

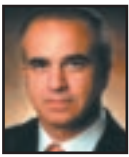
Only private  
banking event in  
Asia Pacific

# PRIVATE BANKING

## ASIA PACIFIC 2005

22-24 February 2005, InterContinental Hotel, Sydney, Australia

### Featured speakers:



**Nicholas E. Calio**  
*Head of Global Government Affairs*  
Citigroup, USA



**Trevor Hunt**  
*CEO*  
National Australia Private Bank



**Scott Riedel**  
*Head of Private Banking*  
Commonwealth Bank



**Graham Jennings**  
*Head of Private Banking*  
Westpac



Access

### The only conference in Asia Pacific entirely dedicated to the private banking community

- Hear the insights of industry practitioners from across the globe
- Discover proven strategies for success from industry leaders
- Forge valuable business relationships as you network with your peers
- Capitalise on the opportunity to get answers from a roomful of experts

### PLUS! Don't miss the separately bookable masterclass: "Effective Anti-Money Laundering Strategies"

Led by two industry practitioners:

**Steve York**, General Manager of Security and Financial Crime at **Commonwealth Bank**  
**Sean Hughes**, General Manager of Group Compliance at **ANZ Banking Group**

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Access

**8:30 Registration and welcome coffee**

**9:00 Opening remarks from the chair**  
**Kerrie Kelly, CEO,**  
**Financial Planning Association of Australia**

**PRIVATE BANKING AROUND THE WORLD**

**International keynote address**

**9:10 Capitalising on government policy changes across the globe**

- The effect of U.S. and EU policy on Australia
- Corporate governance in private banking
- Integrating an effective anti-money laundering strategy
- Answering the demand for greater transparency across the industry
- Contemporary know your customer (KYC) requirements

**Nicholas E. Calio, Head of Global Government Affairs, Citigroup, USA**

**9:40 The economic outlook for private banking in Asia Pacific**

- Looking ahead - anticipated developments in private banking
- Identifying opportunities for private banking in Australia
- Growth in the Asia-Pacific private banking market
- International trends in private banking

**Brian Redican, Senior Economist, Macquarie Bank**

**International address**

**10:10 Private banking in Asia - a hot-spot for wealth**

- Recent developments in private banking in Asia
- Understanding the client base of Asian private banking
- What products and services are most appropriate for clients in Asia?
- What business model works best in Asia?

**Phick Fui Yeong, Head of Private Banking, DBS Bank, Singapore** \*subject to confirmation

**10:40 Morning coffee**

**FINDING YOUR PLACE IN THE MARKET**

*"It is not the strongest of the species that survives, nor the most intelligent, but the one most responsive to change."* - Charles Darwin

**11:10 Developing client-centric and cyclically resilient business models**

- Understanding the common goals of your client base
- Capturing and using what you learn about your client base
- Anticipating the needs of your client base as they move up the wealth spectrum
- The adaptive private bank model - flexibility as a key competitive advantage

**Trevor Hunt, CEO, National Australia Private Bank**

**11:40 What makes you so different? Differentiation and strategic positioning**

- Ensuring your product offerings are client - not competition - driven
- Strategic positioning - identifying and building upon your strengths
- Maximising profit through optimum product and service quality
- Attaining cost-effective service through differentiation
- Tailoring the main revenue drivers of private banking to your business

**Graham Jennings, Head of Private Banking, Westpac**

**Q&A Session**

**12:10 Strengths and weaknesses of private banking business models**

- Investment banks - the challenge of being large and thinking small
- Retail banks - anticipating your clients needs as they move up the wealth spectrum
- Boutique firms - capturing a larger share of market

**Graham Jennings, Head of Private Banking, Westpac**  
**Trevor Hunt, CEO, National Australia Private Bank**

**Stuart Cain, Associate Director, Strategic Wealth Management, Goldman Sachs JB Were Private Clients**  
**Anthony Starkins, CEO, First Samuel**

**12:30 Address by Peter FitzSimons**



Peter FitzSimons is a columnist for the Sydney Morning Herald and London Daily Telegraph. He has played seven rugby Tests for Australia; written five bestselling books; been described as "Australia's finest sports journalist", and interviewed such varied non-sports people as President George Bush, Gough Whitlam, James Packer, Mother Theresa and Paul Keating (not all at once!)

*Peter FitzSimons appears by arrangement with Australian Speakers Bureau.*

**13:00 Lunch**

**THE RULES OF ATTRACTION: REACHING YOUR TARGET MARKET**

**International address**

**14:00 Marketing to the High Net Worth Individual**

- Reviving a brand versus starting from scratch
- Targeting prospective clients through market segmentation - creating proposals of distinctive value for each client segment
- Developing client awareness and a successful brand image
- What are you doing to reinforce your brand and reputation in the market place?

**Julien Martel, Head of Marketing, High Net Worth International, Butterfield Bank, UK**

**14:30 The evolving profile of the High Net Worth Individual (HNWI)**

- Identifying what they want, and what they expect
- Defining the typical HNWI and determining their common goals
- Attracting the growing market of female HNWIs
- Predicting future HNWI characteristics

**Vivienne James, Director, Investec Private Advisors**

**15:00 Afternoon tea**

**ATTRACTING AND RETAINING CLIENTS**

**Case study**

**15:30 Using qualitative research in client acquisition and retention**

- Motivating your clients to provide feedback - do you know who your most satisfied clients are?
- Creating a feedback culture through qualitative research
- Understanding your clients to significantly increase your marginal EBIT difference
- The surprising results of qualitative research of First Samuel's clients

**Anthony Starkins, CEO, First Samuel**

**Case study**


**16:00 Client retention - keeping the ones you've won**

- What factors cause clients to leave?
- Identifying your most valuable clients in order to better align service efforts and cost distribution
- What controllable behaviours drive client loyalty and how can those behaviours be replicated?
- Managing a relationship to protect it during lean years

**Stuart Cain, Associate Director, Strategic Wealth Management, Goldman Sachs JB Were Private Clients**

**16:30 Closing remarks from the chair**

**16:40 Speed networking**

 This Terrapiinn innovation facilitates a quick introduction and business card exchange in a light and fast paced session ensuring you maximise the benefits of your Terrapiinn conference experience.

**17:30 Close of day one and networking drinks**

Access

**8:30 Welcome coffee**

**9:00 Opening remarks from the chair:**  
**Nick Kalikajaros**, *Head of Private Banking, St. George Bank*

**CURRENT ISSUES IN PRIVATE BANKING**

**International keynote address**

**9:10 Multi-generational planning: exploring the role of the family office**

- Unlocking family wealth - understanding people before numbers
- Avoiding the pitfalls of providing a family office service
- What can we learn from the family office boom in the US?
- Leveraging technology in the family office
- Creating virtual networks to reduce costs
- Countering the flight risk - keeping the wealth with your bank when assets are transitioned to the younger, less-attached generation

**Carol Pepper**, *President, Pepper International Family Office*

**Case study**

**9:40 Outsourcing – do the benefits outweigh the negative aspects?**

- Allaying concerns of client/data privacy that arise with outsourcing
- Can you guarantee service quality if you outsource?
- Outsourcing to concentrate on adding value to the client-proposition
- Is the right evaluation framework in place to assess what is most effectively done in-house, in cooperation or fully outsourced?

**Donna Nicolof**, *Head of Business Development and Strategy, National Australia Private Bank*

**Panel discussion**

**10:00 Anti-money laundering and terrorist financing**

- Ensuring transparency in private client management
- Identifying appropriate anti-money laundering terrorist financing measures
- What is the extent of money laundering and terrorist financing in Australia?

**Brian Redican**, *Senior Economist, Macquarie Bank*  
**Sean Hughes**, *General Manager of Group Compliance, ANZ Banking Group*  
**Steve York**, *General Manager of Security and Financial Crime, Commonwealth Bank*

**10:40 Morning coffee**

**ENSURING SUCCESSFUL CLIENT RELATIONSHIPS**

**Case study**

**11:10 Building a strong foundation through careful communication**

- The communication challenge: distinguishing what your client actually wants from what they say they want
- Determining the risk appetite of your client
- What are the best ways to present a portfolio to a client?
- Avoiding the risk of missed expectations - do you know what your client wants?
- How much information is too much information?  
Determining the level of information your client wants

**Nick Kalikajaros**, *Head of Private Banking, St. George Bank*

**Case study**

**11:30 Broadening the offer: from banker to wealth manager**

- Individually Managed Accounts (IMAs) for private banking customers
- Achieving a balance - does a team structure weaken the relationship between client and bank?
- How to avoid delivering advice that seems contradictory and fragmented when using a team structure
- Looking at Westpac/BT's IMA offering

**Paul Zwi**, *Head of Private Clients, BT Financial*

**Case study**

**11:50 Retaining the advisors your clients trust**

- What are the primary drivers of advisor/banker attrition?

- What strategies can be employed to bolster advisor/banker retention rates?
  - What is the impact of advisor attrition on client retention/profitability?
- Scott Riedel**, *Head of Private Banking, Commonwealth Bank*

**Panel discussion**

**12:10 Client relationship management**

- Promoting the right mix of products and services to meet clients' specific objectives
- Implementing client education schemes – are clients interested?
- Tackling investor inertia: how can you get HNWLs to warm to innovations?
- What is the optimum number of clients per advisor to ensure premium service for all?

**Carol Pepper**, *President, Pepper International Family Office*  
**Nick Kalikajaros**, *Head of Private Banking, St. George Bank*  
**Paul Zwi**, *Head of Private Clients, BT Financial*  
**Scott Riedel**, *Head of Private Banking, Commonwealth Bank*

**13:00 Lunch**

**DIVERSIFYING PORTFOLIOS**

**14:30 Incorporating hedge funds into a portfolio**

- Hedge funds - do the rewards outweigh the risks?
- Evaluating recent hedge fund developments
- Meeting the challenges that arise from the lack of liquidity and transparency associated with hedge funds
- Ensuring you don't offer the wrong hedge fund or funds investments

**Damien Hatfield**, *Director and Head of Hedge Funds, Pengana Capital*

**14:50 The art of investing in art**

- The relevance and growth of art banking in Australia
- Art as an asset and the growth of the Australian art market
- Art banking: a global perspective
- Art as part of total asset management
- Art banking and added client contact
- Art banking products

**Michael Reid**, *Art Market Analyst, The Australian*

**15:10 Afternoon tea**

**15:40 Philanthropy - new opportunities for engaging with high net worth donors**

- Strategic philanthropy - defining and attaining the philanthropic goals of your clients
- Emerging giving trends of high net worth donors
- Effective tax planning in establishing a foundation

**Chris Thorn**, *Head of Philanthropic Division, Goldman Sachs JB Were*

**Panel discussion**

**16:00 The high net worth portfolio**

- Risks and rewards of open product architecture
- Increasing your customers' wallet size through innovative product offerings
- The role of alternative assets in a diversified portfolio

**Chris Thorn**, *Head of Philanthropic Division, Goldman Sachs JB Were*  
**Michael Reid**, *Art Market Analyst, The Australian*  
**Donna Nicolof**, *Head of Business Development and Strategy, National Australia Private Bank*  
**Damien Hatfield**, *Director and Head of Hedge Funds, Pengana Capital*

**16:50 Closing remarks from the chair**

**17:00 Close of conference**

Submit your questions for panel discussions and Q&A sessions to [marie.bateson@terrapinn.com](mailto:marie.bateson@terrapinn.com)

## Effective Anti-Money Laundering Strategies Masterclass

Led by:

**Sean Hughes**, *General Manager of Group Compliance, ANZ Banking Group*

**Steve York**, *General Manager of Security and Financial Crime, Commonwealth Bank*

### Money Laundering – What are you doing to prevent it?

Private banks have always been primary targets for money laundering. With the increasing threat of terrorist organisations, the risk of being stung by financial crime is increasing dramatically. The world has recognised the importance of strict compliance to international standards against financial crime. Stringent new compliance legislature is coming into effect, and for this reason, 2005 is a critical year in Australia's fight against money laundering.

Australia's federal government has introduced new anti-money laundering regulation to bring Australia into line with international standards. The Financial Action Taskforce on Money Laundering (FATF) is coming to Australia in March 2005 to evaluate Australia's anti-money-laundering capabilities. They will determine whether our systems and infrastructure comply with international standards. The failure to comply with minimum standards set by the FATF could cost Australian organisations significant business.

This workshop will address what you need to do to meet this deadline and the costs of this new legislation. In addition, this workshop will explore principal issues and concerns in money laundering and terrorist financing.

### About your masterclass leaders



**Steve York**

Steve is currently the General Manager of Security & Financial Crime for Commonwealth Bank Australia. Previously he was the Executive Manager for Group Operational Risk. Steve's management background includes providing contingency planning, crisis management, negotiation training, security and risk management services to the public and private sector. He also trained and led negotiation teams in Australia's counter terrorist response and provided the same training with the Attorney General's Department to the Philippine and Thai Governments.



**Sean Hughes**

As the General Manager for Group Compliance for ANZ Banking Group, Sean is currently responsible for coordinating and monitoring ANZ's external and internal compliance framework across all business lines. As the Director of Financial Services Regulation for ASIC, he was responsible for the regulatory supervision of all market participants in the financial services industries. He has been active as a solicitor for over 15 years, and has practiced law in New Zealand, England, Hong Kong and Australia.

### Masterclass objectives

- Develop a better understanding of the nature, extent and impact of money laundering and terrorist financing in Australia
- Understand the impact of organised and transnational crimes on private banking
- Ascertain legal and legislative aspects of money laundering and terrorist financing
- Identify appropriate anti-money laundering and terrorist financing measures
- Know Your Client – ensuring transparency in private client management

### Course outline

In the morning session of this masterclass, Sean Hughes, General Manager of Group Compliance at ANZ Banking Group, will lead you through the latest anti-money laundering regulation in Australia and what you need to do to remain compliant. This session will cover what costs you can expect in remaining compliant, and what actions you will need to take, such as training staff and upgrading IT systems and procedures.

- Key regulatory issues
- Financial Transaction Reports Acts and related Suppression of Financing of Terrorism Legislation – examining their current status
- International developments in AML regulation

After lunch, Steve York, General Manager of Security and Financial Crime at Commonwealth Bank, will discuss money laundering and terrorist financing as a financial crime and what you can do to prevent it happening within your organisation.

- Examining the organisational impacts of new regulation
- Keeping costs down while remaining compliant
- Preventing financial crime at your organisation
- Case study analysis and discussion

### Who should attend?

- Heads of Private Banks
- CEOs
- Managing Directors
- Fund Managers
- Wealth Management Advisors
- Financial Planning Advisors
- Heads of Marketing
- Heads of Compliance
- Heads of Business Development
- Heads of Family Offices
- Partners at Law Firms and Consultancies
- Heads of Wealth Management

In addition to financial institutions, the following industries will also have to comply with new laws on checking transactions and fighting money-laundering:

- Real Estate
- Casinos
- Jewellers
- Accounting Firms
- Law Firms

**The workshop starts at 9.00am and finishes at 5.00pm.**

**Lunch and refreshments will be provided. Participants also receive comprehensive documentation.**



**Don't miss out on your opportunity to learn everything your organisation needs to know about anti-money laundering.**

**This workshop has limited space and will sell out fast – book your spot now!**

**Visit [www.terrapinn.com/2005/pb\\_AU/](http://www.terrapinn.com/2005/pb_AU/) or call +61 2 9005 0777 to secure your place today!**

## Access

**Private Banking is an industry under the pressure of continual change.** Banks today must balance a traditional environment with new innovations in order to provide their clients with the service they demand. Competition remains increasingly tough, and the pace and scale of regulation is continuing across the globe.

**Private Banking Asia Pacific 2005** will be a gathering of senior figures from the industry, taking the opportunity to share knowledge through networking and by listening to a highly experienced faculty. The conference will consider the impact of key issues on the future shape of the private banking sector and discuss the strategies that private banks will have to employ to sustain growth in a challenging environment.

**Private Banking Asia Pacific 2005** is an exclusive international platform for senior executives in private banking. Its objective is to address the radical change private banking is undergoing from a once quiet and discreet service to a highly dynamic and competitive business.

**This key annual private banking forum will help you to:**

- Understand strategic and organisational challenges in the turbulent environment of modern private banking
- Become familiar with the best practices of leading institutions
- Build an invaluable professional network and interchange ideas with your peers
- Hear an essential update on current and future developments within the industry
- Discover practical strategies to maintain your client base

With international perspectives from:

- **Nicholas Calio**, *Head of Global Government Affairs, Citigroup, USA*
- **Julien Martel**, *Head of Marketing for High Net Worth International, Butterfield Bank, UK*
- **Carol Pepper**, *President, Pepper International Family Office, USA*

Plus practitioner contributions from:

- **Trevor Hunt**, *CEO, National Australia Private Bank*
- **Nick Kalikajaros**, *Head of Private Banking, St. George Bank*
- **Scott Riedel**, *Head of Private Banking, Commonwealth Bank*
- **Graham Jennings**, *Head of Private Banking, Westpac*
- **Paul Zwi**, *Head of Private Clients, BT Financial*

Join your peers at this key annual forum for all private banking experts – this is the only conference in Asia Pacific entirely dedicated to the private banking community. Take advantage of this opportunity and register now!

## Who should attend?

Executives from financial services companies in Australia, New Zealand, Singapore, Hong Kong and all of Asia Pacific should attend this conference. Executives holding the following job titles will particularly benefit:

- |  |                                 |
|--|---------------------------------|
| • Heads of Private Banking             | • Financial Directors           |
| • Private Banking Managers             | • CEOs                          |
| • Heads of Private Clients Division    | • Managing Directors            |
| • Fund Managers                        | • Business Development Managers |
| • Wealth Management Advisors           | • Sales and Marketing Managers  |
| • Financial Planning Advisors          | • Accountants                   |
| • Marketing Directors of Private Banks | • Consultants                   |
| • Heads of Compliance at Private Banks | • Lawyers                       |

**Visit [www.terrapinn.com/2005/pb\\_AU/](http://www.terrapinn.com/2005/pb_AU/) or call +61 2 9005 0777 to secure your place today!**

## Sponsorship opportunities

**Do you wish to send a strong message to the leaders of the region's private banking industry?**

**Cost effectively promote your products and services to the decision makers in private banking.**

**Leverage off our targeted, yet extensive, 4 month marketing campaign.**

**Private Banking Asia Pacific 2005** presents outstanding sales and marketing opportunities for best of breed services and solutions providers. Terrapinn considers it essential that sponsors and exhibitors showcase technologies and services that are directly relevant to the interests of our delegates. Our preferred partners are:

- Professional services organisations
- Hedge Fund organisations
- Fund managers
- Technology providers
- Consultants
- Law firms
- Recruitment companies

**Sponsorship, when aligned correctly, is the most effective marketing channel available for B2B solution providers.**

- Get cost effective marketing exposure and branding to your target audience, culminating in face-to-face meetings with your best prospects
- Position and profile yourself as an industry leader
- Increase your brand recognition
- Create new partnerships and alliances
- Develop relationships through great networking opportunities
- Showcase new systems and applications to a targeted audience of decision-makers

**Opportunities exist for you to present on the programme, exhibit, host social functions, insert literature in the delegate work books, receive branding and much more.**

**Contact Paul Guy on + 61 (2) 9005 0719 or email [paul.guy@terrapinn.com](mailto:paul.guy@terrapinn.com) to secure your sponsorship position. All partners will receive full account management services to ensure your investment is maximised.**

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PRIVATE BANKING

ASIA PACIFIC 2005

22-24 February 2005, InterContinental Hotel, Sydney, Australia

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10% discount is applicable if you register 3 or more delegates from the same company.

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Signatory must be authorised to sign on behalf of contracting organisation.

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Registration fees (AUD\$)

Registration	Fees	GST	Total
<input type="checkbox"/> Two day conference only	\$2695.00	\$269.50	\$2964.50
<input type="checkbox"/> Masterclass only	\$1495.00	\$149.50	\$1644.50
<input type="checkbox"/> Conference and Masterclass	\$3695.00	\$369.50	\$4064.50

**Group Discount:** Send three or more delegates from the same organisation and save 10% off the pre-GST registration fee for each delegate.

**Endorsing and supporting bodies discount:** Members of endorsing and supporting bodies are entitled to a discount off the registration fees. If you are a member of the following associations, check with the registration manager to confirm what discount applies to you: **N.B Only one discount applies**

☐ AIMA ☐ FPA

Method of payment

Registration is ONLY confirmed on receipt of payment

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Should you be unable to attend, a substitute delegate is welcome at no extra charge. A charge of 50% of the registration fee plus \$250 (+GST) administrative charge will be made for cancellations received in writing at least 4 weeks prior to the conference. Alternatively, you may choose a credit note for the full value of the registration price which may be put towards another Terrapinn event, which is valid for 12 months. The company regrets that no cancellations will be accepted within four weeks of the conference start date. Prepayments will not be refunded and invoiced sums will be payable in full, except in cases where it has been possible to mitigate loss. Course documentation will, however, be sent to the delegate. Terrapinn reserves the right to alter the programme without notice.

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