

4th Annual Middle East Risk Management Forum 2011

9th & 10th May 2011, Doha, Qatar

THE DISTINGUISHED
ADVISORY PANEL

Deepa Chandrasekhar, United Gulf Bank
SVP & Chief Compliance Officer

Feroz Noorani, Al Hilal Bank
Executive VP & Group Head of Risk Management

Fulya Koch, Seera Investment Bank
SVP – Head of Risk Management
GARP – Regional Director

Kaushik Roychoudhury, HSBC
Senior Manager, Risk Analytics - MENA

Najeeb Zaidi, QNB
Head of Risk Infrastructure & Governance

Shahab Syed, ADCB
Group Head of Operational Risk

Dr. Ali Al Amari
Qatar Financial Centre
Regulatory Authority
Senior Director, Supervision &
Authorization

Amit Yashpal
Kuwait Finance House
Head of Risk Management
Group

BV Balaji, Citibank
Chief Risk Officer

Charles Stewart
Moody's Analytics
Senior Director

Deepa Chandrasekhar
United Gulf Bank
SVP & Chief Compliance Officer

Feroz Noorani
Al Hilal Bank
Executive VP & Group
Head of Risk Management

Hakon Stefansson
Creditinfo
Senior Manager

Jan Randolph
IHS Global Insight
Head of Sovereign Risk Group

Juhana Rauthovi
SEB
Group Chief Risk Officer

Najeeb Zaidi
QNB
Head of Risk Infrastructure &
Governance

Prasanna Seshachellam
Dubai Financial Services
Authority
Director, Supervision

Rakesh Sanghvi
Ahli United Bank
Group Head of Risk
Management

Robert M. Iommazzo
SEBA International
Managing Partner/Co-Founder

Shahab Syed
ADCB
Group Head of Operational Risk

Dr. Sunando Roy
Central Bank of Bahrain
Inspection Adviser

Tamas Erni
Loxon
Partner

Vijay Srivastava
Arab Banking Corporation
Group Chief Credit & Risk
Officer

To Be Announced
PricewaterhouseCoopers

THE PRESTIGIOUS SPEAKER PANEL

KEY TOPICS

- ▣ **Systemic Risk** – Dealing with procyclicity in a globalized banking environment
- ▣ **Basel III** – Deciphering the requirements
- ▣ **Corporate Governance & Compliance** – the need for transparency and seamless integration into everyday business
- ▣ **Economic Capital Modeling** – the emerging strategic resource
- ▣ **Credit Risk** – what challenges will Basel III bring?
- ▣ **Scenario Analysis & Stress Testing** – operating to revised standards
- ▣ **ALM & Liquidity Risk Management** – Challenges in the new equation

FIND YOUR REASONS TO ATTEND

- ▣ **Benefit** from landmark case studies on how to improve, implement and sustain a robust risk management model & framework
- ▣ **Understand** the Implications of Systemic Risk to the Regional Financial Sphere
- ▣ **Benchmark** your Risk framework and models against the industry
- ▣ **Discuss** best practices for identifying, monitoring and governing Risk
- ▣ **Evaluate** the applicability and relevancy of Basel III

WHO SHOULD ATTEND

Job Titles:

CEOs, CFOs, CROs, SVPs, AGMs, Group Heads of Risk, Directors/Heads of Risk Management, Basel II Programme Directors, Basel II Program Directors, Heads of Credit Risk, Heads of Enterprise-Wide Risk Management, Heads of Market Risk, Heads of Regional Risk or International Risk, Heads of Compliance, Heads of Portfolio Management/Portfolio Managers, Heads of Operational Risk, Heads of Strategic Planning, Heads of Internal Control, Financial Controllers, Heads of Treasury, Directors/Managers supervision, Senior Managers Risk Management, Regulators, Lawyers and Consultants, Board of Directors' responsible in the areas of Internal Controls, Risk measurement and compliance with laws and regulations

Institutions:

Bank & Financial Organizations, Asset/ Investment/ Fund Management, Central Banks & Regulators, Legal Consultants, Rating Agencies, Software & Technology Solution Providers

Departments:

Risk Management, Operational Risk Management, Compliance, Business Continuity Management, Internal Audit, Basel II Compliance, Operations, IT, HR

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4TH ANNUAL MIDDLE EAST RISK MANAGEMENT FORUM "A MUST ATTEND EVENT FOR ALL RISK OFFICERS IN THE REGION"



10 REASONS WHY YOU CAN'T MISS OUT ON THIS PREMIUM EVENT:

- **120 leading risk officers attended in 2010**
- **21 countries** represented in **2010**
- **54 banks** represented in **2010 - including 3 Gcc regulators**
- **20 c-level executives in 2010**
- **91% of attendees from 2010** would recommend this event to their colleagues
- **The most targeted and focused conference** dedicated to financial Risk Management in the Middle East region
- **Valuable Case Studies**

SPECIAL FEATURES

CRO HOTSPOT
CENTRAL BANK REGULATORS PANEL DISCUSSIONS
SPEED NETWORKING KICK-OFF

UNIQUE Features of ME RISK MANAGEMENT 2011

1. Keynote plenary sessions

At the leading Risk forum in the Middle East; CROs and Regulators address emerging challenges for regional risk management. The Keynote Plenary Sessions are valued by participants as a platform for outlining industry trends and formulating the strategic roadmap.

2. Facilitated interactive debates with Regulators and Risk Leaders

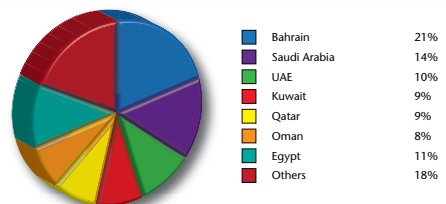
Featuring thought leaders to facilitate the interactive discussions between the panel and participants, these moderated sessions address the tough questions in a conducive environment promoting a cohesive working partnership between the decision-makers and the implementers.

3. Exhibition & Networking

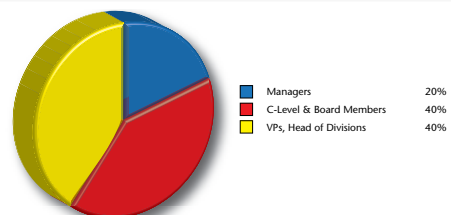
The parallel exhibition presents the opportunity to showcase innovative developments and a platform to launch new financial services and products allowing for direct reach to the relevant target market. The Networking breaks complement the Exhibition and encourage one-on-one interactions with potential clients.



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DELEGATE BREAKDOWN - JOB FUNCTIONS



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Day 1, 9th May 2011

8:30 Registration and Coffee

8:50 Opening remarks from the Chair

9:00 ▶ **KEYNOTE Presentation**
PricewaterhouseCoopers

9:40 Deciphering Basel III

- Basel III – knee jerk reaction or strategic amendment
- Capital requirements: Redefining Capital
- Backlog: Basel II directives
- Implications to Pillar II implementation
- Clarifying concepts, gaining a comprehensive view

Feroz Noorani, Al Hilal Bank

Executive VP & Group Head of Risk Management

10:30 Morning Coffee & Networking

11:00 Basel III – A Regulatory Perspective

- Is Basel III right for the Middle East?
- Timeline: Are Regional Banks on the right track?
- Seamlessly incorporating Basel III into local legislation.

Prasanna Seshachellam, Dubai Financial Services Authority, Director, Supervision

11:30 Basel III & Credit Risk

- Basel II Overview: Successes & Restrictions
- Experience: Positive lessons learnt from the financial crisis
- Refocus Basel III: Implications for Systems
- Capital Requirements & Counter party Credit Risk Implications

Charles Stewart

Moody's Analytics

Senior Director

12:00 Interactive Panel Discussion - Strategy

Are we Proactive or Reactive to Risk?

- The Board & Risk – informed or interested?
- Regulation: Do Basel and the Central Banks merely respond to risk outcomes?
- Redefining strategy to ensure containment of risk
- Results of Basel III's Sensitivity Analysis
- Implications of new regulatory edicts

Moderator:

PricewaterhouseCoopers

Feroz Noorani, Al Hilal Bank

Executive VP & Group Head of Risk Management

BV Balaji, Citibank

Chief Risk Officer

Deepa Chandrasekhar, United Gulf Bank

SVP & Chief Compliance Officer

Dr. Sunando Roy, Central Bank of Bahrain

Inspection Adviser

Dr. Ali Al Amari, Qatar Financial Centre Regulatory Authority

Senior Director, Supervision & Authorization

Prasanna Seshachellam, Dubai Financial Services Authority

Director, Supervision

13:00 Prayer Break & Luncheon

14:00 Basel III –CRO's Perspective

- Risk Management amidst a highly regulated financial sphere
- Streamlining Strategies through System Synergy

BV Balaji

Citibank

Chief Risk Officer

14:30 The Future of Value at Risk (VaR) Models

- Contribution of VaR models in managing financial risk
- VaR models and Financial Crisis
- Deficiencies in the VaR approach
- Can VaR survive ?
- Steps towards a robust VaR based modeling framework

Dr. Sunando Roy, Central Bank of Bahrain

Inspection Adviser

15:00 Optimising risk management processes through effective IT support

- The effects of Basel III to integrated risk management
- Advantages of integrating lending, monitoring and collection to a single IT architecture
- Level of automation in the credit monitoring process
- Customer lifecycle management in an integrated environment
- Recent trends in supporting centralised approval processes
- Gaining reduced cycle times with advanced scoring and decision-making techniques

Tamas Erni, Loxon

Partner

15:30 Afternoon Tea & Networking

16:00 The Emergence of Economic Capital Modeling

- Integrating Economic Capital for Financial Institutions
- Fine-tuning your Risk Appetite
- Linkages to the ALM Structure

Najeeb Zaidi, QNB

Head of Risk Infrastructure & Governance

16:40 Interactive Panel Discussion

Risk Experts 2.0:

- Attracting top talent to the Middle East
- Models vs. Experience

Moderator:

Robert M. Iommazzo, SEBA International

Managing Partner/Co-Founder

BV Balaji, Citibank

Chief Risk Officer

Juhana Rauthovi, SEB

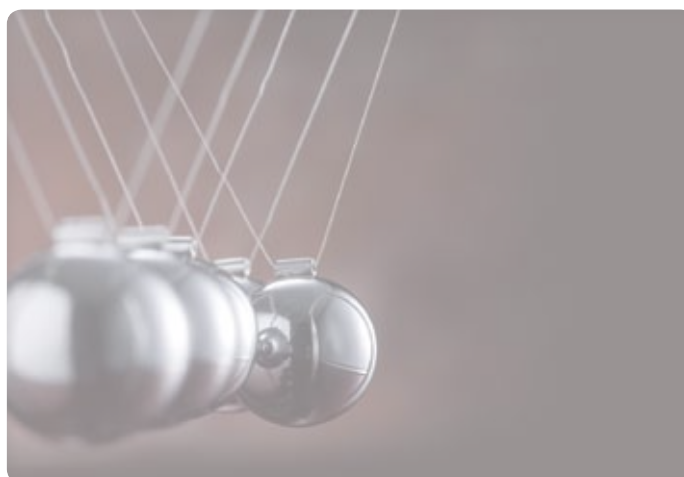
Group Chief Risk Officer

Shahab Syed, ADCB

Group Head of Operational Risk

17:30 Closing Remarks from the Chair

17:45 Networking & Cocktail Reception



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Day 2, 10th May 2011

8:30 Registration and Coffee

8:50 Opening remarks from the Chair

9:00 ▶ KEYNOTE Global Banking – Systemic Risk & Procyclicality

- Interconnectivity: Boon or Bane?
- Evaluating regulatory policies
- Impact of Basel II & RBC
- Exercising caution & Stimulating the economy

Vijay Srivastava, Arab Banking Corporation
Group Chief Credit & Risk Officer

9:30 Sovereign Risk Re-appears in The West. What are the real lessons for The Middle East?

- The Eurozone Sovereign Risk Crisis: Causes, evolution and risk management solutions (tried and untested)
- Are Sovereign risk Issues limited to Europe? Applicability globally and to The Middle East
- Sovereign Risk in The Middle East: Compare and Contrast with (1) The West and (2) Emerging Markets
- Sovereign Risk crises in (1) Emerging markets, and (2) The West – what are the key lessons for the Middle East?
- Practical: Incorporating Sovereign Risk into a bank's Risk Management Practices: Toolkits, Monitoring, measurement and Risk management (i.e. some 'best practice' techniques)

Jan Randolph, IHS Global Insight
Head of Sovereign Risk Group

10:00 Road to excellence – From green field to mature data & financial services provider

Creditinfo SCHUFA will present its experience in implementing a credit reporting agency in various national settings. Based on several examples we will show which challenges any institution may face when either implementing a basic credit bureau functionality or a sophisticated risk assessment including Scoring. Both, the views of the Credit Bureau as well as it's participating members will be included.

Hakon Stefansson, Creditinfo
Senior Manager

10:30 Morning Coffee and Networking

11:00 Regional Snapshot of Corporate Governance

- Regulations introduced post-crisis
- Promoting Compliance: Challenges and Pitfalls
- Tacking stock – have the new rules been effective?
- Changes in ownership: What is the impact?
- Benchmarking: Does the Middle East compare to the global leaders

Dr. Ali Al Amari, Qatar Financial Centre Regulatory Authority, Senior Director, Supervision & Authorization

11:40 Ensuring the holistic implementation of Compliance Units

- Achieving buy-in from the Board and the Business
- Instilling a common outlook across the organization
- Strategic Sense: Competitive Advantage and Bottom-Line results

Deepa Chandrasekhar, United Gulf Bank
SVP & Chief Compliance Officer

12:20 Interactive Panel Discussion

Building an Effective Compliance & Corporate Governance Framework

- Compliance Units – what are they?
- Addressing change and the new demand on Regulators
- Overcoming the Mispricing of Risk
- Regulators & Risk Officers: Babysitters or Guidance Counselors

Moderator:

Dr. Ali Al Amari
Qatar Financial Centre Regulatory Authority
Senior Director, Supervision & Authorization

Deepa Chandrasekhar, United Gulf Bank
SVP & Chief Compliance Officer

Dr. Sunando Roy, Central Bank of Bahrain
Inspection Adviser

Prasanna Seshachellam, Dubai Financial Services Authority
Director, Supervision

13:00 Prayer Break & Luncheon

14:00 Perspective: Op Risk Framework Implementation in the Middle East

- What stage are regional banks at?
- Examining approaches globally
- Continuous Improvement: Lessons from the field
- Challenges and opportunities ahead

Shahab Syed, ADCB

Group Head of Operational Risk

14:40 Transforming retail banking from credit scoring culture to value creation culture

Many banks are in the process of implementing Basel II internal ratings based approaches and are gaining understanding on the effects of scoring and pricing loans on the overall management of a retail bank. This presentation is a discussion on how to find where and when value is added and how these new methodologies can be used as tools for it.

- Management by Economic Capital with integrated internal models
- Clarifying accounting, regulatory and economic capital roles in value creation
- Identifying the difference between making profit and creating value

Juhana Rauthovi, SEB

Group Chief Risk Officer

15:30 Afternoon Tea and Networking

16:00 ALM & Liquidity Risk

- Comprehending the new liquidity risk management framework
- Redefining Liquidity Risk after Basel III

Amit Yashpal, Kuwait Finance House

Head of Risk Management Group

16:40 Stress Testing & Scenario Analysis

- Genie in a bottle: Your Objectives for stress testing
- Stressing the Design: Sound risk scenarios for a sensitive environment
- How will the new regulations affect stress tests?
- The Data Conundrum: Reliability & Accuracy

17:20 Concluding Town Hall

Resilience: Redefining Middle East Risk Management

- Continuous Development: Trainings & Knowledge Exchange
- Innovative Techniques to Modeling Risk
- Osmosis: Facilitating communication across the financial system
- Crowd-sourcing: Regulators, Bankers and the Board

Feroz Noorani, Al Hilal Bank

Executive VP & Group Head of Risk Management

Jan Randolph, IHS Global Insight

Head of Sovereign Risk Group

Vijay Srivastava, Arab Banking Corporation

Group Chief Credit & Risk Officer

18:00 Closing Remarks from the Chair

We would like to thank everyone who has helped with the research and organization of this event, especially the speakers for their support and commitment.

Anisha Jain, Senior Conference Producer
anisha.jain@fleminggulf.com

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MEET OUR RENOWNED SPEAKERS

Dr. Ali Al Amari, Qatar Financial Centre Regulatory Authority

Senior Director, Supervision & Authorization

Dr Al Amari brings two decades of regulatory experience to the QFC Regulatory Authority, covering a range of financial services disciplines including risk management, supervision and licensing, Islamic banking, anti money laundering and corporate governance. During his tenure at Qatar Central Bank ("QCB") Dr Al Amari was responsible for the supervision and licensing of financial institutions as well as leading the implementation of Basel II. He has held a number of senior committee positions working to develop regulation and financial services in the State of Qatar including: Chairman of the founding committee of the Qatar Credit Bureau, President of the National Banks Committee for the implementation of Basel II, QCB official member in the GCC Committee and Arab Committee of supervision, and QCB representative and member of the negotiating team to the national committee for Qatar's membership in the WTO. Before joining the Regulatory Authority Dr Al Amari was Chief Risk Officer in Barwa Bank where he was in charge of all elements of risk management. In addition and among his risk management responsibilities, he successfully implemented operational risk models, credit rating and scoring models for both corporate and retail banking.

Charles Stewart, Moody's Analytics

Senior Director

Charles Stewart is a Senior Director at Moody's Analytics. Charles joined Moody's KMV in early 2006 from Barclays Bank PLC where he worked in various capacities during his 28 year career there. Since joining Moody's he has worked with banks and regulators around the world. Drawing on his knowledge of both theory and also the realities of day to day practice, Charles has used his extensive risk management experience and his familiarity with many of the challenges associated with commercial and corporate banking to help financial institutions with the development of their risk management planning and strategies.

Deepa Chandrasekhar, United Gulf Bank

SVP & Chief Compliance Officer

Deepa Chandrasekhar has worked over the past 21 years in the areas of Risk Management, Treasury, Operations, Internal Audit and Compliance. She started her career with Citibank as a foreign exchange dealer, and since then has worked extensively in the Middle East in Bahrain, Lebanon and the U.A.E. She is currently the Chief Compliance Officer of United Gulf Bank. Prior to this, she headed Risk Management for RAKBANK, where she was actively involved in implementing Basle II with a special emphasis on Operational Risk & Fraud Management. Deepa holds an M.B.A. degree from the University of Alberta, Canada. She is also CAMS, CFE and MICA certified, and has the Islamic Finance Qualification by the Securities and Investment Institute of the U.K. She is a frequent speaker at forums on risk management, anti money laundering, compliance and corporate governance, and has published articles in each of these areas.

Feroz Noorani, Al Hilal Bank

Executive VP & Group Head of Risk Management

Feroz Noorani recently took over as the Chief Risk Officer of Al Hilal Bank, an Islamic Banking Group owned by the Emirate of Abu Dhabi, UAE. In his immediate prior assignment, he was the Head of Group Risk & Capital Strategy at Samba Financial Group in Saudi Arabia. He headed the Basel Program for taking Samba towards Basel II Internal Ratings Based (IRB) Approach compliance as the first financial institution in the region. Feroz has spent over two decades in Banking Industry having experience of the Middle East and the Indian sub-continent markets. Feroz brings to the Forum, first-hand experience in introducing Internal Risk Rating models and scoring tools, aligning risk practices with business goals, innovation in Risk Strategy, optimization of Credit portfolio, integrating other risk types. His experience on Capital Planning, including Stress Testing and Market Disclosure discipline is also valuable together with experiences of dealing with regulators. Feroz holds double Masters from University of Bombay in Management and Finance, and a Degree in Law. He is also a Certificated Associate of the Indian Institute of Bankers & Finance and holds another certification from the Institute of Chartered Financial Analysts of India. He is actively involved in advancement of Risk Management practices and sought as speaking authority on industry panels including Central Bank Forums and seminars.

Jan Randolph, IHS Global Insight

Head of Sovereign Risk Group

Jan Randolph is an experienced international economist and country risk manager. Randolph has held positions in a variety of international financial risk management firms in financial services and has over six years of international economics experience with IHS Global Insight. He holds graduate degrees from the Universities of London and Bristol. He is fluent in English, French, and German.

Prasanna Seshachellam, Dubai Financial Services Authority

Director, Supervision

Director, Supervision

Prasanna is responsible for the regulatory supervision of a number of Authorised Firms and also plays a leading role in some of the projects aimed to enhance the supervision framework of the DFSA. Prasanna has over eighteen years of experience in the financial services sector which includes eight years of regulatory experience. Prior to his current role at the DFSA, Prasanna was with the Office of Superintendent of Financial Institutions Canada (OSFI Canada) as a Senior Supervisor overseeing a portfolio of banks and other lending institutions. Before entering the regulatory world, he worked in many segments of the financial services industry including investment banking, equity research, asset management, corporate credit, credit rating, risk management, fund administration and trade operations for ETFs. Prasanna has worked with Barclays Global Investors Canada Limited and with ICRA Limited, the second largest rating agency in India and an affiliate of Moody's Investors Service. Prasanna has a Bachelor of Technology from Anna University, India and a Masters in Management from Indian Institute of Management, Bangalore. Prasanna is a CFA charter holder and also holds the FRM designation awarded by the Global Association of Risk Professionals, New York.

Shahab Syed, ADCB

Group Head of Operational Risk

Shahab Syed is the Head of Operational Risk at Abu Dhabi Commercial Bank (ADCB) where he is responsible for the development and implementation of operational risk management framework across ADCB Group. Prior to that he was the Head of Operational Risk at Arab Banking Corporation. He has also successfully implemented operational risk management frameworks in major North American organizations; Federal Home Loan Mortgage Corporation, Bank of Montreal Financial Group and Canadian Imperial Bank of Commerce. He is Certified Public Accountant (CPA) and has a Masters Degree in Economics.

Dr. Sunando Roy, Central Bank of Bahrain Inspection Adviser

A Ph.D in Economics from India and a post doctoral fellow (Financial Risk Modeling) at the University of California, Irvine, USA, Dr. Roy is presently Adviser in the Inspection Directorate of the Central Bank of Bahrain. Previously Dr. Roy served as Director, Financial Risk Management, KPMG- Bahrain and Qatar and also in the Reserve Bank of India. He has over 20 years of global experience in research and practice in the financial sector. Sunando is also a member of the Board of Directors of the Professional Risk Managers' International Association (PRMIA- www.prmia.org), a major global association of risk professionals with more than 65,000 members. Sunando was a Regional Director of the Mumbai chapter of PRMIA, a member of the PRMIA Regional Director Support and Standards Committee and a mentor for new Regional Directors globally. In 2009, Sunando was honored by PRMIA in recognition to his outstanding contribution in promoting the risk profession globally.

Tamas Erni, Loxon Partner

Partner

Tamas Erni is partner in LOXON solutions Ltd. He has graduated from finance on the Budapest University of Economic Sciences. He started his career by Raiffeisen Bank Hungary in 1999. Later he worked for Ecostat Institut at the Hungarian Statistical Office in developing macroeconomic forecasting models. He has moved to LOXON in 2001 and became responsible to build up the business consulting team of LOXON and managing several projects in transforming bank's lending operations and risk management procedures (collateral management, rating/scoring, lending systems and Basel II preparation projects throughout the EMEA region), contributing to LOXON becoming the market leader in the CEE region's risk management and lending software market. Tamas has collected a wide range of experience in several markets in a number of countries working as principal consultant on several occasions. Based on this experience he was nominated to the position of partner in 2005 and is responsible for product development strategy and leading the sales and business development team of LOXON with special attention to developing LOXON's operation in the Middle East and Africa regions.

Vijay Srivastava, Arab Banking Corporation Group Chief Credit & Risk Officer

Group Chief Credit & Risk Officer

A Chartered Accountant from India, Vijay joined HSBC in 1984 and then ABN Amro Bank in 1992. After 8 years of Operations and Corporate Banking with HSBC in India, Vijay joined ABN AMRO Bank Dubai and worked for 6 years in the Corporate Bank - of which the last two years as the Head of the Corporate Bank. In 1998 Vijay moved to the Risk Management Division located at the Headquarters of ABN Amro Bank NV in Amsterdam. He has been associated with credit teams covering Asia, the Americas and subsequently - on an industry basis - Integrated Energy, before moving to help set up the dedicated risk function for Transaction Banking (now called GTS - Global Transaction Services). As CRO for GTS at ABN Amro Bank N.V. he helped roll out this strategic new integrated risk function in 2004. His 5 year stint in GTS also involved designing and implementing award winning risk technology. Vijay has also been a teacher at the ABN Amro Academy in Amsterdam. In September 2009 Vijay joined the Credit & Risk Group at Arab Banking Corporation (B.S.C.) where he is currently the Chief Credit and Risk Officer.

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PRMIA

Formed in January of 2002, PRMIA is a higher standard for risk professionals, with nearly 70 chapters around the world and more than 65,000 members from over 195 countries. A non-profit, member-led association, PRMIA is dedicated to defining and implementing the best practices of risk management through education including the Professional Risk Manager (PRM) designation and Associate PRM certificate; online, classroom and in-house training; events; networking; and online resources. More information can be found at www.prmia.org.



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Any disputes arising under or in connection with this registration form shall be settled before the competent Court in United Arab Emirates.

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