PRESENTING THE 2ND ANNUAL

Responsible Lending and Borrowing Summit

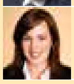
Risk, Responsibility & Reputation

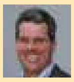
20 – 21 February 2018 | Radisson Blu Plaza, Sydney

FEB

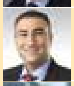
PRESENTATIONS FROM:

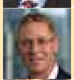

Philip Field, *Lead Ombudsman, Banking & Finance,* **Financial Ombudsman Service**

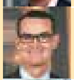

Kate Jackson-Maynes, *Partner,* **King & Wood Mallesons**

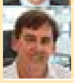

Professor Ross Buckley, *Scientia Professor, Centre for Law Markets & Regulation (CLMR),* **UNSW Australia**


Craig McMahon, *Chief Operations Officer,* **Teachers Mutual Bank**


Mario Rehayem, *CEO,* **Pepper Financial Services Group**

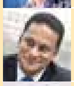

Andrew Williamson, *Managing Director,* **The Risk Board**

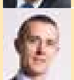

Kevin Potter, *Chief Operating Officer,* **Heritage Bank**

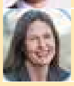

Gregory Mowle, *Lecturer,* **The University of Canberra**


Frances Russell-Matthews, *Head of Legal & Company Secretary,* **Experian Australia Credit Services**

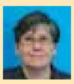

Greg Dickason, *CTO International,* **Corelogic**


Raj Venja, *Chief Executive Officer,* **Credit & Investments Ombudsman**


Mike Laing, *Executive Chairman,* **Australian Retail Credit Association**


Karen Cox, *Coordinator,* **Financial Rights Centre**

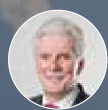

David Brandon, *National Manager Professional Standards,* **Australian Property Institute**


Anne Scott, *Principal Adviser,* **Australian Small Business & Family Enterprise Ombudsman**

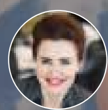

Michelle Bullock, *Assistant Governor,* **Reserve Bank of Australia**


Chris Green, *Group Senior Manager, Credit,* **Australian Securities & Investments Commission**

FEATURING:


Colin Neave AM, *Customer Fairness Advisor,* **ANZ**


Monika Tu, *Director,* **Black Diamondz**


Lisa Claes, *CEO,* **Corelogic**


David Nichols, *Chief Risk Officer,* **Xinja**


Gerard Brody, *CEO,* **Consumer Action Law Centre**

REGISTER NOW www.informa.com.au/responsiblelending2018

informa

Responsible Lending and Borrowing Summit

Tuesday 20 February 2018

DAY 1

9:00 **OPENING** | Opening remarks from the Chair

REBUILDING TRUST IN LENDING PRACTICES FOR BANKING & FINANCE

9:15 **RESERVE BANK OF AUSTRALIA ADDRESS & Q & A**

'Mortgage Finance'

Michelle Bullock, *Assistant Governor,*
Reserve Bank of Australia

9:50 **REGULATORY UPDATE**

'Interest only loans'

Chris Green, *Group Senior Manager, Credit,*
Australian Securities & Investments Commission (ASIC)

10:30 Networking and refreshment break

DISRUPTION, OPPORTUNITY & RESPONSIBILITY

11:00 **New player same rules – NEO banks & operational risk**

David Nichols, *Chief Risk Officer,* **Xinja**

11:30 **ROUNDTABLE**

Rebalancing stakeholder interests in financial services

Mario Rehayem, *CEO,* **Pepper Financial Services Group**

Kevin Potter, *Chief Operating Officer,* **Heritage Bank**

Andrew Williamson, *Managing Director,* **The Risk Board**

12:30 Lunch and networking break

AVOIDING & RESOLVING DISPUTES

13:30 **FINANCIAL OMBUDSMAN'S UPDATE**

— Trends in responsible lending disputes coming to FOS
— How to prepare for a responsible lending conciliation conference
— Tips on resolving disputes early

Philip Field, *Lead Ombudsman, Banking & Finance,*
Financial Ombudsman Service

14:10 **REFORM INSIGHTS Q & A**

The establishment of Australian Financial Complaints Authority (AFCA)

— Governance for the new scheme - who should be on the board?
— What are the challenges in bringing together the culture of different schemes overlaid by financial services industry segment cultures?
— How do you ensure consistency of decision making in a new scheme?
— What is an appropriate funding model for the new scheme?

Philip Field, *Lead Ombudsman, Banking & Finance,*
Financial Ombudsman Service

Colin Neave AM, *Customer Fairness Advisor,* **ANZ**

Gerard Brody, *CEO,* **Consumer Action Law Centre**

15:00 Networking and refreshment break

HOUSING AFFORDABILITY

15:30 **Are we over leveraged?**

— Looking under the covers, what is the data telling us

Lisa Claes, *CEO,* **Corelogic**

16:00 **INSIGHTS**

Valuations & international standards – Australia

— Why do banks request Valuers to provide mortgage valuations?
— Are banks relying on valuers to justify their actions?
— Is the process independent of the banks influence on when the valuation is done in relation to the loan application or hardship cases?
— IVS 2017 and how it impacts Australian Valuers
— The recent alliance between API & RICS

David Brandon, *National Manager Professional Standards,*
Australian Property Institute

16:30 **CLOSING** | Closing remarks from the Chair

16:40 Networking drinks

SPONSORSHIP AND EXHIBITION OPPORTUNITIES

Excellent opportunities exist to showcase your organisation.
For further information, please contact:
Andrew Sinkovich, Sponsorship Manager
Phone: (02) 9080 4008
Email: andrew.sinkovich@informa.com.au

Responsible Lending and Borrowing Summit

Wednesday 21 February 2018

DAY 2

9:15 **OPENING** | Opening remarks from the Chair

CREDIT & RESPONSIBLE LENDING OBLIGATIONS

9:30 **Why bankruptcy is on the rise & why credit card debt overload is responsible?**

Gregory Mowle, *Lecturer,* **The University of Canberra**

10:05 **CREDIT & INVESTMENTS OMBUDSMAN UPDATE**

Raj Venga, *Chief Executive Officer,*
Credit and Investments Ombudsman

10:40 Networking and refreshment break

CREDIT & THE FUTURE OF REPORTING

11:00 **INSIGHTS**

The future of credit reporting

Mike Laing, *Executive Chairman,*
Australian Retail Credit Association

11:30 **ROUNDTABLE**

Comprehensive Credit Reporting (CCR) – a new paradigm

FSI recommendation 20: *Support industry efforts to expand credit data sharing under the new voluntary comprehensive credit reporting regime. If, over time, participation is inadequate, Government should consider legislating mandatory participation.*

- Benefits of an assessment system that captures a wider comprehensive view
- The provision for providers to collect and share data, allowing
- Improved loan portfolio performance
- Basel III compliance
- Increase in competition

Mike Laing, *Executive Chairman,*
Australian Retail Credit Association

Gregory Mowle, *Lecturer,* **The University of Canberra**

Frances Russell-Matthews, *Head of Legal & Company Secretary,*
Experian Australia Credit Services

Karen Cox, *Coordinator,* **Financial Rights Centre**

12:15 Lunch and networking break

FINANCING & RESPONSIBLE LENDING OBLIGATIONS

13:00 **The impact of responsible lending regulations on foreign investment**

Monika Tu, *Director,* **Black Diamondz**

13:30 **Lessons learnt from recent breaches**

14:00 **CASE STUDY**

Recent examples of malpractice

- Most recent cases that have not adhered to responsible lending practices that we can learn from

Kate Jackson-Maynes, *Partner,* **King & Wood Mallesons**

BUSINESS LENDING

14:30 **INSIGHTS & SHORT Q & A**

Improving small business lending practices

Anne Scott, *Principal Adviser,*
Australian Small Business & Family Enterprise Ombudsman

15:15 Networking and refreshment break

OPEN BANKING - A STEP CHANGE IN INNOVATION

15:30 **ROUNDTABLE**

Open Banking – why a one size fits all will no longer apply

- The empowerment of the consumer and the impact on responsible lending
- Why the race towards an innovative response to pursue the consumer will shift the balance of power
- The future of regulation and the challenges greater innovation and competition will bring

Greg Dickason, *CTO International,* **Corelogic**

Craig McMahon, *Chief Operations Officer,* **Teachers Mutual Bank**

Moderator: Professor Ross Buckley, *Scientia Professor,*
Centre for Law Markets & Regulation (CLMR), UNSW Australia

CONSUMER OUTCOMES

16:15 **Towards better consumer outcomes**

Karen Cox, *Coordinator,* **Financial Rights Centre**

16:45 End of conference

VENUE DETAILS

Radisson Blu Plaza, 27 O'Connell St, Sydney NSW 2000
Phone: (02) 8214 0000, www.radissonblu.com

Responsible Lending and Borrowing Summit

20 – 21 February 2018 | Radisson Blu Plaza, Sydney

Easy Ways to Register

1 **Web**
www.informa.com.au/responsiblelending2018

2 **Telephone**
+61 (0)2 9080 4307 – Quoting P18K05

3 **Email**
info@informa.com.au – Quoting P18K05

Stay Connected

#RLBS18

Pricing Details

Register Early & Save	Early Bird Rate Book & pay by 31 December 2017				Standard Rate Book & pay from 1 January 2018		
Conference Package	**PRICE**	**GST**	**TOTAL**	**SAVE**	**PRICE**	**GST**	**TOTAL**
Two day conference	$2,195	$219.50	$2,414.50	$200	$2,395	$239.50	$2,634.50
Consumer Advocates/NFP/ Start-Ups and SMEs*	$1,195	$119.50	$1,314.50	$100	$1,295	$129.50	$1,424.50

**SME is defined as an organisation with fewer than 50 employees*

For full terms and conditions, please visit:
www.informa.com.au/responsiblelending2018

If undeliverable return to: PO BOX Q1439, SYDNEY NSW 1230

POSTAGE
PAID
AUSTRALIA