



ExecutiveEducation

CAMBRIDGE SUMMER SCHOOL PROGRAMME

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ABS FLAGSHIP PROGRAMME

CAMBRIDGE SUMMER SCHOOL PROGRAMME

Leading Into Digital Futures



Over the last decade, 'born digital' companies such as Facebook, Google and Alibaba have led the way as key innovators in their industry. The challenge for the banking industry today and in the future is to transform their strategy and ways of organising through digital technologies to remain cutting edge and competitive. Making this transition requires a rethinking and a widening of the lens of service generation and delivery. For senior leaders, this requires creative confidence. It also requires there to be a change in the way the organisation operates, transforming itself from the inside-out to embrace the business ecosystem. To do so implies a change in how teams traditionally work and cross-functional arrangements to emphasise creativity and build innovation. At the heart of these changes is the need to develop a culture which will support digital working, one which requires agility as well as the tolerance of failure within organisations, and an understanding of new customer behaviours.

Designed for leaders in financial-related sectors, the Cambridge Summer School Programme equips senior executives with the know-how to embrace the journey towards a successful digital organisation ready to compete in the future. It provides leading edge insights from research at the University of Cambridge, as well as methodologies and frameworks to help participants re-think how to lead the transformation of their organisation.

The multi-faceted programme starts with a close examination of the context for digital transformation in banking. We look at breakthrough digital innovations and how they are disrupting trust intermediation in financial services as well as how mobile platforms are enabling financial inclusion in emerging economies. We consider some key risks associated with new technology and the impact of data analytics in this increasingly connected world.

We then work together towards strategic structuring of transformation and building of the digital future. This involves key aspects such as exploration of the expanding role of innovation in digital transformation, adapting business models for competitive advantage, optimising organisational structure for transformative change and developing leadership capability to deliver transformation.

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PROGRAMME AT A GLANCE

Sunday 28 July	Monday 29 July	Tuesday 30 July	Wednesday 31 July	Thursday 1 August	Friday 2 August
Arrival in Cambridge	Strategic Perspectives on Banking Digital Futures <i>Dr Kamal Munir</i>	Al - Opportunities and Risks for Banking Ben Taylor, Rainbird Big Data Predictions of Customers' Psychology Dr David Stillwell	Digital Transformation - Looking Inside Professor Stelios Kavadias	Transforming the Organisation for the Digital Age Dr Kishore Sengupta	Shaping the Future of the Industry Dr Kishore Sengupta
	Lunch	Lunch	Lunch	Lunch	Lunch
Guided Tour of Cambridge & Punting. Followed by Welcome Drinks & Introductions at Trinity Hall.	Online Alternative Finance - Global Trends and Horizons <i>Dr Bryan Zhang</i>	Digital Transformation - Looking Outside Professor Stelios Kavadias	Learning from the Field - Share Experiences of Leading Bankers	Leading Our People into the Future Dr Philip Stiles	Integration of Learnings; Setting Your Business Agenda Dr Kishore Sengupta
	Evening Break	Evening Break	Evening Break	Evening Break	Evening Break
	Welcome Dinner at Queen's College with dinner talk: Managing the Unforseen Baron Wilson of Dinton			Final Gala Dinner at Corpus Christi College. Professor Christoph Loch, Dean of the Cambridge Judge Business School will officiate.	

PROGRAMME FEES*

MALAYSIAN PARTICIPANTS

MYR 40,000 per participant

USD 10,000
per participant

* Fee includes on-campus University college accommodation with breakfast (from 28 July - 3 August 2019), lunch and other refreshments on programme days, as well as programme materials for one participant. It does not include dinner (except for the 2 gala dinners) and lunch on the weekends.

The programme fee is STF claimable for qualifying Malaysian banks. ABS has also received approval for special exemption to be made to the STF Credit Guideline to allow for these financial institutions to claim the full amount of their roundtrip airfare for the purpose of attending the programme.

REGISTRATION

Please register online at

www.asianbankingschool.com/our-programmes/executive-education

Alternatively, you may email your completed Registration Form to **training@asianbankingschool.com**Terms and conditions apply. Please visit

www.asianbankingschool.com/terms-and-conditions

ENQUIRIES

Please contact Asian Banking School at:

Tel: +603-2742 7822 or

Email: training@asianbankingschool.com

CPD POINTS



Recognised by the Chartered Banker Institute as appropriate for CPD purposes

Note: All Information in this publication is correct at the time of printing but may be subject to change.



Morning Session: Strategic Perspectives on Banking Digital Futures

Strategy is about the positioning of an organisation in its environment in order to be successful. This considers various key aspects of an organisation including inputs, operations and demands/outputs. It was called "strategic planning" but has now become "emergent strategy" as the environment is changing more quickly, and as it is becoming less clear what the environment even is and what "success" is. This opening session will consider the changing nature of strategy in the digital era and sharing economy and/or the winner-take-all economy, as well as explore strategic challenges in today's (and the future's) environment. By the end of the session, participants will have a set of structured tools to help them identify the strategic shifts that their own organisation needs to make and lead such strategic analysis into the digital futures.

Afternoon Session: Online Alternative Finance - Global Trends and Horizons

This session will be delivered by the world leading Cambridge Centre for Alternative Finance. Drawing on cutting edge research that the Centre conducts, the session will explore and analyse the development of online alternative finance channels, instruments and systems across key regional markets. It begins with a global market overview based on empirical data, then takes a deeper dive into industry verticals such as crowdfunding, peer-to-peer lending, mobile payments, cryptoassets, blockchain and RegTech. Participants will be challenged to think about digital transformation in the financial services on a strategic level and to formulate appropriate responses to adapt to change.

Welcome Gala Dinner and Talk

This dinner will be held at Queen's College, one of the 31 colleges of the University of Cambridge to give participants the opportunity to experience the ambience of what it would be like to be studying in Cambridge. Baron Wilson of Dinton will be the guest speaker during dinner. Drawing on his 36 years in the British Civil Service including serving as Cabinet Secretary under Mr Tony Blair, Richard Wilson will address the challenges faced by leaders in conditions of uncertainty including leadership in times of change, the unexpected nature of the unexpected, examples drawn from the public sector, the role of government in the successful running of an economy and its interaction with the private sector, and the importance of good contingency planning

TUESDAY, 30 JULY 2019

Morning Session I: Artificial Intelligence: Opportunities and Risks for Banking

This session looks at Artificial Intelligence (AI) and its applications in the real world. Delivered by a leading AI practitioner, the speaker will cut through some of the rhetoric and focus on how AI is adding value to business and to banking today. With an understanding of AI as a broad collection of many technologies and an appreciation of how some of those technologies are being applied in industry today, we will then consider some of the pitfalls and risks, and how AI technologies that improve the customer experience, add value and comply with regulatory constraints can be implemented in banking.

Morning Session II: Big Data Predictions of Customers' Psychology

In January 2019, New York's top financial regulator gave permission for life insurers to use data from social media when setting premium rates. But why would life insurers be interested in social media data? The speaker will explain his big data and machine learning research which found that intimate psychological traits like personality can be predicted from social media data such as Facebook Likes and status updates. We will discuss implications of being able to understand customers better, such as for targeted marketing and making loans, and also think about how companies can use customers' data in a way that ensures they remain comfortable.

Afternoon Session: Digital Transformation - Looking Outside

Any business's success is determined by a system in which various features interact in complex ways to create and capture value. Such features include defining the customer value proposition and the pricing mechanism, indicating how the company will organise itself and whom it will partner with to produce value, and specifying how it will structure its supply chain. Winning business models always serve as the effective interface between what the marketplace wants and what data and technology enable. On the tech side, one trend is the development of sensors that allow cheaper and broader data capture. Another is that big data, artificial intelligence and machine learning are enabling industries to turn enormous amounts of unstructured data into rules and decisions. A third is that connected devices (the internet of things) and cloud technology are permitting decentralised and widespread data manipulation and analysis. On the market side, shifting customer demands, turbulent geopolitical and economic environment and heightened regulation further increase the challenges for banks looking to grow market share.

This session explores key features of innovative and transformative business models that represent potential solutions for linking market demand and digital and technological capability. It will engage the participants with a hands-on session that will question which further transformations may happen in banking and in the financial industry and how as senior leaders they will actively assess new potentials and opportunities for a blueprint for transformative success.

WEDNESDAY, 31 JULY 2019

Morning Session: Digital Transformation - Looking Inside

In the previous session, digital transformation is examined from the outside, linking banking's service and product outputs with market demands and digital and technological inputs. This session looks at digital transformation from the organisational point of view. 'Digital', as a participatory layer of web-based media that allows users to self-select their own experiences and affords the organisation the ability to bridge media, gain feedback, iterate their service and build and activate relationships, indicates that building a true digital enterprise requires significant internal transformation. For example, it requires opening up your institution to the right kind of innovation and nurturing the right kind of culture and people. It is as much about relationship and service management as about technology.

Afternoon Session: Learning from the Field - Share Experiences of Leading Bankers

For this session, participants will have an opportunity to meet with peers and leading practitioners in banking, exchange experiences, lessons learned, viewpoints and ideas on how banks in the UK and in the ASEAN region are responding to digital disruptions within global, regional and national contexts, the changes that digital forces have engendered, and how they should find a way forward.

THURSDAY, 1 AUGUST 2019

Morning Session: Transforming the Organisation for the Digital Age

Key ingredients for strategic success in the emerging digital age include resource fluidity, collaboration and rapid experimentation and prototyping across teams, functions and disciplines. It also requires leaders to have the strategic sensitivity to enable agile decision-making by taking in a diversity of views. Agility and flexibility are essential for organisational structure and processes in a digital enterprise. As senior leaders, how do we adapt and transform the set-up of our organisations to empower more localised innovation and autonomy that are more responsive to the market? How do we align the organisation with the new value creation paradigm in areas such as the re-defining of expertise and accessing a diversity of skills and perspectives? These are the questions we will address in the session.

Afternoon Session: Leading Our People into the Future

This session is about the culture and the people side of actually making digital transformation happen. The impact of major changes in digital infrastructure and the greater reliance on AI and new technologies will have major implications for organisational design and culture, and also on the interactions people will have with technology. During this session, we will discuss how leaders drive organisations and steer teams and individuals to adapt to the structural, cultural and psychological impact of transformational technologies.

Final Gala Dinner and Certificate Ceremony

Before the programme ends, one of the traditions of the University is to have a final Gala dinner for participants. It will be held at Corpus Christi College, with Professor Christoph Loch, Dean of the Cambridge Judge Business School officiating the Certificate Ceremony.

FRIDAY, 2 AUGUST 2019

Morning Session: Shaping the Future of the Industry

Banking as an industry finds itself in an unprecedented complexity, ambiguity and inter-connectedness with exponential digital and technological development. Such changing environments pose not only challenges but also opportunities for the industry to reshape its future. The opportunities and threats created by digital and technological development require new approaches to challenge the dominant logic of the industry and the organisation, combined with insights into trends and uncertainties. This session therefore links back to the strategic discussion in the previous days of the programme and the wider canvas of long term thinking. We explore how senior leaders, should for the future, cope with the digital era.

Afternoon Session: Integration of Learnings and Setting Your Business Agenda

This session is one of the most important parts of the programme. It is an opportunity for participants to reflect on key take-aways from the programme and plan; a chance to think about how they can utilise their strengths, build on their development needs and apply the key learnings from the class to the workplace. Participants will be asked to list key objectives of what they will do differently when they return to the workplace. There will be group discussions on their action plans where their key objectives will be robustly challenged.

LEARNING OBJECTIVES

Upon completion of this programme, participants will have:

- Enhanced their leadership capacity in making strategic decisions for their own institutions into digital futures
- Developed strategic directions to drive key aspects of digital transformation as key decision makers
- Developed a leadership strategy to successfully scale transformative innovation across their ecosystems

BECOMING ALUMNI

Participants will have membership of the Cambridge Judge Business School Executive Education alumni network following successful completion of the Programme. Executive participants will be sent instructions to allow them to access the online community at the Business School as well as an Executive Education specific alumni group. Benefits of being a member of these communities include access to a network of very diverse, high calibre international executives from across the sectors; information on new Cambridge programmes for continuing professional and executive development; a series of online webinars and physical faculty-led events on different business and leadership themes; regular communications and news from the faculty and team at Executive Education.



Dr Kishore Sengupta

Reader in Operations Management; Director of Executive Education; Academic Programme Director, Cambridge Summer School Programme



Kishore Sengupta's current research, teaching and consulting activities are focused on managing complex projects, managing complexity in organizations, and managing innovation in networks. Before joining Cambridge Judge Business School, he held faculty positions at INSEAD, Fontainebleau, France (2000-2014), the Naval Postgraduate School, Monterey, California, USA (-1989-2000), and the Hong Kong University of Science and Technology (1996-1998). He has also worked at the AT&T Network Software Center (now Alcatel-Lucent) and Ernst and Young. His responsibilities have included serving as advisor on complex projects with large organizations, NASA, and the U.S. Government Department of Defense.

Dr Sengupta's consulting activities involve organizations in USA, Asia and Europe.

Dr Sengupta's published work in the academic and business literatures includes a widely-acclaimed article in the Harvard Business Review (February 2008) on how managers fail to learn from experience. The accompanying podcast is one of the most-downloaded in INSEAD's history (http://tinyurl.com/mq2ecxk). His research has been highlighted in the Wall Street Journal (http://tinyurl.com/kgaopcy). Dr Sengupta has extensive experience in the design and delivery of executive education programmes, and teaches in the flagship programmes of Cambridge Judge Business School.

Dr Kamal Munir Reader in Strategy & Policy; Race & Inclusion Champion, University of Cambridge



Dr Kamal Munir has been teaching Strategy and Policy at Cambridge Judge Business School since 2000. Dr Munir's research focuses on the emergence of markets, disruptive innovations and strategy. His research also spans the competitive advantage of nations.

Dr Munir has published several articles in leading organisational and economic journals, including the Academy of Management Journal, Organization Studies, Research Policy, and the Cambridge Journal of Economics, and presented his work at numerous international conferences. At the same time, he has written numerous articles for newspapers and magazines including the Financial Times, The

Guardian, Dawn and World Business. His work has been quoted and cited in several forums, including BBC's Hard Talk, CNN, Wall Street Journal and BusinessWeek. He is the founder of OTREG, an international discussion forum for organisational theorists, a Senior Editor of Organization Studies and an Associate Editor of the Journal of Management Inquiry.

Dr Munir has consulted for the State Bank of Pakistan, the World Bank, and the Asian Development Bank. He has also been a consultant to the governments of UK, Pakistan and Nigeria. In the private sector, he served as a consultant and trainer for several leading organisations including McKinsey & Co; Shell Petroleum; and British Telecom. He is frequently invited internationally to speak on issues related to social, technological and economic change. Dr Munir is a Visiting Professor in Economic Sociology at LUMS, Pakistan, where he served as Dean of Humanities and Social Sciences in 2015/16. From 1996 to 2000, Kamal taught at McGill University in Canada.

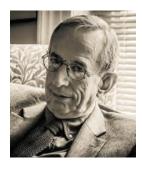
Bryan Zhang

Co-Founder and Executive Director, Cambridge Centre for Alternative Finance



Bryan is trained in economic geography and public policy. His research examines the accumulation and allocation of capital for start-ups and SMEs through alternative circuits of finance in a geographical and comparative context. Since 2013, Bryan has led and co-authored some of the most influential industry reports on the state of alternative finance both at national and international levels. He has advised and collaborated with numerous institutions and organisations including the Financial Conduct Authority, the British Business Bank, the Department of International Development, the European Commission, the World Bank, Oxfam and Unilever. Bryan is also a Senior Fellow at the Financial Innovation Lab.

Baron Wilson of Dinton Life Fellow (Former Master) Emmanuel College



Richard Wilson was born in Glamorgan and educated at Radley (1956-1960) and Clare College Cambridge (1961-1965). He was called to the Bar but, rather than practice, entered the Civil Service as an assistant principal in the Board of Trade in 1966. He subsequently served in a number of departments including 12 years in the Department of Energy where his responsibilities included nuclear power policy, the privatisation of Britoil, personnel and finance. He headed the Economic Secretariat in the Cabinet Office under Mrs Thatcher from 1987-90 and after two years in the Treasury, was appointed Permanent Secretary of the Department of the Environment in 1992. He became Permanent Under Secretary of the Home Office in 1994 and Secretary of the Cabinet and Head of the Home Civil Service in

January 1998. He was Master of Emmanuel College Cambridge from 2002-2012. In the private sector he was a non-executive director on the board of BSkyB for 10 years from 2003 to 2013 and Chairman of C Hoare & Co, the private bank, from 2006-2016. He holds a number of appointments in the charitable sector.

Dr David Stillwell Deputy Director, Psychometrics Centre; Lecturer in Big Data Analytics & Quantitative Social Science



Dr David Stillwell would describe himself as a computer nerd but is perceived rather as a Mark Zuckerberg of Psychometrics. In June 2007, between obtaining his first degree and embarking on his Masters, David began a personal side project designing applications for social networks. The result was the myPersonality Facebook application that allows users to take real psychometric tests and receive feedback on their results. Today myPersonality has collected data from more than 6 million people and the resulting database has become a priceless academic resource used by numerous researchers all over the world.

Since these early successes, the influence of David's work has expanded considerably, so that today its impact ranges from targeted online advertising, psychometric adaptive test development, ipsative techniques in test design, the real-time analysis of online digital footprints, behavioural prediction and state-of-the-art school examinations. He was recently named by Pacific Standard Magazine as among their 'top 30 thinkers under 30', the young men and women they predict will have a serious impact on social, political and economic issues in the near future.

Ben Taylor CEO & Co-Founder, Rainbird Technologies



Ben first studied Artificial Intelligence in the late 90's. After completing his degree, he went on to specialise in expert system technology in the digital publishing market. He created algorithms for digital layout and innovated new ways of optimising printing workflow. He joined Adobe as a Computer Scientist in 2004 where he worked on Adobe Acrobat and the PDF format, focusing specifically on developing high-speed Raster Image-Processing.

He then joined a start-up transforming the motor insurance industry using Al. As Director of Technology, Ben led the technical development of an award-winning Al system which became a market leader in the motor claims arena. His experience in

the complexities involved in capturing human expertise in software lead him to prototype Rainbird. Rainbird was accepted by the prestigious Techstars business accelerator in 2014 and is now working with the world's largest enterprises tackling some of their biggest problems.

Professor Stelios Kavadias

Margaret Thatcher Professor of Enterprise Studies in Innovation & Growth; Director of Entrepreneurship Centre



Professor Stelios Kavadias serves as the Associate Dean of Research at the Cambridge Judge Business School (CJBS) and as the Director of the Entrepreneurship Centre. He is an expert on the innovation and growth challenges that small and large organisations face, and directs the CEO Growth Challenge programme offered by CJBS' Entrepreneurship Centre. He serves as an Associate Editor for Management Science's Entrepreneurship and Innovation department, and as the Department Editor for the R&D, New Product Development and Project Management department of Production and Operations Management Journal. Recently, his work on transformative business models featured in the Harvard Business Review, and Barclays sponsored a research report on scale-ups that he

co-developed with a team of experts from CJBS. He is often invited as a keynote to leadership events for major corporations and has authored award-winning case studies.

Prior to coming to the Judge, Stelios held the Steven A. Denning Chair of Technology and Management at Georgia Tech in the USA, where he directed the GE Energy Project Leadership Management Programme. He has also been a Batten Fellow at the Batten Institute of Innovation and Entrepreneurship at the Darden School of Business.

Dr Philip Stiles

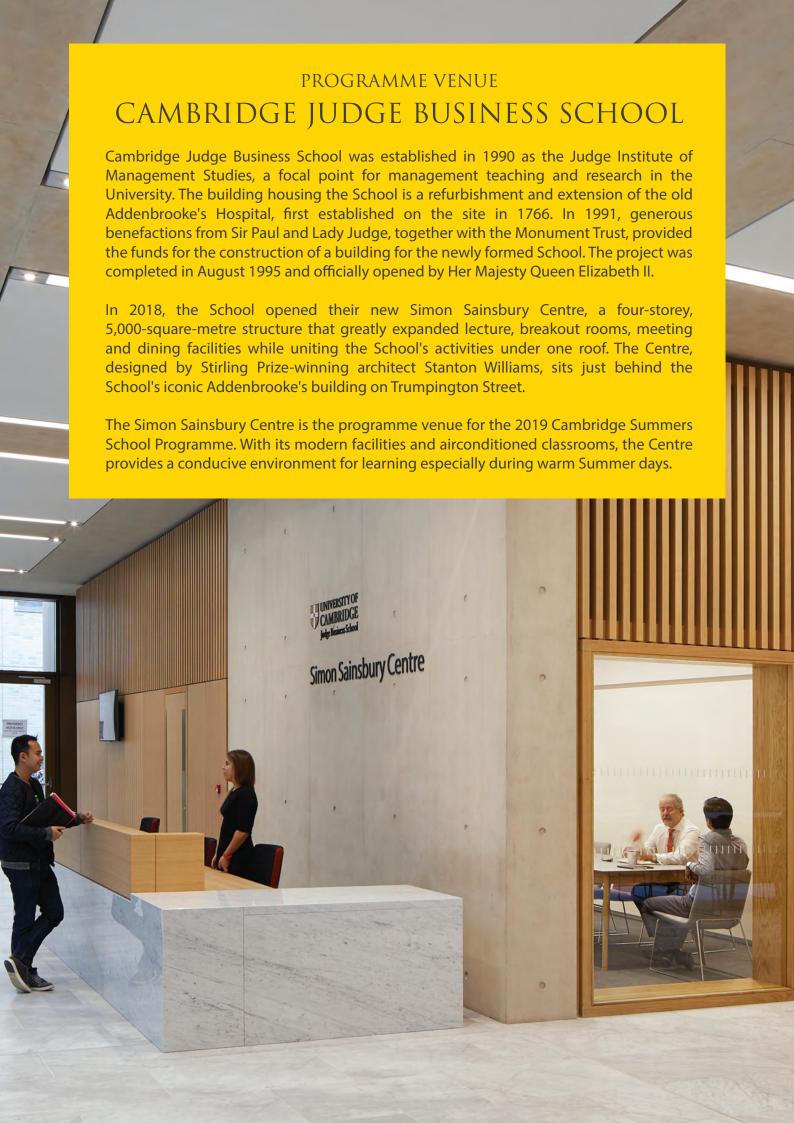
Co-Director of the Centre for International Human Resource Management University Senior Lecturer in Corporate Governance



Philip developed the Global Human Resource Research Alliance, a research group involving 30 companies worldwide - American Express, BAE Systems, BT, EDF, GE, General Mills, IBM, IKEA, Infosys, Matsushita, Oracle, Procter and Gamble, Rolls-Royce, SANYO, Sealed Air, Shell, Siemens, TCL, TNT, and Unilever. The project represents the most comprehensive worldwide research study in the subject. The contribution to knowledge has been to identify both innovative and best HR practices within companies, and to show how human capital integrates with key dimensions of social and organisational capital.

Philip is also engaged in work on corporate governance, focusing primarily on the dynamics of boards of directors. He was involved in research for the Higgs Review on the Effectiveness of Non-Executive Directors, and he is also involved in examining the nature of succession within companies, carried out in collaboration with an international headhunting organisation. He consults to several organisations in both the private and public sector.







ACCOMMODATION

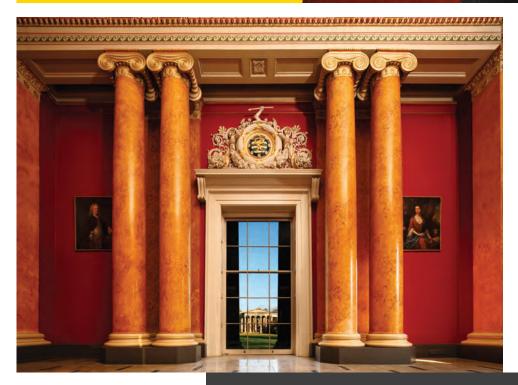


DOWNING College

Downing College was founded in 1800 and is set on twenty acres of beautiful grounds and gardens. It is located directly behind the Cambridge Judge Business School.

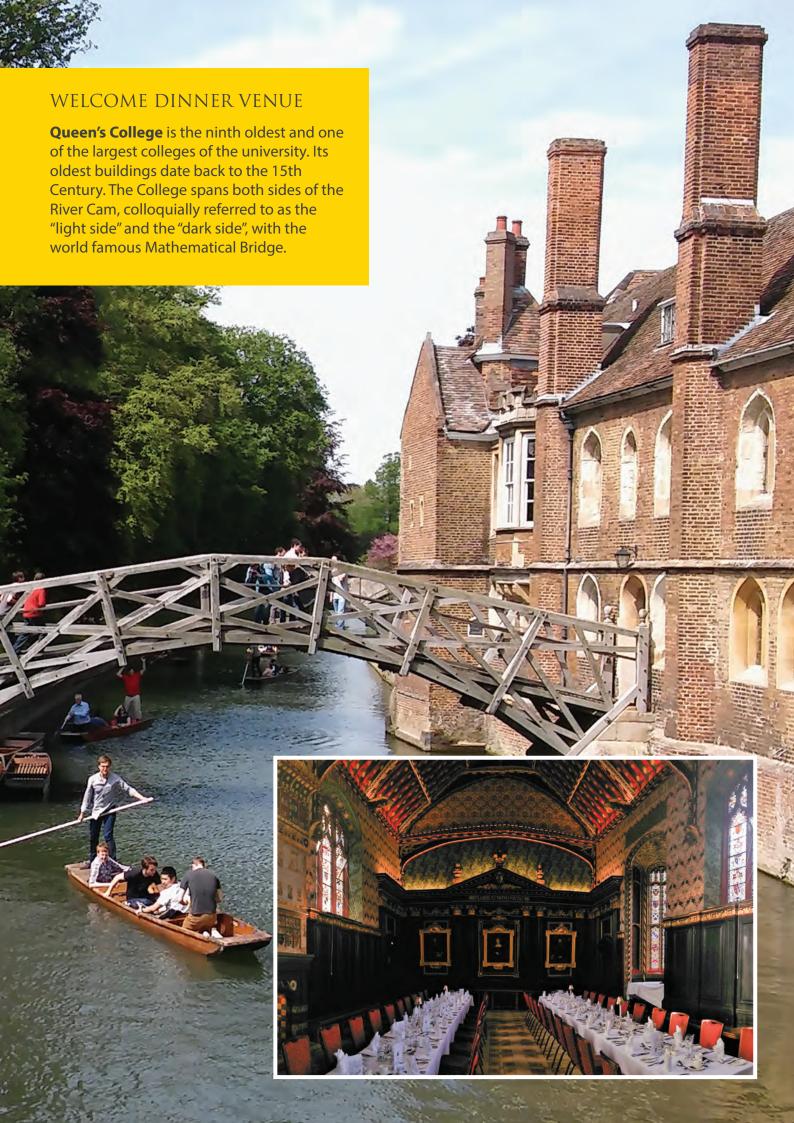
Accommodation will be provided from 28 July - 3 August 2019 at Downing's hotel-standard en-suites. Serviced daily, all rooms have private modern bathrooms complete with toiletries, a welcome tray, television and wi-fi.

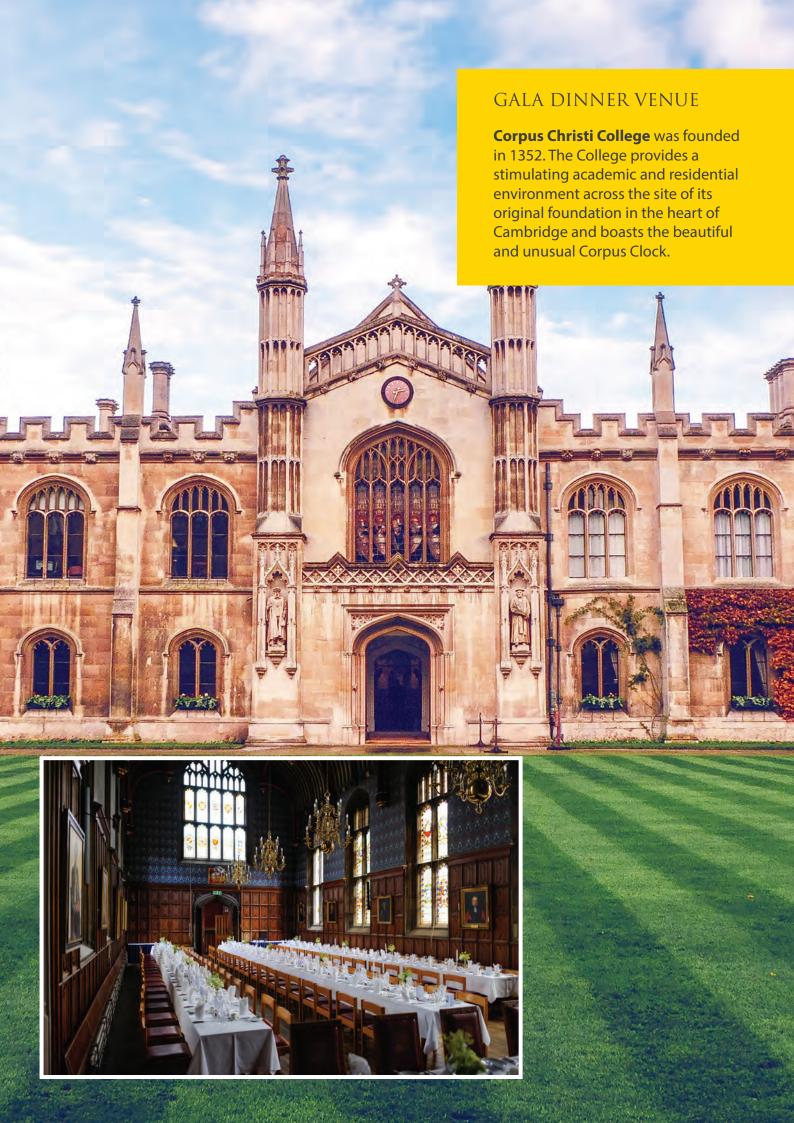




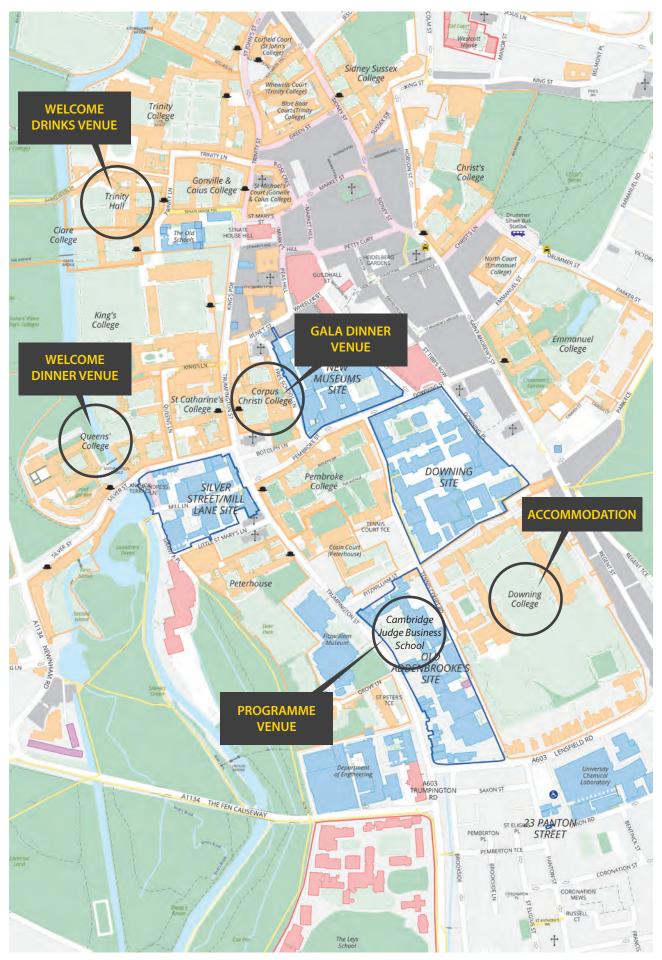
THE HALL

Restored to its original early nineteenth century decor, the award-winning Hall of Downing College (pictured above) is the breakfast venue for the Programme.





LOCATION MAP



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GETTING TO CAMBRIDGE

GETTING TO CAMBRIDGE

Cambridge is located about 80km north of London and is well-served by road, rail and airport links. It is within easy reach of some but not all of London's international airports.

London Heathrow and London Gatwick are the two principal airports providing international flights - these airports are approximately 2-3 hours away from Cambridge, according to your chosen method of transport. London Stansted, the nearest airport to Cambridge (only 45 minutes away), also offers flights to and from European destinations only. From Heathrow Airport, it is about 90 - 120 minutes by car and 2.5 hours on the National Coach Express. Gatwick is the least convenient London airport, being on the opposite side of London. Cambridge does not have its own international airport.

TRAVELLING FROM LONDON AIRPORTS TO CAMBRIDGE BY TRAIN

For London Gatwick and London Heathrow, you will first need to take a train from the airport to central London. You will then need to travel across London by Tube to either Liverpool Street Station or King's Cross Station to take a direct train to Cambridge.

From London Gatwick

Take the Gatwick Express train from the airport to Victoria Station, central London (journey time c.35 minutes), and then take the Tube on the Victoria Line to King's Cross Station (journey time c.20 minutes), to take the direct train to Cambridge Station (journey time c.1 hour). http://www.gatwickexpress.com/

From London Heathrow

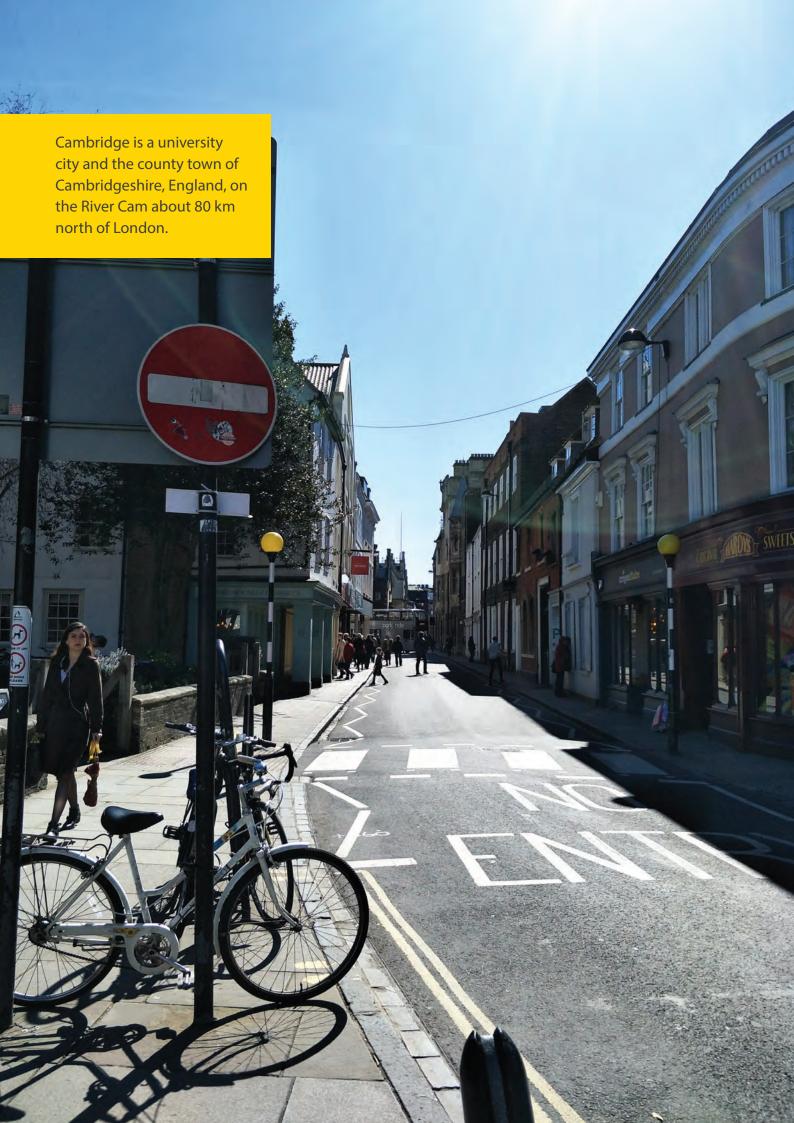
Take the Heathrow Express train to Paddington Station, central London (journey time c.15 minutes), and then take the Tube on the Circle Line to King's Cross Station or Liverpool Street Station (journey time c.20-30 minutes), to take the direct train to Cambridge Station (journey time c.45 minutes to 1 hour) https://www.heathrowexpress.com/

Or take the Tube from London Heathrow on the Picadilly Line to King's Cross Station (journey time c.1 hour), to take the direct train to Cambridge Station (journey time c.45 minutes).

By taxi – book online at www.taxisheathrow.co.uk

By train – book online at www.thetrainline.com

By express coach – book online at www.nationalexpress.com/en/airports/heathrow -airport.aspx



ABOUT ASIAN BANKING SCHOOL

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 relevant training programmes that cover a comprehensive list of banking areas that are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of its clients.

Through its sector-leading Executive Education programmes including the ground-breaking Global Banking Leaders Programme with Cass Business School, City, University of London, as well as the Emerging Banking Leaders and Summer School Programmes with the University of Cambridge Judge Business School, ABS equips banks and its senior executives with the right knowledge to take them up and move them forward.

ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body. It is also the exclusive training partner for the Chartered Banker Institute in the UK.

ABS also 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. It is also responsible for designing, developing and delivering the industry-wide Ethics and AML / CFT programmes.

ABOUT CHARTERED BANKER INSTITUTE

The **CHARTERED BANKER INSTITUTE** is the largest professional body for bankers in the UK, with more than 30,000 members. Their impact and influence continues to grow, with members and students in 87 countries worldwide.

They are the oldest banking institute in the world, and proud to be the only organisation in the world approved by the UK's Privy Council to award the "Chartered Banker" designation to qualified members. Founded in 1875, to serve the public interest by enhancing and sustaining the highest standards of customer-focused, ethical professionalism in banking, their work today is as important as it was 140 years ago.

Asian Banking School

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