

3rd Annual SME Banking & Financing: A step forward

Strengthening the ties between existing SME customers and fostering new relationships to advance your SME portfolios through formulated products & services

Prince Hotel & Residence,
Kuala Lumpur

15th & 16th October 2008

**This two day conference contributes to 16 CPD
Hours for MICPA members**

Attend this informative event and gain practical insights into:

- **Accessing** the latest developments in SME banking and within the SME markets regionally and internationally
- **Formulating** alternative risk management and mitigation in SME lending
- **Enhancing** your SME banking portfolio through strategic customer-centric product development
- **Distinguishing** your products with value-added services to support the growing needs of the current SME markets
- **Growing** your market share with your existing SME customer while attracting new ones
- **Benchmarking** against experienced and renowned regional and international banks through successful case studies and interactive panel discussions

Some past "SME Banking & Financing" delegates have to say:

"The insights I obtained from this conference exceeded my expectations."
Project Manager
Rabobank Indonesia

"Very good overview of SME with Asian perspective and what can be done to serve this sector better."
Executive Marketing Officer
Himalayan Bank

"The course overall was quite interesting and would help me in setting up the mobile banking strategy."
E-Banking Manager (IT)
Commercial Bank of Dubai

"Bringing together the SME banking practices and experiences in one place from the diverse economy has given the insight and platform to move forward in the sector."
Head of Business Bank
Global Bank Ltd.

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MALAYSIA SME™

"All growth depends upon activity. There is no development physically or intellectually without effort, and effort means work."

Calvin Coolidge

SMEs in Asia face complications in acquiring market intelligence and beneficial business information, lack of innovation and securing capital and funding. Banks and financial institutions need to develop suitable products and services to support SMEs from all areas in order to grow in every level of its business growth cycle – from start up to success.


marcusevans

Your distinguished chairperson:

Y.Bhg. Dato' Hafsa Hashim CEO
Small and Medium Industries Development Corporation (SMIDEC)

Featuring case studies and expert presentations by:

Foo Lee Hsia General Manager, SME Banking
Standard Chartered

Bhuvnesh Khanna Head of SME
HSBC (India)

Wong Chee Seng Head of Retail Commercial Banking
OCBC Bank (M) Bhd

Surinder Singh Head Cash Management
Ibrahim Hamzah Head Business Banking II
Maybank

Mark S. Mandula Managing Partner and Principal
United Capital Funding Corp. (USA)

Dato' Syed Amin Aljeffri President
SME International

Hany Abou-El-Fotouh First VP Corporate Governance & Compliance Group Head
Arab Banking Corporation (Egypt)

Vijay Chandok Head of SME Banking
ICICI Bank (India)

Govinda Gurung Senior Manager
Global Bank Ltd. (Nepal)

Joyce L. So SAVP / Head (Cebu Banking Center) Commercial and Retail Segment
Security Bank Corporation (Philippines)

Tursina Yaacob Associate Director
KFH Research Limited

Chulla Malawwethantri Head Emerging Corporate - Negombo Branch
National Development Bank Plc. (Sri Lanka)

Muklesur Rahman Deputy Managing Director & Head of SME
Eastern Bank Ltd. (Bangladesh)

Rey Orsolino Head of SME Banking
Rizal Commercial Banking Corp (Philippines)

Karl Godderis Project Manager, Merger & Integration Team
PT. Bank Rabobank International (Indonesia)

***Early Bird & Group Discounts**
Ask about our savings

0830 Registration & coffee**0900 Opening address by chairman
Y.Bhg. Dato' Hafsah Hashim CEO
Small and Medium Industries Development Corporation (SMIDEC),
Malaysia**

The Small and Medium Industries Development Corporation's (SMIDEC) mission, as one of the leading SME development organisations, is to nurture a competitive, innovative and resilient SME sector, by undertaking programmes and measures to provide support and assistance to domestic SMEs, in an environment that promote business, entrepreneurs and innovation activities.

**0915 Session One – Expert Presentation
Advancing sustainable development of SME banking with new
initiatives locally/internationally**

5 years ago, banks avoided the risk associated with SME as a deliberate strategy. However, with corporate banking spreads down and competition getting more aggressive have forced financial institutions to look towards to the SME business segments.

- Evaluating the importance of the service model to enter the SME market successfully
- Determining the economic environment currently influencing the SME market
- Addressing current constraints of SMEs
- Establishing new developments of SME banking around SouthEast Asia

Dato' Syed Amin Aljeffri President
SME International (Malaysia)

SME International Malaysia is specially established to assist the Malaysian SMEs to connect with other SMEs worldwide; providing a useful platform for all to ride this tide of globalisation and trade liberalisation in their quest in "Breaking the boundaries".

**1000 Session Two – Expert Presentation
Probing into the current Malaysian economy for SME banking and
financing opportunities**

The Malaysian economy is not isolated from the effects of soaring commodity prices, high inflation and the possible slowdown of the US economy. Trying times like this offers a perfect time to assess business models and anticipate business possibilities within the country.

- Assessing the current overview of global economy and commodities trend while gauging the US interest rate outlook
- Recognising Asia's stand within the global landscape of SME banking and financing
- Ascertaining Malaysia's economy outlook in economic fundamentals and industries/sectors
- Addressing the concerns and challenges in potential SME sectors to gather golden opportunities

Tursina Yaacob Associate Director
KFH Research Limited (Malaysia)

KFH Research Ltd is the research arm of Kuwait Finance House. Based in Malaysia, KFH Research covers the provides analysis on Islamic capital markets, as well as trend research on key issues impacting the global economy.

1045 Morning refreshments & networking break**1115 Session Three – Case Study
Identifying alternative methods of effectively evaluating SMEs to
minimise the risk of non-performing loans (NPL)**

Banks frequently rely on appropriate systems and analytical tools to examine and monitor warning signs of possible loan defaults. Traditionally, the credit scoring and credit bureaus are used to gauge current performance of potential SME businesses. However, banks are making use of alternative methods of SME evaluations.

- Implementing pre-screening as first-line of defence against undesirable accounts
- Following up with post-screening to review negative information established after the pre-screened offer
- Employing your current SME customer database as an appropriate starting point for identifying key factors affecting credit quality
- Considering macroeconomic factors – domestic and global economies, industry demographics etc. – to estimate credit loss

Karl Godderis Project Manager, Merger & Integration Team
PT. Bank Rabobank International (Indonesia)

Rabobank International Indonesia (RII) is now the foreign bank with the largest branch network in Indonesia. RII provides innovative SME, corporate and investment banking solutions, based upon specialised knowledge and expertise, to their customers in mainly three key-knowledge sectors: Food and Agribusiness (F&A); Telecom, Media and IT (TMI) and the Financial services sector.

**1200 Session Four – Case Study
Decreasing loan defaults to reflect the risk of undue loss and
bankruptcy**

Loan defaults occur when business loans have not met their legal obligations according to the loan contracts, which will lead to insolvency and bankruptcy. As SME banking reflects a higher risk amongst the existing business banking units, banks are now looking into ways on decreasing loan defaults in their SME portfolios.

- Reducing the cost of evaluating small business loan applications by eliminating unneeded steps
- Linking loan amounts and interest rates to actual risk in SME loans
- Conducting better evaluations of lending policies to avoid unexpected losses
- Estimating precise correlation of new criteria on the probability of loan defaults
- Observing the performances of business loans that have been denied

Joyce L. So SAVP / Head (Cebu Banking Center) Commercial and Retail Segment
Security Bank Corporation (Philippines)

1245 Luncheon**1345 Session Five – Case Study
Developing prudent-yet-flexible and competitive credit underwriting
process to attract favourable SME portfolio quality**

Problematic portfolios can often be traced back to the bank's initial business generation and underwriting practices. Banks are now streamlining the underwriting processes to minimise paperwork, processing times and transaction costs to expend their lending volumes.

- Establishing sensible, well-defined credit criteria to ensure sound credit quality
- Maintaining desired levels of risk by standardisation to result in individual credit loans with acceptable risks and on a collective basis
- Evaluating your current underwriting standards to accommodate the risk-bearing capacity of your bank
- Reviewing process periodically to ensure that underwriting standards appropriately preserve and strengthen stability of your bank's financial performance

Bhuvnesh Khanna Head of SME
HSBC (India)

Besides being one of the fastest growing economies, India is also the largest democracy in the world with a large domestic market. HSBC follows the 'Solutions' approach to recommending banking products and services suited to customers' unique needs and operating environment while providing a unique solution of a bundle of products and services on the basis of the 'Life stage' of the business.

**1430 Session Six – Case Study
Expediting loan approval processes by re-organising your business
objectives and back office operations effectively**

Banks are sometimes hindered by inadequate or incomplete information provided by the SMEs to process SME loans quickly. The longer the approval processes take, the more manpower and resources are wasted to sustain these processes.

- Highlighting the importance of adequate and useful information from SMEs to assist in accelerating their loans
- Exploring different options used to precipitate the positive loan applications
- Rejecting non-viable loan requests strategically
- Determining that the processes are documented, clear and measurable in order for your back office to track compliance and adherence
- Providing flexibility and transparency throughout the processes

Rey Orsolino Head of SME Banking
Rizal Commercial Banking Corp (Philippines)

RCBC is one of the top 5 universal banks in the Philippines in terms of capital and assets. The Bank re-organised its SME banking platform last year and developed a medium term program designed to expand its SME portfolio by 5x in the next 3-4 years. The bank has also adopted a number of process changes that intends to improve its ability to originate new SME loans and better manage its existing portfolio.

1515 Afternoon refreshments and networking break**1545 Session Seven – Case Study
Creating a credit scoring model for Retail SME financing: Sharing by
OCBC Bank (M) Bhd**

The Retail SME financing business is a mass market, high volume & small ticket size business. To manage the high number of transactions and small ticket size, the Bank introduced credit scoring modeling and consumer business practices in 2006. The introduction of a credit scoring model is also in line with Basel 2 risk management framework of managing retail SME loans as a retail portfolio.

- Exploring OCBC Bank's practices past and present
- Distinguishing the risk profile of SME borrowers and pricing for risk
- Improving approval turnaround time to achieve cost effectiveness
- Analysing delinquency trends and keeping the credit portfolio quality healthy

Wong Chee Seng Head of Retail Commercial Banking
OCBC Bank (M) Bhd

OCBC Bank is today considered as one of the key banks supporting SME in Malaysia. It is recognized by Credit Guarantee Corporation (CGC), a subsidiary of Bank Negara Malaysia, as a top SME supporter through its annual Top SME Supporter Award. The Bank is known to be one of the major financiers of SME in Malaysia and continues to provide innovative financial solutions whilst establishing a long term banker-customer relationship. In 2008, the Bank was also awarded the Best SME Cash Management Solutions Award 2007 for Asia (by the Asset Magazine).

**1630 Session Eight – Case Study
Recovering of loans due to unexpected SME bankruptcy**

Loss severity reflects the sum of the principle balance lost during the foreclosure and liquidation of the SME company, and takes into the account accrued interest, legal and foreclosure costs.

- Estimating what can be recovered from recourse parties, including guarantors
- Applying recovery assumptions based on specific nature of the bankrupt SME business
- Including an allowance for enforcement costs and realisation price of the underlying asset
- Assuming fixed recovery period by linking the recovery history of sponsors
- Ensuring protection of credit risk and credit enhancement

Govinda Gurung Senior Manager
Global Bank Ltd. (Nepal)

1715 Closing remarks from the Chairman and end of Day One

0830 Registration & coffee**0900 Opening address by chairman
Y.Bhg. Dato' Hafsa Hashim CEO
SMIDEC****0915 Session One – Case Study
Forwarding profitable SME marketing in specialised financial services
to client relationships**

An effective marketing strategy is a key to successfully capturing and retaining SME clients. The ability to profitably apply Client Relationship Management (CRM) tools will allow your firm to differentiate itself from the competition. Harnessing the power of the Internet with a comprehensive Website Optimisation Strategy will enable the Specialised Financial Service firm the ability to serve SMEs, without regard to borders or geographical constraints.

- Examining the strategic marketing plan activities for SMEs currently
- Forming key CRM objectives in your SME marketing
- Exploring the tangible benefits of an internet-based CRM marketing model
- Implementing internet marketing SME tactics within your business plan

Mark S. Mandula Managing Partner and Principal
United Capital Funding Corp. (USA)

United Capital Funding Corp. is the leading Google ranked Internet based provider of professional Accounts Receivable management and specialized funding services in the United States. Privately held and managed, its SME clients include manufacturing, distribution, service, staffing, retail and technology sector firms. Since formation in 1997, purchased client Receivables have grown over 10,000%.

**1000 Session Two – Case Study
Designing competitive customer-centric SME products & services based
on its customer segments, business scope & targeted product type**

In order to increase SME market share, banks are looking to new strategies to expand their product portfolio and competitiveness. Successful bank innovations begins first by learning to look at things from the customer's point of view and then cater for them

- Interpreting customer insights through customer segmentation (ie. industry, geography)
- Determining what demands and needs of your customers should be met through your product development process
- Measuring the benefits and risks of the strategy to your bank
- Evaluating existing products/services market concentration, availability of substitutes, and the level of consumer awareness

Vijay Chandok Head of SME Banking
ICICI Bank (India)

ICICI Bank Limited is India's largest private sector bank and the second largest bank in the country, with its SME division servicing about one million SME customers across the entire spectrum of SME businesses upto a networth of INR 500 million in India and contributes ~12% of the fee income for the bank. The Bank is also proactively contributing to various initiatives to support and shape SME eco-system in India.

1045 Morning refreshments & networking break**1145 Session Three – Case Study
Providing ancillary services to accompany and assist SME financing
activities as added-value service**

New SME entrepreneurs require not only financing back up but also business strategies to build up their businesses. In order to 'groom' these SMEs, banks are now looking towards providing advisory services on financial management to their SME customers. This way, the banks can ensure that positive growth in their SME portfolios with detailed assistance with the SME's business plan.

- Applying suitable service models to the different needs of your SME customers to gauge what kind of ancillary services to provide for specific SME financing activities
- Creating the feeling of "we are here to assist" to encourage the SME customers
- Tracking the growth of your portfolio closely to retain good credit scores
- Expanding financial offerings like direct payment functionality and credit card transactions to expand customer profitability

Muklesur Rahman Deputy Managing Director & Head of SME
Eastern Bank Ltd. (Bangladesh)

SMEs are leading Bangladesh's economy towards economic independence through employment opportunities, income generation and consequently poverty alleviation. With the support and encouragement from The Government and Bangladesh Bank, Eastern Bank Limited is focusing on the development of women entrepreneurship which will have long term impact on the growth of Bangladesh's economy.

**1200 Session Four - Case study
Packaging smart SME banking projects to attract or retain your
customers**

SMEs represent an important pillar within the supply chain process that larger corporations require to operate. To cater to the competitive market of SME banking, financial institutions are now diversifying their loan products to their customers.

- Selecting the crucially right mix of solutions and services based on customer suitability
- Providing channel financing where banks can tie-up with the SME customer's dealers and discount the receivables
- Tailoring financial products and services for SMEs to attain sustainable business growth - No two businesses are alike and one solution may not fit it all.
- Offering other chargeable services such as brokerage, bank assurance and mutual funds to add value to services offered.

Surinder Singh Head Cash Management
Ibrahim Hamzah Head Business Banking II
Maybank

Maybank is the largest financial services group in Malaysia and has introduced a range of innovative products, both conventional and Islamic for the SMEs; solutions for asset and property financing, working capital, import, export, treasury, insurance and cash management requirements. Our domestic network consists of 39 Business Centres, 17 Trade Finance Centres and over 360 branches.

1245 Luncheon**1345 Session Five – Case Study
Developing multi-channel deliveries for an effective SME banking
strategy to service SME customers**

Delivering services across multiple non-traditional channels have been critical to acquiring customers and retaining existing customers while reducing service costs. Traditionally, the relationship manager remains an important component in servicing a SME customer. However, this option also remains to be the most expensive also.

- Reviewing your current logistics of access and delivery channels to your customers
- Establishing the characteristics of your SME customers to identify possible means of delivering your SME services
- Identifying the trends and market drivers that is driving the changes in alternative multi-channel deliveries in SME banking
- Considering non-traditional channels like Internet or Mobile banking to cater to the ever-mobile SME customers
- Improving branch-banking facilities to encourage positive reaction from SMEs

Foo Lee Hsia General Manager, SME Banking
Standard Chartered (Malaysia)

Small and Medium Enterprises (SMEs) collectively provide critical underpinnings for the Malaysian economy. Together, SMEs in Malaysia combine to generate a third of the GDP (32%), a fourth of total employment (5.6 million employees) and a fifth of exports (19%). Standard Chartered aims to bring innovative financial services to SMEs, creating and cementing the SME partnership with deep local knowledge and the gateway to an international footprint in Asia, the Middle East and Africa.

**1430 Session Six – Case Study
Capturing how external environments will impact the SME businesses
that in turn affects SME banking**

The ever-changing global economies can have major impacts on SME development in the region. With raising food crisis and petrol prices, these external environment are now influencing transaction costs of the SME customers therefore affecting SME banking relevant to the businesses.

- Adopting more internal knowledge dissemination capability to predict and overcome an impending turbulent environment
- Identifying current market trends and crisis to gauge current market outlook
- Pinpointing the types of industries that are heavily influenced by the external environments

Chulla Malawwethantri Head Emerging Corporate - Negombo Branch
National Development Bank Plc. (Sri Lanka)

Since its inception in 1979, NDB Bank has pioneered Enterprises (SME) supporting over 35,000 ventures and creating in excess of employment opportunities. For the twenty-seventh consecutive year, NDB Bank has extended concessionary credit facilities through financial institutions to improve the country's micro, small and medium enterprises.

1515 Afternoon refreshments and networking break**1545 Session Seven – Case Study
Establishing solid corporate governance for SME banking and
financing**

Corporate governance encompasses equitable treatment of shareholders of the financial institution with the appropriate role and responsibilities of the board. Ethical and responsible decision creates the integrity of the management thus it is important to understand that the reliance of the bank is bound to these individuals. Procedures are implemented to safeguard the integrity of the company's financial reporting while creating transparency across the board.

- Enhancing good corporate governance to another level
- Exploring the benefits of a structure corporate governance in SME banking and financing
- Facilitating successful social responsibility to the SME industries

Hany Abou-El-Fotouh First Vice President Corporate Governance & Compliance
Group Head
Arab Banking Corporation (Egypt)

**1630 Session Eight
Structuring micro financing successfully and profitably**

Micro financing is rapidly growing in this region, as it is almost a must to cover everyone's needs. However, intense competitions within the financial sector combined with diverse financial services have made micro financing services difficult to grow.

- Gauging the impact of micro financing in the market and loan providers
- Identifying effective operating methods in delivering micro financing
- Meeting the indigenous challenges through a market drive approach
- Creating sustainability by forging alliances with interested players from non-micro finance sector
- Eradicating the usage of unscrupulous 'informal' financial service providers like moneylender and pawnbrokers

1715 Closing remarks from the Chairman and end of Day Two

About our Business Partners

About the Endorser

Vision

To promote and maintain a platform for global network amongst SMEs worldwide for strategic alliance, business development, commercial innovation as well as the sharing of useful information, knowledge, experience and know-how.

Objectives

While promoting global networking as a strategic tool amongst SMEs, **SME International** aims to:

1. Bridge the SMEs worldwide to connect, identify and explore prospects in international markets;
2. Pool resources of SMEs worldwide for common good;
3. Facilitate SMEs' acquisition and exchange of new skills, knowledge and know-how;
4. Empower the SMEs for international business with the relevant network and supports;
5. Maintain and harness the strengths and features of SMEs in the global trade liberalization; and
6. Liaise and foster ties with relevant international trade promotion organizations, foreign embassies, government authorities as well as foreign commercial chambers for promotion of international trade cooperation among SMEs.

About the Media Partners

Malaysia's Best Selling Business Publication!

SME Malaysia is the first and only publication dedicated to Small & Medium Enterprises (SMEs) and the fastest growing business magazine in Malaysia. Every month, over 80,000 business owners and entrepreneurs rely on SME Malaysia to keep them updated and on-the-go in the market.

As the most authoritative publication for SMEs, we feature monthly doses of current news, in-depth analysis, practical and powerful "how-to" articles, insightful interviews and coverage of business owners, and feature articles in simple everyday language. Driven by an excellent pool of correspondents and contributors, SME's high quality articles are diversified, detailed and written in a way that gives out readers a global perspective whilst maintaining unique local insights.

SME Malaysia is part of the AIC Group - which also publishes HR Asia and SME Magazine in Indonesia, Singapore & Thailand.

Malaysia SME™ is conceptualized with a view to nurturing further growth of Malaysian SMEs by providing essential business information and solutions to them.

Malaysia SME™ is also an excellent platform for Larger Firms, Multinational Corporations, Government-linked Companies, etc, to showcase their products and services to the SME community. For further information, kindly contact, Ms Amy Loo at 1-300-88-MSME / 603-7960 2133, fax: 603-7960 1932

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- Malaysia SME™ Newspaper
- Malaysia SME™ Online
- Malaysia SME™ CDR
- Malaysia SME™ Mobile
- Malaysia SME™ Biz Networking & Seminars
- Malaysia SME™ Congress
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ReviewAsia is a luxury lifestyle, travel, business and general-interest monthly magazine that relies on local reporting with a regional perspective to capture newsmakers and events with global impact. Each issue also features well-researched and topical Special Reports such as on wealth management and private banking, luxury properties and shopping, high-end travel, the best dining in the region, and the annual Icons of Asia Awards—featuring the best of the best personalities, business establishments and destinations. Media Magazine, an industry publication for marketing and advertising, has cited ReviewAsia as one of the Top 10 regional print-media launches for 2007.

Why you cannot miss this event

SME Banking in Asia Pacific is healthy and rapidly growing. The gross domestic product (GDP) growths of emerging markets are among the highest in the world, leading to a proliferation of SME enterprises. Small and medium enterprises play an important role in shaping the country's overall production network. The objective of substantial sustaining diverse and competitive small and medium enterprises (SMEs) becomes a central subject towards achieving sustainable economic growth in developing countries in Asia. Some advanced economies have succeeded because SMEs form over 98% of total establishments, 65% of employment as well as over 50% of gross domestic product. Thus, SMEs have the potential to provide a strong foundation for the growth of new industries as well as strengthening existing ones.

As a large segment of growing markets ranging from micros to SMEs operating in almost every sector and industry, SME banking is nonetheless a high risk-high return business for the banks, yet potentially profitable. However, with the government's support and encouragement, SME banking is finally given its appropriate attention. Now is the time to strengthen the ties between existing SME customers and fostering new ones. This conference is a must for banks looking forward to grow their SME banking.

This 2 day conference will look at strategic insights and in-depth processes on how banks can successfully formulate and develop their SME banking portfolios to increase market share and generate more revenue.

Who should attend

Senior Vice Presidents, Vice Presidents, Directors, Assistant Directors, General Managers, Senior Managers, Managers, Executives of:

- SME Banking
- Business Banking
- Retail Banking
- Credit Divisions
- Channels
- Product Development
- Sales & Marketing
- Corporate Banking
- Commercial Banking
- Relationship Banking
- Corporate Credit Risk
- Distribution Networks
- Business Development

From:

- Banks
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- Credit Rating agencies
- Credit bureaus
- Government bodies

More testimonials

"The conference enabled sharing of information at such details, enabling the value of take-aways to be maximised."

AVP/Head of Corporate Planning

SME Bank Malaysia

"Great opportunity to learn from each other to better SME banking!"

FVP

Kasikornbank

marcus evans would like to thank everyone who has helped with the research and organisation of this event, particularly the speakers and their staff for their support and commitment.

3rd Annual SME Banking & Financing: A step forward

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Fees

Conference fee @ USD1995 + GST / VAT (if applicable) per delegate

Premier Plus - Bring 3 or more delegates to this event and benefit from a 10% SAVINGS off the regular price

Online Documentation - USD295. You will be provided a username and password to access the documentation online

All options include luncheon, refreshments & service charge. In accordance with delegate requests and our positioning as one of Asia's foremost business intelligence providers, **marcus evans** will now make its conference documentation available online. A website and password will be provided to you approximately two weeks before the event.

Indemnity: Should for any reason outside the control of **marcus evans** conferences, the venue or speakers change, or the event be cancelled due to an act of terrorism, extreme weather conditions or industrial action, **marcus evans** conferences shall endeavour to reschedule but the client hereby indemnifies and holds **marcus evans** conferences harmless from and against any and all costs, damages and expenses, including attorneys fees, which are incurred by the client. The construction, validity and performance of this Agreement shall be governed in all respects by the laws of Malaysia to the exclusive jurisdiction of whose Courts the Parties hereby agree to submit.

Business Opportunities

A limited amount of exhibition space is available at the conference. Sponsorship opportunities covering the lunch and documentation also exist. For further details contact **Sarah Faradilla** on (603) 2723 6600 or e-mail sarahf@marcusevanskl.com

 conferences

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Code:E

Contact Marketing at **marcus evans**

Tel: +603 2723 6757

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Date: 15th & 16th October 2008

Venue: Prince Hotel & Residence,
Kuala Lumpur

Hotel Accommodation

Accommodation is not included in the conference fee. To reserve accommodation at the conference venue, please contact the hotel at (603) 2170 8888 and make it clear that you are attending **marcus evans** conferences event quoting KL-BK1027 as a reference.

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- Cancellation/ Substitution: Provided the total fee has been paid, substitutions at no extra charge up to 14 days before the event are allowed. Substitutions between 14 days and the date of the event will be allowed subject to an administration fee of equal to 10% of the total fee that is to be transferred. Otherwise all bookings carry a 50% cancellation liability immediately after a signed sales contract has been received by **marcus evans** (as defined above). Cancellations must be received in writing by mail or fax six (6) weeks before the conference is to be held in order to obtain a full credit for any future **marcus evans** conference. Thereafter, the full conference fee is payable and is nonrefundable. The service charge is completely non-refundable and non-creditable. Payment terms are five days and payment must be made prior to the start of the conference. Nonpayment or non-attendance does not constitute cancellation. By signing this contract, the client agrees that in case of dispute or cancellation of this contract that **marcus evans** will not be able to mitigate its losses for any less than 50% of the total contract value. If, for any reason, **marcus evans** decides to cancel or postpone this conference, **marcus evans** is not responsible for covering airfare, hotel, or other travel costs incurred by clients. The conference fee will not be refunded, but can be credited to a future conference. Event program content is subject to change without notice.
- Copyright etc: All intellectual property rights in all materials produced or distributed by **marcus evans** in connection with this event is expressly reserved and any unauthorized duplication, publication or distribution is prohibited.
- Data Protection: Client confirms that it has requested and consented to **marcus evans** retaining client information on **marcus evans** group companies database to be used by **marcus evans** groups companies and passed to selected third parties, to assist in communicating products and services which may be of interest to the client. If the client wishes to stop receiving such information please inform **marcus evans** local office or email gleavep@marcusevansuk.com. For training and security purposes telephone calls may be recorded.
- Important note. While every reasonable effort will be made to adhere to the advertised package, **marcus evans** reserves the right to change event dates, sites or location or omit event features, or merge the event with another event, as it deems necessary without penalty and in such situations no refunds, part refunds or alternative offers shall be made. In the event that **marcus evans** permanently cancels the event for any reason whatsoever, (including, but not limited to any force majeure occurrence) and provided that the event is not postponed to a later date nor is merged with another event, the Client shall receive a credit note for the amount that the Client has paid to such permanently cancelled event, valid for up to six months to be used at another **marcus evans** event. No refunds, part refunds or alternative offers shall be made.
- Governing law: This Agreement shall be governed and construed in accordance with the law of Malaysia and the parties submit to the exclusive jurisdiction of the courts in Kuala Lumpur. However, **marcus evans** only is entitled to waive this right and submit to the jurisdiction of the courts in which the Client's office is located.
- Client hereby acknowledges that he/she specifically authorizes that **marcus evans** charge the credit card listed above for the amount provided herein; that this Contract is valid, binding and enforceable; and that he/she has no basis to claim that any payments required under this Contract at any time are improper, disputed or unauthorized in any way. Client acknowledges that they have read and understood all terms of this contract, including, without limitation, the provisions relating to cancellation.