The Future of Retail Banking

New models for a new era - exploring the evolving retail banking landscape

25th & 26th November 2013
Hilton Tower Bridge, London

Speakers include:

Clive Adamson
Executive Board Member & Director of Supervision
FCA

Travers Clarke-Walker
Managing Director, Innovation and Payments
Barclays

Andy Mielczarek
Head of Customer Value Management, Retail Banking and Wealth Management
Europe
HSBC

Nick Kennett
Director of Financial Services
Post Office

Anne Boden
Chief Operating Officer
AIB

Jonathan Vaux
Senior Vice-President, Head of UK Market Strategy
Visa Europe

Steve Pateman
Head of UK Banking
Santander

Chris Popple
Managing Director of Digital Banking
Royal Bank of Scotland

Martin Dodd
Customer Service Director
Lloyds Banking Group

Paul Marriott-Clarke
Commercial Director and Member of the Management Team
Metro Bank

Kris Brewster
Head of Products
Skipton Building Society

Jonathan Hall
Chief Executive Officer
Saffron Building Society

91% of respondents from last year’s conference would consider attending this event again

Book on or before 19th July to save £150

Really interesting and insightful presentations supported by an active and challenging audience.
The event will remain high on my agenda

Kevin Mountford, Head of Banking, moneysupermarket.com
Join hundreds of senior executives to discuss The Future of Retail Banking. With an intense focus on innovation, banking models, customer engagement and success, this must-attend strategic event promises to be bigger and better than ever before.

Exploring all of the business-critical issues that are driving change and innovation in retail banking, this conference features a wide range of experts from the UK and Ireland’s leading banks and building societies. With insights into the new technologies and trends shaping the industry, it presents a vision for the future that banking professionals cannot afford to ignore.

Key reasons to attend
- Get the leaders’ perspective from HSBC, Barclays, Santander, Lloyds Banking Group and Royal Bank of Scotland
- Learn how to attract customers with innovative banking models
- Explore the latest digital developments in mobile, digital and customer analytics
- Get to grips with changing consumer demands
- Choose from 2 focused streams considering big data or the sustainability of credit
- Plus enhanced networking opportunities at our drinks reception

Previous companies:
Below is a sample of companies that attended The Future of Retail Banking last year:

Bank of Cyprus UK
Bank of Ireland
Barclays Bank
BBVA
BeeOne
bpost Bank
Caixa Geral de Depositos
Close Brothers Group
Credit Suisse
CSOB
Danske Bank
DnB
Ernst & Young
Erste Group Bank
Everything Everywhere
Financial Services Authority
Finansbank
First Direct
Guaranty Trust Bank
Handelsbanken
HSBC
ING Bank
Intesa Sanpaolo Card
Investec Bank
KB Kookmin Bank
KBC Bank
Lifestyle Services Group
Lloyds Banking Group
M&S Bank
Metro Bank
Moneysupermarket.com
Moscow Industrial Bank
National Australia Group
National Savings & Investments
Northern Bank
Norwich & Peterborough Building Society
OneSavings Bank
Oyak Anker Bank
PKO Bank Polski
PostFinance
Qatar Islamic Bank
Royal Bank of Scotland
Sainsbury’s Bank
Santander
Saudi Investment Bank
Secure Trust Bank
Skipton Building Society
TBC Bank
The Co-operative Banking Group
The Futures Company
Wesleyan Group
Zagrebacka Bank

Comments from our delegates:
An opportunity to know what your peers are doing in the industry and what the future holds for retail banking.
Emmanuel Aweh, Relationship Officer, Guaranty Trust Bank UK Ltd

Good variety of knowledgeable speakers from a wide range of viewpoints. Very informative, great networking opportunities.
Andrew Clarke, Head of Customer Administration, Norwich & Peterborough Building Society

Very interesting and I gained some good insights & knowledge
Gary Hales, UK Representative, Jersey Finance

Very positive & informative
Vincent Keogh, Product Development Manager, KBC Bank

Join the debate on twitter using the hashtag #rbconf2013 or follow @MarketforceRB

BOOK ONLINE www.marketforce.eu.com/retailbanking
The Future of Retail Banking
25th & 26th November 2013 | Hilton Tower Bridge, London

Day 1 - Monday 25th November 2013

09.00 Welcome address by Marketforce
09.05 Introduction to the Institute of Economic Affairs
09.10 Chairman’s opening remarks

1 A new era for retail banking

Leaders’ Forum
Industry leaders will each deliver a keynote address before joining a panel discussion considering the challenges facing the industry and strategies for success.

09.15 Building better banks: moving past the financial crisis
Andy Mielczarek, Head of Customer Value Management, Retail Banking and Wealth Management Europe, HSBC

09.55 Creating a competitive retail banking industry on the high street
Nick Kennett, Director of Financial Services, Post Office

10.15 Advisory session

10.35 Panel Discussion
Retail banking for customers old and new
• How has the competitive landscape changed as a consequence of the financial crisis?
• How much more important has customer retention become following account switching?
• Seeking non-investment banking profit: credit and savings opportunities
• Will the RDR make bancassurance an unsustainable source of revenue for retail banks?
• What might the emergence of transaction banking mean for current account profitability?
• Can current account profitability only be achieved through account charging?
• Does utility banking provide a viable alternative for non-profitable banking activities?
Andy Mielczarek, Head of Customer Value Management, Retail Banking and Wealth Management Europe, HSBC
Nick Kennett, Director of Financial Services, Post Office

11.10 Questions from the audience throughout

2 Innovative banking models: putting the customer first

The future is digital: the bank without a branch
• A new era of customers: mobile banking for mobile lives
• Building the bank: what challenges has Moven overcome?
• The benefits of social media for integrating the banking and shopping experience
• Ensuring customer satisfaction: social media as more than a marketing tool
Alex Sion, President & Managing Director, Moven

12.00 Community banking: ensuring a 24/7 banking service
• Reinvigorating branch banking: the benefits and economics of face to face service
• Meeting customer expectations: creating an integrated banking model for customers across all channels
• Building banking infrastructure: placing customers at the centre of operations
• Bringing back the local bank manager: working in partnership with local communities
Paul Marriott-Clarke, Commercial Director & Member of the Management Team, Metro Bank

12.20 Advisory session

12.40 Ask the Experts
Delegates will now form groups at their tables to devise a single critical question to be answered by our expert speakers.

13.00 Lunch

3 Streams

Stream A: Utilising Big Data for intelligent customer interaction

Creating an effective Big Data programme
• Which new data sources have the greatest potential?
• Collecting data effectively: being clear on what is useful from the start
• Beyond the IT department: who needs to be involved in the Big Data project?
• What can banks learn from Big Data developments in other sectors?
• To what extent do data protection regulations limit the scope for analysis?
Tim Turner, Head of Personal Products & eChannels, Danske Bank UK

13.50 Questions

14.15 Panel Discussion
Smart data: are banks asking the right questions?
In this session, delegates will brainstorm with their peers the five most significant insights Big Data might be able to deliver. A representative from each table will then feed their conclusions back to the wider conference.

Facilitator to be confirmed

14.40 Brainstorming Session

Using Big Data insights effectively
• Enhancing the customer journey: personalised banking for digital customers
• In what ways can Big Data enable more effective cross-selling?
• How can firms use data more effectively to understand their customers?
• What other opportunities does Big Data present to increase profitability?
• A major investment for major returns? Will Big Data analytics become integral for banking?
Paul Hollands, Head of Channel Analytics, Royal Bank of Scotland

15.00 Questions

15.20 Advisory session

15.45 Refreshments
Day 2 - Tuesday 26th November 2013

Stream B: A balanced approach to extending credit

14.15
- Lending responsibly to responsible borrowers
  - Mortgage, loans and credit cards: assessing the risk profile of products
  - How has the industry approach to credit products following the crisis?
  - Can banks do more to design products for the short-term credit market?
  - Will government schemes to boost lending lead to a smoother application process?
  - Kris Brewster, Head of Products, Skipton Building Society

14.35
- Brainstorming Session
  - Personal and SME lending: what more can be done?
    In this session, delegates will brainstorm with their peers the three most important changes necessary to create a sustainable personal and business credit market in the UK. A representative from each table will then feed their conclusions back to the wider conference.
  - Facilitator to be confirmed

15.15
- Advisory session

15.15
- Panel Discussion
  - The customer experience of credit: what more can be done?
    - What do customers expect when applying for credit?
    - Can more be done to explain failed applications: is the process transparent?
    - A transparent market: are the costs of credit clear to the customer?
    - How far does trust and brand define where customers will seek credit?
    - Can the credit industry do more to meet consumer demand for easy-access credit?
    - How can lenders most effectively serve the needs of the SME market?
    - Samir Desai, Co-founder & Chief Executive Officer, FundingCircle
    - Kris Brewster, Head of Products, Skipton Building Society
  - Additional speaker to be confirmed

15.45
- Refreshments

16.15
- Mobile, payments, and the evolving role of banks
  - E-Wallets: an integrated banking and payments offering
    - Where do e-wallets stand in the future payments mix?
    - Building e-wallets: what challenges do banks face?
    - Will e-wallets ensure mobile remains the favoured conduit for banking on the move?
    - Will successful integration with PFM become an essential aspect of e-wallets?
    - Jonathan Vaux, SVP, Head of UK Market Strategy, VISA Europe
  - Advisory session

16.35
- Engaging customers with sophisticated use of direct channels
  - Is the future mobile? What do alternative channels mean for the banking space?
  - What are the strategic implications of transaction banking for relationships with customers?
  - Will mobile channels re-shape how customers engage with their finances?
  - Can banks use the payment process as a channel for positive engagement?
  - Speaker to be confirmed

17.15
- Questions

17.25
- Keynote Closing Address
  - The evolution of retail banking
    - Travers Clarke-Walker, Managing Director, Innovation and Payments, Barclays

17.45
- Questions

Drinks reception
<table>
<thead>
<tr>
<th>Time</th>
<th>Session/Activity</th>
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<tbody>
<tr>
<td>12.30</td>
<td>Delivering on the customer service promise</td>
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<td>12.30</td>
<td>• The importance of customer service during acquisition: what matters most?</td>
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<tr>
<td>12.30</td>
<td>• Ensuring efficient processes for improved customer experience</td>
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<td>12.30</td>
<td>• Where does contact provide opportunities for developing the customer relationship?</td>
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<tr>
<td>12.30</td>
<td>• Service across channels: how important is a unified customer experience?</td>
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<td>12.30</td>
<td>Martin Dodd, Customer Service Director, Lloyds Banking Group</td>
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<td>12.50</td>
<td>Brainstorming Session</td>
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<td>12.50</td>
<td>Improving the customer experience: what can be done?</td>
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<td>12.50</td>
<td>In this session, delegates will brainstorm with their peers the top five things banks could do better to improve the customer experience. A representative from each table will then feed their conclusions back to the wider conference.</td>
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<td>12.50</td>
<td>Facilitator to be confirmed</td>
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<td>13.20</td>
<td>Lunch</td>
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<td>14.35</td>
<td>The resurgence of local banking</td>
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<td>14.35</td>
<td>Restoring the reputation of banking: is a regional focus the answer?</td>
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<td>14.35</td>
<td>• The optimum customer experience: literally knowing your customers</td>
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<td>• Providing loans to local businesses – where understanding is key</td>
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<td>• To what extent is a local service seen as a more trustworthy service?</td>
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<td>14.35</td>
<td>• How can banking groups do more to understand regional demands?</td>
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<td>Jonathan Hall, Chief Executive Officer, Saffron Building Society</td>
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<td>14.55</td>
<td>Advisory session</td>
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<td>15.15</td>
<td>Case Study: Triodos Bank</td>
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<td>15.15</td>
<td>Triodos Bank’s innovative approach to customer engagement, driven through ethically responsible banking, represents a shift in how consumers perceptions are affecting their choice of bank.</td>
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<td>15.15</td>
<td>Charles Middleton, Managing Director, UK, Triodos Bank</td>
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<td>15.35</td>
<td>Questions</td>
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<td>15.40</td>
<td>Keynote Closing Address</td>
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<td>15.40</td>
<td>A vision for the future</td>
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<td>15.40</td>
<td>Steve Pateman, Head of UK Banking, Santander</td>
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<td>16.00</td>
<td>Questions</td>
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<td>16.05</td>
<td>Closing remarks and end of conference</td>
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The Future of Retail Banking
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Price

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<th>Register on or before 19th July 2013</th>
<th>Register on or before 18th October 2013</th>
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<tr>
<td>1 Delegate</td>
<td>£1,145 + VAT = £1,374 (£1,626)</td>
<td>£1,295 + VAT = £1,554 (£1,842)</td>
<td>£1,445 + VAT = £1,734 (£2,058)</td>
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<td>2 Delegates</td>
<td>£2,290 + VAT = £2,748 (£3,252)</td>
<td>£2,590 + VAT = £3,108 (£3,684)</td>
<td>£2,890 + VAT = £3,468 (£4,116)</td>
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<td>3 Delegates</td>
<td>£2,919.75 + VAT = £3,503.70 (£4,146.30)</td>
<td>£3,302.25 + VAT = £3,962.70 (£4,697.10)</td>
<td>£3,684.75 + VAT = £4,421.70 (£5,247.90)</td>
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Delegate Information

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Company Information

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- I wish to book the named delegate(s) and I understand that this registration is made subject to Marketforce Business Media ltd’s terms and conditions.
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Signed

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Card No | Exp. Date | Security Code* | Date
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Include any special requirements.

Event accommodation

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Please note it may be necessary for reasons beyond the control of the organisers to alter the content or the timing of the programme.

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Registration and document distribution from 8.30am on Monday 25th November 2013.

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