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International Business Review Presents:

3RD ANNUAL ERM SERIES

COMPLIANCE CULTURE, REGULATION & CONDUCT RISK

for the Financial Services

2019 Forum

28TH AND 30TH MAY 2019, GRACE HOTEL SYDNEY

Outstanding speakers include

  <p>Sean Hughes Commissioner, ASIC</p>	  <p>Vasyl Nair Chief Risk Officer, Mine Super</p>	  <p>Meegan George Acting Chief Executive, The Governance Institute of Australia</p>	  <p>Cris Parker Head of The Ethics Alliance - The Ethics Centre, Director - The Banking and Finance Oath</p>	  <p>Karl Turner Associate Director, Australian Finance Industry Association</p>	
  <p>Tammie Christie Head of Prudential Governance and Digitisation, Westpac</p>	  <p>Kieran Netting Chief Risk Officer, Statewide Super</p>	  <p>John Price Lead Ombudsman, Australian Financial Complaints Authority</p>	  <p>Justin Greenstein Director, ANZ</p>	  <p>Gavin Freeman Director, Business Olympian</p>	
  <p>Mandakini Khanna Chief Risk Officer, My State</p>	  <p>Leah Lovrek Director, Hall Advisory</p>	  <p>Michael Guilday Deputy Head of Legal, Investment Management, Lendlease</p>	 <p>Chris Van Homrigh Former Regional Commissioner, ASIC</p>	  <p>Anatoly Kirievsky Chief Compliance Officer, Optiver Asia Pacific</p>	
  <p>Emma Walch Audit Director – Risk Culture, ANZ</p>	  <p>Harry Toukalas Group Managing Partner Blackhall & Pearl</p>	  <p>Lesley Burvill Risk Management Specialist, eftpos Australia</p>	  <p>Judith Fox CEO, Australian Shareholders Association</p>	  <p>Steven Münchenberg Managing Partner, Blackhall & Pearl</p>	
  <p>Michael Legg Professor, UNSW Law</p>	  <p>Stephen Speirs Associate, Jones Day</p>	  <p>Gideon Van Der Westhuizen Chief Risk Officer, Oxfam</p>	  <p>Craig Greenwood Chief Compliance Officer, Toyota Finance Australia</p>	  <p>Natasha Hall Managing Director Hall Advisory Services Pty. Ltd</p>	
  <p>Gavin Pearce Chief Risk Officer, ICare</p>	  <p>Catherine Maxwell Executive Manager, Policy & Advocacy, The Governance Institute of Australia</p>				

POST-CONFERENCE WORKSHOP: 30th May 2019

Limited seats only, so don't Miss out

POST ROYAL COMMISSION: A selection of case studies and associated learning opportunities

Workshop leaders:

Natasha Hall, Managing Director, Hall Advisory Services Pty. Ltd

Leah Lovrek, Director, Hall Advisory

Researched & Developed by:

IBR conferences
INTERNATIONAL BUSINESS REVIEW





ABOUT THE EVENT:

Due to the changing regulatory landscape and higher scrutiny from APRA, ASIC and the Royal Commission, now is more important than ever for organisations to firm up their compliance culture and conduct risk frameworks. No longer is this just a compliance “tick the box” exercise, it is now crucial for organisations to look into their culture, the environment they work in, and transform their conduct and culture initiatives.

This conference brings together senior financial risk executives, who will collaborate and share their experiences and outcomes on the royal commission, how they manage conduct and culture within their organisation, and how the regulatory changes are shaping the financial landscape.

WHO SHOULD ATTEND

- Retail banks
- Super funds
- Insurance
- Banking
- International banking
- Mutual banks
- Wealth funds
- Credit Unions

WITH THE FOLLOWING JOB TITLES

- Compliance Managers,
- CRO/ Chief Risk Officers,
- Conduct Risk specialists,
- Legal,
- Risk Management
- Head of risk
- Head of culture
- Regulatory Reporting Officers

KEY HIGHLIGHTS:

- Collaborate and benchmark with financial executives on how to minimise your conduct risk and strengthen your organisational culture
- Learn how you can embed a culture of ethical decision making across the business
- Hear how other organisations are implementing the royal commission findings and recommendations
- Understand the latest technology and tools that can improve culture and enhance insight into behaviours
- Hear from regulators, industry associations and senior level executives within the financial industry on latest regulations and best practice
- Mix of singular and panel sessions to make event interesting and as interactive as possible
- A plethora of networking opportunities
- A must attend event so you don't get left behind in the changing regulatory landscape

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8:30 COFFEE & REGISTRATION

9:00 OPENING REMARKS FROM CONFERENCE CHAIRPERSON;

Tamara Scicluna, Co-Founder, Rhizome Advisory Group

9:10 THE IMPORTANCE OF ETHICAL DECISION MAKING AND LEADERSHIP FOR THE FUTURE OF FINANCIAL SERVICES

- Recognising the importance of ethics and culture
- Escalating beyond the executive team to drive an ethical culture

- What is ethical decision making
- Driving ethical leadership across the organisation

Cris Parker, Head of The Ethics Alliance - The Ethics Centre, Director – The Banking and Finance Oath



9:50 POST ROYAL COMMISSION: DISCUSSING OUTCOMES, EXPERIENCES AND THE FUTURE OF FINANCE

- Real time conversation on interpreting recommendations and findings
- Discussing how and what changes are being implemented within their organisation
- Where have we landed? What has the future found?
- What has been the silver lining and has it continued to strengthen?
- Re accessing 3 lines of defence post royal commission

Panellists

Chris Van Homrigh, Former Regional Commissioner ASIC
Mandakini Khanna, Chief Risk Officer, My State
Karl Turner, Associate Director, Australian Finance Industry Association
Natasha Hall, Managing Director, Hall Advisory Services Pty. Ltd

PANEL DISCUSSION



10:30 NETWORKING MORNING TEA

11:00 DRIVING A RISK CULTURE AT STATEWIDE SUPER THAT ALIGNS BEHAVIOURS WITH A FOCUS ON MEMBER OUTCOMES

- Addressing the actions CROs or Risk Managers can take to drive a risk culture
- Driving cultural change and getting staff more involved in the risk management process
- Encouraging staff to understand their roles and responsibilities in 1st and 2nd line
- Embedding risk management frameworks through our new ERM system - a tool to drive risk culture

Kieran Netting, Chief Risk Officer, Statewide Super



11:40 USING AI TO IMPROVE CULTURE

AI now provides the ability to automatically measure and predict culture on a continual basis. This enables the shaping and ingraining of desired behaviour in an unprecedented fast and permanent manner. This session will explain how AI is used to measure culture on an automated basis and will include examples of how major organisations are using this approach to dramatically transform their culture.

- Automatically measure culture on an ongoing basis with AI
- Change individual behaviour and conduct with AI
- Reduce the cost and complexity of managing culture with AI

Harry Toukalas, Group Managing Partner, Blackhall & Pearl



12:20 ESTABLISHING ROLES AND EXPECTATIONS OF THE BOARD AND EXECUTIVE MANAGEMENT

- Sharing perspectives on what's happened over the past few years and where the future is heading
- What should directors be doing going forward if they want to be effective?
- Rebuilding trust and confidence for the community and consumers
- Discussing liability and shared accountability for board members when it comes to risk and mis-conduct
- What is the role of the board relative to the role of management?

Panellists

Sean Hughes, Commissioner, ASIC
Steven Münchenberg, Managing Partner, Blackhall & Pearl
Vasyl Nair, Chief Risk Officer, Mine Super
Gavin Pearce, Chief Risk Officer, ICare
Catherine Maxwell, Executive Manager, Policy & Advocacy, The Governance Institute of Australia

PANEL DISCUSSION



13.30 NETWORKING LUNCH BREAK

14.00 USING BIG DATA TO MONITOR AND MANAGE CONDUCT RISK

- How to use big data to identify conduct risk indicators
- Using sophisticated data models to look at multiple data sets at the same time
- Key success factors
- Integrating conduct risk and culture



Justin Greenstein, Director, ANZ

14.40 MEASURING BEHAVIOURS AND THE ENVIRONMENT THROUGH ANZ'S BEHAVIOUR RISK PROGRAMME

- Nuts and bolts of a behavioural risk programme
- Aligning HR and Risk to measure culture
- Key success factors
- Adding real life examples of managing a culture measurement program
- How you engage with people in the workforce to understand what their behavioural environment looks like



Emma Walch, Audit Director – Risk Culture, ANZ

15.20 AFTERNOON TEA

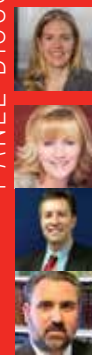
15.50 LESSONS LEARNT FROM ENTERING A MARKET WHERE TRUST FROM REGULATORS AND THE CUSTOMER IS AT AN ALL-TIME LOW

- How Xinja are embracing technology from a business and risk perspective
- Embracing technology to increase culture and limit conduct risk breaches
- Futureproofing your framework: building a risk and compliance framework in a rapidly developing market
- Managing the monitoring and reporting on the people side

16.30 DISCUSSING WHAT A GOOD CULTURE SHOULD LOOK LIKE AND HOW DO YOU MEASURE IT

- Sharing successes, approaches and challenges to organisational culture
- Examining culture and how it plays with risk and compliance
- Driving and Influencing Ethics and Culture Across the Business
- Tips and tools for measuring culture
- How are organisations driving ethical behaviour & embedding culture throughout the organisation?
- What is conduct risk? Where do you draw the line?

PANEL DISCUSSION



Moderator:

Tammie Christie, Head of Prudential Governance and Digitisation, Westpac

Panellists

Lesley Burvill, Risk Management Specialist, eftpos Australia
Gideon Van Der Westhuizen, Chief Risk Officer, Oxfam
Craig Greenwood, Chief Compliance Officer, Toyota Finance Australia

17.10 CLOSING REMARKS FROM CONFERENCE CHAIRPERSON

17.15 NETWORKING DRINKS



8:30 COFFEE & REGISTRATION

9:00 OPENING REMARKS FROM CONFERENCE CHAIRPERSON

Tamara Scicluna, Co-Founder, Rhizome Advisory Group

9:10 OPENING ADDRESS FROM THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

- An overview of the formation of AFCA from the 3 different EDR Schemes
- How things are progressing as a single external dispute resolution service for financial services in Australia
- AFCA areas of focus and how they will interact with the industry

John Price, Lead Ombudsman, Australian Financial Complaints Authority

9:50 NAVIGATING YOUR WAY THROUGH REGULATORY CHANGE

10:30 NETWORKING MORNING TEA

11:00 FIRE-SIDE CHAT: ESTABLISHING AN ENVIRONMENT OF TRUST TO ENCOURAGE A SPEAK UP CULTURE

- Creating an environment that is safe where staff want to speak up
- Ensuring staff are protected when speaking up
- Best practice to encourage staff to report non-compliance
- Implementing internal reporting channels in the most effective and productive way

Moderator

Leah Lovrek, Director, Hall Advisory

Panellists

Meegan George, Acting Chief Executive, The Governance Institute of Australia

11:40 HOW THE ORGANISATIONAL RE-STRUCTURE AT NDIA HAS CHANGED A RISK CULTURE

- How culture is led from the top which has seen an adjustment within all levels
- Management through change – how NDIA has managed culture as well as structural change
- An overview of the cultural change journey and how this has impacted the business

Paul Bonello, Director, Enterprise Risk Management, National Disability Insurance Agency

12:20 USING DIGITAL TECHNOLOGY TO MEASURE BEHAVIOURAL RISK IN ORGANISATIONS

Culture measures often enable leaders to understand the root cause of ineffective controls in their business. By measuring culture drivers in conjunction with the effectiveness of the control environment, management is able to:

- Proactively manage risk rather than “tick the box”;
- Understand cultural drivers that could impact strategic success and address these; and
- Direct effort and investment on aspects of the business that “really matter” to create a competitive advantage
- Deeply understand the motivations of people and provide unique insights into not just the WHAT people do but WHY they do it

Gavin Freeman, Director, Business Olympian

13:10 NETWORKING LUNCH BREAK

14:10 REFORMING CULTURE THROUGH DETERRENCE

This presentation will discuss the extent to which “corporate culture” can be influenced and reformed by the enforcement actions commenced by Australia’s corporate regulators (i.e., ASIC, APRA, ATO, AUSTRAC, etc). The presentation will focus on recent enforcement actions brought against Australia’s banks and financial services providers. The seminar will address:

- Different approaches to deterrence; and
- Which of the enforcement tools available are most effective at influencing corporate culture (considering specifically: enforceable undertakings, civil penalties and criminal sanctions).

Professor Michael Legg, UNSW Law
Stephen Speirs, Associate, Jones Day

14:50 HOW THE CHANGING FINANCIAL LANDSCAPE WILL AFFECT FUTURE SKILL SETS OF LEGAL, RISK AND COMPLIANCE

- Identifying the skillsets that risk and compliance will need in the future
- How effective are the legal risk and compliance functions in organisations – do they need more seniority and empowerment?
- Discussing the changing role of legal risk and compliance and how they can be more effective in minimising risk
- AI and Machine Learning – what does this mean for people in risk and compliance
- Should the roles be separate, or combined? How can they work better together?

Panellists

Anatoly Kirievsky, Chief Compliance Officer, Optiver Asia Pacific
Michael Guilday, Deputy Head of Legal, Investment Management, Lendlease

15:30 AFTERNOON TEA

16:00 DO WE NEED TO RETHINK SHAREHOLDER PRIMACY?

The shareholder primacy view holds that the overriding goal of the corporation is to maximise shareholder value. At its most extreme, this perspective suggests that directors will tend to favour the short-term financial interests of shareholders (shareholder value), being driven in that direction by capital markets fixed on share price and short-term returns.

- How profit-maximising behaviour should secure an alignment of the interests of shareholders and legitimate stakeholders such as customers, employees, suppliers and the community in which the entity operates.
- Leading long-term growth of the enterprise and long-term sustainable shareholder return through responsible conduct
- Improving the quality of corporate decision-making while assisting in aligning corporate behaviour with changing community expectations

Judith Fox, CEO, Australian Shareholders Association

16:40 DRIVING AND INFLUENCING ETHICS AND CULTURE ACROSS THE BUSINESS

- Understanding what drives ethical behaviour and the importance of the environment around decision making
- Embedding an ethical culture throughout the organisation
- Setting the tone from the top to embed values and principles
- Corporate ethics – what we should and shouldn’t do

Tammie Christie, Head of Prudential Governance and Digitisation, Westpac

17:20 Closing Remarks from Conference Chairperson

17:25 Networking Drinks

POST-CONFERENCE WORKSHOP

LIMITED SEATS ONLY
SO DON'T MISS OUT

POST ROYAL COMMISSION:

1. Case studies - what can we learn
2. How to 'measure' culture

Facilitators



Natasha Hall
Managing Director, Hall Advisory



Leah Lovrek
Director, Hall Advisory

What the workshop will cover:

- An overview of a selection of case studies across banking, insurance, superannuation and financial advice
- Workshop activities on the associated outcomes and learnings from each
- Group discussion on the future of financial services in the post Royal Commission environment
- Overview of various approaches to risk culture and conduct risk diagnostics
- Worked example of application of Hall Advisory approach

Overview of a selection of case studies across banking, insurance, superannuation and financial advice from the Royal Commission

Case studies will focus on:

- Failure to fulfil director / trustee duties
- Compliance mindset
- Organisational culture
- Balance of shareholder / customer drivers
- Remuneration and incentives
- Lack of due process / documentation / disclosure
- Misleading and deceptive conduct
- Flaws in product design and distribution
- Fraudulent activities

Group discussion on the future of financial services in the post Royal Commission environment

- What will change? What will stay the same?
- How much will customers benefit?
- Could there be another Royal Commission into financial services? What would it investigate?

Worked example of application of Hall Advisory Risk Culture Diagnostics approach

What can you learn by attending the workshop? (Why should you attend?)

- Deeper understanding of root causes of the failings of other organisations (without going through their full pain/cost/distraction)
- The dangers of complacency and thinking 'this could not happen to us'
- Ways in which director / trustee duties can be better discharged
- Managing the audit trail on management and board level deliberations
- The benefits of developing a positive compliance mindset
- Strategies for managing regulatory relationships
- Ways to improve remuneration and incentive structures to deliver desired outcomes
- Experiences and insights across industries and financial institutions
- Why culture matters for all organisations
- Better practices in measuring and assessing culture
- Actionable insights to implement in 2019 (and beyond)

Who should attend?

Which organisations?

Retail banks
Mutual banks
Credit unions
Super funds
Life insurers
Friendly societies
General insurers
Private health insurers
Wealth managers
Financial advisors

Which personnel?

Chief Executive Officers
Chief Risk Officers
Chief Compliance Officers
Head of Risk
Head of Compliance
Risk Managers
Compliance Managers
Culture Specialists
Conduct Risk Specialists
Head of Regulatory Affairs



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