

# Forum Series 2007

*Where should the line be drawn between financial privacy for consumers and the financial responsibility of lenders?*

Determining the level of credit for consumers and small business based on score cards has many financial and cultural risk implications that are of both internal and external institutional concern. From balancing the credit scoring method with other risk measurements, to understanding the external factors that sometimes make Australia's 'negative reporting' system an apt description.

To explore these risk sensitivities, and to examine the reform push to positive reporting, the RMA is bring together lenders, professional advisors, data collection and advocacy champions for its forum program, **Retail Credit Scoring - achieving a Win Win**.

Key ground to be covered includes:

- **The facts & myths of credit score cards**
- **Getting the right balance & managing the risks involved in retail credit scoring**
- **The overseas experience and contrasts to Australian's financial privacy climate**
- **Where do the real risks lie in credit scoring developments and models of positive reporting**

The Q&A session and post presentation reception will provide RMA members with the opportunity to score the challenges in this credit risk code, with guest speakers and other senior risk management members.

∞ **Exclusive and complimentary to RMA members** ∞

New members are welcome to join online for \$40 (conditions apply) at [www.rmaaustralia.org](http://www.rmaaustralia.org)

**The Risk Management Association (RMA)** is the premier Association for financial risk management professionals. RMA Australia's institutional members include all the major Australian banks and financial advisory service firms, business information agencies and regulatory bodies. RMA initiatives in credit, operational, market and compliance risk practises reach over 1,500 individual members and risk management related practitioners.

#### Objectives

- To provide a forum for members to enhance and share their knowledge of risk management principles and practices.
- To foster continuous professional growth and development of our members.
- To improve and support risk management education and training.
- To keep our members aware of emerging developments in global risk management practices.
- To promote ethical standards and professional conduct in the Australian financial services industry.

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## Retail Credit Scoring - achieving a Win Win

4:00 - 6:00 pm

**SYDNEY: Tuesday 28 August**

CBA, Lightwell Theatre, Lvl 9, 120 Pitt Street

**MELBOURNE: Wednesday 29 August**

RACV Club, Lvl 2, 501 Bourke Street

**BRISBANE: Tuesday 11 September**

PricewaterhouseCoopers, Riverside Ctr, Lvl 15, 123 Eagle St

#### Guest Speakers:

David Grafton,

*Exec. G.M., Retail Banking Services, Credit Risk Management,  
Commonwealth Bank  
(Sydney & Melbourne)*

Fiona Larnach,

*Partner, Financial Services, Ernst & Young  
(Sydney & Brisbane)*

Stephen Balme,

*CEO, Australasian Retail Credit Association  
(Sydney & Brisbane)*

Mark Young,

*Director, Performance Improvement Wealth Management & Banking  
PricewaterhouseCoopers  
(Melbourne)*

Erica Hughes,

*G.M., Information Services & Solutions, Veda Advantage  
(Melbourne)*

Stuart McNamee,

*Executive Manager, Credit Risk Systems & Processes,  
Premium Business Services, Commonwealth Bank  
(Brisbane)*

Complimentary **Member Only** events

*Registration Essential*

Book online: [www.rmaaustralia.org](http://www.rmaaustralia.org)

RSVP By: Fri 24<sup>th</sup> August (Syd & Melb events)  
Fri 7<sup>th</sup> Sept (Bris event)