



Conduct Risk and Ethical Decision-Making in Banking

11 - 13 August 2026

Vietnam

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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?

