



Conduct Risk and Ethical Decision-Making in Banking

7 - 9 January 2026

Thailand

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As regulators and the public place growing emphasis on responsible banking, understanding conduct risk and ethical decision-making is essential. This course provides a practical and principled approach to identifying misconduct, managing ethical dilemmas, and embedding a culture of accountability and integrity within financial institutions. Participants will explore real-life banking cases, global regulatory expectations, and frameworks to support ethical decision-making in daily operations.

Overview

This course explores the foundations of conduct risk, the ethical principles behind sound decision-making, and the systems banks must have in place to manage culture and accountability. Learners will gain the tools needed to handle ethical dilemmas confidently and align business conduct with regulatory expectations.

On completion of the course, you will be able to:

- Define and identify conduct risk in banking contexts
- Apply ethical frameworks to business decisions
- Recognize the role of leadership and culture in shaping behavior
- Strengthen controls and decision-making tools to manage ethical risks

Who should attend

This course is designed for professionals in banking and financial services who manage clients, lead teams, or support risk and compliance initiatives

- Relationship managers, sales, and front-office staff
- Compliance officers and conduct risk specialists
- Team leads, HR, and learning & development personnel
- Anyone involved in ethics, governance, or customer protection

Methodology

The course combines short lectures, scenario-based learning, group discussions, and practical case studies. Participants will use tools such as ethical decision trees and stakeholder analysis to explore real dilemmas. Role-plays and simulations reinforce ethical reasoning and encourage reflection.

Trainer

The trainer is a conduct risk specialist with extensive experience in financial services ethics, regulatory compliance, and culture transformation. Having advised banks on aligning sales practices with ethical standards, they bring practical insights and real case studies to the classroom.

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Course Content**Module – 1****Introduction to Conduct Risk in Banking.**

- Definition and forms of conduct risk (mis-selling, misrepresentation, unfair customer treatment)
- Examples of poor conduct and their consequences
- MAS guidelines and global perspectives on conduct risk
- Distinction between conduct risk and compliance risk

Module – 2**Ethical Foundations and Theories for Decision-Making.**

- Overview of key ethical theories: utilitarianism, deontology, virtue ethics
- How ethical theories apply to financial services
- Ethical vs. legal vs. compliant: what's the difference?
- Real-life ethical conflicts in banking scenarios

Module – 3**The Role of Culture and Leadership in Shaping Conduct.**

- Tone from the top: leadership accountability
- Organizational values and mission alignment
- Behavioral drivers of misconduct (e.g., pressure, incentives)
- Building trust and accountability in teams

Module – 4**Conduct Risk Management Frameworks and Controls.**

- Elements of a conduct risk management framework
- Policies, procedures, and risk assessment techniques
- Controls to detect and prevent misconduct (e.g., product approval, monitoring)
- Reporting and escalation mechanisms

Module – 5**Practical Tools for Ethical Decision-Making.**

- The 5-question ethical test (e.g., "Would I be comfortable if this appeared in the news?")
- Stakeholder impact analysis
- Risk vs. values trade-offs
- Role-playing and reflection techniques

Module – 6**Regulatory Expectations and Compliance Standards.**

- MAS conduct guidelines and global regulatory trends
- Expectations from compliance functions and regulatory reviews
- Penalties and enforcement actions for conduct failures
- Integration of compliance and ethics programs

Module – 7**The 1st Line's Responsibility in Ethical Conduct.**

- Accountability of business units in preventing conduct breaches
- Embedding ethics in client interactions and sales processes
- Escalating concerns and speaking up safely
- Aligning performance goals with ethical standards

Module – 8**Case Studies and Real-Life Ethical Dilemmas in Banking.**

- Case study: mis-selling of financial products
- Case study: conflict of interest in client advisory
- Group activity: assess ethical choices in simulated dilemmas
- Reflection: what would you do differently?

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DELEGATE REGISTRATION FORM

Course fees

(Fees per participant)	Single	Group**
Normal fees	SGD 2,699	SGD 2,599
Early bird price*	SGD 2,499	SGD 2,399

*Payment 30 days before commencement of the course

**Minimum of 3 participants

The course fee includes

- 3 days of dedicated expert training
- Lunch and refreshments
- Copies of relevant course material

Venue Details

- All our training sessions are held in good locations, assuring a high level of comfort and a conducive learning environment.
- Due to variation in the number of participants, final venue details will be mailed 14 days before the course commences.
- Registration : 8:30 am
- Session timings: 9:00 am to 5:00 pm
- **Disclaimer:** Riverstone Training reserves the right to change the venue or postpone the course due to unforeseen circumstances.

Company Information

Company Name : _____
 Address : _____

 Contact Person : _____
 Designation : _____
 Email : _____
 Phone : _____

Delegate Information

Name (1) : _____
 Designation : _____
 Email : _____
 Phone : _____

 Name (2) : _____
 Designation : _____
 Email : _____
 Phone : _____

Payment Terms

- Full payment is required for seat confirmation.
- Make a crossed cheque or bank draft payable to **Riverstone SG Pte Ltd.**
- Mail your payment with this registration form to **Level 20, Tower 2, One Raffles Place, Singapore 048616.**
- Alternatively, you can do a bank transfer to Standard Chartered Bank Account no: 0105663336 (Bank no: 9496); Swiftcode: SCBLSG22.

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 Phone or : +65 9730 4250
 WhatsApp

Cancellation Policy

- If you are unable to attend, a replacement delegate is always welcome.
- Any cancellation must be made in writing to Riverstone Training at least 14 days before the event date. A full refund, less an administration fee of SGD 150, will be given.
- No refunds will be given for written cancellations received less than 14 days before the event date. However, you will receive a 100% credit voucher that can be applied to any of our subsequent training courses within six months of the initial registration.