

SAVE
\$200

Register and Pay by
24 April 2009

Enjoy 10% Group Discount for 3 or more delegates!

Credit Management & Debt Recovery

Practical Strategies and Solutions for Credit Managers in today's Economic Climate

27-28 May 2009 • Royal Plaza on Scotts Hotel, Singapore



Chen Yew Nah
DP INFORMATION GROUP,
SINGAPORE



Manu Panda
EXPERIAN, HONG KONG



Jerome Debreu
KNORR-BREMSE ASIA
PACIFIC, HONG KONG



Sriram Natarajan
GE MONEY MIDDLE EAST,
UAE



Manu Panda
QUATRO RISK
MANAGEMENT SERVICES,
SINGAPORE



Gerrit Anderson
KPMG, SINGAPORE



Tony Ash
SLM REVENUE
MANAGEMENT
CONSULTANTS, UK



SS Ravi
ADOBE SYSTEMS,
SINGAPORE



Dr. Edward Ng
DREN ANALYTICS,
SINGAPORE



Nazri Muhd
VECTOR SCORECARD,
SINGAPORE



Trevor Phillips
CREDIT PROFESSIONALS,
UK



Rahul Kale
FRS GLOBAL, SINGAPORE



KeshMahinder Singh
PROFITERA CORP,
MALAYSIA



Chew Shin Han
MILLIKEN & CRAIG,
MALAYSIA

ADDRESSING THE ISSUES OF PRIME IMPORTANCE:

- ➔ Comprehend the changing landscape of credit risk management for corporate and financial institutions
- ➔ Learn how to reduce credit risks in international business
- ➔ Re-engineer credit departments and processes to survive the credit crisis
- ➔ Formulate an effective credit policy during economic downturn
- ➔ Managing and minimising disputes in regional debt recovery
- ➔ Streamline processes to improve performance and minimise bad debts
- ➔ Benchmark and manage credit effectively
- ➔ Discover leading-edge credit assessment techniques
- ➔ Obtain essential guidelines to legal procedures in debt recovery
- ➔ Detect early warning signs and initiating the right strategy to counter them
- ➔ Leverage on proven solutions in recovering debt

FEATURING:

- ✓ 15 high level regional and international speakers providing the latest thinking on gaining competitive edge in the market by carefully understanding the changing market conditions and successful management of credit
- ✓ Special focus on Debt Recovery, Credit Policy and Cross Border Credit Management
- ✓ Two Powerful Keynote Addresses
- ✓ Exclusive opportunity to network with the leaders from the industry and your peers
- ✓ In-depth workshop with experienced trainer to successfully navigate through Debt Collection

SEPARATELY BOOKABLE 1-DAY PRE-CONFERENCE WORKSHOP
26 May 2009, Tuesday

"DEBT COLLECTION"

Led by Dr Steven Liew, Managing Director, SL Training and Consultancy, Malaysia

ORGANISED BY:

The Asia
BUSINESS
FORUM

SUPPORTING ORGANISATION:



Special discount to members

OFFICIAL MEDIA PARTNERS:



For enquiries and registration: Call (65) 6536 8676 or (65) 6536 8437 or visit us at www.abf-asia.com



8.00	REGISTRATION AND MORNING COFFEE	2.00	THE ROLE OF THE CREDIT ANALYTICS IN THIS ECONOMY <ul style="list-style-type: none">● How analytics works through the credit cycle● How analytics can help with exposure reduction and portfolio management● How analytics can help with loss management and debt recovery Hari Baskaran <i>President</i> QUATRO RISK MANAGEMENT SERVICES
9.00	CHAIRMAN WELCOME AND OPENING ADDRESS Tony Ash <i>Owner and Principal Consultant</i> SLM REVENUE MANAGEMENT CONSULTANTS		
9.15	INSIGHT ON THE ROLE AND CHALLENGES OF RECOVERY PROCESSES IN THE CURRENT ECONOMIC CLIMATE Chen Yew Nah <i>Managing Director</i> DP INFORMATION GROUP		
	KEYNOTE ADDRESS		
10.00	ASSESSING THE RECENT REGULATORY UPDATES AND ITS IMPACT ON THE MARKET <ul style="list-style-type: none">● Key regulatory updates and its implications for businesses● Understanding the changing landscape of credit risk management for community and regional financial institutions Dr. Edward Ng <i>Managing Director</i> DREN ANALYTICS	2.45	STREAMLINING PROCESSES TO IMPROVE PERFORMANCE AND MINIMISE BAD DEBTS <ul style="list-style-type: none">● Putting in place an effective order-to-cash process● Enhancing the sales-to-invoice process in accounts receivables● Creating an effective billing process to maximise cash flow● Mini case study to highlight the above Jerome Debreu <i>CFO and Vice-President Finance & Controlling Asia Pacific</i> KNORR-BREMSE ASIA PACIFIC
10.45	QUESTION & ANSWER SESSION FOLLOWED BY REFRESHMENTS AND NETWORKING	3.30	QUESTION & ANSWER SESSION FOLLOWED BY REFRESHMENTS AND NETWORKING
11.15	DEVELOPING A KEEN UNDERSTANDING ON CROSS BORDER CREDIT MANAGEMENT <ul style="list-style-type: none">● Examining key credit risks faced by trading corporations● Reducing credit risks in international business● Efficient combination of credit management and sales● Case study for successful credit management SS Ravi <i>Controller of Credit, APACJPN</i> ADOBE SYSTEMS	4.00	IDENTIFYING BEST STRATEGIES FOR MANAGING AND MINIMISING NON-PERFORMING LOANS <ul style="list-style-type: none">● Recognising credit deterioration even when the conduct of account is satisfactory● Key areas to monitor to detect signs of credit deterioration● Critical risk points to evaluate in credit monitoring● Modes of recovery available to them● Managing and minimising disputes in regional debt recovery Gerrit Anderson <i>Director (BPS Financial Services)</i> KPMG
12.00	LEARN HOW TO FORMULATE AN EFFECTIVE CREDIT POLICY DURING ECONOMIC DOWNTURN <ul style="list-style-type: none">● Understanding the different type of credit policies and procedures● Re-engineering credit policies to add flexibility to credit grants and debt recovery processes● Re-structuring credit policies and terms to accommodate new exposures● Mini-case study Tony Ash <i>Owner and Principal Consultant</i> SLM REVENUE MANAGEMENT CONSULTANTS	4.45	INSIGHTS INTO DEBT COLLECTION OUTSOURCING <ul style="list-style-type: none">● Advantages of outsourcing● Improving cash flow by reducing Days Sales Outstanding (DSO)● Mini-case study on effectiveness of debt collection outsourcing Chew <i>General Manager</i> MILLIKEN & CRAIG
12.45	QUESTION & ANSWER SESSION FOLLOWED BY NETWORKING LUNCHEON	5.30	END OF DAY ONE



8.30 MORNING COFFEE

9.00 **CHAIRMAN OPENING ADDRESS**
Dr. Steven Liew | *Managing Director*
SL TRAINING AND CONSULTANCY

9.15 **A GLOBAL VIEW ON THE CURRENT CREDIT CYCLE AND SUCCESSFUL CREDIT MANAGEMENT**

KEYNOTE ADDRESS

- Insights into the short and long term effect of the current credit crisis
- Reengineering credit departments and processes to survive the credit crisis
- Learning of successful credit management practices
- Implementing change in old credit management techniques

Manu Panda | *Principal Consultant, Global Consulting Team*

EXPERIAN

10.00 **BENCHMARKING AND MANAGING CREDIT EFFECTIVELY**

- Making credit management an integral management function
- KPIs in credit management
- Trends and observations across different industries in Singapore
- Performance management in credit
- Practical implementation issues in effective credit management

Tony Ash | *Owner and Principal Consultant*

SLM REVENUE MANAGEMENT CONSULTANTS

10.45 QUESTION & ANSWER SESSION FOLLOWED BY REFRESHMENTS AND NETWORKING

11.15 **USING LEADING-EDGE CREDIT ASSESSMENT TECHNIQUES**

- Financials metrics & non-financials indicators
- Assessing credit worthiness of individuals
- Financial analysis techniques, qualitative and quantitative

Nazri Muhd | *Group Managing Director (Asia-Pacific)*

VECTOR SCORECARD

12.00 **REDUCING EXPOSURE TO BAD DEBT THROUGH THE USE OF LATEST TECHNOLOGIES**

- Technologies available
- Integrating the use of technology and human resources

- High-performance solutions
 - New measurement tools
 - Collection technology in the near future
- KeshMahinder Singh | *President & CEO*
PROFITERA CORP

12.45 QUESTION & ANSWER SESSION FOLLOWED BY NETWORKING LUNCHEON

2.00 **ESSENTIAL GUIDELINES TO LEGAL PROCEDURES IN DEBT RECOVERY**

- Managing and minimising disputes in debt recovery
- Court procedures and jurisdictional considerations
- Originating processes in debt recovery

Trevor Phillips | *CEO*

CREDIT PROFESSIONALS

2.45 **DETECTING EARLY WARNING SIGNS AND INITIATING THE RIGHT STRATEGY TO COUNTER THEM**

Sriram Natarajan | *Chief Risk Officer*

GE MONEY MIDDLE EAST

3.30 QUESTION & ANSWER SESSION FOLLOWED BY REFRESHMENTS AND NETWORKING

4.00 **TRANSFORMING DEBTS INTO CASH FLOW**

- Your experienced on the most problematic debts
- Negotiation style
- Successful negotiation
- Know your debtors/customers
- Case studies

Dr. Steven Liew | *Managing Director*

SL TRAINING AND CONSULTANCY

4.45 **CROSS-BORDER DEBT COLLECTION STRATEGIES**

- Effective collections through a system driven process
- Building well defined collections policies and procedures

Rahul Kale | *Senior Business Consultant*

FRS GLOBAL

5.30 **END OF CONFERENCE**

ABOUT WORKSHOP LEADER

Dr Steven Liew is a fellow member of the Chartered Institute of Management Accountants, UK and is a Chartered Accountant by profession. He has a Asia Pacific Executive MBA (for senior executives) from the National University of Singapore and a PhD in international finance with Rushmore University of USA. He has accumulated more than 20 years working experience in senior financial management positions spearheading the profitability and growth of companies. He is currently providing management consultancy and training specialising in credit management & loan recovery. Dr Liew also teaches courses in strategy, business and financial.



SUMMARY OF COMPANIES WHICH HAVE ATTENDED THE WORKSHOP INCLUDES:

Johor Port Bhd ◀◀
 Proton Edar Sdn Bhd ◀◀
 Technology Park Malaysia ◀◀
 Corporation Sdn Bhd ◀◀
 Ormni Precision Sdn Bhd ◀◀

Schedule: Registration starts at 8.30am; Workshop commences at 9:00am and concludes at 5.00pm. Workshop materials, lunch and refreshments will be provided.

DEBT COLLECTION

Led by Dr Steven Liew, *Managing Director, SL TRAINING AND CONSULTANCY, MALAYSIA*

In order to be an effective collector, you need to have the heart of an entrepreneur. This workshop will help to provide you with an environment that stimulates proactive behavior in order to achieve greater goals for yourselves and your organisation. Real-current problematic debt cases will be analysed and scenario solutions will be required of you and your training workshop team under the guidance of Dr Steven Liew.

WORKSHOP OBJECTIVE

- This workshop is designed to improve your analytical skills in collection and to provide you a variety of techniques in collection of debts.
- Provides a suitable environment to develop an entrepreneur's mind and to stimulate your inner strength to do more for yourself and your organisation.
- Provides analysis of real-current problematic debt cases where multiple options are explored to help reduce the level of outstanding debts.

WORKSHOP AGENDA

- **PROBLEMATIC DEBT EXPERIENCES**
 - Role play and reverse role play on current active problematic debt
- **NEGOTIATION TECHNIQUES**
 - Soft negotiation • Hard negotiation • Principles negotiation • Successful negotiation
- **KNOWING YOUR DEBTORS/CUSTOMERS**
 - Handling complaints and difficult customers • Focus on large customer • Visit your debtor
- **CREDIT EVALUATION AND MONITORING**
 - Importance of credit evaluation and monitoring • Criteria for approval or rejection • Setting the credit limit • Monitoring customer account • Group exercises
- **OUTSOURCING TO COLLECTION AGENCIES**
 - When and why outsource debts to collection agency • Outsourcing cost
- **QUALITIES OF AN EFFECTIVE COLLECTOR**
 - Identify the qualities of an effective collector and rank them
 - Role play and reverse play on your attributes as effective Collector
 - Case studies and group discussion
 - Case study 1 (Negotiation skill)
 - Case study 2 (Credit evaluation)
 - Case study 3 (Handling difficulty debtor)
 - Case study 4 (Effective collector)

SPEAKER PROFILES



¹ **Chen Yew Nah** is the Managing Director of DP Information Group, Singapore's leading credit and business information bureau. With over 30 years of experience in business information, credit management and SME advisory services, DP Info currently serves the business decision needs of 95% of Singapore's financial institutions and 75% of its leading law firms. One of its subsidiaries is DP Credit Bureau, a consumer credit bureau in Singapore. DP Info is a developer of credit rating and scoring solutions for the national corporate and consumer markets. DP Info Group's institutional stakeholder is Experian®, one of the world's largest credit reference agencies.

² **Manu Panda** has over 14 years of experience within the credit industry across several markets in Asia Pacific and the UK covering portfolio risk management roles for large banks and financial services companies. His experience in Consumer Lending includes Portfolio Management, Risk Analytics and Decision systems. He has worked in various roles in Risk Management with Citibank, GE Money & Standard Chartered. Before joining Experian, Manu was the Head of Credit Risk for the Mortgage Portfolio for Barclays UK, based in London. Manu holds a Masters degree in Management.

³ **Jerome Debreu** is CFO and Vice-President Finance & Controlling Asia Pacific of Koon-Strone Asia Pacific, Hong Kong.

⁴ **Sriram Natarajan** has over 19 Years of accomplished experience in consumer credit and risk with focus on credit cards. He possesses skills across areas related to Credit Cards, and Consumer lending, systems orientation and Operations management in world class companies – American Express, HSBC, GE Money.

⁵ **Hari Baskaran** is a founding principal of Quattro Risk Management Services with 19 years of experience in Consumer and Commercial Risk. Hari was earlier with Citigroup where, as Global Risk Director for credit cards, he managed risk for all the credit card businesses owned and managed by Cit. His prior responsibilities as Regional Senior Risk Officer for Citigroup Asia included managing consumer and commercial risk across multiple countries. He has received multiple Global Awards from Citigroup for consistent outstanding delivery and developing new innovative due diligence and MIS techniques. He created

and designed a standardised automated credit MIS platform for the Citi's Asia region. Hari has been credited for successfully growing portfolios through Credit Crises using targeted data mining, while working down other problematic portfolios with focused strategies using his extensive experience in all aspects of collections.

⁶ **Gerrit Anderson** has over 25 years of experience in the financial services business, both as a banker (Citibank, Standard Chartered) and as a strategy and technology consultant (McKinsey, Deloitte). Prior to joining KPMG, Gerrit was part of McKinsey's Business Technology Office (BTO) practice where Gerrit led a number of engagements with banking, asset management and trading clients, helping these firms create new operating models linking their business and technology strategies to achieve results. Gerrit has been based in Singapore for 20 years. Gerrit holds an MBA from University of Cape Town.

⁷ **Tony Ash** is a fellow of the Institute of Credit Management and the Principal of SLM Revenue Management Consultants and he has been working in the commercial credit industry for 40 years. For the past 20 years he has been successfully supporting blue chip companies in the UK as well as France, Holland and Germany and providing advice and support to local government authorities in the UK. He has also been advising small and medium sized businesses in the practicalities of good credit management. He is an accredited trainer and consultant for the Institute of Credit Management in England and through The Institute has run a number of public and in-house training seminars on various aspects of managing the credit department. He has written a number of articles for specialist credit journals and is recognised as a respected and entertaining speaker.

⁸ **RS Ravi** has 18 years of credit, collections experience. Prior to Adobe, he was on a same role with Lucent Technologies, where he initiated best credit/collections industry practices and significantly built a proactive credit & risk management capability, delivering dramatic results in DSO and equally surpassed service quality improvements across functions. Thus Ravi's career in manufacturing, software and telecommunication organisations coupled with his Bachelors in Business and an MBA, have earned him accolades, unparalleled work ethics and fostered win-win approaches to the ever-changing landscapes in the world of credit and collections.

⁹ **Dr. Edward Ng** is the founder of Dren Analytics. Prior to this, he has been a tenured faculty of the NUS Business School for nearly twenty years, teaching and researching in banking and financial markets, which he continues to do as an adjunct finance professor at the Singapore Management University. He has an in-depth knowledge on Basel II and his views on the prerequisites for Basel II implementation have been taken into consideration by the Central Bank of Thailand. He has also created a bank inspection manual under World Bank sponsorship for an Asian Central Bank to implement Pillar II. His expertise has been contributed to agencies like the United Nations, Pacific Economic Cooperation Council, ASEAN Business Forum and he has consulted for a range of clients including Citibank, Asian Development Bank, Marketing Institute of Singapore, Singapore Computer Systems and SPSS.

¹⁰ **Nazri Muhd** has more than 12 years' of entrepreneurial and professional experience, including credit research and fund management experience with Fortune 500 companies and MNCs. Prior to heading the worldwide financial management centres, Nazri was the Associate Director-Financial Institutions of Fitch where he was primarily responsible for the research coverage and ratings of more than 30 Asian banks. Nazri also previously held regional positions in the areas of investment research and fund management in Citibank and Prudential Asset Management. Throughout these periods, he successfully managed a portfolio of investments worth around US\$300m and research coverage of more than US\$5bn, across than 100 companies (high yield/investment grade) in Asia, consistently outperforming local and regional indices year-on-year.

¹¹ **Trevor Phillips** has worked in the UK credit industry since 1966, initially as Credit Manager of a large American conglomerate. He has held senior positions with Honeywell, credit reporting agencies Infolink and Equifax, directorships of two major UK debt collection agencies; a software house, and now sits on the board of several companies including Lovetts plc, specialist solicitors in B2B debt litigation and contractual disputes. Keen always to promote the future of credit as a valued career path, he has served as Treasurer, Vice Chairman and then National Chairman of The UK Institute of Credit Management between 1987 and 1993 and subsequently as Vice President between 1995 and 2003. He regularly chairs conferences and acts as a speaker on a wide range of business topics and was presented with the

Special Award for Outstanding Services to the Credit Industry in 1996. His business, Credit Professionals, is a well-established management consultancy specialising in business and consumer debt recovery and collection strategies; UK audit and compliance issues for service providers; venture capitalist support for new market entrants and executive recruitment.

¹² **Rahul Kale** specialises in credit risk management. He received his Graduate Diploma in Banking and Finance and Masters in Applied Finance from Monash University, Australia. He has been in the financial services industry for over 10 years and has held senior positions in various banks and financial conglomerates in India, Australia and Singapore. His core expertise lies in credit risk management and debt recovery and he has been in charge of driving risk management and debt recovery strategies for retail banking portfolios in Asia and Australia. Mr. Kale is also the Director of Sedna Business Consultants Pte. Ltd., a diversified business consulting company.

¹³ **KeshMahinder Singh** is the Founder of Profiera Corporation. Since 1996, Kesh has been actively involved in the areas of Revenue Collections, Credit & Risk Management and Debt Recovery Technologies. He is well known in the region for his expertise in the areas of Knowledge Based technologies, Business Intelligence and Workflow enabled applications, which are targeted to help organisations achieve quantum growth and profitability in their respective operations. Kesh's professional interests are in leveraging Artificial Intelligence technologies in the areas of Customer Behaviour Profiling & Scoring and prediction systems.

¹⁴ **Chew Shin Han** is the General Manager of Miliken & Craig Malaysia - a professional global debt recovery company. With affiliation in 80 countries around the world, Miliken & Craig's services are being used by Multi-National Companies, Fortune 500 Companies, Public Listed Companies and also SMEs. Among the industry that Miliken & Craig is servicing are the banks, hospitals, Telco, manufacturing, Trading, Services, constructions etc. Prior to Miliken & Craig, Chew who is graduated in Malaysia has served in various position ranging from sales, marketing, credit, and operations dept in Multi-National Companies, Bank and Finance. Last year, Miliken & Craig was voted as the best debt recovery company by one of the leading banks in Malaysia.



Credit Management & Debt Recovery



These are terms commonly used in the papers today to describe the current economic climate and reflect the key causes of customers' inability to repay their loan and credit. As the financial and economic crisis deepens, companies across many industries are faced with increasing cases of credit defaults.

Ensuring effective credit control management with clear policies and debt recovery practices that can help to improve cash flow and business profitability is key to survival in the midst of uncertainties. Those responsible for credit management and debt recovery have to re-evaluate their strategies in managing accounts receivables, billing and credit collection as well as to understand the legal procedures for debt recovery as default cases increase.

With this in mind, the **CREDIT MANAGEMENT & DEBT RECOVERY CONFERENCE** strives to address crucial issues most corporations face pertaining to credits and debts. A panel of distinguished speakers and industry experts has been gathered to unleash their collective knowledge and enable delegates to bring back practical solutions and strategies that will assist in managing the credits and debts in their companies.

EFFECTIVELY MANAGE CREDIT & DEBT DURING CHALLENGING TIMES!

**BOOK YOUR SEAT NOW! REGISTER EARLY TO ENJOY EARLY BIRD SAVINGS & GROUP DISCOUNTS!
SIGN UP TODAY TO RESERVE YOUR PLACE!**

CALL (65) 6536 8676 OR FAX (65) 6536 4356 OR EMAIL TO iza.jumri@abf.com.sg

WHO SHOULD ATTEND

Senior Executives who are responsible in planning and implementing debt management and credit recovery to improve cash flows including:

• CFOs • Chief Risk Officers • Financial Controllers • Heads of Credit Collection • Heads of Account Receivable • In-House Legal Counsels • Heads of Credit Management • Heads of Debt Management

From across many industries including:

• Debt Recovery Consultants • Banking & Finance • Telecommunications • Utility • Electricity • Water • Gas • Government Agencies • Logistics and Transportation • Law Firms • Travel & Hospitality • F&B • Retail • Manufacturing • Construction • FMCG • Food & Beverage • Insurance • Oil & Gas

REGISTRATION FORM

CREDIT MANAGEMENT & DEBT RECOVERY CONFERENCE

(27-28 MAY 2009) & 1-DAY WORKSHOP (26 MAY 2009)

Royal Plaza on Scotts Hotel, Singapore

- Yes! Please register the following delegate(s) for this Event
(Please photocopy for more delegates)

Please tick (✓) your choice session(s)

- 2-Day Conference + 1-Day Workshop [May 26-28, 2009]
 2-Day Conference only [May 27-28, 2009]
 1-Day Workshop [May 26, 2009]

- I am unable to attend but please put me on your mailing list
 I am interested in Sponsorship/Exhibition Opportunities

I wish to claim special discount as a member of

- MFAS or ABA or ASME

Membership no. _____ (please fax us your membership card)

Name:(Dr/Mr/Mrs/Ms): _____

Job Title: _____ Department: _____

Email: _____

Name:(Dr/Mr/Mrs/Ms): _____

Job Title: _____ Department: _____

Email: _____

Approving Manager: _____

Job Title: _____ Department: _____

Email: _____

Company: _____

Address: _____

Tel: _____ Fax: _____

Booking Contact: _____

Email: _____

Nature of Business: _____

Company Web site: _____

CONFERENCE VENUE AND ACCOMMODATION INFORMATION

Royal Plaza on Scotts Hotel, Singapore

25 Scotts Road, Singapore 228220

Tel: (65) 6737 7966

Fax: (65) 6737 6646

Website: www.royalplaza.com.sg

Attn: Room Reservation Department

For reservations, please make your bookings directly with the hotel. To enjoy the special room rates, please quote Asia Business Forum's "Credit Management & Debt Recovery". Hotel bills are to be settled by delegates directly with the hotel. Hotel reservations and travel arrangements are the responsibilities of the registrant. Please note that hotel rooms are available on a first-come-first-served basis.

INCORRECT MAILING INFORMATION

It is possible that you may receive multiple mailings of this event or incorrect company details on the labels, for which we apologise. If this happens, please let us know so that we can update our database immediately. If you do not wish to have your name on our mailing list, please let us know and we will remove it from our listing.

FOR OFFICIAL USE

FEE RECEIVED	ADMISSION FORM SENT 1987S/ZC/WT
A	

5 EASY WAYS TO REGISTER



Telephone: (65) 6536 8676 or (65) 6536 8437



Fax: complete and send this registration form to:
(65) 6536 4356



Mail: this completed form together with payment to:
Asia Business Forum (Singapore) Pte Ltd
3 Raffles Place #08-01 Singapore 048617



Email: iza.jumri@abf.com.sg
sheena.low@abf.com.sg



WEB: <http://www.abf-asia.com>

Your investment for attending this Conference is:

	Regular Fee	Early Bird Fee (If Payment & registration are received by 24 April 2009)
Conference Only	S\$2,795 + 7% GST*	S\$2,595 + 7% GST*
Workshop Only	S\$1,495 + 7% GST*	S\$1,495 + 7% GST*
Conference + Workshop	S\$4,090 + 7% GST*	S\$3,890 + 7% GST*

Note: *GST is only applicable to Delegates from Singapore.

The fee includes lunch, refreshments and conference documentation.

Group Discount: Enjoy a group discount of 10% for 3 or more delegates registered at the same time from the same organisation and of the same billing source.

METHODS OF PAYMENT

- Please cross cheque or bank draft made payable to **ASIA BUSINESS FORUM (Singapore) PTE LTD** and mail your payment together with this registration to **3 Raffles Place, #08-01, Singapore 048617**. Enclosed is our cheque/draft for S\$ _____
- Overseas delegates may pay by telegraphic transfer into the account of Asia Business Forum (Singapore) Pte Ltd which is: **Account No. 147-070312-001, The Hongkong and Shanghai Banking Corporation Limited, 21 Collyer Quay, #01-01 HSBC Building, Singapore 049320**. Please quote our reference no. **1987S** and your Company's name in your payment instructions.
- Payment by credit card:** To make payment by credit card, please call our customer service hotline at **(65) 6536 4356**

Important Notice: Payments are required with registration and must be received prior to the Conference to guarantee your place. Walk-in delegates will only be admitted on the basis of space availability at the Conference and with immediate full payment.

CANCELLATIONS AND TRANSFERS

If you are unable to attend, a substitute delegate is welcomed at no extra charge. Please provide the name and the title of the substitute delegate at least 2 working days prior to the Conference. A refund less S\$300 administration charge will be made for cancellation received in writing on or before **6 May 2009**. Regrettably, no refund can be made for cancellation received after this date. A complete set of documentation will however be sent to you.

The organiser reserves the right to make any amendments and/or changes to the programme, venue, speaker replacements and/or topics if warranted by circumstances beyond its control.