

Retail Banker International		Retail Finance Asia-Pacific 2007
		Conference & Expo The Next 25 Years: Profitable Growth and Innovation in Asia-Pacific 30 - 31 October 2007 • Mandarin Oriental Hotel • Kuala Lumpur
		www.rfasiapacific.org
		

R E T A I L F I N A N C E A S I A - P A C I F I C 2 0 0 7

Retail Finance Asia-Pacific 2007
 30-31 October 2007
 Mandarin Oriental Hotel, Kuala Lumpur

The Next 25 Years: Profitable Growth and Innovation in Asia Pacific

Chaired by

Hugh Fasken, Editor, Retail Banker International, VRL KnowledgeBank
 Titien Ahmad, Head of Content Asia Pacific, VRL KnowledgeBank

Confirmed speakers

Natividad N. Alejo, Senior Vice President, Head of Consumer Banking Group, Bank of the Philippine Islands
 Sulaiman Arif Arianto, Director of Micro, Small and Medium Business, Bank Rakyat Indonesia
 Puneet Bahl, Head of Consumer Finance, Asia, ABN AMRO
 Sunil Balagopal, Regional Vice President, South East Asia, Western Union
 David Bennett, Vice President Brand Strategy & Media Services, Emirates Bank Group
 Armstrong Chen, Senior Counsel, Supervisory Rules & Regulations Department, China Banking Regulatory Commission
 Wilson Chia, Regional Head of Consumer Banking South East Asia, Standard Chartered Bank (Singapore)
 David Dee, Manager, Edgar Dunn & Company
 Peter England, Head of Retail Banking, CIMB Bank
 Han Ngoc Vu, Chief Executive Officer, Vietnam International Bank
 David Liddy, Managing Director & Chief Executive Officer, Bank of Queensland
 Edmund Lin, Partner, Head of Southeast Asia Financial Services, Bain & Company
 James McCormick, President, First Manhattan Consulting Group
 Satish Menon, eBusiness Head – Asia Pacific, Citibank
 Steve Monaghan, Head, Underbanked Markets, Oversea-Chinese Banking Corporation
 Arup Mukhopadhyay, Senior Vice President and Group Head Retail Banking, Abu Dhabi Commercial Bank
 Angus Ogilvy, Regional Director – Asia Pacific, Nielsen
 Suvo Sarkar, Group Head - Retail Banking, National Bank of Dubai
 Abid Sattar, Senior Executive Vice President, Retail & Consumer Banking, Habib Bank
 Preeprame Seriwongse, First Executive Vice President, Bank of Ayudhya
 Federico Sforza, Strategic Projects Manager & Assistant to General Manager, UniCredit Banca
 Melanie Silva, Industry Market Manager - Finance, Google Australia
 Neil B Smith, Vice President, Business Development & EMV, seletkpoints
 Sandeep Soni, Managing Director, CitiFinancial Consumer Finance India
 Kirill Turbanov, Head of Marketing, Alfa-Bank
 V. Vaidyanathan, Executive Director, ICICI Bank
 Richard Williamson, General Manager, Asia Strategy, Commonwealth Bank of Australia
 Owen Wilson, Managing Director, International Partnerships, ANZ
 Senior Representative, Bank Islam
 Senior Representative, Citibank
 Senior Representative, Interwoven
 Senior Representative, Wincor Nixdorf



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AGENDA ■ DAY ONE ■ 30 OCTOBER 2007

0800-0900	Welcome Coffee & Registration	
0900-0915	Hugh Fasken Editor, Retail Banker International VRL KnowledgeBank	Retail Banker International Welcome & Opening Remarks
	Titien Ahmad Head of Content Asia Pacific VRL KnowledgeBank	
0915-0935	Opening Keynote Address	
PLENARY SESSION 1 0935-1050	Rise of the Asian Banking Powerhouse From Good to Great	<ul style="list-style-type: none"> ▪ The Retail Banking Landscape in Asia Pacific ▪ The Modern Retail Banker ▪ Sustainable Retail Banking Models ▪ Is Bigger Better? ▪ Market Opportunities in a Consolidating Environment
0935-0955	Peter England Head of Retail Banking CIMB Bank	Models for success in Asia <ul style="list-style-type: none"> ▪ 'Malaysia - Truly Asia' - It's not just a travel slogan ▪ Global, local or in-between - is regional the winning formula? ▪ Islamic retail finance - is Asia leading the world?
0955-1015	Edmund Lin Partner, Head of Southeast Asia Financial Services Bain & Company	Sustainable Competitive Advantage in Retail Banking <ul style="list-style-type: none"> ▪ Customer experience – a long journey but the key to competitive advantage ▪ Developing world-class retailing capabilities in Asian retail banking ▪ Business model differentiation in a consolidating market environment
1015-1035	V. Vaidyanathan Executive Director ICICI Bank	Breaking Banking Barriers <ul style="list-style-type: none"> ▪ Adapting banking to the changing environment and changing consumer ▪ Competition to banking is not within banking ▪ Microfinance: new way of banking
1035-1050	On-stage Interview	
1050-1120	Coffee Break & Expo Opening Ceremony	
PLENARY SESSION 2 1120-1235	Reach Out and Touch the Customer	<ul style="list-style-type: none"> ▪ Emerging Distribution Strategies ▪ Reaching New Segments Through Partnerships/Alliances ▪ The Rise of Customer Advocacy ▪ Banking With a Heart – Reaching Out through Corporate Social Responsibility
1120-1140	Owen Wilson Managing Director, International Partnerships ANZ	





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1140-1200	Sunil Balagopal Regional Vice President, South-East Asia Western Union	Targeting the Remittance Market Through Partnerships Reaching a large yet underserved customer segment through partnerships <ul style="list-style-type: none"> Growth of cross-border remittances in Asia Pacific The migrant worker – an attractive yet untapped customer segment Western Union - creating global reach through partnerships
1200-1220	Suvo Sarkar Group Head - Retail Banking National Bank of Dubai	The Power of Partnership in Retail Financial Services <ul style="list-style-type: none"> Structuring a win-win partnership : the joys and the pitfalls Case studies from the Middle East : 4 real life examples Measuring the success of partnerships : the metrics to use
1220-1235	On-stage Interview	
1235-1400	Lunch in the Exhibition Area	
Track 1: Optimising Your Business Performance & Processes		
CONCURRENT SESSION 3 1400-1515	Branch Transformation & Innovation	<ul style="list-style-type: none"> What is the Role of Self-Service in Branches? The Challenges of Branch Franchising Innovative Branch Concepts Transforming the Transaction Mindset Compensation Strategies to Ignite Change
1400-1420	David Liddy Managing Director & Chief Executive Officer Bank of Queensland	Franchising the Bank Branch <ul style="list-style-type: none"> Why franchise? The owner-managed branch model (OMB) – how it works Productivity in corporate branches vs OMB
1420-1440	Wincor Nixdorf Senior Representative	
1440-1500	Federico Sforza Strategic Projects Manager & Assistant to General Manager UniCredit Banca	Branch Revolution: Developing a Multi-Specialist, Multi- Format Retail Branch Network <ul style="list-style-type: none"> The specialist attack Our vision: the multi-format, multispecialist bank The transformation engine Key lessons learned
1500-1515	On-stage Interview	
Track 2: Product & Marketing Toolbox for Growth		
CONCURRENT SESSION 3 1400-1515	Banking the Emerging Wealth – Where's the Money?	<ul style="list-style-type: none"> Distribution Models of Affluent Banking Distribution Strategies – Reaching Out to the Mass Affluent Ensuring Coherent Service Delivery at the Frontline The Role of Analytics in Mining the Retail Customer Base Can Retail Go Upscale?
1400-1420	Natividad N. Alejo Senior Vice President, Head of Consumer Banking Group Bank of the Philippine Islands	Distribution Strategies – Reaching Out to the Mass Affluent <ul style="list-style-type: none"> Know your market – market segmentation is key Customise the distribution strategy to the market segment Define the team and the rules of engagement
1420-1440	Angus Ogilvy Regional Director – Asia Pacific Nielsen	Loyalty Tracking for Business Success <ul style="list-style-type: none"> An integrated approach tailored by business goals Modelling the loyalty impact of future business initiatives Engaging the whole organisation to share brand values
1440-1500	<i>Speaker to be confirmed</i>	

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1500-1515	On-stage Interview	
1515-1545	Coffee Break in the Exhibition Area	
Track 1: Optimising Your Business Performance & Processes		
CONCURRENT SESSION 4 1545-1715	Banking in a Multi-Channel World	<ul style="list-style-type: none"> ▪ Multi-Channel Integration ▪ Competing with a Limited Distribution Footprint ▪ Financial Advisors as a Sales Channel ▪ Emerging Distribution Channels
1545-1605	Preeprame Seriwongse First Executive Vice President Bank of Ayudhya	The Electronic Channel Landscape in Thailand <ul style="list-style-type: none"> ▪ E-Channel trends nationwide ▪ Laws and regulations supporting E-payment ▪ E-channel fraud cases
1605-1625	<i>Speaker to be confirmed</i>	
1625-1645	Satish Menon eBusiness Head – Asia Pacific Citibank	
1645-1700	On-stage Interview	
Track 2: Product & Marketing Toolbox for Growth		
CONCURRENT SESSION 4 1545-1715	Staying Ahead of the Competition with Product & Service Innovation	<ul style="list-style-type: none"> ▪ Innovation as a Core Competency ▪ Institutionalising Product Innovation Processes ▪ Turning Disruptive Innovations to Competitive Advantage ▪ Product Development Process – Lessons From Outside the Industry ▪ Breaking Away from the Price-Driven Sale
1545-1605	Melanie Silva Industry Market Manager – Finance Google Australia	Innovation in Retail Banking Online Marketing The Internet is Truly Here! <ul style="list-style-type: none"> ▪ What does the changing media landscape mean for retail banking marketers? ▪ Some truly innovative retail banking campaigns from around the globe ▪ Thinking beyond the click: keeping your brand relevant online
1605-1625	Kirill Turbanov Head of Marketing Alfa-Bank	
1625-1645	Steve Monaghan Head, Underbanked Markets Oversea-Chinese Banking Corporation	Introducing New Retail Banking Models <ul style="list-style-type: none"> ▪ The challenge of change ▪ Innovations in banking ▪ Commercialisation
1645-1700	On-stage Interview	
1700-1800	Cocktail Reception	





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AGENDA ■ DAY TWO ■ 31 OCTOBER 2007

0800-0900	Welcome Coffee & Registration	
0900-0910	Hugh Fasken Editor, Retail Banker International VRL KnowledgeBank	Retail Banker International Welcome & Opening Remarks
	Titien Ahmad Head of Content Asia Pacific VRL KnowledgeBank	
Track 1: Optimising Your Business Performance & Processes		
CONCURRENT SESSION 5 0910-1025	A Bird in Hand - Reducing Customer Churn in a Fickle World	<ul style="list-style-type: none"> ▪ Cross-selling in a Multi-channel Environment ▪ Harnessing the Untapped Power of Partners ▪ Managing the Customer Experience ▪ Targeting and Selling to Distinct Segments ▪ Silos Out, Sales In – Incentivising your Staff
0910-0930	Arup Mukhopadhyay Senior Vice President and Group Head Retail Banking Abu Dhabi Commercial Bank	The Hidden Treasure Cross-Sell and Upsell Strategies at Abu Dhabi Commercial Bank <ul style="list-style-type: none"> ▪ Data driven marketing and customer segmentation ▪ Product innovation ▪ Multi-channel vs multiple channel distribution
0930-0950	Senior Representative Interwoven	<ul style="list-style-type: none"> ▪ Managing the Customer Experience ▪ Targeting and Selling to Distinct Segments
0950-1010	David Dee Manager Edgar Dunn & Company	Using Data Analysis to Improve Cross-Selling Effectiveness <ul style="list-style-type: none"> ▪ The value of cross product holdings ▪ Behavioural analysis and profitability drivers ▪ Choosing the channel and the timing
1010-1025	On-stage Interview	
1025-1100	Coffee Break in the Exhibition Area	
Track 2: Product & Marketing Toolbox for Growth		
CONCURRENT SESSION 5 0910-1025	Lending in a Challenging Environment	<ul style="list-style-type: none"> ▪ Mortgage Trends Across Asia-Pacific ▪ Marketing Pitches that Get Results in a Crowded Market ▪ Is a Credit Bubble Impending? ▪ Product Innovations in Lending
0910-0930	Puneet Bahl Head of Consumer Finance, Asia ABN AMRO	Gaining Market Share Through Niche Strategies How ABN AMRO is Building its Credit Card Business in Asia <ul style="list-style-type: none"> ▪ Late entry into a crowded market – disadvantage or not? ▪ One size certainly does not fit all ▪ Defined customer propositions that deliver real value
0930-0950	Citibank Senior Representative	

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0950-1010	Richard Williamson General Manager, Asia Strategy Commonwealth Bank of Australia	Asian Mortgage Markets – Development Against Global Trends <ul style="list-style-type: none"> ▪ Regional mortgage market sizes and profitability ▪ Long term regional mortgage market drivers and impediments ▪ Opportunities for local mortgage lenders
1010-1025	On-stage Interview	
1030-1100	Coffee Break in the Exhibition Area	
Track 1: Optimising Your Business Performance & Processes		
CONCURRENT SESSION 6 1100-1215	Who Stole My Customer? – Engaging Your Best Customers to Build Loyalty	<ul style="list-style-type: none"> ▪ Bringing Out the Voice of the Customer in Your Bank ▪ Quantifying the Bottom Line Benefits of Customer Loyalty ▪ Enhancing the Customer Experience with Customer Insight ▪ Turning Loyalty into Advocacy - Creating the Emotional Connection
1100-1120	<i>Speaker to be confirmed</i>	
1120-1140	Neil B Smith Vice President, Business Development & EMV selektpoints	
1140-1200	David Bennett Vice President Brand Strategy & Media Services Emirates Bank Group	The launch of a mega brand (Emirates Bank/NBD merge in the creation of a AED 166 billion giant) <ul style="list-style-type: none"> ▪ If size really counts, is bigger better? ▪ Developing a compelling brand personality ▪ Meeting the challenge of corporate culture transition ▪ Optimising business through innovative segmentation strategy
1200-1215	On-stage Interview	
1215-1345	Coffee Break in the Exhibition Area	
Track 2: Product & Marketing Toolbox for Growth		
CONCURRENT SESSION 6 1100-1215	Micro-Banking – The Art of the Start	<ul style="list-style-type: none"> ▪ Banking the Unbanked and Underbanked Segments ▪ Scaling Up Micro-Banking Models ▪ Risk Management for the Sub-prime Market ▪ Collection Strategies in Micro-banking ▪ Regulatory Landscape in Micro-Banking
1100-1120	Sulaiman Arif Arianto Director of Micro, Small and Medium Business Bank Rakyat Indonesia	Sustainable Microfinance Building <ul style="list-style-type: none"> ▪ BRI's experience in microbanking ▪ New paradigm shifts in microfinance ▪ Key success factors for sustainable microfinance
1120-1140	<i>Speaker to be confirmed</i>	
1140-1200	Sandeep Soni Managing Director CitiFinancial Consumer Finance India	Financing the Great Indian Dream <ul style="list-style-type: none"> ▪ India – The changing mindset and market for credit ▪ De-mystifying the Great Indian Middle Class ▪ CitiFinancial's neighborhood lending model
1200-1215	On-stage Interview	
1215-1345	Lunch in the Exhibition Area	







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Closing Plenary Sessions		
PLENARY SESSION 7 1345-1500	Islamic Retail Banking – Mirage or Reality? Presentation and Roundtable	<ul style="list-style-type: none"> ▪ The Threat from Within – Dealing with Market Cannibalisation ▪ Is Islamic Retail Banking Sustainable? ▪ What are Successful Products and Strategies? ▪ Who is the Islamic Banking Customer? ▪ Applying Risk Management Principles in Islamic Banking
1345-1405	Bank Islam Senior Representative	
1405-1425	<i>Speaker to be confirmed</i>	
1425-1445	<i>Speaker to be confirmed</i>	
1445-1500	On-stage Interview	
1500-1530	Coffee Break in the Exhibition Area	
PLENARY SESSION 8 1530-1645	The Future of Asia Pacific Retail Finance - Emerging Markets	<ul style="list-style-type: none"> ▪ Risk, Opportunities and Challenges in China ▪ India's Emerging Middle Class ▪ New Market Opportunities in Indochina ▪ Working With Host Regulators
1530-1550	<i>Speaker to be confirmed</i>	
1550-1610	Han Ngoc Vu Chief Executive Officer Vietnam International Bank	Opportunities and Challenges in the Emerging Retail Banking Market in Vietnam <ul style="list-style-type: none"> ▪ How to take advantage of the growing middle income segment ▪ Is transparency a problem or an opportunity for retail bankers? ▪ Complex procedures are in Vietnamese blood
1610-1630	Abid Sattar Senior Executive Vice President, Retail & Consumer Banking Habib Bank	Building a retail bank franchise- HBL Pakistan <ul style="list-style-type: none"> ▪ Trends in retail products in Pakistan ▪ Customer preferences and response by banks ▪ Challenges, issues and the road ahead
1630-1645	Panel Discussion	
	Panellist: Wilson Chia, Regional Head of Consumer Banking, South East Asia, Standard Chartered Bank (Singapore)	
1645	Close of Retail Finance Asia-Pacific 2007	

REGISTRATION FORM – BANKING ASSOCIATION RATE

Please complete one form per attendee and return to: **Sharon Chen / Merin Ho** Tel: +65 6383 4688 Fax: +65 6383 5433
Email: asiapacific@vrlknowledgebank.com Address: **30 Raffles Place, #23-00 Chevron House, Singapore 048622**

Personal Details

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Conference Fee (30 -31 October 2007): Please circle the appropriate rate

Prices in US Dollars	Conference & Expo	Number of Delegates	Total Price	(Price Per Delegate)
Full Rate	US\$ 1,500	5 Delegate Pack Offer	US\$ 5,000	US\$ 1,000
Banking Association Rate	US\$ 1,100	10 Delegate Pack Offer	US\$ 9,500	US\$ 950

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GENERAL INFORMATION**REGISTRATION FEES, PAYMENTS AND CANCELLATIONS**

What is included in the fee?

Registration fees covers participation at the 2½ day conference and expo, lunches, refreshments and online access to speakers' papers post event. The fee does not include hotel accommodation.

How do I pay?

Registration fees must be paid upon receipt of invoice. Payment methods are outlined on the registration form above.

Can I cancel my registration?

Substitutions may be made in writing at any time and will incur no penalty fee. Cancellations without a substitute delegate received on or before 28th September 2007

will be subject to a 20% cancellation charge. Delegates cancelling after this date without a substitute delegate will be required to pay the full fee and no refund will be made. Cancellations must be received in writing or via email and will not be accepted over the phone.

VENUE & ACCOMMODATION

The Conference & Expo will be held at The Mandarin Oriental Hotel, Kuala Lumpur. Kuala Lumpur City Centre, 50088 Kuala Lumpur, Malaysia. Tel: +603 2380 8888, web: www.mohg.com VRL Publishing has negotiated special rates for delegates attending the Retail Finance Asia-Pacific Conference. Full details and a hotel booking form will be included in the delegate confirmation letter and can be downloaded from the event website.

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