

Your Acclaimed Forum For Seizing Premium Retail Banking Opportunities

Third Annual Middle East

Retail Banking

Forum 2008



12 – 16 October 2008
Dusit Thani Hotel, Dubai, UAE

Discover Best Practise From...



Abdullah N Aleisa
Chief Operating Officer
Jadwa Investment, KSA



Simon L. Clements
Senior General Manager
Group Head, Retail Banking
Burgan Bank, Kuwait



Julia Assaad
Head Of Retail Network
And Sales
BNP Paribas Egypt, Egypt



Garry Marsh
Retail Banking Head
Al Ahli Bank of Qatar, Qatar



Ashish Bhugra
Country Business Manager
Global Consumer Group
Citibank N.A., Bahrain



Suvo Sarkar
General Manager, Retail Banking
Emirates NBD, UAE

And More Than 25 Other Industry Leaders...

This Year At IIR's Retail Banking Forum, You Will:

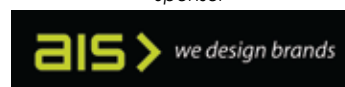
- **Target** and develop products for your customers with confidence
- **Discover** regional retail banking opportunities for growth
- **Focus** on your customers' needs in everything you do
- **React** innovatively to increased competition
- **Gain** best practice insight into the booming Islamic Banking market
- **Develop** effective, streamlined E-Banking and IT systems
- **Meet** the most senior professionals in retail banking
- **Join** the first Middle East Retail Banking Awards

And much more...

Introducing: The Annual Middle East Retail Banking Awards...

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Retail Banking

Forum 2008



Officially sanctioned by the Board of Standards of the American Academy of Financial Management

Dear Retail Banking Professional,

Retail banking in the Middle East is a dynamic industry. Constant change, opportunity and risk highlight the challenges that you are facing today. **IIR's Third Annual Middle East Retail Banking Forum** will dive head-first into proactive growth management, opportunity evaluation and risk minimisation.

Whether you are looking for new ways to collaborate with competing banks, expand into unexplored territory, develop products that will boost your bottom line or network with the leading players in Middle East retail banking, you will find everything you need at the Dusit Thani Hotel, Dubai in October this year.

Moreover, this year's **Retail Banking Forum** is officially sanctioned by the Board of Standards of the American Academy of Financial Management. Further, AAFM has accredited this conference and offers CPD (Continued Professional Development) credits to their members who attend.

It doesn't end there. This year, IIR is proud to introduce the **Middle East Retail Banking Awards 2008**. Award categories range from **Best in Islamic Banking** to **Best Branding for a Retail Bank** to **Retail Banker of the Year**.

As the most **highly recommended** retail banking event in the region, we have focused this year's event on the issues most relevant to you. That is why you will now find internationally recognised tools and techniques for **competing in an increasingly cluttered environment**, the latest insights into **Islamic banking product development and growth** and much more.

Forum attendees will hear from a full variety of **international and regional** retail banking experts during the three day forum. Additionally, two interactive full day **workshops** will give you first hand knowledge of **complex, in depth retail banking strategies and concepts**.

I look forward to seeing you there.

Best Regards,

Keith Parker
Conference Manager
Retail Banking Forum 2008

P.S. Join us for the **First Annual Middle East Retail Banking Awards!**

P.P.S. Take advantage of early bird savings by booking now! See back page for details.

The First Annual Middle East Retail Banking Awards 2008...

In association with IIR's Third Annual Middle East Retail Banking Forum 2008, we are proud to introduce the **Middle East Retail Banking Awards**. Recipients of these awards will show that they have raised the bar in customer service, product development, Islamic banking or any of our other carefully selected awards categories.

The Awards Categories Are:

- Best Middle East Retail Bank
- Best In Islamic Banking
- Most Innovative Retail Bank
- Best Branding for a Retail Bank
- Best Customer Experience
- Best Growth Strategy
- Best E-Banking Offerings
- Retail Banker Of The Year (Recognising A Specific Individual)



Companies can enter as many nominations as they wish in one or more of these categories. The winning company, regardless of size, is simply one which in the opinion of the judges, best meets the criteria for each category.

Awards Ceremony

The Awards ceremony will take place during lunch on the first forum day of the **Middle East Retail Banking Forum**, 13 October 2008. The most senior executives and professionals from the Middle East retail banking industry will be present.

How To Enter

Companies from all over the region are encouraged to nominate themselves and enter their favourite projects or programmes. There is no limit to the number of entries per company.

For more information on these awards and instructions for submitting a nomination, visit our website at www.iirme.com/retailbanking

Awards Sponsor



GMT's workforce management and performance optimization solutions create competitive advantage by enabling companies to improve customer service and sales across their enterprise, while decreasing their labor expenses. The company's product line combines precision forecasting and intelligent scheduling with powerful analytics and performance management tools – delivering a complete solution that can be deployed throughout a company's branch office, back office and contact centers and is priced to deliver rapid return on investment. GMT serves enterprise clients across multiple vertical industries worldwide. GMT's retail banking clients include Branch Banking and Trust (BB&T), Bank of the West, Zions Bancorporation, First Horizon, First Merit, South Carolina Bank and Trust and many others. GMT is a recognized industry leader in client satisfaction due to its unique SureServices client care methodology. The company is privately held with headquarters in Atlanta, Georgia, and offices in the U.K., Australia, and India. For more information, visit www.gmt.com.

Pre-Forum Workshop A Sunday, 12 October 2008

Improve The Strategic Use Of CRM In Your Bank's Profitability Strategy

Workshop Timings: Registration will commence at 8:00. The workshop will begin at 8:30 with refreshments being served at appropriate intervals. The workshop will conclude at 14:30, after which lunch will be served.

Introduction

Strategic Customer Relationship Management in banks is vital, especially when banks need to keep customers satisfied to retain them. For decades bankers used to seek merely a large market share and more loyal customers to achieve profitability, assuming that more customers in their database will lead to a higher net profit. But, according to the findings of recent research conducted on bank customers in an article published in the Harvard Business Review, Cooper and Kaplan reported an astonishing case study which analysed banks' customers and their profitability to discover that 80% of profits are generated from 20% of customers. Even more amazing: the largest customers were producing the biggest losses.

Key Programme Highlights

- Modern database management tools link with individual customer data in retail banking to adjust customer service levels (customer support, privileges, fee waivers, discounts, etc)
- Carefully analyse the segments where your customers belong. There is a greater chance for you to tailor-fit your customer relationship management strategies according to the needs of each particular segment
- Align your internal processes as well as your relationship with external service providers in order to promote profitability among different segments of your customer base
- Customers group together in segments depending on their socio-economic status and their purchasing power, or perhaps through their behaviour in buying or through their demographic settings

- Through analysis, you can determine the level of profit contributed by a customer or a particular customer segment that the bank is serving
- Decide on the best course of action and strategy in managing relationships with customers
- Develop an overall customer relationship management framework that takes into account this enhanced holistic understanding of your customers

Sameh Salah

Assistant Vice President and Branch Manager
Union National Bank, UAE

Since January 1989, Sameh has established an expertise in finance, marketing, interpersonal and communication skills. He is currently employed as an Assistant Vice President and Branch Manager at Union National Bank in the UAE.

Moreover, Sameh has successfully obtained a Master of Business Administration, Banking and Finance track, from the Arab Academy for Science and Technology (2003). He is in the process of finalising his Doctorate of Business Administration, Banking Marketing track (expected August 2008).

Sameh's education, training courses and practice over the course of more than nearly 20 years in the retail banking field has helped him gain a solid background in finance, marketing and retail banking.



What are you aiming to achieve? These senior professionals will help you to get there...

 Furqan Ahmad Head Of Liabilities ADCB Meethaq Islamic Banking, UAE	 Simon L. Clements Senior General Manager Group Head, Retail Banking Burgan Bank, Kuwait	 Brett King CEO, International American Academy of Financial Management, UAE	 Faran Niaz Vice President, Direct Banking Channels MashreqBank, UAE
 Abdullah N Aleisa Chief Operating Officer Jadwa Investment, KSA	 Shadi A. Eideh Head Of eChannels Qatar National Bank, Qatar	 Vikram Krishna Head, Retail Loans Emirates NBD, UAE	 Sundar Parthasarathy Vice President And Head Of Retail Assets Abu Dhabi Commercial Bank, UAE
 Eman Abdul Aziz Al-Ali Head Of Electronic Banking Bank of Kuwait and The Middle East Ahli United Bank Group, Kuwait	 Emad El Sahhar Chief Operating Officer, Bayt Al Mal RAK Bank, UAE	 Garry Marsh Retail Banking Head Al Ahli Bank of Qatar, Qatar	 Sameh Salah Assistant Vice President And Branch Manager Union National Bank, UAE
 Julia Assaad Head Of Retail Network And Sales BNP Paribas Egypt, Egypt	 Ziad Fatayer Head Of Retail Banking Bank of Jordan, Jordan	 Maher Mezher Head Of Retail And Marketing Head Of Branches Management Lebanon And Gulf Bank, Lebanon	 Suvo Sarkar General Manager, Retail Banking Emirates NBD, UAE
 Ashish Bhugra Country Business Manager Global Consumer Group Citibank N.A., Bahrain	 Anitha Jinjil Head Of Marketing And Segmentation SME Banking Standard Chartered, UAE	 Gary Mond Head Of Retail Banking International Bank of Qatar, Qatar	 Syed Jafri Product Manager Consumer Banking Noor Islamic Bank, UAE
 Dr. Adnan Chilwan Chief Marketing Officer Dubai Bank, UAE	 Rahmatullah Khan Head Of Consumer Products Commercial Bank of Dubai, UAE	 Suresh Nanda Managing Director And Head ING Asia Private Bank Limited, UAE	 Ebrahim Jalili Head Of Consumer Banking United Bank Ltd., Bahrain

And many more...

Forum Day One: Monday, 13 October 2008

8.00 Registration And Coffee

8.30 **Opening Remarks From the Chairman**
Suvo Sarkar
General Manager, Retail Banking,
Emirates NBD, UAE



Middle East Retail Banking Market Update And New Opportunities

8.45 **Overview: The Risks, Current Trends And Future Changes To Expect In Middle East Retail Banking**

- Understand the current ME retail banking environment
- Where is the region headed?

Farooq Lone

Manager Retail Lending, Product Development Sales And Operations, Personal Banking Division
Al Masraf Bank, UAE

9.05 **Bank 2.0 - A Vision Of Retail Financial Services For The Year 2020 And What Retail Banking Players In The Region And Globally Need To Do Now To Be Prepared For Those Changes**

- Technology, adoption and disruptive innovation
- Collective curation, social networking and web 2.0
- Payments and cash: RFID, biometrics, micropayments, digital cash and AML legislation
- Pattern recognition, predictive and pre-cognitive selling, permission marketing
- Changing global markets and capital flows

Brett King, CEO, International
American Academy of Financial Management,
UAE



Islamic Banking Opportunities

9.55 **Panel Session: Islamic Banking: Core Values, Where It Is Now And Where It Is Going...**

- Where is the growth in Islamic banking and who are the primary purchasers of these products?
- How to capture market share during the rapid expansion of these products

Rehan Dawer, SVP, Head Of Marketing And Distribution
Guidance Financial Group, USA

Faisal Iqbal, Head Of Secured Loans, Barclays, UAE
Dr. Adnan Chilwan, Chief Marketing Officer
Dubai Bank, UAE

10.25 Morning Refreshments And Networking Break

10.40 **Successful Islamic Finance Product Development And Introduction To The Market**

- New product planning: Concept, definition, profitability and feasibility

- New Product Introduction
- Post Launch Product Management

Furqan Ahmad, Head Of Liabilities
ADCB Meethaq Islamic Banking, UAE



11.20 **Effective Introduction And Management Of Islamic Credit Cards**

- Discover differing views and different strategies including key drivers for growth
- Measuring Shari'ah compliance and cost competitiveness
- Challenges in marketing Islamic cards

Dr. Adnan Chilwan, Chief Marketing Officer
Dubai Bank, UAE



12.00 **IIR Majlis – Structured Networking Session**

In this structured session you will have the opportunity to meet a number of people you haven't met before. You will be able to exchange basic information and your business cards, making it easier for you to start a conversation with these people during other networking opportunities provided by the forum. You will be formed into pairs and have approximately one minute to introduce yourselves before moving on to a new person. Remember to bring plenty of business cards.

12.30 Lunch And Networking Break

Develop Your Retail Banking Business Unit And React To Increased Competition

13.30 **Extending Your Bank's Activities From Corporate To Retail**

- Case Study: Achieve retail banking success by utilising existing corporate banking competencies
- Create an effective retail banking strategy and business plan

Maher Mezher, Head Of Retail And Marketing
Head Of Branches Management
Lebanon And Gulf Bank, Lebanon



14.10 **Develop Retail Banking Partnerships To Increase Customer Base, Retention And Satisfaction**

- Why are partnerships so important in retail banking?
- Focus: Secured asset lending partnership and best practice in creating these agreements
- Examples of successful partnership and how they came to be

Syed Jafri, Product Manager Consumer Banking
Noor Islamic Bank, UAE



14.50 **Develop And Target Products Through Identification Of Unmet Customer Needs**

- Identify unmet customer needs and create products accordingly
- Introduce and develop product offerings that will add value to your overall banking vision
- Discover new banking products that are changing the retail banking landscape

Vikram Krishna, Head, Retail Loans
EmiratesNBD, UAE



15.30 Afternoon Refreshments And Networking Break

15.45 **Mobile Banking: A Paradigm Shift In Banking**

- A new way of banking which will revolutionise banking
- The quantum leap from internet banking
- A new way of banking distribution: Opportunity for banking among the un-banked population
- Structural changes in the banking industry

Suresh Nanda, Managing Director And Head
ING Asia Private Bank Limited, UAE



16.25 **Successful Growth Of The Retail Assets Business Unit**

- In-depth case study detailing profitable expansion of retail asset products
- Disassembling the myth that the retail assets business unit carries a low ROI
- Opportunities for growth in the region

Sundar Parthasarathy
Vice President And Head Of Retail Assets
Abu Dhabi Commercial Bank, UAE



17.05 Chairman's Closing Remarks And End Of Forum Day One

Forum Day Two: Tuesday, 14 October 2008

8.00 Coffee

8.30 Opening Remarks From The Chairman

Brett King

CEO, *International*

American Academy of Financial Management, UAE



12.10 Lunch And Networking Break

13.10 **Identify Appropriate Consumer Segments Where Significant Growth Potential Exists**

- Recognise which consumers are most likely to be attracted to your bank, and reach out to them
- Understand which demographic sectors are showing the strongest growth in retail banking
- Pinpoint which customers to target and products to focus on based on your core banking competency

Rahmatullah Khan, Head Of Consumer Products Commercial Bank of Dubai, UAE



Find, Attract And Retain Customers

8.45 **Restructuring The Consumer Lending Market To Achieve Growth While Maintaining Ethics**

- Values and credibility in Islamic banking
- Balanced vision: Profitability and responsibility towards your community
- Exemplary role model: Professor Yunus and Grameen Bank
- The road map

Emad El Sahhar

Chief Operating Officer – *Bayt Al Mal RAK Bank, UAE*



13.50 **Attract And Retain Customers Through Innovation: Compete On More Than Just Price**

- Examples: Innovative, competitive strategies that have worked
- Develop innovative offerings based on your core competencies, customer and environment

Ashish Bhugra, Country Business Manager

Global Consumer Group,

Citibank N.A., Bahrain



9.25 **Exclusive: New Launch Case Study From Burgan Bank In Kuwait**

- Hear the details of a currently unannounced product launch from Burgan Bank
- Discover the market's reaction to this launch and how it was carried out

Simon L. Clements, Senior General Manager

Group Head, Retail Banking

Burgan Bank, Kuwait



14.30 Chairman's Closing Remarks And End Of Forum Day Two

Afternoon Refreshments And Networking Break

10.05 **Customer Service As A Driver Of Retail Banking Growth**

- Strategy and channel selection in retail banking customer services
- Research your customer base to further connect with their wants and needs
- How to focus your team on customer-oriented strategy

Garry Marsh, Retail Banking Head

Al Ahli Bank of Qatar, Qatar



14.45 **Optional Masterclass Leading And Executing Strategic Change**

Answer these leadership questions and more...

- To what extent does the top executive retail banking team set the tone or climate of the organisation?
- How do human resource management practices relate to leadership style and vice versa?
- What is effective leadership in retail banking?
- Can leadership functions be shared among members of a retail banking team?
- How important will effective teams be in the decade ahead?
- Does effective leadership vary with different situations? What are these contingencies?

Rehan Dawer

Independent Consultant, USA



10.45 Morning Refreshments And Networking Break

11.00 **Connect With Your Customer: Are You Really Doing It?**

- Don't just assume you know what the customer wants, find out for yourself
- Translate customers' wants and needs into a tangible retail banking strategy
- Understand that connecting with your customer is essential to your competitiveness

Gary Mond, Head Of Retail Banking

International Bank of Qatar, Qatar



11.40 **Panel Session: Complement, Don't Replace, Customer Service With e-Channels**

- Effective use of e-Channels to lower costs while maintaining high levels of customer service
- Identify the latest uses of e-Channels to maintain a competitive edge

Anitha Jinjil, Head of Marketing And

Segmentation, SME Banking

Standard Chartered, UAE



Michele Cherenti, Deputy General Manager

Head Of Retail Banking, Credit Libanais, Lebanon

Eman Abdul Aziz Al-Ali, Head Of Electronic Banking

Bank of Kuwait and The Middle East

Ahli United Bank Group, Kuwait

Board Member, Middle East Financial

Brokerage Company

Board Member, The Shared Electronic Banking Services Company



16.30 Close Of Masterclass

Forum Day Three: Wednesday, 15 October 2008

8.00 Coffee

8.30 **Opening Remarks From The Chairman**
David Cavell, Freelance Advisor, UK



What Do Your Customers Want?

8.45 **Focus On What Customers Want And How They Want To Bank**

- Research and connect with your customers: Ask what your customers want
- Focus not solely on cost-saving electronic solutions, but more so on service-driven solutions
- Develop customer service from the customer's perspective

Julia Assaad

Head Of Retail Network And Sales
BNP Paribas Egypt, Egypt



9.25 **Branch Management: Focus On Sales And Service**

- Focus on the branch: Your essential point of contact with your customer
- Strengthen your sales and service activities at the branch for enhanced customer retention
- Make customers feel comfortable in your branch: Enable them to get what they need quickly and with great service

Ziad Fatayer

Head Of Retail Banking
Bank of Jordan, Jordan



10.45 Morning Refreshments And Networking Break

Build, Maintain And Grow e-Banking, CRM And Your IT Foundation

11.00 **Become Future-Proof: Build Your e-Strategy**

- Discover what the future holds for banking services and how to start preparing for a paradigm shift in these services
- Learn why e-Business should mean "Effective Business"
- Building the unified customer experience

Shadi A. Eideh

Head Of e-Channels
Qatar National Bank, Qatar



11.40 **What Customers Want And Serving Them Based On Their Perspective**

- Truly view the customer's needs from the customer's perspective
- Tailor your products and service types based on these needs
- What is the best venue to discover the true wants and needs of your customer?

Ebrahim Jalili

Head Of Consumer Banking
United Bank Ltd., Bahrain



12.20 Lunch And Networking Break

13.20 **Target Consumers With Innovative Techniques To Expand Into Unsaturated Markets**

- Discover best-practice in life cycles, CRM and complete profile segmentation
- Understand how to serve customers during each life cycle, 24 hours a day
- Discover which products can be used to best serve customer needs
- Acquisition and client retention parallelism

Michele Cherenti, Deputy General Manager
Head Of Retail Banking
Credit Libanais, Lebanon

14.00 **The Call Centre As A High Quality Delivery Channel**

- The call center: A profitable unit
- Best practice in call quality evaluation
- Workforce optimisation in the call center

Faran Niaz

Vice President, Direct Banking Channels
MashreqBank, UAE



14.40 Chairman's Closing Remarks And End Of Forum

Afternoon Refreshments And Networking Break

14.55 **Optional Masterclass**

Success Through Outsourcing And Delivery Channel Management

Outsourcing can decrease your costs, but in order to also increase your revenue, capture a larger customer base and increase customer satisfaction, you must understand how to do it effectively. As the prominence of outsourcing continues to rise in the Middle East, many banks are finding it necessary to follow this trend in order to maintain competitive pricing. Don't follow the trend. Lead it by developing a keen ability to outsource effectively. By participating in this optional masterclass, you will also strengthen your ability to select and manage delivery channels to best suit your retail banking activities

- Outsourcing to take advantage of lower costs while maintaining high service levels
- Delivery channel selection and management to maintain growth and customer retention
- Prevent stunted growth due to poorly managed outsourcing, process integration and delivery channel management

Abdullah N Aleisa

Chief Operating Officer

Jadwa Investment, KSA

Abdullah N Aleisa is currently Chief Operating Officer at Jadwa Investment in Saudi Arabia. He was previously the Head of the Remote Banking Division at Bank Albilad in Saudi Arabia – a division that he set up. In this position he had responsibility for all delivery channels for the bank including ATMs, POS, Internet banking (retail and corporate), e-brokerage, call centre/IVR and mobile banking.



Prior to joining Bank Albilad, Abdullah was General Manager of Jeel Internet Solutions (one of the leading Saudi ISPs) where he established the ISP business. Between 1992 and 2001, he worked in the Banking Inspection Department of the Saudi Arabia Monetary Agency (SAMA).

14.55 Close Of Masterclass

Sponsorship And Exhibition Opportunities

As a sponsor or exhibitor at IIR's Third Annual **Middle East Retail Banking Forum 2008**, you have the extraordinary opportunity to reach this lucrative audience through unique packages in all price ranges. The new customers and prospects you've been searching for will be certain to find you at this event, eager to take advantage of the opportunities you have to offer!

There will be limited sessions and places available on the programme for our event sponsors, so if you would like to reach the most senior retail banking professionals in the region please email sponsorship@iirme.com or contact **Idris Khan** on + 971 (0) 4 407 2641 immediately for details on packages to suit your needs.

Post Forum Workshop B Thursday, 16 October 2008

The Branch And Beyond: A Review Of Branch-Led Multi-Channel Strategies

Workshop Timings: Registration will commence at 8:00. The workshop will begin at 8:30 with refreshments being served at appropriate intervals. The workshop will conclude at 14:30, after which lunch will be served.

This workshop will discuss the key issues using many examples from across the world. It aims to deal with the subject in a way that provides practical approaches ready for immediate and profitable application 'back at the office.'

Thus, it not only deals with the options and opportunities facing retail bankers, but also addresses tactics that will enable you to manage through the ongoing changes – all the time retaining a view of what will produce the best return on your investment!

1. Introduction

- Workshop objectives – what is channel strategy?
- Defining retail banking – personal and small business
- Recent industry developments
- What the customer is telling us
- The new competitors and their impact
- The impact of new channels – phone, web, hand-helds
- Channel objectives

2. Development And Optimisation

- The key principles
- Brand, livery, zones and construction
- Best fit by location
- Optimising the environment
- The role of consumer research
- Other issues – access, tenure and more
- Modular and mobile units

3. Sales And Service Strategy

- The quiet revolution
- Key determinants of success
- The brand and the branch
- The retail sales environment
- Alternative sales and service strategies
- Staff culture and competences
- What is the 'customer experience?'
- The branch sales operations review

4. Self Service And The Branch

- The current core capabilities
- Marketing and sales
- Building for self service
- Automating the counter
- 'Access for all'
- Ten point strategy

5. Building Strategy – Options And Issues

- Business model options, sales and service strategies reviewed
- The 'mission critical' issues
- Customer expectations and migration
- Being more like a retailer: What does it mean?
- Organising for success
- The stakeholders and their roles
- The basic planning methodology
- Best practice in monitoring the return on branch investment

Who Should Attend?

The workshop will prove particularly worthwhile for executives, divisional and departmental heads, senior managers and senior branch managers directly or indirectly involved with their organisation's channel strategy. In particular, if they work within:

- Retail banking or mutuals
- Sales management
- Delivery channel strategy
- Corporate planning
- Self service banking
- Marketing
- Human resources
- Other key supplier functions eg: IT, premises

David Cavell



Freelance Advisor, UK

David Cavell was formerly a member of the General Management team at the highly successful UK Cooperative Bank. He has been a freelance adviser since 1996 since when he has led or supported a range of strategy and implementation projects encompassing:

- Network development and redevelopment, including in-store and advanced self service
- Direct banking operations for consumers and SME's - (including CRM systems)
- Payment card programme development and launch, and remedial projects

He has worked for clients in the UK, Europe, the USA, the Middle East, Africa and Asia-Pacific regions, including banks, mutuals, finance companies, new entrants, and key industry suppliers. He has gained international recognition for his work, including an award for innovation in self-service. His work over the last year has been particularly intense including assignments and research involving over 30 of the world's most innovative branch operators.

He is currently a chief examiner for the Institute of Financial Services, a panel member for the UK Banking Code Standards Board, and a member of the General Assembly of the University of Manchester. David is a Fellow of the Chartered Institute of Bankers.

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YES, I want to register for:

- Pre-Forum Workshop A 12 October 2008
- Three Day Forum 13-15 October 2008
- Post-Forum Workshop B 16 October 2008

	Retail Banking Forum	Price before 13 July 2008	Price between 13 July 2008 and 3 August 2008	Price after 3 August 2008
<input type="checkbox"/>	Entire Event	US\$ 4,195 (Save US\$ 1,770)	US\$ 4,445 (Save US\$ 1,520)	US\$ 4,695 (Save US\$ 1,270)
<input type="checkbox"/>	Forum + One Workshop	US\$ 3,785 (Save US\$ 925)	US\$ 3,985 (Save US\$ 725)	US\$ 4,185 (Save US\$ 525)
<input type="checkbox"/>	Three-Day Forum Only	US\$ 3,155 (Save US\$ 300)	US\$ 3,305 (Save US\$ 150)	US\$ 3,455
<input type="checkbox"/>	Two Workshops	US\$ 2,310 (Save US\$ 200)	US\$ 2,410 (Save US\$ 100)	US\$ 2,510
<input type="checkbox"/>	Any Workshop	US\$ 1,155 (Save US\$ 100)	US\$ 1,205 (Save US\$ 50)	US\$ 1,255

For further information and Group Discounts contact +971-4-3352483 or email info@iirme.com

Course fees include documentation, luncheon and refreshments. Delegates who attend all sessions will receive a Certificate of Attendance.

PERSONAL DETAILS:

	Title	First Name	Surname	Job Title	Department	Email
<input type="checkbox"/>	1 st Delegate					
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To assist us with future correspondence, please supply the following details:

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Nature of your company's business:

Payments

A confirmation letter and invoice will be sent upon receipt of your registration. Please note that full payment must be received prior to the event. Only those delegates whose fees have been paid in full will be admitted to the event. You can pay by company cheques or bankers draft in Dirhams or US\$. Please note that all US\$ cheques and drafts should be drawn on a New York bank and an extra amount of US\$ 6 per payment should be added to cover bank clearing charges.

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Cancellation

If you are unable to attend, a substitute delegate will be welcome in your place. If this is not suitable, a US\$ 200 service charge will be payable. Registrations cancelled less than seven days before the event must be paid in full.

Avoid Visa Delays - Book Now

Delegates requiring visas should contact the hotel they wish to stay at directly, as soon as possible. Visas for non-GCC nationals may take several weeks to process.

Due to unforeseen circumstances, the programme may change and IIR reserves the right to alter the venue and/or speakers.

Event Venue:

**Dusit Thani Hotel,
Dubai, UAE**
Tel: + 971 (4) 343 3333

Accommodation Details

We highly recommend you secure your room reservation at the earliest to avoid last minute inconvenience. You can contact the IIR Hospitality Desk for assistance on:
Tel: 971-4-4072693
Fax: 971-4-4072517
Email: hospitality@iirme.com