurity Concern and Governance

- Key Concepts
- Why cybersecurity is a serious concern
- Consequences of cybersecurity breaches
- Business Continuity Management
- BOD and Senior Management's accountabilities
- Roles and responsibilities of officers

### Technology Risk Management

- Cyber threats
- Understanding and assessing the risks
- Minimise the impacts and implement controls
- Audit of the controls
- Making a quick recovery in event of a cybersecurity incident

### RMiT policy document (issued 19 June 2020; wef.1 Jan 2020)

- An overview of the RMiT and other applicable legal instruments and policy documents
- Roles and responsibilities
  - » Governance
  - » Technology Risk Management
  - » Technology Operations Management
  - » Cybersecurity Management
  - » Technology Audit
  - » Internal Awareness and Training
- Control Measures

### Taking Cybersecurity Measures and Meeting Legal and Regulatory Requirements

- Setting the culture of a proactive cybersecurity mindset
- Strengthening technology resilience against operational disruptions
- Increasing vigilance and capability to respond to emerging threats
- Cybersecurity risk management and control measures
- Ensuring continuous availability of essential financial services to customers and adequate protection of customer data

### *Workshop: Case Studies on Cybersecurity*

## 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.

LEARNING LEVEL | INTERMEDIATE

# DIGITAL TRANSFORMATION “BANKING IS NECESSARY, BANKS ARE NOT” - BILL GATES



HRDC Prog No:  
10001155743

It has taken years to fully understand what Bill Gates meant when he said, “Banking is necessary, banks are not”. He said it in 1994 and it is becoming true. Advances in technology are causing the banking industry to develop faster with the focus on efficiency, transparency and better customer experience. The current digital revolution is disrupting the way people bank, directed by evolving customer needs, behaviours and expectations. Customers now expect an anytime, anywhere personalised user experience – i.e., banking everywhere, not necessarily at a bank!

At the same time, Covid-19 has disrupted ‘normal’ banking and reset it to the ‘new normal’ to where traditional standard operating procedures were dismantled in favour of agility and the use of online technology to tackle unforeseen marketplace disruption. It exposes the importance of digital offerings to maintain customer onboarding, customer relationship and customer centric mobile banking facilities.

Now more than ever, traditional bankers need to adapt and evolve in order to face the challenges ahead as challenger banks and new FinTech companies explore and experiment with innovations and new technologies to build or create the bank of the future.

This intensive one-day programme presents the overview of what digital transformation means, what role they will play, and assist in preparing bank staff for the future when banks will shift their concentration to new technologies.

## PROGRAMME DETAILS

Date : 16 November 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,200 | RM1,500

AICB member

Non-member

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

## LEARNING OBJECTIVES

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

- Recognise and take advantage of new opportunities presented by FinTech
- Understand the key fundamental technologies and principles behind the evolution of FinTech
- Obtain market intelligence and insights of established FinTech models in leading markets
- Comprehend the ever-evolving customer behaviour in banking
- Identify gaps at the current workplace and conceptualise changes with FinTech models
- Understand why digital transformation fails

## TRAINING METHODOLOGY

Lectures, case studies and video presentations

## PARTICIPANT PROFILE

Executives who desire to upskill themselves to embrace the digital transformation in banking

## PROGRAMME OUTLINE

### Module 1

#### What is Disrupting Banking and Finances?

- The importance of technology in Finance
- Evolution of banking and the mobile revolution
- FinTech innovation
- Adoption of emerging technologies
- Case Study – Ant Financial

### Module 2

#### The ABCDs of Future Banking

- AI – Artificial Intelligence
- Block Chains
- Cloud Computing
- Data is the new oil
- Case Study – AI and Data Analytics

### Module 3

#### Emerging Innovation in FinTech

- Challenger and Neo banks
- Payment Systems
- Peer to Peer Lending
- Crowd Funding
- FinTech competitors in Malaysia (2020)
- Case Study – Challenger/Neo Banks

### Module 4

#### Digital Transformation

- First Principles Design Thinking
- Agile organisation - cultivating a digital culture
- Technology fallacy and human capital
- Case Study – Digital Transformation of DBS

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

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



HRDC Prog No:  
10001292134

# 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

Date : 18 September 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

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

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

## LEARNING OBJECTIVES

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

- Identify 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

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia. In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# THE PSYCHOLOGY OF FINANCE AND INVESTMENT DECISIONS



HRDC Prog No:  
10001155965

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

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

In this one-day programme, you will learn about the wide range of biases in decision making and information processing errors affecting judgments in finance. It examines cognitive biases, discusses the impact of biases on financial decision-making and also explores the behaviour of investors, fund managers and corporate decision makers. Understanding the different types of biases can be extremely valuable in studying and managing better market outcomes. Advisors who understand the psychological or emotional factors that influence investors to behavioural biases can differentiate their services and better serve their clients.

## PROGRAMME DETAILS

Date : 23 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Describe what is behavioural finance and how it impacts trading and financial markets
- Identify common self-deception biases, their causes and how to prevent them
- Examine cognitive and emotional biases and analyse social factors that distort decision-making and how it impacts outcomes in financial markets

## TRAINING METHODOLOGY

Lecture, case studies, exercises and discussions

## PARTICIPANT PROFILE

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

## PROGRAMME OUTLINE

### Introduction

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

### Case Study

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

### Self-deception Biases

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

### Case Study

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

### Cognitive Biases

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

### Case Study

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

### Emotional Biases

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

### Case Study

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

### Social Biases

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

### Case Study:

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

Conclusion: be aware of biases that affect investment decisions

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

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia. In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# RETHINKING HR FOR THE DIGITAL WORLD — A CASE-BASED APPROACH

The pandemic has clearly demonstrated the importance of the role of HR in organisation sustainability, digital transformation and creating an innovation culture. The quality of the organisation's HR is a powerful strategic asset which is the necessary factor for the organisation's adaptability, competitiveness, and value creation. Organisation digital transformation is not just about implementing more and better technologies but also agile work-life balance. By adopting a case-based approach, relevant cases are discussed to illustrate how HR may enhance organisation agility by empowering people through technologies, psychological safety, right hiring, talent management and agile leading. It involves aligning work behaviours, adopting agile leadership, rethinking business models, challenging the status quo, building resilience, embracing a growth mindset, collaboration with competitors, and putting people first.

This one-day programme examines the key roles that HR leaders can play in Digital Transformation, based on their organisational needs and aspirations: HR as an Innovator, HR as a Driver of Business and HR as a Change Agent.

## PROGRAMME DETAILS

Date : 21 November 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,600 | RM1,900

AICB member

Non-member

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

## LEARNING OBJECTIVES

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

- Define the role of an agile HRM to successfully bring about cultural and digital transformation by creating a safe place for employees to innovate, setting challenging goals, being empathetic and having resilience to fail fast and learn fast
- Illustrate how poor strategic choices in HRM performance appraisal can harm an organisation's reputation and ethical values
- Explain how the digital revolution is having a significant impact on the future of work by creating new roles and demands for hiring new skills, including the need to adapt and accelerate upskilling/reskilling, fresh approach to learning and development and retaining the right talent
- Examine the impact of technology on HR management practices and the future role of HR managers in aligning HR people strategy with sustainable business strategy

## TRAINING METHODOLOGY

Interactive group discussions, lectures, exercises, case studies and sharing of real-world experiences

## PARTICIPANT PROFILE

Middle to senior level executives from HR & open to all divisions

## PROGRAMME OUTLINE

Module 1 examines the role of HRM and creating a culture of psychological safety in digital and cultural transformation. The module discusses how the **DBS Bank** in Singapore transformed from a ‘Damn Bloody Slow’ bureaucratic government bank to become the top Digital Bank of Singapore for four consecutive years. The case examines how by first applying principle strategy and leadership thinking DBS management team successfully transform DBS.

Module 2 examines how poor HRM performance appraisal strategies at **Wells Fargo Bank**, one of the biggest banks in the USA, resulted in employees opening fictitious accounts for customers without their knowledge to meet stringent sales targets. The bank had to deal with civil and criminal lawsuits and paid out over USD2.7 billion in fines and settlements. The module discusses the importance of ethics and managing conduct risk as an important imperative to be a successful bank today.

Module 3 examines **Santander Bank’s** journey to transform HR. The reason for the change was because the current HR model and systems was not future ready. Santander Bank’s embarked on a journey to transform HR to deliver on the people, strategy, and priorities, ultimately accelerating the execution of the business strategy via a modern digital HR function.

Module 4 examines the role of HR in rethinking the organisation’s business model. We will examine the case of **Blockbuster** which was the most profitable company in the world that was almost unchallenged until a small start-up called **Netflix** killed Blockbuster through innovation technology and building a culture of freedom and responsibility. We will look at the Netflix HR practices that took them from average to awesome.

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, “Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks” (Journal of Information & Knowledge Management, 2013).

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



# AGILE BANK LEADERS IN A VUCA ENVIRONMENT

Some leaders try to stand firm like oak trees against the turbulent changes coming their way. They believe in 'tightening the nuts and bolts', reinforcing their controls until the storm passes. Other leaders are like bamboo, prepared to flex and be agile during turbulence. Today's leaders and their organisations must have the ability to respond creatively to unpredictable challenges and opportunities in the VUCA (Volatility, Uncertainty, Complexity and Ambiguity) world.

Peter Drucker said the greatest danger in times of turbulence is not turbulence itself, but to act with yesterday's logic. For successful digital transformation, organisations are looking for high performance leaders who are intelligent, adaptive, hyperaware, and have high emotional and social communication skills to ensure future sustainability. The programme discusses how global challenges such as emerging technology, sustainability, and geopolitical challenges are making leaders realise that the hierarchical and linear approach to leadership is no longer working and a new narrative is required to lead in a complex adaptive environment.

Leaders need to be intuitive and explore new reasoning to lead during disruptive times. Agility is not just about technology but the ability to take swift actions due to disruptive innovation such as AI, block chain, cloud computing and data analytics. Today's customers are more demanding and hence, it is necessary to create a compelling customer experience journey by applying human centre design and job-to-be-done theories in product development. Successful digital transformation is not just technology transformation, but also cultural transformation. This two-day programme will discuss cases on how international banks have successfully transformed their once bureaucratic structure into an agile organisation.

## PROGRAMME DETAILS

Date : 1 – 2 November 2023

Time : 9.00 am – 5.00 pm

Venue: Asian Banking School

## PROGRAMME FEES\*

RM2,600 | RM2,900

AICB member

Non-member

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

## TRAINING METHODOLOGY

Lecture, case studies, quizzes, kahoot, slides, videos, and group assignments

## PARTICIPANT PROFILE

Middle Management Staff

## LEARNING OBJECTIVES

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

- Understand ABCDI - the impact that technology is having on different sectors of finance, especially Artificial Intelligence, Block Chain, Cloud Computing, Data Analytics, and Internet of Things. (Case studies – Neo & Challenger Banks, Digital banks in Malaysia and Asian Region, Application of Block Chain in Smart Contract Trade Finance).
- Define the role of a High-Performance Agile Leader (H-PAL) to successfully bring about cultural and digital transformation by creating a safe place for employees to innovate, setting challenging goals, being empathetic and having resilience to fail fast and learn fast. (Case study – Leadership Style of DBS Bank CEO – Piyush Gupta).
- Explain how the digital revolution is having a significant impact on the future of work by creating new roles and demands for hiring new skills, including the need to adapt and accelerate upskilling/reskilling, fresh approach to learning and development and retaining the right talent (Case study – Judo Bank Australia).
- Examine the impact disruptive technology has on current management practices and the future role of H-PAL in aligning organisation culture and people strategy with sustainable business strategy. (Case Study – Netflix, OCBC Singapore).
- Evaluate using a case-based approach, how established banks can respond to the emergence of fintechs and digital banks from the standpoint of Strategy, Leadership, Culture, Technology and Customers.

## PROGRAMME OUTLINE

**Module 1:** Examines the key technologies, i.e., ABCDI that is transforming banking today. Understand the rise of challenger banks and neo banks that Bank Negara Malaysia states may take 25% of the market share of incumbent banks. The five digital banks in Malaysia and others in the ASEAN region are explored. We look at how Fintechs are challenging incumbent banks in the payment, lending and eWallet space.

**Module 2:** Examines the role of H-PAL in creating a culture of psychological safety in digital and cultural transformation. The module discusses how DBS Bank in Singapore transformed from a 'Damn Bloody Slow' bureaucratic government bank to become the top Digital Bank of Singapore for four consecutive years. The case study examines how by applying first principle strategy and leadership thinking the DBS management team successfully transformed DBS.

**Module 3:** Examines the digital bank, Judo Bank Australia's journey to transform its culture. The reason for the change is because the current cultural model and systems were not future ready. Judo Bank embarked on a journey to transform its culture to deliver on the people, strategy, and priorities, ultimately accelerating the execution of the business strategy via a modern digital workforce.

**Module 4:** Examines the role of H-PAL in rethinking the organisation's business model. We will examine the case of Blockbuster which was one of the most profitable companies in the world that was almost unchallenged until a small start-up called Netflix killed Blockbuster through innovation and building a culture of innovation and empowerment. We will also look at OCBC Bank, Singapore which by understanding the customer's journey and applying design thinking captured more than 50% of the underbanked graduate students in Singapore.

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

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



# PREDICTIVE ANALYTICS FOR MANAGERS

This two-day programme will introduce participants to the concepts, methodology, techniques and applications of predictive analytics using the available tools. There will be guided programming in which participants will learn to perform data analysis and decisions based on the results. This programme focusses on applications of predictive analysis for managers in different functions / departments of commercial banks.

## PROGRAMME DETAILS

Date : 28 – 29 August 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM2,600 | RM2,900  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

- Understand data collection and preparation before doing any analysis
- Understand the methodology and tools required to conduct predictive analysis
- Explain the output of analysis conducted and present them using visual tools

## TRAINING METHODOLOGY

Lecture including presentations of concepts, hands on working with related tools, case studies will be used for discussions and understanding application of tools. In this programme, case studies relevant to decision making in different functions of commercial banks will be used for understand and application of predictive analysis.

## PARTICIPANT PROFILE

Managers / senior executives of different functions / departments in commercial banks

## PROGRAMME OUTLINE

### Introduction

- What is predictive analytics and what can it do?
- Why use predictive analytics?

### Data preparation

- Collecting data from various sources
- Tidying the collected data for analysis

### Predictive models

- Supervised machine learning algorithms
- Unsupervised machine learning algorithms
- Use cases for both types of algorithms in the domain

### Analysing results

- Understanding and explaining the outputs
- Preparing visuals for presentation

## ABOUT THE TRAINER

### DR. MANJEEVAN SINGH SEERA

Dr. Manjeevan Singh Seera is an Associate Professor in Business Analytics and the Deputy Head of School (Research) at the School of Business, Monash University Malaysia. He has a Ph.D. in Computational Intelligence from Universiti Sains Malaysia. He has published over 55 peer-reviewed journal and conference papers. He has over 17 years of experience in both academia and industry. Prior to taking up his current position, he was Data Analytics Manager at Bank Negara Malaysia. He also has extensive experience in the electronic manufacturing industries, including Intel and Flextronics. Dr. Manjeevan's research specialisation is on machine learning principles and applications in finance and engineering. His recent research focus includes the design and development of advanced machine learning models for FinTech applications, particularly the detection and prediction of fraudulent financial transactions.

# THE ART OF NEGOTIATION SKILLS

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

## PROGRAMME DETAILS

Date : 31 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

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

## TRAINING METHODOLOGY

Lecture, including presentations, case studies and discussions

## PARTICIPANT PROFILE

Legal advisory, corporate counsel and procurement officers from banks who are required to negotiate on legal matters

## PROGRAMME OUTLINE

### Negotiation Skills

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

### Negotiation Process

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

### Negotiating Power and Persuasion

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

*Workshop: Conducting a successful constructive negotiation*

### Summary

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

## ABOUT THE TRAINER

### DATIN 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 is also a Fellow of the Law Faculty at University of Malaya.

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

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

# BUSINESS ETHICS FOR MANAGERS



Bowen McCoy, a senior manager at Morgan Stanley, and a group of mountaineers have been preparing over six years to climb the Himalayas. Thousands of dollars had been spent on this expedition. At an extremely challenging part of the climb, the group comes upon a holy man – a Sadhu, who was dying from hypothermia. The group, and thereby each individual within the group, were faced with an unfortunate dilemma – to continue the climb and achieve their goals or carry the Sadhu two days back to a town to save the life of a stranger.

This one-day programme explores the challenges of personal ethics when applied to a group – when personal moral values clash with group norms and how organisational culture can impact the ethical climate of an entity.

## PROGRAMME DETAILS

Date : 19 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700

AICB member

RM2,000

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVE

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

- Appraise the levels of accountability in an organisation
- Assess the philosophical and psychological approaches to business ethics
- Reflect on cultural typologies and how they influence organisational behaviour
- Formulate a view on what constitutes ethical and professional behaviour in an organisation
- Evaluate practical decision making and moral judgement and finding the balance between the two

## TRAINING METHODOLOGY

Interactive group discussions, lectures, exercises, case studies and sharing of real-world experiences

## PARTICIPANT PROFILE

Managers, Heads of Department, Division Heads, Senior Executives and C-Suites in the capacity of managing sales force, operational planning, staff performance, strategic thinking and organisational culture

## PROGRAMME OUTLINE

### Levels of Accountability in an Organisation

This module examines Bank Negara Malaysia's (BNM) approaches to strengthening conduct and culture in the financial services industry. Corporate governance principles are examined and case studies done to demonstrate that a code of ethics alone does not deter inappropriate behaviour.

Case Study: Carries Tolstedt

Case Study: Aman Shah

### Philosophical and Psychological Approaches to Business Ethics

Prescriptive ethical theories developed by philosophers designed to help individual decide what they should do in response to ethical dilemmas are compared and contrasted with psychological theories that describe what individuals actually do due to mental and emotional processes that influence how people think and behave.

Case Study: Ethical issues in Artificial Intelligence in banking and finance

Case Study: Katharine Gun

### Cultural Typologies and Organisational Behaviour

This module examines the role of culture in organisational behaviour. Hofstede theory is discussed to understand how cultural dimensions differ in various cultures and its impact in ethical decision making.

Case Study: CNN

### Professional Behaviour in an Organisation

Here we consider what professionalism means in banking and the role of professional bodies. While professionalism may be seen to be demonstrating technical competencies, various behavioural attributes have been acknowledged as critical in creating the basis of a profession.

Case Studies: A series of caselets using MCQs to test the ability of participants to make ethical decisions in various real life banking scenarios.

### Practical Ethical Decision Making

In making real world ethical decisions, one has to take into consideration sustainability, political forces, eastern philosophies and long term consequences in arriving at pragmatic ethical decisions.

Case Study: Ibn Rushd's influence in practical ethical decision making

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

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



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

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

10001167163  
(Online)

# 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.

## PROGRAMME DETAILS

Date : 24 August 2023 (Face-to-face)  
11 – 20 October 2023 (Online)  
4 December 2023 (Face-to-face)

Time : 9.00 am – 5.00 pm

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

## PROGRAMME FEES\*

RM1,100

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVE

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

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

## TRAINING ASSESSMENT

- Participants are required to complete a self-assessment for both classroom & online training (MCQ format)
- 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.

## 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

### SYLPHY CHUI

Sylphy Chui is a Training Consultant at the Asian Banking School and has more than 16 years of experience in the banking sector in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

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

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

### MICHELLE LOO PHOY WAN

Michelle Loo has more than 10 years of banking experience in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which, the team she was in achieved Top 5 in the nationwide overall performance. Following that, she joined Maybank as a Mortgage Consultant. She was one of the pioneers in the Direct Sales Team and recognized as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank and was promoted as Branch Manager. Subsequently, she joined Public Bank in Regional Sales and Support in SME Bancassurance, supporting 19 branches in the Klang Valley. Her main task was to maintain Regional top sales, which she achieved for 2 consecutive years.

At ABS, she is involved in developing e-Learning content, storyboarding and gamification, as well as having the role as a Trainer for the "Introduction to Ethics in Banking" programme. Michelle holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia.

# MANAGING WHOLESALE MARKET CONDUCT

On 31 December 2021, Bank Negara Malaysia (BNM) issued “The Wholesale Market Conduct Practices Guidance Document,” a supervisory guidance document that provides practical support to market participants in managing policy, procedures and controls surrounding wholesale financial market conduct risk.

This one-day programme is designed to provide an appreciation of the “The Wholesale Market Conduct Practices Guidance” for those working in financial markets, as well as those working in compliance, risk management, internal audit and other related roles. It will also help raise awareness of participants on the importance of developing a strong ethical culture and internal control environment across the organisation.

The programme will cover good practices in key wholesale market conduct areas such as avoiding market abuse, implementing misconduct risk assessments and governance and oversight frameworks, trade and communication surveillance, internal control and culture aspects. It will also focus on understanding misconduct risks and how to develop and ensure good conduct culture to mitigate non-compliance of conduct rules.

## PROGRAMME DETAILS

Date : 24 July 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,600 | RM1,900

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Have a deeper understanding of BNM’s “Wholesale Market Conduct Practices Guidance Document”
- Develop awareness of wholesale market conduct management
- Respond to the need to ensure strong conduct and control environment within the organisation

## TRAINING METHODOLOGY

Lectures, case studies, exercises and discussions

## PARTICIPANT PROFILE

Treasury, wholesale banking, compliance, risk management, audit personnel and anyone who needs to understand Wholesale Market Conduct and how it impacts his/her job

## PROGRAMME OUTLINE

What is “conduct risk”

- Background and development
- Key challenges and common failures
- Penalties and enforcement actions

*Case study: Market abuse and manipulation*

Responsibility to preserve an ethical and honest market place

- Treatment of reference or fixing rate
- Position parking
- Dealing at non-current rates
- Dealing for personal account
- Entertainment and gifts
- Anti-Money Laundering and Counter Financing of Terrorism

*Case study and exercise: What are the drivers of misconduct?*

Sharing of information

- Handling of confidential information
- Conflict of interest

*Case Study: Bank’s “conflict of interest policy” examples*  
Traceability, auditing and record keeping

Robust and clear policies, procedures and organisational structure

- Segregation of duties and authorisation
- Confirmation of dealings
- Security in dealing area
- After-hours and off-premises dealing

Managing conduct risk

- Culture
- Corporate governance
- Conflicts of interest
- Incentives and drivers of behaviour

The Role of Culture in Promoting Good Conduct

- Remuneration and key performance indicators
- Consequence management
- Training

*Discussion: Actions to improve conduct and culture in financial institutions*

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia. In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank’s operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# 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

Date : 2 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,600 | RM1,900

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Identify 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 is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia. In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, United Kingdom. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Finance Accreditation Agency (FAA) Certified Training Professional and a holder of the PRINCE2 Foundation and Practitioner Certificate in Project Management.

# OPERATIONALISING CONDUCT RISK MANAGEMENT

This one-day programme is designed to guide participants on the practical operationalisation of conduct risk management within their own organisation. It will focus on establishing a consistent approach towards conduct risk management throughout the risk management framework and risk management lifecycle. The thrust shall be towards putting theory into practice, including addressing real life challenges from various angles.

The program shall be premised on the risk based approach towards monitoring and managing conduct risk management.

## PROGRAMME DETAILS

Date : 21 September 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

<b>RM1,400</b> <small>AICB member</small>	<b>RM1,700</b> <small>Non-member</small>
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*\*Subject to 6% Service Tax per pax*

## LEARNING OBJECTIVES

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

- Envisaged a clear conduct risk management implementation and/or operationalisation pathway within own organisation
- Enhanced skills in undertaking gap analysis exercise underpinned by industry best practices and regulatory requirements
- Embraced higher levels of commitment towards upgrading personal competence and skills in managing conduct risk

## TRAINING METHODOLOGY

Classroom training, including presentations, case studies, exercises and discussions

## PARTICIPANT PROFILE

Personnel involved in operationalising, monitoring and/or reporting conduct risk management in the organisation

## PROGRAMME OUTLINE

### Establishing Strategy and Framework

- Formalisation of governance structure
- Establishment of principle documents

### Addressing Risk Culture

- Cultivating conduct risk management culture
- Culture drives conduct

### Operationalising Conduct Risk Management

- Identification and assessment
- Detection and mitigation
- Monitoring and reporting

### Training and Development for Posterity

- Establishing a conduct risk training pathway

*Exercise – How to approach gap analysis*

## ABOUT THE TRAINER

### SHARON CHAN YIT MING

Sharon has over 33 years of working experience in the banking sector. She is a Chartered Banker and holds a Masters Degree in Business Administration.

Sharon started her career at a global foreign bank where she gained hands-on exposure and experience in a wide range of branch operations. After 4 years, she moved on to a large local Investment Bank as a Treasury dealer where for the next 8 years, she was involved in a variety of money market and capital market activities. Subsequently, she joined a pioneer team to set up the risk management division of the Investment Bank where she wrote several new risk management policies and guidelines, systems and methodologies set up, as well as various operational manuals for market, credit and operational risk management, including assets and liabilities management, anti-money laundering and business continuity management. Sharon is also a Certified Business Continuity Planner and Certified HRDF Trainer.

Sharon's next role was at the banking group level where her job scope and responsibilities expanded to a much wider spectrum of universal banking covering retail and commercial banking, Islamic banking, investment banking, stockbroking, asset management as well as insurance. In her 24 years with this conglomerate banking group, Sharon has held various senior positions including Head of Investment Bank Risk Management, Head of Group Enterprise Risk Management and Head of Group Regional Risk Management during which she worked closely with all hierarchy of the organisation from junior staff to board of directors. She was a member of various Management committees and also sat as the chairperson of MIBA (Malaysia Investment Bank Association)'s Risk Management Committee, an industry working group, for six consecutive years.

# UNDERSTANDING SDGS & CLIMATE RISK AWARENESS FOR BANKS

This one-day programme will provide an overview of the SDG and Paris Agreement, with a focus on how these initiatives are driving change across the globe. The programme aims to create awareness and explore how these global commitments are translated into our national and Bank Negara Malaysia (BNM) commitment, and the role that financial institutions can play in achieving these goals.

Participants will learn basic science-based knowledge on climate change and how to differentiate climate change mitigation and adaptation according to the BNM Climate Change and Principle-based Taxonomy (CCPT).

By end of this programme, participants will have a solid understanding of how to relate their to your bank's SDGs and climate agenda with global, national and central bank commitment, and what their role is in achieving these commitments.

## PROGRAMME DETAILS

Date : 6 December 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,500 | RM1,900

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Explain how the SDG and Paris Agreement are driving change across the globe
- Interpret the role of financial institutions in achieving the SDG and Paris Agreement
- Identify their role in supporting their organisation's SDG and Climate commitment

## TRAINING METHODOLOGY

Lecture, games, videos, quizzes, discussions throughout the modules, participants will be provided with references, publications, and relevant databases to dive deeper into specific discussed topics

## PARTICIPANT PROFILE

Staff of financial institutions interested in the topic of sustainability & climate risk



## PROGRAMME OUTLINE

### SDG & Paris Agreement Commitment

- UN SDGs & Paris Agreement, Nationally Determined Contributions (NDCs)
- Broad concept of Sustainable Finance
- Understand our national and central bank commitment
- Activity: Identify your bank's sustainability commitment and strategies

### Overview of Sustainable Risk

- Financial impact to banks & financing customers

- E,S,G Risks & Opportunities
- Climate Risk: Physical Risk & Transition Risk & Stranded Assets
- Activity: case study

### Understanding Climate Change

- The science of climate change
- Climate mitigation & adaptation
- Decarbonisation & Renewable Energy
- Activity: calculate your carbon footprint

## ABOUT THE TRAINER

### SHARON LIEW SIU WEI

Sharon Liew has more than 17 years of banking and training experience. She started her career as a Senior Associate at BDO; leading audits of the government-linked group of companies under the Prime Minister's Office from 2005-2007.

Following that, she joined Bank Negara Malaysia (BNM) as Financial Supervisor where her responsibilities included on-site and off-site surveillance of financial institutions in Malaysia. Her surveillance portfolio covered risk management control functions across Consumer Banking, SME Banking, Corporate Banking, and Investment Banking. She also led and conducted several thematic reviews that included AML/CFT, credit risk-SA review, operational risk, FRS139, stress testing, corporate governance, Shariah compliance and internal controls. In 2012, Sharon represented BNM as part of the knowledge sharing team at the Monetary Authority of Singapore's Banking Supervisory training.

Pursuing her passion for teaching, Sharon then went on to teach banking and finance at the Tunku Abdul Rahman University College from 2014 to 2021. She also teaches Mandarin at the Kong Zi Institute in University of Malaya and offers online coaching in English language communication to corporate learners from Japan, Korea and China.

Sharon has a Bachelor of Accounting from the University Putra Malaysia and a Postgraduate Diploma in Teaching from the Open University Malaysia. She also holds a Professional Certificate in Islamic Finance from INCEIF, Diploma in Teaching English to Speakers of Other Languages (TESOL) from the London Teacher Training College and is a Certified Teacher in Teaching Chinese as a Foreign Language (CTCSOL) from Hanban. She recently qualified as a Certified Expert in Sustainable Finance from the Frankfurt School of Finance & Management, Germany.

Sharon is able to conduct training in English, Bahasa Malaysia, Mandarin and Cantonese and has a teaching permit registered under the Ministry of Higher Education Malaysia. She is a qualified Chartered Accountant registered under the Malaysian Institute of Accountants and is a Certified HRDF Trainer.

### MICHELLE LOO PHOY WAN

Michelle Loo has more than 10 years of banking experience in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which, the team she was in achieved Top 5 in the nationwide overall performance. Following that, she joined Maybank as a Mortgage Consultant. She was one of the pioneers in the Direct Sales Team and recognized as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank and was promoted as Branch Manager. Subsequently, she joined Public Bank in Regional Sales and Support in SME Bancassurance, supporting 19 branches in the Klang Valley. Her main task was to maintain Regional top sales, which she achieved for 2 consecutive years.

At ABS, she is involved in developing e-Learning content, storyboarding and gamification, as well as having the role as a Trainer for the "Introduction to Ethics in Banking" programme. Michelle holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia.

LEARNING LEVEL | INTERMEDIATE



HRDC Prog No:  
10001292222

# BUILDING SUSTAINABLE & ETHICAL BANKING PRACTICES: AN ESG FRAMEWORK FOR BANKERS

This one-day programme is designed to provide bankers with a comprehensive understanding of the importance of ethical practices and ESG (Environmental, Social, and Governance) principles in the banking industry. Participants will learn about the role of banking in society and the impact that ethical practices and ESG principles can have on long-term profitability and sustainability. The programme will cover topics such as responsible lending practices, stakeholder engagement, diversity and inclusion, and the impact of climate change. Participants will also examine case studies and real-world examples of banks that have successfully incorporated ethical and ESG principles into their operations.

## PROGRAMME DETAILS

Date : 6 December 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

- Understand the importance of ethical practices and ESG principles in the banking industry
- Analyse the impact of ethical practices and ESG principles on long-term profitability and sustainability
- Evaluate the risks and opportunities associated with incorporating ethical practices and ESG principles into banking operations
- Develop strategies for responsible lending practices and stakeholder engagement
- Create an action plan for implementing ethical and ESG principles in the workplace

## TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

## PARTICIPANT PROFILE

Middle to senior-level executives from all divisions

## PROGRAMME OUTLINE

### Introduction to Ethics and ESG

- Understanding the importance of ethics and ESG in the banking industry
- The impact of ethical practices and ESG principles on long-term profitability and sustainability
- Case study: JPMorgan Chase & Co. and the Paris Climate Accord

### Responsible Lending Practices

- The role of banks in responsible lending practices
- The importance of stakeholder engagement in lending decisions
- Case study: Wells Fargo and the fake accounts scandal

### Stakeholder Engagement

- Identifying and engaging with stakeholders
- Building trust through transparency and accountability
- Case study: Bank of America and the environmental movement

### Diversity and Inclusion

- The importance of diversity and inclusion in the workplace
- Best practices for promoting diversity and inclusion
- Case study: Goldman Sachs and the 10,000 Women initiative

### Climate Change

- The impact of climate change on the banking industry
- The role of banks in financing the transition to a low-carbon economy
- Case study: BBVA and the Green Bond Principles

### Implementing Ethics and ESG Principles

- Creating an action plan for implementing ethical and ESG principles in the workplace
- Overcoming barriers to implementation
- Case study: UBS and the Principles for Responsible Banking

## ABOUT THE TRAINER

### DR PARAMSOTHY VIJAYAN

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

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

# CARBON MARKETS AND DECARBONISATION STRATEGY

Carbon markets have developed to facilitate trade in carbon credits and help to mitigate climate change in a cost-effective way. Carbon markets help channel resources and lower costs to provide companies the platform to move towards low-carbon transition.

Bursa Malaysia launched the Bursa Carbon Exchange (BCX), which is a voluntary carbon market (VCM) and the world's first shariah-compliant carbon exchange in December 2022. Malaysia's first Bursa Carbon Exchange (BCX) will enable companies to trade voluntary carbon credits from climate-friendly projects and solutions to offset their emission footprint and meet climate goals.

In this one-day programme, participants will learn about the different types of carbon markets and how it functions. Participants will also be exposed to policies around climate change including proposals related to carbon taxes and cap and trade scheme adopted by governments to combat climate change. Participants will also learn about decarbonisation strategies, how they relate financial institutions and their corporate clients, what are the risks and opportunities and how to implement them across the organisation.

## PROGRAMME DETAILS

Date : 20 November 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Discuss the functions of carbon markets and how it works
- Explain the objectives of carbon markets
- Analyse the opportunities and risks of carbon markets and carbon trading

## TRAINING METHODOLOGY

Lecture, case studies and discussions

## PARTICIPANT PROFILE

Investment, corporate and commercial bankers, treasurers, relationship managers, asset managers, risk managers and anyone interested to learn about carbon markets how it functions, the opportunities and risks involved and how to participate in carbon markets

## PROGRAMME OUTLINE

### Introduction

- Definition of carbon markets
- Overview of decarbonisation strategy

### Carbon Markets

- Types of carbon markets:
  - » Compliance Carbon Markets
  - » Voluntary Carbon Markets

### How Carbon Markets Work

- Allowance Trading
- Offset projects
- Advantages and limitations of carbon markets

### Decarbonisation Strategy

- Overview of decarbonisation
- Definition of decarbonisation
- Importance of decarbonisation

### Strategies for Decarbonisation

- Energy Efficiency
- Renewable Energy
- Carbon Capture, Utilization, and Storage (CCUS)
- Low-Carbon Transportation

### Implementation of Decarbonisation Strategy

- Government Policy and Regulation
- Corporate and Business Action
- Consumer Engagement

### Case Studies of Carbon Markets and Decarbonisation Strategy

- European Union Emissions Trading System (EU ETS)
- Cap-and-Trade programme in the USA
- Corporate Decarbonisation Strategies of large companies
- The Bursa Carbon Exchange (BCX):
  - » How does it operate, what are the benefits of the voluntary carbon market, who can participate, what type of projects will be allowed to be traded on the carbon exchange?

### Future Trends in Carbon Markets and Decarbonisation Strategy

### Case studies and discussions

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia. In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

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# 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.

## PROGRAMME DETAILS

Date : 17 August 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of this 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 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

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HRDC Prog No:  
10001292273

# CLIMATE RISK MANAGEMENT

Climate risk management covers a broad range of potential actions, including early response systems, strategic change and actions, dynamic resource-allocation, deploying financial instruments, corporate planning and capacity building.

Tackling climate risk in a proactive manner will help banks meet client needs, who will be increasingly looking to banks for guidance and understanding the impacts from climate risks on their business situations and financial outcome.

This one-day programme will help participants learn about climate risks, how to identify and assess climate risk and discuss the various strategies and approaches for managing climate risks. Participants will also learn about how to integrate climate risk management into decision making processes.

## PROGRAMME DETAILS

Date : 9 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000  
AICB member | Non-member

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

## LEARNING OBJECTIVES

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

- Examine the impact of climate-related trends on a business in the context of climate scenarios
- Undertake a climate change risk assessment
- Identify strategies for navigating emerging climate change risks and regulations

## TRAINING METHODOLOGY

Lecture, case studies and discussions

## PARTICIPANT PROFILE

Sustainability champions, credit, product, risk, compliance and audit officers and anyone requiring a good understanding of climate risk management in their work



## PROGRAMME OUTLINE

### Introduction

- Overview of the importance of climate risk management
- Climate risk and its implications on people, business models of businesses and on portfolios of financial institutions

### Understanding climate risks

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

### 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

### Climate risk management

- Strategies and approaches for managing climate risks (e.g. mitigation, adaptation, insurance)
- Risk management tools and techniques (e.g. scenario analysis, risk transfer)
- Best practices for integrating climate risk management into decision making processes
- Shifting the operating model and driving transformation

### Implementation and monitoring

- Steps involved in implementing a climate risk management plan
- Monitoring and evaluating the effectiveness of risk management strategies
- Key metrics and KPIs for measuring success
- Integrating climate risk, net zero and climate finance

### Developments in the climate change movements and business strategies of leading firms

### Case studies and discussions

## ABOUT THE TRAINER

### CHEAH WEE LEONG

Cheah Wee Leong is the Director of Investment Banking Training at the Asian Banking School and has more than 25 years of experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

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# SUSTAINABLE FINANCE FOR RELATIONSHIP MANAGERS

This two-day programme aims to equip Relationship Managers in Corporate, Commercial and SME Banking with the relevant basic sustainable finance knowledge and skills required to function effectively in alignment with their bank's Sustainability Commitment and be confidence in customer engagement.

Relationship Managers will learn and apply basic science-based knowledge on climate change and be competent to adopt the Bank Negara Malaysia (BNM) Climate Change Principle-based Taxonomy or customer's climate risk assessment and profiling.

The programme will provide an overview of the current transitioning financial products and solutions in the market. This can further enhance the Relationship Manager's confidence to structure innovative sustainable financing proposals to help clients in transitioning towards a low carbon economy.

## PROGRAMME DETAILS

Date : 7 – 8 November 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM2,600 | RM2,900

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Discuss how climate risk impacts the bank and clients and how it relates their role as Relationship Managers
- Identify key factors that underpin the science of climate change
- Understand and apply the BNM CCPT principles for evaluating the client's economic activities
- Communicate confidently and propose relevant financing needs to their clients

## TRAINING METHODOLOGY

Lectures and combination of activities including games, videos, quizzes, case study discussion, pre & post assessment and personal reflection.

Throughout the modules, participants will be provided with references, publications, and relevant databases to dive deeper into specific discussed topics.

## PARTICIPANT PROFILE

Corporate, Commercial and SME Relationship Managers (Front Line)

## PROGRAMME OUTLINE

### Module 1: Awareness of Sustainable Finance

- UN SDGs & Paris Agreement, Nationally Determined Contributions (NDCs)
- Broad concept of Sustainable Finance
- Activity: Identify your bank's sustainability commitment and strategies

### Module 2: Overview of Sustainable Risk

- Financial impact to banks & financing customers
- Introduction of climate-related risks
- Risks & Opportunities
- Case study

### Module 3: Understanding Climate Change

- The science of climate change
- Climate mitigation & adaptation
- Activity: Carbon footprint

### Module 4: Customer Engagement & Profiling- Climate risk

- BNM CCPT & other relevant BNM requirements
- Walkthrough use cases
- Client engagement – challenges and opportunities

### Module 5: Green Finance and Sustainable Finance Products

- BNM Low Carbon Transition Financing (LCTF), Sustainability Linked Loans, Green Financing
- Examples & case study

### Module 6: Latest Development

- Emerging regulation and expectation: BNM in the pipeline
- Summarise roles of Relationship Managers and personal action plan

## ABOUT THE TRAINER

### SHARON LIEW SIU WEI

Sharon Liew has more than 17 years of banking and training experience. She started her career as a Senior Associate at BDO; leading audits of the government-linked group of companies under the Prime Minister's Office from 2005-2007.

Following that, she joined Bank Negara Malaysia (BNM) as Financial Supervisor where her responsibilities included on-site and off-site surveillance of financial institutions in Malaysia. Her surveillance portfolio covered risk management control functions across Consumer Banking, SME Banking, Corporate Banking, and Investment Banking. She also led and conducted several thematic reviews that included AML/CFT, credit risk-SA review, operational risk, FRS139, stress testing, corporate governance, Shariah compliance and internal controls. In 2012, Sharon represented BNM as part of the knowledge sharing team at the Monetary Authority of Singapore's Banking Supervisory training.

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Sharon is able to conduct training in English, Bahasa Malaysia, Mandarin and Cantonese and has a teaching permit registered under the Ministry of Higher Education Malaysia. She is a qualified Chartered Accountant registered under the Malaysian Institute of Accountants and is a Certified HRDF Trainer.

# ESG AND SUSTAINABILITY: CUSTOMER ENGAGEMENT FOR SALES STAFF, RELATIONSHIP MANAGERS AND FRONTLINERS

As providers of finance and services to companies and other entities that are responsible for reducing GHG emissions, financial services institutions have the ability to boost the transition to a net-zero economy. Banks play a key and influential role in promoting green and sustainable practices, given its roles as lender and advisor.

Banks' client-facing staff are a vital link between finance and business action. Relationship managers and client-facing staff can facilitate two-way partnerships with companies to encourage net zero transitions and provide the necessary financial support. Client engagement is vital in the bank's business model to explore how a client's needs and the bank's offerings can match.

In this one-day programme, participants will learn how to engage with customers on their transition towards a low-carbon and green economy. Participants will learn about common ESG products and services, basic concepts of ESG and how to apply sustainability concepts in client engagement. This will prepare relationship managers and front-line staff to steer clients to become more aware of the importance of ESG adoption and to help their organisation transition towards sustainable practices.

## PROGRAMME DETAILS

Date : 25 October 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,600	RM1,900
AICB member	Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Apply basic ESG concepts in client conversations and engagements
- Assist clients to raise their level of awareness of ESG and sustainability in their daily lives, organisations and businesses
- Have impactful conversations with clients about their sustainability plans and associated financing needs

## TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

## PARTICIPANT PROFILE

Relationship managers, client account officers, sales personnel, client servicing officers and anyone interested to learn how to engage with retail and business clients on ESG and sustainability

## PROGRAMME OUTLINE

### Common Green and Sustainable Products and Services (for Corporate and Commercial Banking customers)

Banks are well-positioned to reallocate credit and capital away from environmentally harmful activities and help in the transition towards a greener economy. Products and services are vital to bank's business model to explore how clients' needs and the bank's offerings can match: green loans, renewal energy financing, sustainability-linked loans, green bonds, sustainability bonds etc.

#### *Case studies and discussions*

Why is sustainability relevant to corporate banking?

- Risks of inaction
- Opportunities
- What can your bank do?

#### *Case Study: Sustainability in Corporate Banking*

### ESG Guidance

BNM Climate Change and Principles-based Taxonomy (CCPT) overview

*Discussion: How is the classification of economic activities into climate supporting, transitioning and watch list (C1-C5) going to affect the bank and customers and how do you initiate conversation about the new classification for bank's borrowers?*

### Engaging with Customers on ESG

Roles of Sales personnel and Relationship Managers

- How can you best prepare as a Relationship Manager?
- What are the types of impact questions to ask customers?
- Where can you find supporting resources?
- How to develop robust processes and procedures for client engagement?

## ABOUT THE TRAINER

### CHEAH WEE LEONG

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Banks can establish a systematic and robust process for its client engagements:

- Setting the scene - Establish client's starting point, position the bank and open-up the dialogue.
- Assess - Assess client's current position and ambitions for the future. Disclosure and data availability is a key differentiator due to variations in reporting requirements.
- Design - Support client to design a clear transition finance plan. Varies with ability to offer differentiated sustainable finance services across customer portfolios.
- Structure - Structure financing solutions to support your client's transition. Decarbonisation strategies and the necessary financing structures will vary from customer to customer, though efficiencies can be leveraged.
- Review - Monitor progress and support your client and bank to further advance the net zero agenda.

Banks can consider designing and implementing clear client engagement policies to ensure the transitioning to a net-zero emissions portfolio. Policies can include BNM Climate Change and Principles-based Taxonomy (CCPT) aligned targets for clients, timeline to materialise and the consequences in case of non-compliance.

#### *Case Study: A bank's sustainability engagement model with its clients*

*Discussion:*

- *What are the main challenges Relationship Managers face engaging clients and steering them towards Paris-aligned business plans?*
- *What share of clients is responsive? What type of client responds more? Who is more reluctant?*

# CERTIFIED EXPERT IN SUSTAINABLE FINANCE



1 CPD hour for each hour of study time, up to a maximum of 20 CPD hours per course

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.

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.

## PROGRAMME DETAILS

Next Intake – Sep 2023 to Feb 2024  
Final exam will be in Mar 2024

Training Platform : Online  
(Frankfurt School e-Campus)

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

## PROGRAMME FEES\*

MALAYSIAN PARTICIPANTS	INTERNATIONAL PARTICIPANTS
RM7,500 <i>Early Bird Fee! Before 15 Jul 2023</i>	EUR1,485 <i>Early Bird Fee! Before 15 Jul 2023</i>
RM8,500 <i>After 15 Jul 2023</i>	EUR1,700 <i>After 15 Jul 2023</i>

(Fee shown is per participant and subject to 6% Service Tax. An additional final exam fee will be charged for the second and third final exam attempt)

## 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 to 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



# CERTIFIED EXPERT IN ESG & IMPACT INVESTING



HRDC Prog No:  
10001266709



1 CPD hour for each hour of study time, up to a maximum of 20 CPD hours per course

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

## PROGRAMME DETAILS

Next Intake – Sep 2023 to Feb 2024

Training Platform : Online  
(Frankfurt School e-Campus)

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

## PROGRAMME FEES\*

MALAYSIAN PARTICIPANTS	INTERNATIONAL PARTICIPANTS
<b>RM7,500</b> <i>Early Bird Fee! Before 15 Jul 2023</i>	<b>EUR1,485</b> <i>Early Bird Fee! Before 15 Jul 2023</i>
<b>RM8,500</b> <i>After 15 Jul 2023</i>	<b>EUR1,700</b> <i>After 15 Jul 2023</i>

(Fee shown is per participant and subject to 6% Service Tax. An additional final exam fee will be charged for the second and third final exam attempt)

## 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 Netherland's based worldwide cooperative and social investor, providing funding to the microfinance sector, fair trade organisations, cooperatives and small to medium enterprises in Africa, South-East Asia, India and Latin America. In addition, she is a consultant to the Green Sustainable Finance Cluster Germany as well as founding member on the establishment of the Federal Initiative Impact Investing in Germany.

# 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.

## PROGRAMME DETAILS

Date : 21 August 2023

Time : 9.00 am – 5.00 pm

Venue : Asian Banking School

## PROGRAMME FEES\*

RM1,700 | RM2,000

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

By the end of this 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 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. Currently, 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.

# DEMYSTIFYING DEBT SECURITIES CREDIT RATINGS

This one-day programme provides participants with an understanding of the publicly-available credit rating practices and methodologies employed by rating agencies for assessing corporate credit risk. Rating methodologies and financial ratios are covered. This programme helps to improve participants' use and interpretation of credit ratings in their day-to-day work.

## PROGRAMME DETAILS

Date : 15 November 2023

Time : 9.00 am – 5.00 pm

Venue : Online (Zoom)

## PROGRAMME FEES\*

RM1,700 | RM2,000

AICB member

Non-member

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

## LEARNING OBJECTIVES

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

- Explain the purpose of credit ratings
- Describe different types of credit ratings and their application
- Outline the process for assigning credit ratings
- Determine drivers for rating upgrades and downgrades

## TRAINING METHODOLOGY

Lecture, discussion and case studies

## PARTICIPANT PROFILE

Suitable for anyone wanting to become better informed about credit ratings and the rating process, including bankers, dealers, brokers, financial advisors, wealth managers, accountants, risk managers, compliance officers, auditors and credit analysts who use ratings to help with investment decisions

## PROGRAMME OUTLINE

Credit Ratings – An overview

- Credit rating definition
- Typical credit rating scale
- Capital markets' use of ratings
- Differences between issuer and issue ratings
- Exercise: Comparing ratings and market indicators

Concepts of probability of default, loss given default, and expected loss

- Approaches to determining probability of default
- Factors affecting recovery rates
- Case study: Determining default probability

Factors affecting credit rating

- Sovereign and country rating
- Corporate rating
- Case studies: Sovereign and corporate defaults

Cash Flow & Financial Ratio Analysis

- Key cash flow concepts explained
- Financial ratios used in the ratings process
- Evaluating liquidity for investment grade issuers

## ABOUT THE TRAINER

### WONG LOKE LIM

Loke Lim has almost thirty years of banking and finance-related experience. Currently, 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.

# RULES OF SUCCESSION IN WEALTH MANAGEMENT



In an evolving industry, wealth management and financial professionals are constantly looking for the right practice model to engage their clients who are mainly business owners and high net worth individuals. This one-day programme is designed to equip aspiring wealth managers and personal finance professionals with the necessary know-how and skills to carve out advice and services by focusing on asset protection and preservation planning as well as family business succession planning.

## PROGRAMME DETAILS

Date : 13 September 2023

Time : 9.00 am – 5.00 pm

Venue : Online (Zoom)

## PROGRAMME FEES\*

RM1,700 | RM2,000

AICB member

Non-member

\*Subject to 6% Service Tax per pax

## LEARNING OBJECTIVES

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

- Establish the financial risks and shortcomings of retail customers
- Analyse the risk management and estate planning issues of customers through in-depth understanding of their personal situation
- Provide direction to customers for the use of risk management and wealth management tools to reduce personal risks and asset preservation shortcomings
- Develop a plan to assist customers in managing their wealth and financial plans

## TRAINING METHODOLOGY

Lecture, discussion and case studies

## PARTICIPANT PROFILE

Suitable for anyone wanting to become better informed about wealth management and personal financial planning tools, including for personal and private bankers, wealth managers, financial advisors, accountants, risk managers, compliance officers and others who are keen to learn about succession planning of individual wealth



## PROGRAMME OUTLINE

How succession planning will benefit clients and their business

- Laws that deals with matters pertaining to a person and his/her family
- Assets, Property Ownership and Transfers
- Marriage, Divorce and Succession
- The basic rules of residence and domicile
- Wealth Distribution Process

Contracts and Nominations

- Nominations
- Lasting PA Appointments
- Business succession issues and planning

The uses of estate planning tools in asset protection and preservation

- The law, formalities and general principles of will making
- The legal processes involved in probate and administration
- The role of executors and administrators
- Trust companies as executors and administrators
- The valid creation of a trust
- How a trust differs from other wealth holding vehicles
- The different types of trust interest which a beneficiary can have

Will and Declaration of Trusts

- How a trust is created in a Will
- Benefits of using trusts in a Will
- The differences between the use of living trusts and Will trusts
- Case studies & questions

## ABOUT THE TRAINER

### WONG LOKE LIM

Loke Lim has almost thirty years of banking and finance-related experience. Currently, 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.

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ABS in PARIS

11 - 15 SEP



# CREATING VALUE WITH AI & DATA FOR BANKING & FINANCE LEADERS

This inaugural week-long international residential programme was developed by the Asian Banking School in collaboration with one of the top leading business schools in the world, the ESSEC Business School. Designed especially for senior executives, the Creating Value with AI and Data for Banking and Finance Leaders Programme will provide participants with the necessary and latest insights, frameworks and tools to elevate and accelerate strategic decisions in AI and Data usage and adjust their organisations to the realities of this new era. They will gain first-hand exposure to global banking and finance trends through interactive lectures and case studies at ESSEC's Paris campus located in the heart of the financial district, company visits and industry talks.



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## 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 and ESSEC Business School.

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

For enquiries, please contact:  
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