

PI ETA Consulting Company

A PI ETA Consulting Company Presentation

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PI ETA Consulting Company

A Financial Risk Management Consulting Concern

Our Wish ...

*To provide the best solutions for clients
and to enjoy ourselves in the process*

PI ETA

Challenging The Way You Think!

Corporate Vision

PI ETA – Challenging The Way You Think!

PI ETA Consulting Company, is a Treasury & Financial Risk Management consulting concern.

Our vision is to address the Treasury & Financial Risk Management requirements of corporations and financial institutions with cutting-edge technology and techniques.

Corporate Vision

As Treasury & Financial Risk Management facilitators, we assist our clients to manage their Treasury & Financial Risks independently with a combination of:

- **Consulting Services**

- **Training Programs**

- **User-friendly Platforms**
 - The PERMIT® System
 - The PERMIT® Batch Manager System
 - The PERMIT® Reports Manager System
 - The PERMIT® Auto-Feeds Manager System
 - The PERMIT® PayMaster System
 - The PERMIT® Risk Manager System
 - The PERMIT® Portfolio Manager System
 - The PERMIT® Training Manager System
 - The PEKE® System

Consulting Services

Not mere hand holding but empowerment!

We assist organizations in identifying, mitigating and measuring risk exposures, and in implementing sound and effective risk management policies and framework.

Our PEER Group members work closely with our clients to develop solutions to their problems by understanding their Treasury & Financial Risk Exposure(s), market views, and appetite for risks. Combined with our training programs, and Treasury & Financial Risk Management systems, we enable them to achieve independence in Treasury & Financial Risk Management.

Training Programs

Start with what is right rather than what is acceptable

Our training programs constitute the educational pillar of our objective as comprehensive Treasury & Financial Risk Management facilitator. From foundational knowledge of options and derivatives to more advanced levels of Treasury & Financial Risk Management techniques, our courses marry underlying mathematical fundamentals with actual real world applications. Thus, we address the needs of professionals at different levels of competence.

When applied as an integral part of our total package of consulting, and Treasury & Financial Risk Management systems, our clients can achieve independence in Treasury & Financial Risk Management.

User-friendly Platforms

- The PERMIT® System
- The PERMIT® Batch Manager System
- The PERMIT® Reports Manager System
- The PERMIT® Auto-Feeds Manager System
- The PERMIT® PayMaster System
- The PERMIT® Risk Manager System
- The PERMIT® Portfolio Manager System
- The PERMIT® Training Manager System
- The PEKE® System

are developed entirely in-house by PETS Group working in tandem with PEER Group. They are the world's first comprehensive software to adopt the PET-DOG® system. This guides users through a user-friendly on-line system with intuitive help functions and features.

In tandem with advances in the financial markets, PERT Group is constantly looking into ways to improve PERMIT®'s capabilities and features.

After acquiring the expertise from both consulting and training, clients will be able to fully exploit the power of PERMIT®.

The PERMIT[®] System

You need a PERMIT[®] to trade!

The PERMIT[®] System is a multi-tier networkable enterprise Treasury & Financial Risk Management System that can assist organizations in identifying optimal solutions pertaining to their investment and/or hedging requirements.

It provides for straight-through dealing, processing and settlements functions, and end-of-day mark-to-market reports. Other standard accounting and cash management reports are also readily available to assist the Chief Financial Officer in reporting.



The PERMIT[®] Batch Manager System

The PERMIT[®] Batch Manager System complements The PERMIT[®] System by automating many of the back-office functions and processes which are required to support the transaction of deals committed through The PERMIT[®] System.



The PERMIT[®] Reports Manager System

The PERMIT[®] Reports Manager System complements The PERMIT[®] System by providing Dealers and Management with useful reports that show the status on Deals transacted through The PERMIT[®] System, and resultant positions and cashflows.

PI ETA Consulting Company allows users to customize The PERMIT[®] Reports Manager System to the Individual Organization's requirements.



The PERMIT[®] Auto-Feeds Manager System

The PERMIT[®] Auto-Feeds Manager System complements The PERMIT[®] System and The PEKE[®] System by providing clients with intelligent automation of the Financial Market Instrument Rate Feeds Capturing process.

This means that Financial Market Instrument Rates can be automatically captured, filtered, and archived into the Database for future use and analysis.



The PERMIT[®] PayMaster System

The PERMIT[®] PayMaster System complements The PERMIT[®] System by extending its existing back-office functions and processes. Further, in order to support straight-through processing of deal transactions through Payment Gateway Systems like the Swift Alliance.



The PERMIT[®] Risk Manager System

The PERMIT[®] Risk Manager System complements The PERMIT[®] System by providing clients with Value-at-Risk (VaR), Conditional Value-at-Risk (C-VaR) and Stress Testing reports.

These reports will not only serve to give management an overall consolidated position of the company's market risk exposures, they also provide an indication of the amount of risk the company is exposed to under adverse market conditions.



The PERMIT[®] Portfolio Manager System

A multi-tier networkable enterprise portfolio management system developed entirely in house by PETS group working in tandem with PEER group, that allows Fund Managers to manage their financial portfolio holdings of financial instrument transacted through The PERMIT[®] System.

The PERMIT[®] Portfolio Manager System is one of the world's first comprehensive software to adopt the PET-DOG[®] system (on-line help functions and guidance features).



The PERMIT[®] Training Manager System

An Interactive Financial Training Software System developed entirely in-house by PETS Group working in tandem with PEER Group that allows PI ETA Consulting Company Seminar Facilitators to better achieve PI ETA's objective as truly comprehensive and effective Treasury & Financial Risk Management facilitators.

The software system facilitates Seminar Participants in learning, understanding and registering key concepts in a novel manner through the use of specially developed sensory methods which combine the use of visualization and actualization.

The PERMIT[®] Training Manager System

The training software system also contains all the necessary subject material which is to be imparted to Users and additionally, important areas within a presentation are emphasized and highlighted through the hands-on practical sessions specially provided by the various Platform Modules within the system.

The PERMIT[®] Training Manager System is one of the world's first comprehensive software to adopt the PET-DOG[®] system (On-line Help functions and guidance features).



The PEKE[®] System

Knowledge and information derivable from employees within an organization are often undervalued key resources. The risk in improperly managing these resources is usually underestimated and its impact not felt until the people holding the requisite knowledge to ensure that certain processes run smoothly within the organization leave.

Sometimes, an organization may also be unaware of lost opportunities that can be derived from the knowledge of its people, or for that matter knowledge in general, due to a lack of an open support system that encourages the sharing of expertise and know-how with other Members within the organization.

The PEKE[®] System

The PEKE[®] System is a multi-tier networkable enterprise Knowledge Management system developed entirely in-house by PETS Group working in tandem with PEER Group that allows enterprise-wide management of Knowledge and Information.

The PEKE[®] System is one of the world's first comprehensive software to adopt the PET-DOG[®] System (On-line Help Functions and Guidance Features).



PI ETA Public Seminars

PI ETA Public Seminars

- Financial Derivatives Part I
- Financial Derivatives Part II
- Firm-Wide Risk Management
- Financial Market Risk Management
- Operational Risk Management
- Credit Risk Management
- Understanding The Anatomy of Financial Crisis Events and Its Applications To Risk Management
- Accounting Fundamentals

PI ETA Public Seminars

- Real Estate Financing
- Financial Mathematics Part I
- Financial Mathematics Part II
- Corporate Risk Evaluation
- Loan Management And Risk Monitoring
- Structuring Optimal Banking Lines
- Legal and Security Considerations in Support of Lending Transactions
- Understanding The Financial Service Industry

PI ETA Public Seminars

- Regulatory Compliance
- Senior Lender's Programme
- Tapping into the Syndicated Loan Market
- Advanced Credit Management
- Actively Managing Problem Loans
- Specialist Credit Audit
- Treasury Management
- Treasury Markets and Products

PI ETA Public Seminars

- Understanding Asset and Liability Management
- Developing a Winning Cash Management Business
- Project Financing
- Understanding International Trade Finance
- Shipping Financing Part I
- Shipping Financing Part II
- Organization Design and Development
- Missions of Organizations
- Islamic Banking – A Perspective

PI ETA Public Seminars

- Anti-Money Laundering & Anti-Terrorism Financing
- Wealth Management
- Fundamentals of Wealth Management
- Legal Considerations for Wealth Managers
- Negotiation Strategies for Managers
- PI ETA Mission Challenge

A full list of our seminars are also available on www.pi-eta.com/Seminars/Seminars.asp

Financial Derivatives Part I

Duration:

3 Days, 9:00AM to 5:00PM

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Financial Derivatives Part I

Comments from past participants

“The PFD01 seminar is certainly beneficial to anyone who is involved in the financial markets. Dr. Jeffrey Lim combined interesting theoretical aspects with hands on exercises during the 3 days seminar. His presentation is unique with practical examples drawn from his vast experience. One of the best facilitators I have ever come across.”

– Mr. Steed Koh Wei Teck, O.C.B.C Bank, Singapore.
[Class of January 2006]

“Jeff provided different perspectives to viewing and understanding derivatives.”

– Ms. Fabian Siew Mun Fei, The Bank Of Tokyo-Mitsubishi UFJ Ltd, Singapore.
[Class of July 2006]

“Excellent teaching, practical, interesting and challenging. Provides refreshing perspectives of derivatives and beyond!”

– Ms. Phua Tan Hong, United Overseas Bank, Singapore.
[Class of July 2008]

Financial Derivatives Part I

Comments from past participants (Cont'd)

“Jeff has made the Financial Derivatives topics very interesting. He has made the topics very easy to understand by demonstrating with practical examples. I will encourage my team members to attend the seminar.”

– Ms. Serene Ong, SG Asset Management (Singapore) Ltd, Singapore.
[Class of February 2010]

“Dr. Jeffrey conducted the seminar in a very interesting way. He gave me a very much clearer picture of the derivatives market and I would recommend this seminar to dealers and even fund managers. I really enjoyed the 3-day seminar.”

– Mr. Solomon Poh, SG Asset Management (Singapore) Ltd, Singapore.
[Class of February 2010]

“This seminar is great! I can understand it, even though I have no math background. I've always had the feeling that math is fun, and now I know I'm right!”

– Ms. Fita Anggraini, The Bank of Tokyo-Mitsubishi UFJ Ltd, Indonesia.
[Class of June 2010]

Financial Derivatives Part I

Comments from past participants (Cont'd)

“The Financial Derivatives Part I seminar is exceptionally insightful to the world of trading and the global markets. Internalising technical aspects of the course was so easy!”

– Mr. JJ Poh Jin Kiat, Australia & New Zealand Banking Group Limited, Singapore.
[Class of December 2010]

“By attending this seminar, I believe you can see Yield Curves so clearly and options so interesting.”

– Mrs. Raden Widawati, Bank of Tokyo Mitsubishi UFJ Jakarta, Indonesia.
[Class of January 2011]

“This seminar is excellent. Facilitator is very good and high quality and furthermore, I understand financial derivatives much better!”

– Ms. Elisabeth Artrisia Herani, PT Bank Chinatrust Indonesia.
[Class of July 2011]

Financial Derivatives Part I

Highlights

- In living life, the secret of the How's is actually in the Why's!
- History is actually an important subject. Knowing history well tells us why we are here today. Knowing history really well can sometimes even tell us where we are heading into the future!
- Acquire a clear understanding of Financial Derivatives that form the building blocks of these instruments.
- Master the dynamics of Financial Derivatives as part of an extended toolbox of Financial Risk Management, which will in turn increase optimality in hedging strategies.
- Have an understanding of how knowledge in Derivatives in the Foreign Exchange markets can also be extended to include Equity and Commodity market derivative instruments.

Financial Derivatives Part I

Highlights (Cont'd)

- Have a hands-on opportunity to build Yield Curves – the backbone of most financial derivatives products.
- First-hand usage of The PERMIT® Treasury & Financial Risk Management System and practical experience on structuring and pricing Financial Derivatives.

Financial Derivatives Part II

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Financial Derivatives Part II

Comments from past participants

“Dr. Jeffrey Lim is able to facilitate the Seminar using techniques and material which are from basic to the more advanced, therefore allowing me to have a deeper understanding of derivatives. He also understands the legal aspects for derivative transactions and that is very useful for us as legal counsels.”

– Mr. Handodo Kangga, Lippobank, Indonesia.
[Class of September 2008]

“Financial Derivatives Part II is an enjoyable seminar! I enjoyed the seminar because it added much knowledge for myself (as a beginner) about derivatives products and transactions from the very basic up to the advanced level.

Thank you PI ETA Consulting Company and Dr. Jeffrey C. K. Lim for his ability to explain the theory in a simple way!”

– Ms. Retno Palupi, Lippobank, Indonesia.
[Class of September 2008]

Financial Derivatives Part II

Comments from past participants (Cont'd)

"This seminar offers different perspectives to looking at conventional issues/products."

– Mr. Siew Mun Fei Fabian, ANZ Bank, Singapore.
[Class of July 2010]

"This is a good seminar that offers an alternative view to structured products."

– Mr. Gerald Lam, ANZ Bank, Singapore.
[Class of July 2010]

"This is a great training; once you think of getting involved in exotic options or credit derivatives and want a whole simple picture, you must join this seminar!"

– Ms. Raden Widawati, The Bank of Tokyo-Mitsubishi UFJ Ltd, Indonesia.
[Class of July 2010]

Financial Derivatives Part II

Highlights

- In living life, the secret of the How's is actually in the Why's!
- History is actually an important subject. Knowing history well tells us why we are here today. Knowing history really well can sometimes even tell us where we are heading into the future! Acquire a solid foundational knowledge of Credit Derivatives
- Understand why Exotic Options were developed and how these options can be applied to improve the optimality of hedging or investment strategies. Some examples of Exotic Options discussed are: Asians, Compounds, Digitals and Lookbacks.
- A hands-on structuring session would be conducted using The PERMIT[®] System which would enable participants to gain practical experience in structuring investment strategies and hedging structures.

Firm-Wide Risk Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Firm-Wide Risk Management

Comments from past participants

“The workshop is very effective and able to enhance my knowledge especially on risk management philosophy. The material is very informative and helpful for me as the facilitator is very knowledgeable and experienced.”

– Mr. Ahmad Abadi, PT. Bank Mandiri, Indonesia.
[Class of November 2007]

“I’m really impressed on how risk management can be viewed from another perspective as a tool to enhance business performance.”

– Ms. Sarah Fahma Ghina, Bank Tokyo-Mitsubishi UFJ, Indonesia.
[Class of June 2008]

“I found the seminar to be well-crafted, organized, and insightful. The approach was simple and clear, but yet rich in substance and depth. It also allowed me to have a better appreciation of risk management, not just in ensuring the continuity of the company, but also in applying its principles in every aspect of my life, as I now live with the guiding principle that ‘The biggest risk is not seeing the risk!’”

– Ms. Flordeliz A. Elizaga, Bangko Sentral ng Pilipinas, Philippines.
[Class of June 2009]

Firm-Wide Risk Management

Comments from past participants (Cont'd)

"The seminar was very helpful and interesting. It stood out from other facilitators, due to the "think out of the box" approach! Overall, the contents are relevant to me in my profession."

– Mr. Reto Isenring, VP Bank (Singapore) Ltd, Singapore.
[Class of August 2011]

"Jeff is very engaging and was able to explain difficult concepts in a very simple and easily understood manner. He has a wealth of experience and stories which makes the learning very enjoyable!"

– Ms. Elizabeth Chua Siew Eng, DBS Bank, Singapore.
[Class of August 2011]

Firm-Wide Risk Management

Highlights

- Risk Management is Everyone's Business, not just the CEO's, CFO's or CRO's.
- In living life, the secret of the How's is actually in the Why's!
- Risk Management is not just about compliance. It should be a Business Enabler, a Power Tool to push the business to new levels of accomplishment.
- Learn how to be a Risk Champion, and how to be a good pro-business Risk Manager.
- Be introduced to the notions of risk measurement – Value-at-Risk (VaR) and Conditional Value-at-Risk (C-VaR) and have a hands-on experience of computing these risk measures.
- Learn about Risk-Adjusted>Returns-on-Capital (RAROC) as a management tool.

Firm-Wide Risk Management

Highlights (Cont'd)

- Be guided through the various forms of risks i.e. Market Risk, Credit Risk and Operational Risk.
- Gain an insight to various Good Risk Management Practices.
- Be introduced to The Basel Capital Accord.

Financial Market Risk Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Financial Market Risk Management

Comments from past participants

"Very insightful and stimulating seminar! I've enjoyed the 2-full day seminar very much."

– Mr. Patrick Hong, Rabobank International, Singapore.
[Class of February 2007]

"I'm happy that PI ETA provided us a humble and expert facilitator. Though the time allotted for the seminar is quite short, everybody really appreciated how Jeff makes it easier for us to internalize the importance of "Risk Management"."

– Mr. Gener C. Salvador, Bank of Commerce, Philippines.
[Class of February 2008]

"I would like to commend the facilitator for being able to explain the complex world of financial risk management in simple and understandable terms. A complete paradigm shift on how to look at things. An Excellent and Highly recommended seminar!"

– Mr. Joel M. Escala, Equitable PCI Bank, Philippines.
[Class of February 2008]

Financial Market Risk Management

Comments from past participants (Cont'd)

"The seminar was very helpful in making us understand the basics of VaR and how it came to be developed. The rationale behind industry practices were explained and you'll be amazed at how these were derived. Important concepts and developments were also discussed which cannot be found in textbooks.

With the help of Prof. Lim, we were able to comprehend complex formulas and understand its different uses in the financial world (you'd want to go back to your college math professor and tell him "I would have understood math better if you taught it this way!"). We also did Excel/Visual Basic exercises to better understand the different methodologies of VaR.

Prof Lim has a way of connecting to the participants despite the alphabets at the end of his name. He was able to discuss what financial risk management is all about and how it can help your company to continue to do what it's best at!"

**– Ms. Ma. Jennifer A. Garcia, Equitable PCI Bank, Philippines.
[Class of February 2008]**

Financial Market Risk Management

Comments from past participants (Cont'd)

“A sensational seminar delivered with full practicality on financial risk management aspects to be adopted by any business institutions in the current era. Topics covered are accentuated with real life examples and not just textbook references. A must for all risk management professionals and/or treasury dealing personnel who wish to use the knowledge acquired from this seminar as a tool to improve overall business management and profitability!”

– Mr. Roland Yeoh Kong Eng, AmBank Group, Malaysia.
[Class of February 2008]

“This is an enlightening seminar for me. Jeffrey is able to make the seminar easily understandable and practical. Very comprehensive! Suitable for Risk Managers to attend.”

– Mr. Andrew Chew Keng Soon, Bangkok Bank, Singapore.
[Class of February 2009]

“The seminar was very insightful. Besides that, the facilitator, Jeff, has a lot of experience about this subject so he can answer all the participants' questions in a smart way and is easy to understand.”

– Ms. Novianawati Wahyuni, The Bank of Tokyo Mitsubishi UFJ, Indonesia.
[Class of August 2010]

Financial Market Risk Management

Comments from past participants (Cont'd)

“The seminar provides a very good insight to the fundamentals of Risk Management!”

– Mr. Lim Chng Hou, United Overseas Bank Limited, Singapore.
[Class of August 2010]

“Jeffrey makes complex things look easy through real life examples. More importantly, he makes it interesting.”

– Mr. Md. Zakir Hossen, IPDC of Bangladesh Limited, Bangladesh.
[Class of March 2011]

“This seminar is a great learning experience! Dr. Jeffrey shares some good real life experiences in dealing with financial markets.”

– Mr. Md. Ashique Hossain, IPDC of Bangladesh Limited, Bangladesh.
[Class of March 2011]

Financial Market Risk Management

Highlights

- Risk Management is everyone's business, not just the CEO's, CFO's or CRO's.
- The biggest Risk in Risk Management is NOT seeing the Risk!
- In living life, the secret of the How's is actually in the Why's!
- Acquire foundational knowledge on Bond Mathematics and an understanding of Probability Distributions from a first principles perspective.
- Be introduced to the notion of Value-at-Risk (VaR) and actually perform calculations to obtain VaR under simulated scenarios.
- Examine the advantages and disadvantages of VaR and explore alternative risk measures like Conditional Value-at-Risk (C-VaR).

Financial Market Risk Management

Highlights (Cont'd)

- Have an understanding of the amount of exposure that an organization faces in relation to the different types and sources of Financial Market Risk.

Operational Risk Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Operational Risk Management

Comments from past participants

“This seminar is a good kick-start to an appreciation and understanding of Operational Risk Management. Most useful is the application of the concepts to actual events, and the foundational introduction of VaR, C-VaR and modelling OpRisk. These are all made interesting by the well qualified and experienced facilitator. That, in turn, stimulates the rapport amongst the participants.”

**– Ms. Anita L. S. Ng, Bayerische Hypo-und Vereinsbank AG, Singapore.
[Class of May 2008]**

“A very compelling seminar that re-aligns your perception and approach on risk management, presented in a effectively non-academic manner by Jeff.

The seminar is full of convenient insights and practical tools that can help one provide more valuable contributions to one’s organization. The facilitator awakens the sensibility and common sense in you, which truly are the indispensable factors in the management of every risk.”

**– Ms. Laarni Agcaoili, Rabobank International, Singapore.
[Class of May 2008]**

Operational Risk Management

Comments from past participants (Cont'd)

“The Operational Risk Management seminar is very practical, useful and can be applied in all businesses. After joining this seminar I have some ideas as to how to mitigate risk in our work processes.”

– Ms. Rita Tjahjadi, PT. BCA Finance, Indonesia.
[Class of May 2008]

“I gained lots of knowledge from this seminar, as the facilitator could explain Operational Risk Management in wonderful ways. Jeff gave examples and delivered them in detailed discussions. I learnt practical lessons relating to my work situations that I can easily apply into my upcoming daily work (applicable).”

– Mr. Parmanto Adhi Tjahjono, PT. BCA Finance, Indonesia.
[Class of May 2008]

“I saw how professional PI ETA Consulting Company is, and how very kind the facilitator is. On top of the topic covered, I personally gained a lot during the discussions with him.

I hope I can join more PI ETA seminars in the future!”

– Mr. Ali Marzooq, Tamkeen (Labour Fund), Bahrain.
[Class of November 2008]

Operational Risk Management

Comments from past participants (Cont'd)

"This is the best seminar I have ever attended. Very simple to understand, it makes very good sense and is applicable. Well done!"

– Mr. Chin Kong Meng, MSIG Insurance (Malaysia) Bhd, Malaysia.
[Class of April 2009]

"The training was a very unique learning experience. Jeff used very practical examples/experiences to explain very complex issues. Will definitely consider attending more of the related seminars being offered."

– Mrs. Marilyn Cipcon-Aninipot, Ecumenical Church Foundation Incorporated, Philippines.
[Class of September 2009]

"I learnt so much about operational risk. I now understand the big picture to manage risk and also the class was very interactive."

– Mr. Azwar Ritonga, PT Telekomunikasi Indonesia Tbk, Indonesia.
[Class of September 2009]

"This is an awesome seminar because it broadened my mind about Operational Risk Management!"

– Ms. Yulia Santi Erfianty, Bank Indonesia, Indonesia.
[Class of September 2009]

Operational Risk Management

Comments from past participants (Cont'd)

"It was great listening to Jeff. I just hope that what was discussed can be practised with less hindrance."

– Ms. Chiew Jia Gi Jacqie, The Standard Chartered Private Bank, Singapore.
[Class of August 2010]

"Jeff is knowledgeable, both in the technical/mathematical aspects and the practical, human aspects too."

– Mr. Ng Yong Kai, The Standard Chartered Private Bank, Singapore.
[Class of August 2010]

"This seminar was practical, informative that it broadened my mindset."

– Ms. Irene Wong, PT Bank Mandiri (Persero) Tbk, Singapore.
[Class of August 2010]

"Thank you for the hospitality and friendliness, so that we enjoyed attending the Operational Risk Management seminar. My original intent was to get information on how to identify risks in running the business, and by following this seminar, I believe everyone will feel satisfied and will have gained knowledge to identify the causes of risks that can arise."

– Mr. Yedi K. Tresna, PT. Nusantara Regas, Indonesia.
[Class of September 2011]

Operational Risk Management

Comments from past participants (Cont'd)

“The seminar was good and it helps us to validate what we are doing in our company compared with the knowledge which was shared by the facilitator, so we can take further action to be implemented in our company.”

**– Mrs Chandra Wulansari, PT. Bank Danamon Indonesia, Indonesia.
[Class of November 2011]**

“Basically, the seminar is very good because the material/knowledge enriches our knowledge about risk management and can become a reference for us in renewing the implementation of ORMS (operation risk management system) in our bank.”

**– Ms Adelaine Esterlieta, PT. Bank Danamon Indonesia, Indonesia.
[Class of November 2011]**

Operational Risk Management

Highlights

- Risk Management is everyone's business, not just the CEO's, CFO's or CRO's.
- The biggest Risk in Risk Management is NOT seeing the Risk!
- In living life, the secret of the How's is actually in the Why's!
- Discussion on the real challenges in implementing enterprise-wide Operational Risk Management and the methods to overcome some of these challenges.
- Gain an insight to various Good Operational Risk Management Practices.
- “Dirty your Hands” going through a Monte Carlo event stimulation process.

Operational Risk Management

Highlights (Cont'd)

- **Be introduced to a methodical way of managing Operational Risk from formally defining Operations Processes, to identifying Operational Risks and mitigating these risks, to capturing risk event losses and quantifying Operational Risk losses.**
- **Be introduced to Frequency Distributions, Severity Distributions and how one can convolute them to obtain joint Frequency-Severity Distributions, and it's applications to the quantitative side of operational risk measurement – Value-at-Risk (VaR) and Conditional Value-at-Risk (C-VaR).**
- **Be introduced to The Basel Capital Accord.**

Credit Risk Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Credit Risk Management

Comments from past participants

"I enjoyed the two-day training session with Jeff. Jeff is unique in his ability to explain difficult concepts with ease."

– Mr. Mohammad Ahsan Awan, United Bank Limited, Pakistan.
[Class of August 2007]

"I have been working in Basel II and Operational Risk area for the last two years. I found the seminar very informative. Dr. Jeff Lim appeared to have a very strong command over the new Basel II accord. The course material designed by him was very useful which highlighted the core areas of statistical (PD, LGD and EAD) modeling under Basel II."

– Mr. Syed Nazish Abbas Rizvi, United Bank Limited, Pakistan.
[Class of August 2007]

"The Credit Risk Management seminar was very informative!"

– Mr. S. M. Arshad, MCB Bank Limited, Pakistan.
[Class of September 2007]

Credit Risk Management

Comments from past participants (Cont'd)

"This seminar has been informative and an 'eye-opener' in credit risk management. After many years of managing credit risk in local and APAC context, this seminar made me realize that there is a lot more to learn and do to manage risk.

This seminar is a must for any credit professional who wants to excel in this field and I will strongly recommend it to my peers and credit team. This is not a basic course that rumbles about financial ratios and legal recovery process. If one could conceptualize the theories and apply it as part of their risk management tools, it will bring their profession to a completely different level."

**– Mr. Sammy Sang, ECICS Limited, Singapore.
[Class of October 2007]**

"The Seminar was fun and engaging! Look forward to joining more seminars conducted by Jeff."

**– Ms. Rebecca Teo Chay Teng, Saxo Capital Markets Pte. Ltd., Singapore.
[Class of October 2007]**

Credit Risk Management

Comments from past participants (Cont'd)

"It is a very interesting seminar where we get to see credit risk management in a new light that would be beneficial to both the banking and non-banking industries."

A good seminar with dedicated instructor and will recommend it to other credit risk managers!"

– Mr. Edward Wan, CIMB Bank Berhad, Singapore.
[Class of June 2008]

"This seminar is definitely an asset to anyone who takes in this knowledge - the methodology used to express the various risks of the product creates an interesting thought process."

– Mr. Robin Watson, The Benefit Company, Bahrain.
[Class of May 2009]

"This is a very fantastic seminar! Jeff explained complicated ideas in simple ways and made it easy to understand."

– Ms. Fitri Kurniawati, Bank Indonesia, Indonesia.
[Class of September 2009]

Credit Risk Management

Comments from past participants (Cont'd)

“The facilitator is knowledgeable and his ideas are innovative. The concepts he delivered to us will broaden my horizon and open my mind on controlling credit risks in the future.”

– Ms. Wang Yi Jun, Bank of Communications Co., Ltd
[Class of April 2011]

“Excellent seminar and really appreciated Dr Jeff’s time and input. He went the extra miles to teach us practical applications of the content.”

– Mr. Mr. Mark Fyffe, Eden Murray Pte Ltd, Singapore
[Class of October 2011]

“Very interesting topic and a very good facilitator. Knowledgeable as well.”

– Mr. Damian Chia, Eden Murray Pte Ltd, Shanghai
[Class of October 2011]

“Jeff tailored exactly to our needs. Good Job!”

– Mr. Colin Mcdonald, Eden Murray FZE, United Arab Emirates, Dubai
[Class of October 2011]

Credit Risk Management

Highlights

- Risk Management is everyone's business, not just CEO's, CFO's or CRO's.
- The biggest Risk in Risk Management is NOT seeing the Risk!
- In living life, the secret of the How's is actually in the Why's!
- Have an Overview of Enterprise Risk Management and understand how Credit Risk Management is an integral part of Enterprise Risk Management.
- Have a clear understanding that Credit Risk Management cannot exist in a silo, and that to manage Credit Risk effectively, one must also have a good understanding of Market Risk and Operational Risk Management.
- Have an Understanding of the Link Between CounterParty's Enterprise Risk Exposures and The Bank's Credit Risk Exposure To The CounterParty and A CounterParty's Default.

Credit Risk Management

Highlights (Cont'd)

- **Have an Understanding of The Role of Credit Officers and Credit Risk Managers as Gate-Keepers of a Bank's Assets.**
- **"Dirty your Hands" going through a Monte Carlo event simulation process.**
- **Be introduced to the notion of Probability of Defaults, Exposure Given Default and Recovery Rates, and how one can use these components to compute the Expectation of Credit Losses.**
- **Be introduced to The Basel Capital Accord.**

Understanding The Anatomy of Financial Crisis Events and Its Applications To Risk Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Christopher H. L. Chan, B.Ec., MBA

Understanding The Anatomy of Financial Crisis Events and Its Applications To Risk Management

Comment from past participant

“As someone without a deep understanding of the types of risks in the financial markets, I found this seminar to be very informative in laying out the basic principles of identifying risks and the possible ways of managing them. Through Chris’ shared experience, I also got to learn about the complexities of trading and am now a lot more interested to find out how regulators (like BNM and the SC) will fare in managing the monitoring of new structured investment products. A great seminar I’d recommend to my supervisory colleagues!”

– Ms. Suffaneena Binti Ahmad Sufian, Bank Negara Malaysia, Malaysia.
[Class of December 2010]

“I am impressed with the facilitator’s depth of experience and knowledge. It brought back memories of the crisis then.”

– Mr. Lee Kwok Meng, Lion Global Investors, Singapore.
[Class of October 2011]

Understanding The Anatomy of Financial Crisis Events and Its Applications To Risk Management

Highlights

- Risk Management is Everyone's Business, not just the CEO's, CFO's or CRO's!
- Risk Management should not be about compliance alone. It should be a Business Enabler that must accompany the strategic development of business so as to lead it to new levels of accomplishment.
- Learn to be an informed Financial Risk Champion, who is familiar with different variations and impact of Financial Crises, and the possible responses required.
- Walk through the various actual crises faced by institutions, governments and regulators, and the international financial community over time, and how they responded.

Understanding The Anatomy of Financial Crisis Events and Its Applications To Risk Management

Highlights (Cont'd)

- **Gain an insight into the extreme market crises – examine extreme foreign exchange rates and stock markets conditions and to see how high interest rates can rise to and understand why interest rates can also possibly go into the negative territory. Understand Capital Control as a possible response.**
- **Be introduced to The Basel Capital Accord, Basel I, Basel II and Basel III.**

Accounting Fundamentals

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Accounting Fundamentals

Comments from past participants

“The seminar was useful in giving an overview of the accounting concepts.”

– Ms. Yuan Hui Yee Genevieve, Calyon Singapore Branch, Singapore.
[Class of September 2009]

“The Accounting Fundamentals seminar was fun and informative for a layman even though it was just only a 1-day seminar.”

– Ms. Elaine Wee, SG Asset Management (S) Ltd, Singapore.
[Class of March 2010]

“The Accounting concepts that were shared in the seminar are very useful and applicable in my daily work.”

– Mr. Gary Liaw Szu Kang, Hong Leong Finance Limited, Singapore.
[Class of March 2010]

Accounting Fundamentals

Comments from past participants (Cont'd)

"I found the Accounting Fundamentals seminar to be an eye opener. As an example, I learnt that when an expense is being treated under sales expense versus capital expense it would result in a completely different set of books. The simple illustrations and explanations made it easy to understand."

**– Ms. Alice Low, Individual, Singapore.
[Class of July 2010]**

"The Accounting Fundamentals seminar provided me with the wider perspective on how bankers evaluate the financial performance and health of a company, in terms of funding.

From another view as an investor, I can also use the knowledge gained to study a listed company's financial ratios before investing in them. Last but not least, it also provided me another tool for decision making as an entrepreneur. Well done!"

**– Mr. Vincent Ow-yeong, Icontek & Marketing, Singapore.
[Class of July 2010]**

Accounting Fundamentals

Comments from past participants (Cont'd)

"I found the Accounting Fundamentals seminar very interesting!"

– Ms. Ng Qi, Individual, Singapore.
[Class of September 2010]

Accounting Fundamentals

Highlights

- Understand the Key accounting concepts used in preparing financial statements.
- Understand how value is recorded.
- Gain an Insight into the structure of an annual report.
- Discussion on various components of the annual report.
- Understand how valuation effects profitability.
- Comprehend the difference between Profit vs. Cash Flow.

Real Estate Financing

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Andrew K. T. Goh, B.Econ.

Real Estate Financing

Comments from past participants

“Andrew Goh is knowledgeable and it was my pleasure to be able to learn from an experienced banker!”

– Mr. Lee Say Koon David, RZB-Austria, Singapore.
[Class of March 2008]

“Good interaction between facilitator and participants and as a result, we had a lively discussion. Very practical!”

– Mdm. See Beng Hoon, Singapura Finance Ltd, Singapore.
[Class of April 2010]

“This is really a very good seminar. The whole seminar was interactive. Andrew shared his long experience with enthusiasm. We enjoyed it very much.”

– Mr. Md. Abdul Quayum Khan, The City Bank Limited, Bangladesh.
[Class of November 2010]

“The seminar is relatively comprehensive in providing a good understanding of the real estate financing market in Singapore especially for those without/with some real estate background. Good sharing of practical experience/knowledge in corporate lending.”

– Ms. Chwee Shook Mun, Valenie, Mizuho Corporate Bank, Ltd, Singapore.
[Class of March 2011]

Real Estate Financing

Highlights

- **Be aware of the salient points in the Housing Developers (Project Account) Rules**
- **Understand the various types of land in Singapore**
- **Understand the financing of Residential Properties and key stages involved in the development of a project**
- **Know the typical schedule of progress payments, deferred payment scheme and other valuations**
- **Be aware of all the various project risks**
- **Know how to ensure a thorough financial analysis is carried out**
- **Know the other factors to consider in analyzing the credit**

Real Estate Financing

Highlights (Cont'd)

- **Know the standard terms and conditions**
- **Understand the typical bank facilities required by developers**
- **Be aware of the various types of mortgages offered**
- **Understand financing the development of Commercial, Retail and Industrial Properties and Hotels**
- **Know the outlook of Residential, Commercial, Retail and Industrial Property Market and Hotel Industry**
- **Be aware of recent transactions**
- **Know the Reserve Price System**

Financial Mathematics Part I

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Financial Mathematics Part I

Highlights

- **Allow a highly trained applied mathematician and a seasoned experienced market practitioner to share with you the key requisite foundational mathematical concepts and tools that are commonly used in the Financial Markets.**
- **An opportunity to re-learn and learn mathematics in an enjoyable and effective manner.**
- **Topics covered include Sets, Indices and Logarithms, Series and Sequences, Relations and Functions, Differentiation and Integration, Taylor's Series, Vectors and Matrices and examples of their applications in Finance.**
- **This program forms part of a Foundational Program which is a requisite for anyone wishing to move on to gain an in-depth understanding of the applied mathematics used in the financial markets.**

Financial Mathematics Part II

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Financial Mathematics Part II

Highlights

- **Allow a highly trained applied mathematician and a seasoned experienced market practitioner to share with you the key requisite foundational mathematical concepts and tools that are commonly used in the Financial Markets.**
- **An opportunity to re-learn and learn mathematics in an enjoyable and effective manner.**
- **Topics covered include Permutations and Combinations, Probability Theory, Probability Distributions, Interest Computation Methodologies, and examples of their applications in Finance.**
- **A discussion on Time Value of Money, Concept of Fair Value and Discounted Expectation, Term Structure and Yield Curves will also be included.**
- **This program forms part of a Foundational Program which is a requisite for anyone wishing to move on to gain an in-depth understanding of the applied mathematics used in the financial markets.**

Corporate Risk Evaluation

Duration:

3 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Corporate Risk Evaluation

Comments from past participants

“Attending the Seminar has been an enriching experience for me as it provided a different perspective to corporate risk, and has helped to sharpen my credit analysis skills by thinking effectively and focusing on the hidden pitfalls in a credit evaluation.”

– Ms. Nancy Foong Poh Yoke, PT Bank Mandiri (Persero) Tbk, Singapore.
[Class of March 2008]

“Besides the theoretical and applied knowledge I gained from the Seminar, what I found most refreshingly and useful was Adam's generous sharing of his wealth of experiences from his many years as a banker. For budding bankers, these practical insights are invaluable.”

– Mr. Alvin Eng Han Wen, Monetary Authority of Singapore, Singapore.
[Class of March 2009]

“I have a clearer concept in my mind when doing credit evaluation after the seminar.”

– Mr. Gary Liaw Szu Kang, Hong Leong Finance Limited, Singapore.
[Class of March 2010]

Corporate Risk Evaluation

Comments from past participants (Cont'd)

"I found the Corporate Risk Evaluation seminar really useful and easy to understand. There were many examples to illustrate what to look out for using simple to understand ratios. It also highlighted the importance of extracting key messages from the Financial Report. Through this awareness one can then make a judgement call on the company's current and/or future financial situation. This course is applicable to anyone who is keen in knowing a company's financial health or performance."

**– Ms. Alice Low, Individual, Singapore.
[Class of July 2010]**

"The Corporate Risk Evaluation seminar provided me with the wider perspective on how bankers evaluate the financial performance and health of a company, in terms of funding.

From another view as an investor, I can also use the knowledge gained to study a listed company's financial ratios before investing in them. Last but not least, it also provided me another tool for decision making as an entrepreneur. Well done!"

**– Mr. Vincent Ow-yeong, Icontek & Marketing, Singapore.
[Class of July 2010]**

Corporate Risk Evaluation

Comments from past participants (Cont'd)

"I found the Corporate Risk Evaluation seminar very interesting! With the class exercises, I managed to grasp the concepts better. In addition, Adam also highlighted certain issues that we should pay attention to while creating the spreadsheet, which I think is fantastic. After this seminar, I have gained new insights and understand the need for analyzing the figures."

**– Ms. Ng Qi, Individual, Singapore.
[Class of September 2010]**

Corporate Risk Evaluation

Highlights

- Evaluate non-financial information relating to and affecting the borrower.
- Using various non-financial models to identify business risks.
- Understand the basic types of legal structure of a business entity.
- Analyse the borrower's financial statements (i.e. balance sheets, income statement and cash flow statement).
- Calculate and interpret financial ratios.
- Perform trend analysis on historical financial statements over a period of time.
- Use various financial models to predict corporate distress.

Corporate Risk Evaluation

Highlights (Cont'd)

- Identify critical risks and their mitigating factors.
- Understand how a credit rating model works.
- Learn how to risk rate borrowers.

Loan Management And Risk Monitoring

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Loan Management And Risk Monitoring

Comments from past participants

“The seminar was good and the seminar facilitator brought his vast experience to the table with many real-life and practical examples.”

– Ms. Jennifer Chong, ISA Technologies Sdn Bhd, Malaysia.
[Class of October 2007]

“The facilitator's background/experience adds a great deal of practical aspects in what to look out for in early warning indicators of risk, etc. and related areas.”

– Ms. Sharon Koh, Royal Bank of Scotland, Singapore.
[Class of August 2009]

“Enjoyable session; good practical knowledge and cases to share.”

– Ms. Vivien Ho Soo Leng, HVB Singapore Branch, Singapore.
[Class of August 2009]

“The facilitator was able to engage us. He shared his experiences with us which was very helpful. This course is a very practical seminar and I enjoyed it!”

– Ms. Foo Hui Min, DBS Bank Ltd, Singapore.
[Class of August 2009]

Loan Management And Risk Monitoring

Comments from past participants (Cont'd)

"The facilitator is engaging."

– Mr. Andy Chen Wei Yen, DBS Bank Ltd, Singapore.
[Class of August 2009]

"The seminar is good for supporting my current role in my current job. Learning how we assess and monitor our client, can help us lend money to the proper customer as well as call it back when we must..."

– Mr. Ruben Gandamihardja, PT Bank DBS Indonesia, Indonesia.
[Class of November 2009]

"This training is very useful for us, and for early determination of bad loans."

– Achiro Yulian Opereta, PT Bank DBS Indonesia, Indonesia.
[Class of December 2009]

"Very engaging and interactive. Explains complicated concepts in a simple, straightforward way, often illustrated by practical and interesting examples. "Out of the box" and enlightening approach which makes session easy to absorb and comprehend."

– Ms. Cheng Tan Ching, NIBC Bank Ltd, Singapore.
[Class of February 2010]

Loan Management And Risk Monitoring

Highlights

- Be aware of the key issues in Loan Management.
- Discussion on key steps in reviewing a loan.
- Learn how to set up an early warning system.
- Prevent problem loans by being able to recognize early warning signs.
- Recognize and dealing with borrowers who overtrades.
- Ensure maximum recovery when encountering problem loans.
- Know the key responsibilities of an account manager.

Structuring Optimal Banking Lines

Duration:

4 Days, 9.00am to 5.00pm

Seminar Facilitators:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Structuring Optimal Banking Lines

Comments from past participants

“The seminar was informative, effective and very practical. Since the learning group was small, we had the opportunity to discuss local practices, practical issues, and strategies to resolve issues on a one-to-one basis, which I felt was an integral part of the learning process.”

– Ms. Ronali Kumarasinha, NDB Bank, Sri Lanka.
[Class of June 2007]

“We gathered a lot of knowledge on the subject which are certainly applicable on the job. Facilitators were very helpful and thorough with the topics they discussed. This program is very useful to bankers who are involved in structuring facilities for corporate clients, especially working capital related products. Thank you Jeff & Adam for facilitating the above program.”

– Ms. Rasika Sandamali, NDB Bank, Sri Lanka.
[Class of June 2007]

“The seminar provided a deep insight and an interesting approach to the overview of different products, usage of banking lines and current market updates.”

– Ms. Marilyn Chua, Royal Bank of Scotland, Singapore.
[Class of June 2007]

Structuring Optimal Banking Lines

Comments from past participants (Cont'd)

“Very engaging and informative seminar.”

– Mr. Lim Tze Peng, ING Bank N.V., Singapore.
[Class of April 2009]

“The material and presentation were fantastic. The presentation and depth of knowledge, pace, were insightful and informative. Thank you!”

– Mr. Teoh Beng Teik Alexander, DBS Bank Ltd, Singapore.
[Class of June 2009]

“The facilitators had the ability to link practical scenarios to the course material.”

– Ms. Vivien Ho Soo Leng, HVB Singapore Branch, Singapore.
[Class of September 2009]

“I enjoyed this seminar very much. Very experienced and good facilitators! They are able to address our concerns very well.”

– Ms. Jasmine Aw, RZB Austria, Singapore Branch, Singapore.
[Class of April 2010]

Structuring Optimal Banking Lines

Comments from past participants (Cont'd)

“The whole seminar was conducted in a light-hearted environment and thus it makes the whole learning process an enjoyable one. The facilitators are knowledgeable and discuss the important content in great detail. I gained more knowledge and able to understand my trade finance product in greater depth.”

– Ms. Farzanah Bte Rahmen, Raiffeisen Bank International AG.
[Class of March 2012]

“The facilitators are very experienced and knowledgeable. This seminar provided information on the different bank products and gives a good insight on structuring of optimal banking lines.”

– Ms. Tan Tuan Mui Gertrude, Raiffeisen Bank International AG.
[Class of March 2012]

“Systematic and logical methodology in delivery of trade instruments. Instructors are very experienced and willing to share knowledge.”

– Ms. Lee Hui Hsien, DBS Bank Ltd.
[Class of March 2012]

Structuring Optimal Banking Lines

Highlights

- **In depth discussion of key Corporate Banking Products.**
 - **Loans**
 - **Trade finance**
 - **Debt capital market**
 - **Cash management**
 - **Treasury**

- **Understand component's of the working capital cycle.**

- **Determining a company's working capital requirement.**

- **Identify a company's funding gap.**

Structuring Optimal Banking Lines

Highlights (Cont'd)

- **Structure appropriate banking facilities to meet the funding gap and minimise lending risks.**
- **Determine the borrower's ability to service its loan commitments.**
- **Determine appropriate pricing.**

Legal and Security Considerations in Support of Lending Transactions

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Legal and Security Considerations in Support of Lending Transactions

Comments from past participants

“Informative seminar. Useful for corporate banking.”

– Mr. Lim Tze Peng, ING Bank N.V., Singapore.
[Class of April 2009]

“A good course. Managed to acquire a lot of new knowledge on legal and security considerations.”

– Ms. Ong Lay Yean Jennifer, DBS Bank Ltd, Singapore.
[Class of July 2009]

“An interesting session which included an in-depth clarification on legal/security considerations in a lending transaction. It allowed me to correct many 'preset' concepts and principles of security considerations.”

– Ms. Josephine Ngoh Pei Shan, DBS Bank Ltd, Singapore.
[Class of July 2009]

“The course was well conducted especially for a very dry topic.”

– Mr. Teoh Beng Teik Alexander, DBS Bank Ltd, Singapore.
[Class of July 2009]

Legal and Security Considerations in Support of Lending Transactions

Comments from past participants (Cont'd)

“Very good facilitator. I now have a detailed understanding of the security structure after this seminar. Enjoyed the seminar very much!”

– Ms. Jasmine Aw, RZB Austria, Singapore Branch, Singapore.
[Class of April 2010]

“I enjoyed the seminar. I understood it as both our countries are habituated with the common law, so our participation was really enjoyable.”

– Mr. Abu Reza Md. Selim, The City Bank Limited, Bangladesh.
[Class of November 2010]

“The content of the seminar was well laid out. Provided me more understanding of the legal terms used and the different meanings attached to it.”

– Ms. Farzanah Bte Rahmen, Raiffeisen Bank International AG.
[Class of March 2012]

“Adam makes the seminar interesting and it relates to real life cases.”

– Ms. Tan Tuan Mui Gertrude, Raiffeisen Bank International AG.
[Class of March 2012]

Legal and Security Considerations in Support of Lending Transactions

Comments from past participants (Cont'd)

"I was expecting this module to be a very dry topic. There was ample use of examples and analogies that make it a lively presentation which clearly highlighted the practical implications."

– Ms. Lee Hui Hsien, DBS Bank Ltd.
[Class of March 2012]

"Excellent overview of legal doc concept with the right level of depth for attendees with basic to intermediate knowledge of the credit process. Adam was really interactive and made the otherwise dry topic fun to listen to!"

– Ms. Foo Ying Chieh Esther, Credit Agricole Corporate and Investment Bank.
[Class of March 2012]

Legal and Security Considerations in Support of Lending Transactions

Highlights

- Determine the need for collateral.
- Discussion on types of security and collateral support available.
- Establish the adequacy of collateral.
- Understand key components of loan agreements.
- Review adequacy of loan documents using a review template.
- Use loan covenants to mitigate lending risks.

Understanding The Financial Services Industry

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitators:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Understanding The Financial Services Industry

Comments from past participants

"I enjoyed the sessions especially since they were very interactive. The notes given provided more information. The sessions were very informative and beneficial."

– Ms. Violet Lee Yong Hoe, DBS Bank Ltd, Singapore.
[Class of February 2010]

"Good insights into the Financial Services Industry and practical examples. Good job!"

– Ms. Ng Tsuey Jen, DBS Bank Ltd, Singapore.
[Class of February 2010]

"Seminar was interesting. Provided a good overview!"

– Ms. Janice Foo Lee Ping, DBS Bank Ltd, Singapore.
[Class of February 2010]

"The session I attended was pitched towards risk management as there were many risk management colleagues around. It was insightful because I have never looked at bank from this perspective before. And risk management is relevant at work and at personal level."

– Ms. Emily Sim Moi Fong, DBS Bank Ltd, Singapore.
[Class of February 2010]

Understanding The Financial Services Industry

Comments from past participants (Cont'd)

"I find the Understanding The Financial Services Industry seminar to be really useful especially when it gives someone not from the financial industry (like me) a good overview of this industry. Besides an overview it does provide a historical background of how the industry was started hence would appreciate the current situation and hopefully with this insight be able to project what the future might look like."

**– Ms. Alice Low, Individual, Singapore.
[Class of July 2010]**

"Dr. Jeffrey Lim's sharing of his in-depth expert knowledge on the evolution of international trade, finance and banking industry from biblical and historical sources right through to our present new age of technology and its application is thought provoking."

Mr. Adam Wong is eloquent in his knowledge and experiences of the financial reporting and operational functions of the banking industry."

**– Ms. Maggie Lim Saw Tin, Individual, Singapore.
[Class of December 2010]**

Understanding The Financial Services Industry

Comments from past participants (Cont'd)

"Very good seminar!"

– Ms. Lim Siok Yong, DBS Vickers Securities (Singapore) Pte Ltd, Singapore.
[Class of July 2011]

"This is the seminar I have always been looking for to understand the Banking Business, and it really helps!"

– Mr. Gao Hongjun, DBS Bank Ltd, Singapore.
[Class of July 2011]

"This seminar was really an eye opener, well taught by accredited professionals (Profs in their fields). I would highly recommend this seminar, or seminars from PI ETA to my fellow colleagues!"

– Mr. Dennis T. Y. Tey, DBS Vickers Securities (Singapore) Pte Ltd, Singapore.
[Class of July 2011]

Understanding The Financial Services Industry

Highlights

- Overview of the financial services industry.
- Discussion on the financial system in Singapore.
- Understand the financial regulation and the role of central bank.
- Know the inter-relationship between different business segments within a bank.
- Be updated on the trends facing the financial services industry.
- Be acquainted with the principles of controlling a bank's lending activities.

Regulatory Compliance

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitators:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Regulatory Compliance

Comment from past participant

“An interesting and beneficial course. I enjoyed myself for this training session.”

– Ms. Liao May May, Bank of Tokyo-Mitsubishi UFJ, Singapore.
[Class of April 2009]

Regulatory Compliance

Highlights

- Understand the regulatory framework governing the financial services industry.
- Know essential regulations that have to be complied with.
- Introduction to Risk Management and The Basel II Capital Accord.

Senior Lender's Programme

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitators:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Senior Lender's Programme

Comment from past participant

“Jeff has a very unique way of teaching. He has an in-depth knowledge of the subject matter and its correlation with other fields of study. He makes the participants aware of the application of the subject taught not only in the bank, but also on a personal level. Jeff is also a very friendly person that makes every foreign participant feel at home.

Adam has an in-depth knowledge of various aspects of lending and is willing to share his priceless experience even beyond the subject discussed.”

**– Mr. Karya Setia, PT. Bank Central Asia, Tbk, Indonesia.
[Class of June 2010]**

Senior Lender's Programme

Highlights

- Know the key issues in loan portfolio management.
- Learn how credit ratings are used in managing loan portfolio.
- Determine credit quality migration over time.
- Carry out a loan portfolio review.
- Learn how to provide advice on mergers and acquisition for SMEs.
- Understand the mechanics of interest rate and currency rate instruments and how to generate more business from your customers.
- Use a strategic planning toolkit to prepare your business for growth.

Tapping into the Syndicated Loan Market

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Tapping into the Syndicated Loan Market

Highlights

- A practical 2-day interactive training programme which provides participants with a deep understanding of the syndicated loan market, its processes and the business potential.
- Overview of the Syndicated Market.
- Skills required of an Originator.
- Details of the various phases in the Transaction Cycle.
- Examine Distribution Strategies.
- Gain insight into the various documents required into a Syndicated Loan.

Tapping into the Syndicated Loan Market

Highlights (Cont'd)

- Be acquainted with the various protocols in the Signing Ceremony.
- Understand the various Legal issues in a Loan Documents.

Advanced Credit Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Advanced Credit Management

Comments from past participants

“The Advanced Credit Management seminar was interesting and Adam is the right person to deliver the training material. Thanks to Adam for sharing his invaluable knowledge and experiences at the seminar.”

– Mr. Tan Tesien Tanudjaja, PT Bank Central Asia Tbk., Indonesia.
[Class of May 2008]

“The topics are covered to a good extent. The seminar is useful to broaden the scope of understanding.”

– Mr. Kang Zhiyuan, Bangkok Bank Public Company Limited, Singapore.
[Class of November 2009]

“The material is very detailed and applicable for credit analyst. I also very appreciate Adam sharing with me his knowledge in credit process that I believe I can use it in my daily job.”

– Mr. Freddy Iman, PT Bank Central Asia, Tbk., Indonesia.
[Class of August 2010]

Advanced Credit Management

Comments from past participants

"As expected, this was an enriching and fulfilling course. It was full of insights and presentation was very clear, peppered with interesting real-life experiences and examples. Complicated issues/products made very simple and enlightening. Well done!"

– Ms. Cheng Tan Ching, NIBC Bank Ltd, Singzpore.
[Class of March 2011]

"Time passed very quickly at Adam's class. A great facilitator with great product knowledge, in-depth analysis and experience. It's fun to attend Admin's class. Thank you!"

– Ms. Jancie Lim, NIBC Bank Ltd, Singzpore.
[Class of March 2011]

"Complex methodology explained in an easy to understand way."

– Ms. Pang Yen Liuk, The Bank of Tokyo-Mitsubishi UTJ Ltd, Singzpore.
[Class of March 2011]

Advanced Credit Management

Highlights

- Understand the constraints and risks of business growth.
- Learn key issues in Loan Management.
- Be acquainted with the design and use financial dashboards to monitor your business.
- Gain knowledge of the key concepts in setting up an Early Warning System.
- Know how to conduct loan reviews.
- Grasp the key principles of Loan Portfolio Management.

Advanced Credit Management

Highlights (Cont'd)

- Use stress test to uncover risks in your loan portfolio.
- Find out the key responsibilities of Account Managers in loan management.

Actively Managing Problem Loans

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Andrew K. T. Goh, B.Econ.

Actively Managing Problem Loans

Comments from past participants

“An engaging and practical seminar!”

– Ms. Nancy Foong Poh Yoke, PT Bank Mandiri (Persero) Tbk, Singapore.
[Class of May 2010]

“By attending this seminar, we gained broader views regarding problem loans, starting from the causes until how to solve it. Moreover, we also learnt how to acknowledge loans that should be avoided at the very beginning. In addition, the seminar gave us a brief overview about local regulator approach to supervising banks in Singapore.”

– Mrs. Paulina J. Rietkamp, Bank Indonesia, Indonesia.
[Class of May 2010]

“The seminar offers a hands-on experience on how to manage problem loans, and it gave me alternative solutions when facing similar situations in the future. As a facilitator, Andrew has successfully explained the material clearly and in an easy to follow manner.”

– Mr. Harry Suswendi, Bank Indonesia, Indonesia.
[Class of May 2010]

Actively Managing Problem Loans

Comments from past participants (Cont'd)

“This seminar is well run and it provides a good introduction on the various aspects of managing problem loans. I benefited from the facilitator sharing his vast experience, and the exchange with other participants.”

– Ms. Anita Ng, UniCredit Bank AG - Singapore Branch, Singapore.
[Class of July 2010]

“The Actively Managing Problem Loans seminar was really nice and lively. The facilitator was very experienced and cooperative. At the end of the seminar, the case studies were real life and interesting. The whole session of the seminar was interactive, enjoyable and quite learning.”

– Mr. Gaus-UI-Wara Md. Mortaza, The City Bank Limited, Bangladesh.
[Class of November 2010]

“The training materials were very thorough and covered many aspects that I was expecting from the training. The class was smallish but it was a good thing since all of us were experienced bankers. The highlight has to be sharing the experience from the other countries and learning from past mistakes. Andrew also conducts the seminar in a clear fashion and brings a lot of experience into the mix as well.”

– Mr. Dwi Febriantoko, PT. Bank Mizuho Indonesia, Indonesia.
[Class of November 2010]

Actively Managing Problem Loans

Highlights

- **Know the Primary Objective in handling Problem Loans**
- **Understand the Urgency of handling such loans**
- **Be familiar with the major causes of Problem Loans**
- **Know how to avoid or minimize Problem Loans**
- **Know and understand how to Prevent Potential Fraud**
- **Be familiar with the Early Warning Signals with respect to the Borrower, its relation with others and as indicated by its Financial Statements**

Actively Managing Problem Loans

Highlights (Cont'd)

- **Know the various Loan Classifications and how Non-Performing Loans (NPLs) are handled in a bank**
- **Know the action steps to be taken once a problem loan is identified**
- **Ensure an Action Plan is made in line with the Bank's Objective**
- **Ensure other alternatives/actions are explored**
- **Understand the Actions to be Undertaken and What to be Avoided in a Workout Situation**
- **Be familiar with some of the important lessons learnt**

Specialist Credit Audit

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Andrew K. T. Goh, B.Econ.

Specialist Credit Audit

Comments from past participants

“PI ETA is a good seminar organizer that knows exactly the needs and purpose of every participant. Practical and comprehensive materials, experienced mentor and facilitator who makes the material easy to understand and to implement back in your office.”

– Mr. Miftah Fauzi, Bank Indonesia, Indonesia.
[Class of November 2009]

“Andrew has a lot of experience to share with us in a very friendly way and the material was easy to understand. The seminar gave me another perspective and of course broadened my knowledge about credit risk.”

– Mrs. Fenny Juliantini, Bank Indonesia, Indonesia.
[Class of April 2010]

Specialist Credit Audit

Highlights

- Know the role of Credit Audit in the Credit Risk Management Process.
- Understand the Principal Objectives of Credit Audit.
- Review Two main areas of Assessment
 - Credit Risk Management Process
 - Portfolio Quality
- Ensure that Proper Planning and Preparation are carried out.
- Know how to plan effectively for the Individual Reviews.
- Be aware of the Procedures for On-site Reviews.

Specialist Credit Audit

Highlights (Cont'd)

- **Understand the Important of Work Papers and the need to ensure a required standard.**
- **Ensure a Fair and Balanced assessment of the Credit Risk Management Process and in Assigning a Rating.**
- **Ensure a Fair and Balanced assessment of the Portfolio Quality and in assigning a Rating.**
- **Know how to handle a closing Meeting.**
- **Understand the Salient items that need to be addressed in the Final Report**

Treasury Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Treasury Management

Comments from past participants

“Practical aspects was great! Jeff makes you think through so that you understand the ‘whys’, rather than to accept the usual regurgitation of facts.”

– Ms. Nathalee Handy, BNP Paribas, Singapore.
[Class of May 2006]

“By joining this seminar, we can open up our minds to what real Treasury Management is really about!”

– Mr. Judy Aryanto Tissadharma, PT. Bank Mizuho, Indonesia.
[Class of May 2006]

“Dr. Jeffrey Lim’s extensive experiences and knowledge in the area of financial markets allowed him to present this course very successfully.”

– Mr. Mohammad Hanis Osman, Hwang-DBS Investment Bank Berhad, Malaysia.
[Class of May 2007]

“Very informative and practical session.”

– Mr. Patrick Hong Kum Hong, Rabobank International, Singapore.
[Class of June 2009]

Treasury Management

Highlights

- **Discuss some Key Issues involves in Bank Treasury Management.**
- **Understand some common Risk Issues that can arise within a Bank Treasury environment and some of the recommended solutions.**
- **Discuss some key issues involved in Corporate Treasury Management.**
- **Understand common Risk Issues that can arise within a Corporate Treasury environment and some of the recommended solutions.**
- **Have an appreciation of the similarities and differences in the management of Bank Treasuries and Corporate Treasuries.**

Treasury Markets and Products

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Treasury Markets and Products

Comments from past participants

"I feel that Jeff brought out the subject matter in an enjoyable way that did not make me feel tired or sleepy even though my language is limited. I quite understand the transmission."

– Mrs. Yadi Yuhardinata, Bank Indonesia, Indonesia.
[Class of December 2009]

"I really enjoyed the seminar. Very good facilitator! Didn't fall asleep at all and it's useful for me."

– Mrs. Fifi Dermawan, PT Bank Kesawan, Indonesia.
[Class of December 2009]

"This seminar was good and a must for all newcomers to attend. The facilitator (Dr. Jeff) is very knowledgeable and experienced. He even shared with us a lot of his knowledge not found in books."

– Mr. Desmond Tan, AFC Merchant Bank, Singapore.
[Class of December 2009]

Treasury Markets and Products

Comments from past participants (Cont'd)

"It's so refreshing to see Jeff share with such passion and enthusiasm! I have learnt many insights about Treasury / FX Markets that I believe would not be presented or taught elsewhere.

I am glad that Jeff took effort to make me feel comfortable and is concerned that I benefit from the course. His passion and dedication for what he does has encouraged me to ask questions - even those I've stopped asking after I left school.

I believe that Jeff's previous working experience and academically acquired knowledge together with his inquisitive character has equipped him to do his job well."

**– Ms. Grace Kwa, BNP Paribas, Singapore.
[Class of February 2010]**

"Great!!! One must join this seminar! It's very good treasury markets training, easy to understand, easy to remember!"

**– Ms. Raden Widawati (Dawie), Bank of Tokyo-Mitsubishi UFJ Ltd (Jakarta Branch), Indonesia.
[Class of May 2010]**

Treasury Markets and Products

Comments from past participants (Cont'd)

“Totally different approach...Jeff took on a different perspective to deliver the seminar, which makes you understand the background, the history and the essence of the financial markets and the treasury products coming out of it. The knowledge will stay in your head for the rest of your life!”

– Mr. David Pirzada, Bank of Tokyo-Mitsubishi UFJ Ltd (Jakarta Branch), Indonesia.
[Class of May 2010]

“I enjoyed the seminar very much... It’s very interesting! Jeff made me have a wider concept about Treasury Markets and Products. Thanks Jeff.”

– Ms. Penny Halim, PT Bank Kesawan Tbk, Indonesia.
[Class of May 2010]

“Jeffrey is very engaging and shows his passion for the markets. Keep it up! Thanks for your sharing of in-depth knowledge and expertise.”

– Ms. Chin Sook Chee, Australia and New Zealand Banking Group Limited, Singapore.
[Class of September 2010]

Treasury Markets and Products

Comments from past participants (Cont'd)

“The facilitator Dr. Jeffrey C. K. Lim really made the difference between good and great! I highly recommend this seminar to anyone with a penchant for internalising financial products and jargon.”

– Mr. JJ Poh, Australia and New Zealand Banking Group Limited, Singapore.
[Class of September 2010]

“Jeff is a very experienced facilitator in the financial markets and is able to relate the seminar to real practice. I did learn a number of useful concepts and reality of the markets to be able to apply to my work.”

– Mr. Sophina Khiev, ANZ Royal Bank (Cambodia) Ltd, Cambodia.
[Class of September 2010]

“A very good seminar and facilitator! Gives one an overview on the Treasury and financial market.”

– Mr. Revo Sergio S. Pangau, Hess (Indonesia - Pangkah) Limited, Indonesia.
[Class of September 2010]

Treasury Markets and Products

Comments from past participants (Cont'd)

"The knowledge learnt from this seminar helps to answer most of my queries pertaining to financial markets that were accumulated during my audit. Through this understanding, I am able to appreciate better and become more effective and efficient in my audit work."

– Mr. Chua Chee Wan, Auditor-General's Office, Singapore.
[Class of September 2010]

"The seminar was fun and I have learnt about Treasury Market and Products in a manner in which I would not have been able to learn from textbook. The seminar will help me in analysing problems by looking at different perspectives."

– Ms. Tan Shu Fang Mabel, Bank of Tokyo-Mitsubishi UTJ, Singapore.
[Class of February 2012]

"Great session! Jeffrey's way of teaching is very different from some early session I have attended. He gives a bird's eye view, very detailed reasoning. Would recommend this seminar."

– Mr. Rohit Saxena, GE SeaCo Asia Pte Ltd.
[Class of February 2012]

Treasury Markets and Products

Comments from past participants (Cont'd)

"Dr Jeffery Lim is an excellent facilitator who is able to simplify the derivative conceptual framework for effective and easy understanding. Discussions were practical and highly relevant to actual practice."

– Mr. Alvin Tan, Seaco Asia Pte Ltd.
[Class of February 2012]

"Engaging facilitator! Concepts well substantiated by real life examples and history."

– Ms. Chia Caihan, Singapore Exchange Limited.
[Class of February 2012]

Treasury Markets and Products

Highlights

- In living life, the secret of the How's is actually in the Why's!
- History is actually an important subject. Knowing history well tells us why we are here today. Knowing history really well can sometimes even tell us where we are heading into the future!
- Understand the development of Treasury Markets and its historical evolution, its current role and its future.
- Be properly introduced to the Interest Rate Markets, its historical evolution, and where the markets are today.
- Understand the basic working mechanics involved in the Interest Rate Markets.
- Have an overview of the various Interest Rate Market Products that are commonly traded.
- Be properly introduced to Yield Curves and Discount Factor Curves.

Treasury Markets and Products

Highlights (Cont'd)

- See examples of Interest Rate Products that are used in creating Hedging Strategies and Investment Strategies.
- Be properly introduced to the Foreign Exchange Markets, its historical evolution, and where the markets are today.
- Understand the basic working mechanics involved in the Foreign Exchange Markets.
- Have an overview of the various Foreign Exchange Market Products that are commonly traded.
- See examples of Foreign Exchange Products that are used in creating Hedging Strategies and Investment Strategies.
- Be introduced to Structured Products that are used in Hedging Strategies as well as in Investment Strategies.
- Have the opportunity to “experience the real world of financial markets” through The PERMIT® System.

Understanding Asset and Liability Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Christopher H. L. Chan, B.Ec., MBA

Understanding Asset and Liability Management

Comment from past participant

“The facilitator is very experienced! Chris is able to relate topics with his experience. He provided a lot of real experience and examples which value add to the seminar.”

– Ms. Wong Shyr Yam, Malayan Banking Berhad, Singapore.
[Class of July 2010]

“I find Chris' experience in this industry extremely helpful in enlightening the class with the concepts in the seminar. Very enjoyable seminar!”

– Ms. Angeline Lim Gek Neo, United Overseas Bank Limited, Singapore..
[Class of November 2011]

“This seminar gives me a broader knowledge about managing assets and liabilities related to derivatives products.”

– Mr. Judy Aryanto Tissadharma, PT Bank Mizuho Indonesia, Indonesia.
[Class of November 2011]

Understanding Asset and Liability Management

Highlights

- Understand what constitutes Assets and Liabilities of a Financial Institution, and the Importance of Asset Liability Management (ALM).
- Have an overview of Asset and Liability Committees (ALCO), their Roles, Objectives, Functional Responsibilities, and related Regulatory and best practices.
- Have an insight into Liquidity Management and Interest Rate Risk Management, within the Asset Liability Management process of a Financial Institution.
- Be aware of the types of Risks within ALM, and how to manage some of these risks.
- Have an appreciation of the recommended ALCO Framework in which to operate in.

Developing a Winning Cash Management Business

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Developing a Winning Cash Management Business

Comments from past participants

“The seminar has presented me with a clear picture of what cash management business is about. The facilitator was clear and systematic in his presentation and gave sufficient interaction between the participants and facilitator.”

– Ms. Chan Su Sin, Hong Leong Bank Berhad, Malaysia.
[Class of July 2005]

“It was a good seminar which I gained much knowledge and I will fully recommend my colleagues to attend. I affirm that the course material as well as the delivery was excellent. I found the seminar interesting and useful. This is a good programme for all top Finance Directors, CFOs etc.”

– Mr. M. Preethi Jayawardena, CIC Ltd, Sri Lanka
[Class of July 2005]

“The seminar gave me a better insight and various new perspectives on Cash Management Business.”

– Mr. Pakhurrrazi Mohd Taib, Hong Leong Bank, Malaysia
[Class of July 2005]

Developing a Winning Cash Management Business

Comments from past participants (Cont'd)

“Best thing about this “Winning Cash Management Business” seminar? It’s focused on what an Asian/local Bank needs to do right, like capitalizing on our network and local knowledge to land deals with local corporate or partner with the big international cash management players.”

**– Ms. Myrienne Joan L. Gonzales, Equitable PCI Bank, Philippines
[Class of November 2005]**

“I would recommend PI ETA to my colleagues as I found the manner in which the seminar was conducted very beneficial in its interactiveness. Not only do you learn from the course material, but most importantly from the frequent dialogues with the course facilitators throughout the duration of the seminar.”

**– Adhha’ Amir Bin Tan Sri Abdullah, C.I.M.B., Malaysia
[Class of November 2005]**

“Overall the seminar was good. It gave me a better insight as to how to handle pricing strategies for different client segments. The facilitator was clear in his presentation and there was continuous interaction with each and every participant throughout the course, which helped us to iron out any issues that we had in the product areas of Cash Management.”

**– Ms. Camy Somasunderam, National Development Bank PLC, Sri Lanka
[Class of June 2008]**

Developing a Winning Cash Management Business

Highlights

- Understanding the corporate treasurer's needs.
- Case studies of various cash management solutions adopted by corporate treasurers of MNCs around the world.
- Going beyond traditional clearing and transmission services.
- Advising and projecting working capital needs of your customers.
- Understanding various cash management models.
- Key success factors in responding to RFPs.

Developing a Winning Cash Management Business

Highlights (Cont'd)

- **Customer Segmentation.**
- **Cash Management Solutions – design and considerations.**
- **Pricing Considerations.**

Project Financing

Duration:

3 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Project Financing

Comment from past participant

"I am not in the banking industry and I joined the Project Financing seminar to see how banks deal with project financing, which is a subject I deal with all the time in our oil and gas projects. The seminar was very interesting as it gave me the insiders' view of the process from application to approval to providing financing and finally collection."

– Dr. Said El Salmy, Melrose Resources Egypt, Egypt.
[Class of November 2010]

"I have attended the seminars provided by PI ETA Consulting Company; Shipping Financing, Project Financing. I find the seminars very useful and interesting, with professional instructors!"

– Mr. Chandra Tjong, PT. Bank Permata, Tbk.
[Class of February 2012]

Project Financing

Highlights

- Gain an in-depth understanding of what Project Financing encompasses.
- Examine the risks involved in Project Financing and learn how to mitigate them.
- Learn how to reduce lending risks through various project financing structures.
- Avoid financial losses through cash flow analysis.
- Use spreadsheets to create and model sensitivity analysis.
- Learn to build and use projected financial statements using spreadsheets.

Project Financing

Highlights (Cont'd)

- Determine the optimal investment decisions.
- Discover the project finance rating methodology of rating agencies.
- Adopt key financial metrics to measure project risks.

Understanding International Trade Finance

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Understanding International Trade Finance

Comments from past participants

“Adam has a very good trade finance product knowledge and a strong Relationship Management background. The Seminar is very beneficial to me in terms of trade credit facilities calculations.”

– Ms. Worapol Aramkul, Siam Commercial Bank, Thailand.
[Class of January 2008]

“The seminar well illustrates the roles and risks involved in the Trade Finance and Facilitation process. Our understanding of the variety of instruments and terminology is compounded by pertinent questions and reiteration by the instructor. The section on how to analyse clients’ cashflow requirements to determine credit limits gives us a useful perspective. Certainly a recommended seminar!”

– Ms. Anita Ng, Bayerische Hypo- und Vereinsbank AG, Singapore.
[Class of July 2008]

“The seminar is very helpful for new market participants like me. The facilitator explained from the basics and it was detailed.”

– Ms. Fransisca Rahman, Bank Indonesia, Indonesia.
[Class of October 2009]

Understanding International Trade Finance

Comments from past participants (Cont'd)

“The seminar was delivered in a way that the complexities of trade finance became understandable. The practical insights shared by the facilitator were helpful in understanding the subject matter in a clear and effective manner.”

– Ms. Laarni Agcaoili, Rabobank International, Singapore.
[Class of October 2009]

“Good. Adam is clear in his explanation. He makes sure everyone is clear before he moves on.”

– Ms. Tan Wee Fung Jazzlyne, Mizuho Corporate Bank, Ltd, Singapore.
[Class of February 2011]

“Adam has immense knowledge in banking. He is patient and willing to repeat if he senses participants have difficulty understanding. Class is well paced and many illustrations given to make lesson relevant to work.”

– Ms. Lau Kee Yin Joanne, Mizuho Corporate Bank, Ltd, Singapore.
[Class of February 2011]

Understanding International Trade Finance

Highlights

- **Role of banks in the delivery of International Trade Finance Products.**
- **How to apply and advice on the various methods of Trade Settlement and their Benefits?**
- **Risks of International Trade Finance to the buyer and seller.**
- **Using Trade Finance Instruments to mitigate risks.**
- **Types of Financing associated with International Trade.**
- **Structuring Trade and Foreign Exchange solutions.**

Shipping Financing Part I

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Andrew K. T. Goh, B.Econ.

Shipping Financing Part I

Comments from past participants

“My expectation of the seminar was basically to understand the fundamentals of Shipping Financing. The seminar, discussion and Q & A sessions have managed to provide me with that understanding.”

**– Mr. Abdul Ghafar Ahmad, Bank Islam Malaysia, Malaysia.
[Class of April 2008]**

“The Shipping Financing Seminar is a good start for anyone wishing to understand about shipping financing.”

**– Mr. Karya Setia, PT Bank Central Asia Tbk., Indonesia.
[Class of October 2008]**

“I was very impressed with the Shipping Financing Seminar Facilitator's knowledge. After attending the seminar, I'm more confident in analyzing the credit standing of shipping-related companies. The seminar also exposed the participants to ship financing loans, understanding the various type of charters and the risks involved in each of them. We were also being updated on the general industry outlook. The seminar, discussion and Q&A sessions have managed to provide me the understanding I needed, especially on "the fundamentals of shipping financing".”

**– Mr. Abdul Aziz Bin Bohassan, RHB Islamic Bank Berhad, Malaysia.
[Class of October 2008]**

Shipping Financing Part I

Comments from past participants (Cont'd)

“As I am new to Shipping Financing, I found the seminar very useful. Besides that, Mr. Andrew also shared his experiences and explained the material from the bank’s point of view, which make the seminar more interesting.”

– Mr. Chen Lin Andrew, PT Bank Central Asia Tbk., Indonesia.
[Class of October 2008]

“Course is informative and well conducted.”

– Mr. Andy Lim, Bangkok Bank Public Co Ltd, Singapore.
[Class of October 2008]

“I found the Shipping Financing seminar useful as it covers a wide range of topics which are relevant to my job function. It contains useful tips which we can use especially during this current economic downturn faced by the industry.”

– Mr. Abu Hurairah Bahari, Bank Pembangunan Malaysia Berhad, Malaysia.
[Class of October 2008]

“This seminar gave me a very good overall understanding of shipping finance, which was what I wanted.”

– Mr. Ooi Jot Ley, Sumitomo Trust & Banking Co. Ltd, Singapore.
[Class of March 2010]

Shipping Financing Part I

Comments from past participants (Cont'd)

“The seminar is excellent for participants who are fresh to shipping financing and wish to gain a good foundational understanding on various types of vessels financing.”

– Mr. Keith Chong, PT Bank Mandiri (Persero) Tbk, Singapore.
[Class of March 2010]

“The way the facilitator Mr. Andrew conducted the training program, with a combination of theory and practice, is remarkable! This seminar is an example of interaction between the faculty and participants from which we have been able to have over all views on Shipping Financing within the least possible time.”

– Mr. Mohammad Akhteruzzaman, The City Bank Limited, Bangladesh.
[Class of October 2010]

“The seminar was nice, interactive and informative! We shared our knowledge with each other. Especially Andrew sharing his experience on the specific field helped us to have a new look in Shipping Financing.”

– Mr. Md. Safiul Amin, The City Bank Limited, Bangladesh.
[Class of October 2010]

Shipping Financing Part I

Comments from past participants (Cont'd)

“From this seminar, I learnt how to assess risks related to the shipping financing business and how to analyze the financial statements of ship purchasers. This knowledge will be useful for my bank when we conduct shipping financing business.”

– Ms. Wang Yi Jun, Bank of Communications Co., Ltd, Singapore.
[Class of March 2011]

“This seminar is good for those new to shipping financing, providing an easy-to-understand introductory platform as well as an up-to-date outlook on the shipping industry.”

– Ms. Goh Jia Ling, Mizuho Corporate Bank, Ltd, Singapore.
[Class of March 2011]

“It’s a very good seminar to help one to tap into the shipping financing market.”

– Ms. Yao Jiayun, PT Bank Mandiri (Persero) Tbk., Singapore.
[Class of March 2011]

“I have attended the seminars provided by PI ETA Consulting Company; Shipping Financing, Project Financing. I find the seminars very useful and interesting, with professional instructors!”

– Mr. Chandra Tjong, PT. Bank Permata, Tbk.
[Class of September 2011]

Shipping Financing Part I

Highlights

- **Be Aware of the Factors to consider in a Ship Financing Loan.**
- **Understand the various types of Charters and the Risks involved in each of time.**
- **Understand that Collateral Support that is needed.**
- **Ensure that a thorough Financial Analysis is carried out (from the viewpoint of a typical ship owner).**
- **Know what other Factors to consider in Analysis the Credit.**
- **Understand the Factors that we need to consider in a Ship Construction Loan from the viewpoint of Financing the Shipyard and from the viewpoint of Financing the Purchaser.**

Shipping Financing Part I

Highlights (Cont'd)

- Engage in a Discussion of a typical Shipyard's Financial Statement.
- Ensure that the Standard Terms and Conditions are in place.
- Be familiar with the various risks in Shipping from the viewpoint of the owners as well as the Charterers.
- Know the characteristics of the Shipping Cycle and how long a typical cycle is.
- Be updated on the general Industry Outlook of the various types of ships including the offshore rig industry.

Shipping Financing Part I

Highlights (Cont'd)

- **Know what are Flags of Convenience and the Advantages/Disadvantages of using them.**
- **Understand the importance of having the vessel classified by one of the officially recognized Classification Societies.**

Shipping Financing Part II

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Andrew K. T. Goh, B.Econ.

Shipping Financing Part II

Highlights

- **This is a more In-Depth continuation discussion on Shipping Financing, following on from the first part program.**
- **Know the history of ship finance and how it grew to what it is today.**
- **Understand the various sources of ship finance and how to structure it appropriately so as to meet your clients' requirements.**
- **Be aware of the various types of risks that are applicable to financing ships.**
- **Ensure the selection of an optimal funding structure.**
- **Understand long term financing strategy so as to enhance competitiveness and sustainability.**

Shipping Financing Part II

Highlights (Cont'd)

- **Be aware of the key documents and certificates in Shipping Credits.**
- **Understand the importance and requirement of these documents and certificates.**
- **Know the key documentation required for Shipping Loans for both pre-delivery and post-delivery financing.**
- **Understand how to arrest a vessel under the International Convention on the Arrest of Ships.**
- **Be aware of the precautions that we need to take in arresting and releasing a vessel.**
- **Understand what are your rights and status in arresting a vessel.**

Shipping Financing Part II

Highlights (Cont'd)

- **Know the composition and operation of Protection & Indemnity Clubs.**
- **Be familiar with the Evidence of Cover in Protection & Indemnity Insurance as well as Letters of Undertaking and Loss Payable Clauses.**
- **Know how the Protection & Indemnity Clubs balance their Financial Status.**
- **Understand the key assets and liabilities, revenue and profitability including key financial ratios of a Listed Shipping Company.**

Organization Design and Development

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitator:

Mr. John P. F. Cheong, B.Sc. (Hons), M.Sc., DIC, AMIMechE, MIMI,
MMIS, MSIM, MCILT

Organization Design and Development

Highlights

- **Appreciating the need that Organizations will periodically to survive.**
- **Essential for Top Management including all Senior Managers to comprehend and to adapt to the dynamic changes in organizations.**
- **Be introduced to the need to adopt and to change within the Life-Cycle of an Organization.**
- **Recognizing the key factors that effects organizations to change: Strategy, Culture, Environment, Size, Technology, etc.**
- **Be guided through the understanding of Organization Design and Development.**
- **Gain an insight into the workings of the Design and Development of Organizations, or parts of organizations, in order to ensure that the structure fits the key business processes undertaken.**

Organization Design and Development

Highlights (Cont'd)

- **Be guided to develop Cutting Edge solutions – with provision to the managing of the processes and to the reduction of timescales, cost and disruption.**
- **Achieve the ability to spearhead similar OD exercises within your own organizations.**
- **Sample case studies will be provided to allow the participants to have a better appreciation from an operating environment.**

Missions of Organizations

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. John P. F. Cheong, B.Sc. (Hons), M.Sc., DIC, AMIMechE, MIMI, MMIS, MSIM, MCILT

Missions of Organizations

Highlights

- Learn to appreciate the concept of Mission and Vision Statements for corporations, as one of the key members in the management team.
- Learn to Appreciate the need for organizations to change these statements periodically to survive.
- Be introduced to the need to have Mission Statements within the life-cycle of an organization.
- Learn to recognize the key factors that affect the background of Mission Statements, and how to write them – step by step.
- Be guided through the impact of final statements used, and a review of other multi-national corporations' mission statements.
- Gain an insight to the evaluation of the final written mission statements and the work required to ensure that the statements fit the key business processes undertaken.

Missions of Organizations

Highlights (Cont'd)

- **Be guided to develop changes over time – with a provision to managing the processes and to incorporating revised statements over time – in relation to changing strategy and changing operating environments.**
- **Sample case studies will be provided to allow participants to have a better appreciation from an operating environment.**

Islamic Banking – A Perspective

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitators:

Yang Mulia Ak Nor Muhammad Nizam Pg Haji Tengah

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Islamic Banking – A Perspective

Highlights

- **Gain solid foundational knowledge in the basic Shariah laws that govern the practices in Islamic Banking.**
- **Be introduced to the fundamental principles involved in Islamic Banking and the trading of financial instruments in an Islamic Banking environment.**
- **Get an overview of some conventional financial products and how some of these products have been structured into Shariah compliant financial products.**
- **Be updated on some of the latest developments in the Islamic Banking world.**

Islamic Banking – A Perspective

Highlights (Cont'd)

- **Be included in a discussion of some techniques involved in structuring Islamic Banking products.**

Anti-Money Laundering & Anti-Terrorism Financing

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

Anti-Money Laundering & Anti-Terrorism Financing

Comments from past participants

“Excellent seminar!”

– Mr. Joseph Lee, BAT APTSC Pte. Ltd., Singapore.
[Class of July 2006]

“Interesting Presentation by Adam who shared on his experiences, Adam was able to relate and connect with the participants.”

– Mr. Vincent Hong, American International Assurance Company Limited, Singapore.
[Class of July 2006]

“Anti-Money Laundering & Anti-Terrorism Financing is a new area to me. Adam Wong provided me the knowledge and made me understand the topic.”

– Ms. Rungnapa Jangsuppakij, Bank of Thailand, Thailand.
[Class of December 2006]

“As I am new to Compliance area of work, I find that the seminar is informative and useful. It gives me a better understanding of the rules of regulations of MAS, FATR and Confiscation of Benefits Act that we bank have to follow.”

– Ms. Carolyn Wong, BNP Paribas, Singapore.
[Class of December 2006]

Anti-Money Laundering & Anti-Terrorism Financing

Comments from past participants (Cont'd)

"An interesting and beneficial course. I enjoyed myself for this training session."

– Ms. Liau May May, Bank of Tokyo-Mitsubishi UFJ, Singapore.

[Class of April 2009]

"Very useful, insightful in the conduct of the seminar."

– Mr. Neo Wei Chiat, CIMB-Principal Asset Management (S) Pte Ltd, Singapore.

[Class of March 2011]

Anti-Money Laundering & Anti-Terrorism Financing

Highlights

- **Be aware of the seriousness of money laundering & terrorism financing.**
- **Understand and comply with the requirements laid down by the regulations.**
- **Identify customers as required by the regulators?**
- **Identify various types of Suspicious Transactions and take the necessary actions required by the law.**
- **Take appropriate measures to prevent attempts by parties to launder money through the organization.**

Wealth Management

Duration:

2 Days, 9.00am to 5.00pm

Seminar Facilitators:

Mr. Patrick C. S. Chong, B.A. (Econ.), M.Sc. (App. Econ.), A.C.C.A., CPA, CFA
Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Wealth Management

Highlights

- **Understand Economic Trends so as be able to identify investment opportunities.**
- **Obtain an insight into how once can cherry-pick investment products.**
- **Be introduced to investment related strategies so as to be able to satisfy Investors' requirements.**
- **Be guided through the investment process.**

Fundamentals of Wealth Management

Duration:

3 Days, 9.00am to 5.00pm

Seminar Facilitator:

Ms. Tay May Lin, B.Acc. (Hons), CPA, CFP

Fundamentals of Wealth Management

Highlights

- Learn To Meet The Needs of Clients and To Grow Your Business.
- Protecting One's Wealth.
- Crucial Steps To Effective Wealth Maintenance.
- How Wealth Accumulation Can Be Achieved/Enhanced.
- Maximising Wealth Distribution To Chosen Parties.

Legal Considerations for Wealth Managers

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Jack C. C. Teo, LLB (Hons), LLM, PGDipTHE

Legal Considerations for Wealth Managers

Highlights

- Obtain a broad perspective of the financial services industry in Singapore and the role of Fiduciary Services (e.g. Trusts)
- Appreciate the legal considerations that a wealth manager needs to be mindful of when he performs his regular portfolio of responsibilities
- Be aware of the legal obligations of the banker in the Banker and Client relationship
- Understand how the various types of Credit and Security interests are created and perfected
- Gain an insight into the Fiduciary Services industry (e.g. Trusts) in Singapore
- Have a preview of the future challenges facing the Trust Services Industry in Singapore

Negotiation Strategies for Managers

Duration:

1 Day, 9.00am to 5.00pm

Seminar Facilitator:

Mr. Jack C. C. Teo, LLB (Hons), LLM, PGDipTHE

Negotiation Strategies for Managers

Comments from past participants

“Jack was excellent in using analogies to explain principles and made the day enjoyable and a learning process.”s

– Mr. Justin Freeden, Freeden Futures, Thailand.
[Class of November 2011]

Negotiation Strategies for Managers

Highlights

- Know when negotiating is the correct method to use for conflict resolution
- Recognize negotiating opportunities and how to exploit them
- Gain confidence when conducting negotiations
- See negotiating as an enabling and not a denial process
- Understand the steps in the negotiating process and how to use them to manage a negotiation
- Use and respond to the most common negotiating tactics
- Learn how to build “partnership relationships” with clients or suppliers

PI ETA Mission Challenge

Duration:

2 Days

Day 1- 2.00pm to 6.00pm

Day 2 - 9.00am to 6.00pm

Day 3 - 9.00am to 12.00pm

Seminar Facilitators:

Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.

Mr. Adam K. K. Wong, B.Acc., FCPA, Certified Professional Trainer

PI ETA Mission Challenge

Comments from past participants

“The PI ETA Mission Challenge was indeed enjoyable! The challenge was an interesting combination of “a little adventure” and practical financial management training. I felt more confident after participating in the challenge as it taught us the value of not making any unnecessary assumptions in the decision process and to consistently think “outside the box” in all my future undertakings. I hope to join other PI ETA seminars in the future!”

**– Mr. Herdy Pratomo, Bank Finconesia, Indonesia.
[Class of August 2005]**

“The challenge was indeed a practical exploration in competitive dynamics, involving “horse-trading”, probability assessment, strategic thinking and street smarts.”

**– Mr. Dennis Yap, Phillip Securities Pte Ltd, Singapore.
[Class of August 2005]**

“PI ETA Mission Challenge makes me think outside the box. It is always good to have such a refreshing seminar after working for few years to have a bigger picture.”

**– Mr. Teyu Che Chern, Phillip Securities Pte Ltd, Singapore.
[Class of August 2005]**

PI ETA Mission Challenge

Comments from past participants (Cont'd)

“The training is able to change the way we think from our old mindsets that used to be skewed by preset ideas. By attending this training, you have to be prepared to expect the unexpected. We enjoyed the training!”

– Mr. M. Janu Isnadi, Bank Finconesia, Indonesia.
[Class of August 2005]

PI ETA Mission Challenge

Highlights

- Be on a “first-of-its-kind” Mission Challenge that “Challenges The Way You Think!”
- Have the opportunity to meet new people, exercise and develop Networking Techniques.
- Have the opportunity to be challenged to constantly think outside the box.
- Learn Strategic Planning under unusual circumstances with lessons that one can take back.
- Redefine one’s own strategic thought process in an exciting and challenging environment.

PI ETA Mission Challenge

Highlights (Cont'd)

- **Burn calories as you are constantly on your feet, thinking and “trekking” around Sentosa Island.**
- **Learn team-building techniques and leadership qualities required to win in today’s extremely competitive marketplace.**
- **“Recharge” your mind, and be revitalized for new challenges ahead.**

Copyright: The original idea for PI ETA Mission Challenge was conceived by Dr. Jeffrey C. K. Lim. The idea, design and all other related areas pertaining to the PI ETA Mission Challenge remains the exclusive property of PI ETA Consulting Company.
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Patents

Patents

The following are patents that have been awarded to
PI ETA Consulting Company

- Fully Flexible Financial Instrument Pricing System with Intelligent User Interfaces

In accordance with section 35 of the Patents Act, it is hereby certified that a patent having the P-No. 97839 has been granted to PI ETA Consulting Company in respect of an invention having the following particulars:

Patents

Application Number	:	200000513-2
Principal Inventor	:	Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.
Date of Filing	:	28 January 2000
Date of Grant	:	31 December 2003
Patent P-No. 97839 technology has been applied to:		
<ul style="list-style-type: none">➤ The PERMIT[®] System➤ The PERMIT[®] Batch Manager System➤ The PERMIT[®] Reports Manager System➤ The PERMIT[®] Auto-Feeds Manager System➤ The PERMIT[®] PayMaster System➤ The PERMIT[®] Risk Manager System➤ The PERMIT[®] Portfolio Manager System➤ The PERMIT[®] Training Manager System		

Patents

The following are patents that have been awarded to PI ETA Consulting Company (Cont'd)

- **An Enterprise knowledge and Information Acquisition, Management and Communications System with Intelligent User**

In accordance with section 35 of the Patents Act, it is hereby certified that a patent having the P-No. 108837 has been granted to PI ETA Consulting Company in respect of an invention having the following particulars:

Patents

Application Number	:	200000513-2
Principal Inventor	:	Dr. Jeffrey C. K. Lim, Ph.D., C.Sci., C.Math., FIMA, FRM, PRM, B.Fel.
Date of Filing	:	11 March 2002
Date of Grant	:	31 March 2005
Patent P-No. 108837 technology has been applied to:		
➤ The PEKE® System		

Trademarks and Service Marks

Trademarks and Service Marks

- PERMIT[®]** - An acronym for PI ETA Risk Management Information Technology, is a registered trademark of PI ETA Consulting Company.
- PET-DOG[®]** - An acronym for PI ETA Tactically-Developed On-line Guidance, is a registered trademark of PI ETA Consulting Company.
- PEKE[®]** - An acronym for PI ETA Knowledge Engine, is a registered trademark of PI ETA Consulting Company.
- PEER** - An acronym for PI ETA Engagement Resource.
- PETS** - An acronym for PI ETA Technological Support.
- PERT** - An acronym for PI ETA Research Technology.

Contact PI ETA

PI ETA Consulting Company

Challenging The Way You Think!

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