08:20 OPENING | Opening remarks from the Editor-in-Chief
Michael Stutchbury, Editor-in-Chief, The Australian Financial Review

Deloitte Welcome
Cindy Hook, CEO, Deloitte

08:35 REGULATORY ADDRESS | Australian Prudential Regulation Authority
Wayne Byres, Chairman, APRA

09:05 TREASURER’S ADDRESS |
The Hon Scott Morrison MP, Treasurer

09:35 REGULATORY ADDRESS | Anti-Money Laundering in Australia; A perspective from AUSTRAC
Nicole Rose PSM, CEO, AUSTRAC

10:00 Networking & refreshment break

10:25 MINISTERIAL ADDRESS |
The Hon Kelly O’Dwyer MP, Minister for Revenue and Financial Services

10:55 AUSTRALIAN BANKING ASSOCIATION ADDRESS | Implosion of trust, explosion of scrutiny
The Hon Anna Bligh AC, CEO, ABA
Leading into a discussion:

11:10 OPENING ROUNDTABLE | Rebuilding Trust
The Hon Anna Bligh AC, CEO, ABA
Kate Carnell AO, Small Business & Family Enterprise Ombudsman, ASBFEO
Michael Saadat, Senior Executive Leader – Deposit Takers, Credit & Insurers, ASIC
Richard Harris, Partner and Litigation Practice Group Leader, Gilbert + Tobin
Karen Den-Toll, Partner, Deloitte
Moderator: Tony Boyd, Chanticleer, Australian Financial Review

11:55 REGULATORY ADDRESS | The Productivity Commissioner
Peter Harris AO, Chair, Productivity Commission
- A discussion on the recent Productivity Commission’s inquiry into competition, exploring findings and action points for the future.
- Can banks be expected to be competitive, when the regulators want them to be safe?

12:10 ROUNDTABLE | Is the Australian financial system competitive?
Peter Harris AO, Chair, Productivity Commission
Ian Silk, CEO, AustralianSuper
David Carter, CEO, Banking and Wealth, Suncorp
Moderator: Karen Maley, Senior Columnist, The Australian Financial Review

12:50 Lunch and networking break

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<table>
<thead>
<tr>
<th>Time</th>
<th>Session Title</th>
<th>Panelists</th>
<th>Moderator</th>
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<tbody>
<tr>
<td>13:30</td>
<td>ROUNDTABLE</td>
<td>Word from the ratings agencies</td>
<td>How exposed is the banking sector to external shocks, and what are the expectations about government support of the banks, are they still ‘too big to fail’? The discussion will also traverse the outlook for regulatory capital and housing markets, and the impacts of macro-prudential policy, directly from the ratings agencies themselves. Sharad Jain, Director, S&amp;P Global Ratings Frank Mirenzi, Vice-President – Senior Analyst, Moody’s Tim Roche, Senior Director, Financial Institutions, Fitch Ratings</td>
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<td></td>
<td>ROUNDTABLE</td>
<td>How will banks recover their reputations &amp; re-establish consumer confidence?</td>
<td>Re-establishing consumer confidence in the face of so much scrutiny will not be easy but there are clear ways forward and this session will examine the required steps forward. Prof. Dimity Kingsford Smith, Director, Centre for Law Markets &amp; Regulation, UNSW Australia George Frazis, Chief Executive, Consumer, Westpac Group Gerard Brody, CEO, Consumer Action Law Centre Christine Cupitt, Executive Director – Retail Policy, ABA Andy Bateman, Strategy Partner, Monitor Deloitte</td>
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<td>14:05</td>
<td>ROUNDTABLE</td>
<td>Housing, mortgages and responsible lending – are we over leveraged?</td>
<td>Just how exposed is the Australian economy to rising levels of household debt? This panel will examine whether business and households have enough equity to hold back a crunch. Helen Gordon, CEO, Australian Finance Industry Association Lisa Claes, CEO, CoreLogic International Christine Traquair, Chief Risk Officer, Banking &amp; Wealth Suncorp James Hickey, Financial Services Partner, Deloitte</td>
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<td>INTERVIEW</td>
<td>The purpose of business banking</td>
<td>How are banks approaching one of their key roles, to drive economic growth? This session probes the impact of the proliferation of data, and explores how thinking on loan security is changing, partly on response to disruptive threats. Anthony Healy, Chief Customer Officer – Business and Private Banking, National Australia Bank David Lindberg, Chief Executive – Business Bank, Westpac Group</td>
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<td>14:40</td>
<td>ROUNDTABLE</td>
<td>How the super industry is being reshaped</td>
<td>This session will explore the interplay between the retail and industry super funds, along with the landscape for mergers. Scott Hartley, CEO, SunSuper Matthew Lawrence, CEO, MLC Super Peter Stanhope, CEO &amp; Founder, GigSuper</td>
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<td>ROUNDTABLE</td>
<td>View from the VCs</td>
<td>Kara Frederick, General Partner, Reinventure Group Victor Jiang, Executive Chairman, Sapiens Ventures Toby Heap, Co-Founder, H2 ventures Bob Contri, Global Financial Services Leader, Deloitte</td>
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<td>15:15</td>
<td>Networking and refreshment break</td>
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<td>Shaping the industry</td>
<td>Serving the customer</td>
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<td><strong>15:35</strong></td>
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| ROUNDTABLE | Are we headed for a cashless society?  
The payments landscape is a moving feast and this session will explore what that means by delving into the impact of the new payments platform and moves towards greater self-authentication. We discuss the viability of creating a cashless society and what new technologies mean for the banks and the broader stability of the system.  
Pete Kooner, Vice-President – Head of Core Cash Product, Treasury Services, J.P Morgan Australia & New Zealand  
Dr Leila Fourie, CEO, Australian Payments Network  
Axel Boye-Moller, Head of Product Australia, New Zealand & South Pacific, VISA  
Moderator: Richard Miller, Head of Payments, Deloitte | ROUNDTABLE | Is FOFA working?  
The objectives of FOFA are to improve the trust and confidence of Australian retail investors in the financial services sector to ensure the availability, accessibility and affordability of high quality financial advice. We explore is it working?  
Peter Kell, Deputy Chairman, ASIC  
Sally Loane, CEO, Financial Services Council  
Erin Turner, Director, Campaigns & Communications, CHOICE  
Jeremy Cooper, Chairman, Retirement Income, Challenger  
Anantha Ayer, CEO, Avaloq Sourcing Asia Pacific  
Moderator: Sally Patten, Senior Reporter, The Australian Financial Review |
| **16:10** | |
| ROUNDTABLE | Regulatory architecture and accountability  
We will look at the Banking Executive Accountability Regime and question whether the lines of regulatory responsibilities have been blurred by recent legislative interventions.  
Professor Pamela Hanrahan, UNSW Business School  
Professor Rodney Maddock, Vice-Chancellor’s Fellow, Victoria University & Adjunct Monash Business School  
Dennis Gentilin, Founding Director Human Systems Advisory  
Moderator: James Eyers, Senior Reporter, The Australian Financial Review | ROUNDTABLE | Evolving policy & products for superannuation based on lifestyle & longevity  
A discussion on the increasing breadth of superannuation products and what that means for the future of financial services  
Professor Deborah Ralston, Chair, SMSF Association  
Brian Benari, Chief Executive, Challenger  
Debby Blakey, CEO, HESTA  
Peter Chun, General Manager Distribution, Colonial First State  
Moderator: Sally Patten, Senior Reporter, The Australian Financial Review |
| **16:45** | |
| ROUNDTABLE | Regulating emerging technologies  
From blockchain to quantum computing and the internet of things, the implementation of challenging new technologies, and their ultimate regulation, will be explored in this session.  
Elizabeth Avery, Partner Competition & Regulation, Gilbert + Tobin  
Dilan Rajasingham, Head of Emerging Technology, Commonwealth Bank  
Kevin Nixon, Partner, Deloitte  
Scott Ainslie, Regional Director Australia & New Zealand, Financial Services ISAC  
Moderator: Jonathan Shapiro, Senior Reporter, The Australian Financial Review | ROUNDTABLE | Remuneration in focus  
At the heart of some of the issues plaguing financial services are incentives driving the wrong behaviours. This session will look at what banks have been doing to change the way they pay their staff, and ask whether there is further to go.  
Fahmi Hosain, Financial Services Expert, formerly APRA  
Cris Parker, Director, The Banking & Finance Oath  
Professor Elizabeth Sheedy, Macquarie University  
Moderator: Aaron Patrick, Writer, The Australian Financial Review |

17:20 END OF DAY 1 & NETWORKING DRINKS
08:45 **OPENING** | Opening remarks
Arthur Calipo, *National FSI Leader*, Deloitte Australia

09:00 **REGULATORY ADDRESS** | Australian Securities & Investments Commission
James Shipton, *Chair*, ASIC

09:30 **A CEO’S PERSPECTIVE** | Changing landscape of banking in Australia
Brian Hartzer, *CEO*, Westpac

10:00 **REGULATORY ADDRESS** | Australian Competition & Consumer Commission
‘Competition in financial services’
Rod Sims, *Chairman*, ACCC

THE TRUST DEFICIT

10:30 **KEYNOTES** | Rebuilding Trust: from rhetoric to warranted commitment
Professor Justin O’Brien, *Director*, The Trust Project, Monash University
Willem Punt, *Partner*, Conduct, Governance and Compliance, Deloitte

11:10 Networking and refreshment break

DEBT MARKETS AND DEALS

11:30 **EXCLUSIVE ROUNDTABLE** | Embracing corporate debt: Will super funds start lending?
Hon Paul Keating, *former Prime Minister of Australia*
Anthony Pratt, *Executive Chairman*, Visy Industries
Mark Delaney, *Chief Investment Officer*, AustralianSuper
The Hon Mike Baird, *Chief Customer Officer*, Corporate & Institutional Banking, NAB
**Moderator:** Michael Stutchbury, *Editor in Chief*, The Australian Financial Review

12:20 **ROUNDTABLE** | A view from the deal-makers
John Knox, *CEO*, Credit-Suisse Australia
Marianne Birch, *Head of Australian Financial Institutions Group*, Macquarie Capital
Paul Uren, *CEO*, J.P. Morgan Australia
Richard Wagner, *CEO*, Morgan Stanley
**Moderator:** Joyce Moullakis, *Senior Reporter*, The Australian Financial Review

13:00 Lunch and networking break

PARTNERSHIPS & COLLABORATIONS, THE FUTURE

13:45 **ROUNDTABLE** | What does the ‘bank of the future’ actually look like?
Julian Potter, *Group Country Manager – Australia, New Zealand and South Pacific*, Visa
Rob Goudswaard, *CEO*, CUA
Dr Stephen King, *Commissioner*, Productivity Commission
Verity Froud, *Treasurer/CFO*, Xinja
Pete Steel, *Executive General Manager – Digital*, Commonwealth Bank
**Moderator:** James Eyers, *Senior Reporter*, The Australian Financial Review
THE PURPOSE OF BANKING

14:30 ROUNDTABLE | The purpose of banking: have we lost sight of what it is?
David Murray, Chair, Financial System Inquiry
Roger Wilkins AO, Chair, Fintel Alliance
Melinda Cilento, Chief Executive, CEDA
Moderator: Jennifer Hewett, National Policy Columnist, The Australian Financial Review

15:20 Network and refreshment break

OPEN BANKING IN AUSTRALIA

15:40 INDUSTRY INSIGHTS | Lessons learnt from the UK on the ‘Open Banking’ experience
Kam Chana, Senior Digital Strategist, Temenos

16:00 ROUNDTABLE | The impact of Open Data on the Australian banking sector
The final roundtable will ask a range of questions: Will open banking actually increase competition as planned, and what will the benefits be to consumers? How will this policy transform financial services, and what are the opportunities for creating an innovative Australian data sector? What are the lessons from abroad for the application of open banking in the Australian context? And what will be the impact of open data more broadly on other sectors?
Scott Farrell, Chair, Review into Open Banking in Australia
Emma Gray, Chief Data Officer, ANZ
Paul McCarney, CEO & Founder, Data Republic
Damir Cuca, CEO and Founder, Basiq
Paula Gilardoni, Partner Competition and Regulation, Gilbert + Tobin
Moderator: James Eyers, Senior Reporter-Financial Services, Australian Financial Review

16:45 CLOSE | Closing remarks from the Editor-in-Chief
Michael Stutchbury, Editor-in-Chief, The Australian Financial Review

17:00 END OF SUMMIT