

Understand Current Legislation and Ensure Ongoing Compliance

FINANCIAL INSTITUTION *Regulation*

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PRACTICAL INSIGHT FROM
EXPERIENCED EXPERTS*

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Best Practices!*

INFONEX
Profit from Knowledge

May 4 and 5, 2010

Optional Workshop: May 6, 2010

TORONTO, ONTARIO

*Hear top-flight professionals from Canada's biggest banks
discuss proven strategies to keep our banking system safe!*

- ✓ Listen to a discussion panel on new regulation
- ✓ Hear practical advice for dealing with outsourcing
- ✓ Review the latest changes in privacy legislation
- ✓ Reflect on the NI 31-103 transition
- ✓ Learn best practices in anti-money laundering and anti-terrorist financing
- ✓ Explore convergence as an approach to compliance
- ✓ Review the changes to credit regulation
- ✓ Compare other institutions' methods for integrating new compliance strategies

PLUS! *Take advantage of our optional post-conference workshop!*

- ✓ *NI 31-103: Lessons Learned and Strategies Going Forward: Review strategies for streamlining the transition to and implementation of NI 31-103.*

Register Today!

Call 1.800.474.4829

Fax 1.800.558.6520

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FINANCIAL INSTITUTION REGULATION

MAY 4 AND 5, 2010 • WORKSHOP: MAY 6, 2010 • TORONTO, ONTARIO

Day 1

PROGRAM AGENDA: TUESDAY, MAY 4, 2010

8:00 – 9:00 Registration and Continental Breakfast

9:00 – 9:10

Welcome and Opening Remarks from the Co-Chairs

Rebecca Chan, Partner, Borden Ladner Gervais

Demetre Valente, Chief Compliance Officer, Jameson Bank

9:10 – 10:10

KEYNOTE ADDRESS

Update Session: Financial Institutions Division, Department of Finance

Jane Pearce, Director, Financial Institutions Division, Finance Canada (tentative)

Attend this keynote session to hear Financial Institutions Division Director Jane Pearce discuss current and upcoming regulatory changes that affect your professional lives. Don't miss this opportunity to gain an understanding not only of legislation but also of regulators' expectations and mindset in connection with your compliance obligations.

10:10 – 10:30

Networking Break



10:30 – 11:30

Managing Regulatory Compliance at Jameson Bank: Best Practices and Strategies to Maximize Efficiency

Demetra Valente, Chief Compliance Officer, Jameson Bank

- Implementing a supervisory framework commensurate with expectations and institutional size
- Installing anti-money laundering and anti-terrorist financing programs
- Business continuity planning
- Doing more with less

11:30 – 12:30

Remaining Compliant with OSFI B-10: Practical Advice for Outsourcing

Asif Quadir, Senior Legal Counsel, Scotiabank

- Reviewing the outsourcing transaction lifecycle
- Identifying and overcoming risks related to outsourcing
- Reviewing OSFI requirements and expectations
- What constitutes "materiality"?
- Tips and best practices

12:30 – 1:45

Luncheon

1:45 – 2:15

TWO-PART SESSION

I. Voluntary Code of Conduct for Credit and Debit Providers

Elaine J. Cormack, Associate General Counsel, HSBC

- New credit card legislation under the *Bank Act*
 - cost of borrowing
 - credit business practices
- Voluntary code of conduct for the credit and debit industry

2:15 – 2:45

II. Know-Your-Client Suitability Guidelines

Bill Haldane, Managing Director and Chief Compliance Officer, BMO Nesbitt Burns

Keri Bush, Legal Services, Compliance, Bank of Montreal

- IIROC's Know-Your-Client and Suitability Guidelines
 - new account application requirements
 - compliance with Suitability Assessment Requirements
 - best practices
 - impact on firms

2:45 – 3:00

Networking Break



3:00 – 4:00

Understanding the Changing World of Canadian Insurance Sales

Donna Spagnolo, Partner, Borden Ladner Gervais

- Joint Forum Point of Sale Framework for Segregated Funds
- Principles for managing conflicts of interest
- Incidental selling of insurance
- Referral arrangements

Donna Spagnolo practises corporate law with an emphasis on financial services regulatory matters, particularly in connection with the insurance industry; securities law, particularly in connection with the investment management industry; and general commercial law, particularly in connection with regulated entities.

4:00 – 5:00

Staying Compliant with Privacy Regulation

Michael R.C. Davenport, Associate General Counsel, Scotiabank

- Recent changes in privacy legislation
- Best practices in dealing with privacy breaches
- Future of mandatory breach notification

Michael Davenport is Associate General Counsel with The Bank of Nova Scotia, providing legal services for the Retail and Commercial Banking, Insurance, and Electronic Banking divisions of the Bank. These areas give rise to a host of regulatory and compliance issues involving the FCAC, privacy commissioners, ombudsmen, insurance regulators and other regulatory bodies. Michael advises on all aspects of the Bank, from branches to executive offices, and is aware of the broad spectrum of the Bank's reaction to legislative, litigation, and compliance issues from both policy development and implementation perspectives.

5:00

End of Day One

“Interesting discussions.”

— Senior Advisor, ROYAL BANK OF CANADA

“Very interesting. . . . subjects will be very useful for me.”

— Risk Advisor, DESJARDINS GROUP

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FINANCIAL INSTITUTION REGULATION

MAY 4 AND 5, 2010 • WORKSHOP: MAY 6, 2010 • TORONTO, ONTARIO

Day 2

PROGRAM AGENDA: WEDNESDAY, MAY 5, 2010

8:00 – 9:00

Continental Breakfast

9:00 – 9:10

Opening Remarks from the Co-Chairs

Rebecca Chan, Partner, Borden Ladner Gervais

Demetre Valente, Chief Compliance Officer, Jameson Bank

9:10 – 10:10

Where Are We Now? NI 31-103 Registration Requirements and Exemptions

David Gilkes, Vice-President, Sutton Boyce Gilkes

- Where are we in the transition period?
- Updates
 - new orders
 - new exemptions
 - other changes
- What has worked and what hasn't
- Compliance strategies and best practices

David Gilkes joined SBG in April 2009, bringing over 25 years' experience in regulating and investigating regulated firms and markets. Prior to SBG, he spent seven years as Manager, Registrant Regulation, with the Ontario Securities Commission, where he oversaw the registration and conduct of more than 60,000 individuals and firms in Canada's largest capital market.

He started his career in 1983 with the federal government's Competition Bureau, conducting and then leading investigations under the Competition Act, and rose to the position of Acting Director, Compliance. He is also a Certified

10:10 – 10:30

Networking Break



Fraud Examiner.

10:30 – 11:30

Best Practices for Anti-Money Laundering and Anti-Terrorist Financing

Jacqueline Shinfield, Partner, Blake Cassels Graydon LLP

Karen Irwin, Associate Partner, Deloitte

- Complying with OSFI Guideline B8
- Record keeping and retention
- Transaction reporting
- Self-assessment of controls
- Effectiveness testing

Jacqueline Shinfield's practice focuses on all aspects of regulatory compliance in the retail financial services industry at both the federal and provincial level, with a special emphasis on payment card compliance and anti-money laundering legislation. She provides advice to numerous Canadian and foreign providers of financial services, including banks, foreign banks, trust companies, loan companies, insurance companies, financing companies, payday loan companies, money services businesses, mortgage brokers, foreign exchange dealers, and gift and payment card networks, issuers, processors, and retailers.

Jacqueline also provides advice on mortgage broker legislation, including advising clients on the registration requirements under mortgage brokerage legislation across Canada.

11:30 – 12:30

Convergence: An Approach to Regulatory Compliance

Gordon Piercy, Vice-President, Head of Convergence, TD Bank

- An approach to regulatory compliance
- Overview of the convergence opportunity
- Best practices in approaching regulatory compliance
- Advice for smaller financial institutions
- Tips and traps

Prior to joining TD Bank Financial Group, Gordon Piercy gained experience in commodity brokerage as CFO and Chief Compliance Officer for Refco Futures (Canada) Ltd. from 1987 to 1993 and as president of Davo Investments Limited in 1993-4. Gordon is currently Vice-President and Head of Convergence at TD, a position he assumed in December 2007.

12:30 – 1:45

Luncheon

1:45 – 2:45

Consumer Cost of Credit: Complying with Changing Regulations

Sharissa Ellyn, Senior Associate, Blake Cassels Graydon LLP

John Rodrigue, Chief Compliance Officer, JP Morgan Chase Bank

- New disclosure requirements
- Changes to repayment rules
- How this affects lenders

John Rodrigue is responsible for regulatory and legislative compliance oversight, as well as serving as Chief Anti-Money Laundering Officer, Privacy Officer, and Ombudsman. Mr. Rodrigue joined JP Morgan as part of the Sears Canada Bank acquisition in 2005. Prior to joining Sears in 2004, Mr. Rodrigue spent seven years in internal control and compliance at Citibank Canada.

Sharissa Ellyn's practice focuses on regulatory compliance in the financial services industry, with an emphasis on consumer protection and cost of credit disclosure issues. Sharissa also provides advice with respect to anti-money laundering, anti-terrorist financing and credit reporting legislation, and with respect to a variety of retail financial products and services. Prior to joining the Financial Services Group, Sharissa practised in the firm's Litigation Group.

2:45 – 3:00

Networking Break



3:00 – 4:00

Developing a Legislative Compliance Program

- Determining what regulations apply to your organizations and how regulators will enforce those regulations
- Putting a program in place
 - getting buy-in from senior management
 - ensuring participation at all levels
- Setting up internal mechanisms to monitor the effectiveness of your program

4:00

End of Day Two

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OPTIONAL WORKSHOP: THURSDAY, MAY 6, 2010

HALF-DAY WORKSHOP: 9:00 – 12:00

NI 31-103: Lessons Learned and Strategies Going Forward

Larry Boyce, Partner, Sutton Boyce Gilkes

The effective use of a top-down, risk-based approach can dramatically reduce the cost of the compliance process. This session outlines the growing importance of entity-level controls in the compliance process and how to use the risk-based approach to reduce the extent of control testing and need for supporting control documentation. Specific areas that will be addressed include

- Reviewing NI 31-103
 - where were we?
 - where are we now?
- Harvesting lessons learned from the implementation process and distilling best practices for the future
- Ensuring compliance at all levels of your department and establishing internal checks

NETWORKING OPPORTUNITIES

Attend *Financial Institution Regulation* and take advantage of our networking breaks and luncheons to meet other senior finance professionals from across the country.

BUILDING ON A TRADITION OF SUCCESS

Celebrating almost two decades of high-calibre events

Previous delegates from financial institutions consistently praise the quality of INFONEX events. Here's what they have to say:

“Excellent overall – excellent.” — Senior Manager, BANK OF MONTREAL

“Great, well-rounded, first rate presentations from people ‘in the know’.” — Director, Standards & Privacy Officer, CREDIT UNION CENTRAL OF CANADA

“All expectations were met. Excellent course materials.” — Manager of Audits, OFFICE OF THE AUDITOR GENERAL OF CANADA

“Very good content and depth of information. Presenters were knowledgeable and good speakers.” — Manager, Operational Risk Management, CANADIAN TIRE FINANCIAL SERVICES

SPONSORSHIP AND EXHIBITION OPPORTUNITIES

If you would like to increase your visibility with senior finance professionals, you need to be at the *Financial Institution Regulation* conference. A limited number of sponsorship options are available.

Exhibit space • Cocktail Reception • Luncheon • Breakfast • Conference Documentation

For more information or to check availability, contact our sponsorship department by telephone at 1.800.474.4829, ext. 244, or by email at sponsorship@infonex.ca.

Join Your Peers

WHO SHOULD ATTEND

- Chief Compliance Officers
- Directors of Compliance
- Compliance Managers and Compliance Officers
- In-House Counsel, Senior Legal Counsel, Associate General Counsel, and General Counsel
- Anti-Money Laundering and Anti-Terrorist Financing Officers, Managers, and Directors
- Regulatory Service Advisors
- Accountants
- Members of Financial Services Firms
- Securities Professionals

Many of your peers have already attended our Financial Institution Regulation events, including:

BMO Financial Group • Credit Union Deposit Guarantee Corporation • Autorité des marchés financiers • Scotiabank • Bank of Montreal • Ministry of Finance Quebec • Finance Canada • National Bank of Canada • Royal Bank of Canada • Fidelity Investments Canada Ltd. • First Nations Bank of Canada • Allied Irish Banks PLC • TD Canada Trust • SaskCentral • Louisbourg Investements • Canadian Western Bank • BCP Bank • CIBC Mellon Trust Co. • London Life Insurance Company

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MAY 4 AND 5, 2010 · WORKSHOP: MAY 6, 2010
TORONTO, ONTARIO

LOCATION: *Financial Institution Regulation* will be held at a convenient location in Toronto, ON. Detailed venue information will be provided with your registration confirmation.

YOUR REGISTRATION INCLUDES: Registration fees include all course materials, continental breakfast, lunch, and refreshments. **Parking and accommodation are not included.**

SPONSORSHIP AND EXHIBITION OPPORTUNITIES Increase your visibility with senior finance executives at *Financial Institution Regulation*. Contact our sponsorship department at 1.800.474.4829, ext. 244, or email sponsorship@infonex.ca.

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INFONEX
Profit from Knowledge

FOUR KEY BENEFITS OF ATTENDING THIS EVENT

- 1) Hear best practices from major Canadian and international banks
- 2) Review new credit regulations
- 3) Get an update on privacy laws and best practices in compliance
- 4) Better understand changes to Canadian insurance regulation

REGISTER BY PHONE, ON-LINE, OR IN THESE 3 EASY STEPS!

1 PRINT YOUR NAME AND CONTACT INFORMATION

Mr./Ms./Mrs. _____ Title _____
 Organization _____
 Name of Approving Manager _____ Title _____
 Address _____
 City _____ Province _____ Postal Code _____
 Telephone () _____ Ext _____ Fax () _____
 Email address _____
 Company's main line of business _____ Number of Employees: _____

2 SELECT YOUR OPTIONS AND PREFERRED PAYMENT METHOD

All prices are subject to GST	Register by MARCH 5	Register by APRIL 2	FULL PRICE
Conference for Groups of 3 or More	\$1,499 each	\$1,699 each	\$1,899 each
Conference for Groups of 2	\$1,599 each	\$1,799 each	\$2,099 each
Conference for One Registrant	\$1,799	\$1,999	\$2,299
Optional Workshops	\$450	\$500	\$550

*Groups must register together at the same time to be eligible for group rates.

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3 SEND US YOUR REGISTRATION

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67 Richmond St. W., 7th Floor
Toronto, Ontario M5H 1Z5

CANCELLATION POLICY:

Substitutions may be made at any time. If you are unable to attend, please make cancellations in writing and fax to 1-800-558-6520 **no later than April 20, 2010**. A credit voucher will be issued to you for the full amount, redeemable against any other INFONEX course and which is valid for twelve months (one year) from the date of issue. If you prefer, you may request a refund of fees paid, less a 15% administration fee.

Registrants who cancel after **April 20, 2010**, will not be eligible to receive any credits or refunds and are liable for the entire registration fee.

Confirmed registrants who do not cancel **by April 20, 2010**, and fail to attend will be liable for the entire registration fee.