



# SMi present their Inaugural Conference Retail Banking & Cards in Central & Eastern Europe

...covering Czech Republic, Hungary & Poland

18th & 19th April 2005, The Hatton, London

**This is a great opportunity to learn from industry experts:**

- **Artur Maliszewski**, Vice President of the Board of Management, **Raiffeisen Bank Poland**
- **Herbert Walzhofer**, Head of Retail Banking CEE, **Bank Austria Creditanstalt**
- **Riet Docx**, General Manager, CE Banking Co-ordination Central Europe Directorate, **KBC Bank**
- **Marek Kulczycki**, Private and Business Clients, Country Head Poland, **Deutsche Bank**
- **Zdenek Houser**, Vice President, Business Development, Central and Eastern Europe Region, **MasterCard**
- **Christian Michalek**, Head of Department, CRM Private and Business Banking, **HVB Bank CZ**
- **Stepan Ernygr**, Director of Section Branches Region Prague, **Ceskà Sporitelna**
- **Jakub Grzechnik**, Head, Card and Multi-Channel Team, Retail Division, **Bank Pekao**
- **Bartosz Brzozowsky**, Head of Marketing, **BRE Bank**
- **Ugis Zemturis**, Deputy Chairman and Head of Retail Banking, **Hansabanka**
- **Petr Pistelak**, Deputy CEO and Executive Director Marketing and Product Development, **eBanka**
- **David Cavell**, **Advisor to the Financial Services Industry**

**Benefits of attending:**

- **THE MARKET:** Discover and analyse CEE economic fundamentals and key retail finance issues
- **RETAIL FINANCE PRODUCT INNOVATION IN CEE:** Is there space for retail investments in the region?
- **DISTRIBUTION CHANNELS:** Branch Banking vs e-banking
- **CREDIT RISK:** Learn and discuss strategies to minimise credit risk
- **CARD MARKET:** Hear about opportunities and barriers to overcome and the shift of credit cards from status symbol to lending vehicle



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To attend, contact Andrew Gibbons on Tel +44 (0) 20 7827 6156,  
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or visit [www.smi-online.co.uk/ts13.asp](http://www.smi-online.co.uk/ts13.asp) to register online

8.30 Registration & Coffee

9.00 **Chairman's Opening Remarks**  
**David Cavell, Advisor to the Financial Services Industry**

## STRUCTURE OF THE MARKET

### KEYNOTE ADDRESS

9.10 **New developments for channel strategy in CEE**

- Overview of the channel strategy in Central and Eastern Europe
- What are the key issues for retail banks to consider?
- Developments within delivery channel strategy
- Developing opportunities for partnerships
- Key strategies for efficient overseas delivery

**Bartosz Brzozowski**, Head of Marketing, **BRE Bank**

### MAKING CEE CROSS-BORDER RETAIL FINANCE A REALITY

9.50 **Opportunities and challenges**

- Assessing the regulatory and governmental frameworks
- Impact of the accession countries
- Analysis of CEE economic fundamentals and retail finance
- Promoting dialogue with governments
- Overcoming hurdles of foreign ownership in the retail banking sector
- What are the opportunities arising for credit providers and solution providers and how do you overcome the challenges?

**Marek Kulczycki**, Private and Business Clients, Country Head Poland, **Deutsche Bank**

10.30 Morning Coffee

11.00 **GEARING-UP TO EFFECTIVELY MANAGE CREDIT RISK**

- Readiness of the Central and Eastern European banks for the new Basel Accord
- Assessing credit risk
- Introduction of more sophisticated methods such as internal ratings based approach for credit risk from foreign organisations
- Best strategies to minimise credit risk

**Christian Michalek**, Head of Department, CRM Private and Business Banking, **HVB Bank CZ**

### RETAIL BANKING IN THE NEW EU

11.40 **Case Study: Bank Austria Creditanstalt**  
**Herbert Walzhofer**, Head of Retail Banking CEE, **Bank Austria Creditanstalt**

12.20 Networking Lunch

## THE CARD MARKET

### CHALLENGES AND OPPORTUNITIES FACING CARDS

2.00 **Identifying solutions to problems**

- The size and trends of the retail banking market
- Barriers to growth for payment cards
- Credit card - shift from status symbol to lending vehicle
- What are the implications for card schemes and for banks?
- What opportunities are there for retail bankers in Central Europe?

**Jakub Grzechnik**, Head, Card and Multi-Channel Team, Retail Division, **Bank Pekao**

### MASTERCARD CENTRAL AND EASTERN EUROPE REGION

2.40 **Building the momentum**

- MasterCard Central and Eastern Europe region
- MasterCard in Czech Republic
- MasterCard in Hungary
- MasterCard in Poland
- Cards in Retail Banking in CEE

**Zdenek Houser**, Vice President, Business Development, Central and Eastern Europe Region, **MasterCard**

3.20 **EFFECTIVE SELLING CREDIT CARDS - FROM SCRATCH TO BUILDING PORTFOLIO...**

- Do credit cards sell themselves on their own?
- Do co-branded programmes work?
- Is it worth being aggressive in selling credit cards? (example of Raiffeisen Bank Poland)

**Artur Maliszewski**, Vice President of the Board of Management, **Raiffeisen Bank Poland**

4.00 **Chairman's Closing Remarks followed by Afternoon Tea Close of Day One**

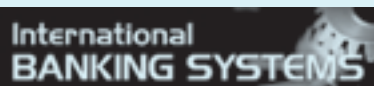
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It also incorporates coverage of Retail Banking Systems focusing on the retail and private banking back office systems market and related subjects. There is now much activity here, with new players emerging, many large - and not always successful - implementations, and many banks looking for new systems. Strategic reviews are being driven by influences such as the competitive nature of the market, mergers and acquisitions, customer relationship management, and the need to support multiple-channel delivery. For more information visit [www.ibspublishing.com](http://www.ibspublishing.com)



8.30 Registration & Coffee

9.00 **Chairman's Opening Remarks**  
**Petr Pistelak**, Deputy CEO and Executive Director Marketing and Product Development, **eBanka**

### RETAIL BANKING SOLUTIONS

#### RETAIL FINANCE PRODUCT INNOVATION IN CEE: TRENDS AND DEMAND

9.10 **Diversification of products and services**

- Mortgages
  - Insurance
  - Credit cards
  - Is there space for retail investments in the region?
- Riet Docx**, General Manager, CE Banking Co-ordination Central Europe Directorate, **KBC Bank**

#### INNOVATION RETAIL STRATEGY

9.40 **Winning strategy that really worked!**

- Hansabank Group – benchmark for modern retail banking
  - Access, people and technology
  - Sales and service culture
- Ugis Zemturis**, Deputy Chairman and Head of Retail Banking, **Hansabanka**

10.30 Morning Coffee

### DISTRIBUTION CHANNELS

#### SELLING THE BANK IS THE SAME AS SELLING THE SOAP

11.00 **Applying the fast moving consumer goods (FMCG) best marketing practices into a banking industry of CEE**

- Why people buy what they buy
- How does FMCG move preferences of billions of customers by 30 second shows?
- Functional benefit
- Benefit of association
- FMCG model applied in a conservative financial environment
- eBanka case study

**Petr Pistelak**, Deputy CEO and Executive Director Marketing and Product Development, **eBanka**

#### THE NEW LOOK BRANCH BANKING

11.40 **Role of the branch**

- Who and where we are now
- Channel strategies and development intentions, (key) customer added value
- Multi-channel management improvement opportunities
- Distribution strategy improvement opportunities
- Governance system for retail division units
- Consideration about key benefits of this system

**Stepan Ernygr**, Director of Section Branches Region Prague, **Ceská Sporitelna**

12.20 Networking Lunch

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# Branch Strategy Briefing

## About the Briefing:

The branch is a major channel investment that banks and building societies must be sure is working for them. Only the UK has closed branches on the scale seen over the last 15 years. Across the World, many country branch networks are developing at a rapid pace. In Eastern Europe, the branch is proving to be the main channel for both local banks and operators coming in from outside.

This intensive afternoon briefing highlights the critical success factors that will determine the profitability and long-term viability of branch networks. It also looks at other key issues that will contribute to the success of a branch operation. Best practice will be discussed in each of the critical areas, and – through the use of examples – consideration will be given to what works and what has proved to be less successful.

Overall, the Briefing will focus on the practical steps and techniques that make for a sound professional approach and a successful strategy.

## Successful Branch Strategies

### 1.45 **Session 1: The critical success factors:**

- Sales and service strategy
- Retail format
- Network planning and asset management

### 3.00 **Afternoon Tea**

### 3.20 **Session 2: Other major issues:**

- Learning from retailers – what it means in practice
- Self service and the branch – strategies not pilots
- Other branch-centric business models

### 4.40 **Review of Session – Question & Answers**

### 4.45 **Close of Briefing & Conference**

## About your Briefing Leader:

**David Cavell (FCIB)**, formerly a member of the General Management Team at the highly successful UK Cooperative Bank, David Cavell has been a freelance adviser since 1996. Since then, he has led or supported a range of strategy and implementation projects encompassing:

- Network development and redevelopment, including in-store and advanced self service
- Direct banking operations for consumers and SMEs - (including CRM systems)
- Credit card programme development and launch, and remedial projects.

He has worked in the UK, Europe, the Middle East, Africa and Asia-Pacific regions, where his clients have included banks, mutuals, finance companies, new entrants and key industry suppliers. He has gained international recognition for his work, including an award for innovation in self-service. His work over the last year has been particularly intense including assignments and research involving over 30 of the World's most innovative branch operators.

He is currently a chief examiner for the Institute of Financial Services, a panel member for the UK Banking Code Standards Board, and a member of the General Assembly of the University of Manchester. David is a Fellow of the Chartered Institute of Bankers.

# RETAIL BANKING & CARDS IN CENTRAL & EASTERN EUROPE

18th & 19th April 2005, The Hatton, London

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Please photocopy for additional delegates.

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Surname: \_\_\_\_\_

Job Title: \_\_\_\_\_

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The Conference fee includes refreshments, lunch, conference papers and a post-event CD ROM containing all of the presentations

	Price	Total
Companies located in Central & Eastern Europe		
<input type="checkbox"/> Conference Only	£699.00 + VAT	£821.33
Conference delegates wishing to receive an Audio CD of the Conference can add £211.50 (inc. VAT) to the pricing option listed above by ticking here <input type="checkbox"/>		

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