

PROFESSIONAL CERTIFICATION PROGRAMMES

at the Risk Management Institute (RMI)

- Financial Industry
Competency Standards
(FICS) Professional
Certification Programmes in
Risk Management

Information Pack



FICS FRAMEWORK

The FICS is a comprehensive quality assurance framework with a training and accreditation system, and professional certification that aims at raising the quality of our financial workforce and training providers.

It comprises a set of standards with associated curriculum guide that relates to the competencies required for practitioners in specific job roles and provides financial practitioners and individuals with a defined roadmap to guide them towards professional recognition and certification.

The Financial Industry Competency Standards (FICS) were developed by the Institute of Banking and Finance (IBF) and jointly supported by Singapore Workforce Development Agency (WDA) and the Monetary Authority of Singapore (MAS). They are aligned with the structure and requirements of the Singapore Workforce Skills Qualifications (WSQ) system and recognised as the basis for WSQ awards for the financial services industry.

For more information on the Financial Industry Competency Standards (FICS), please refer to the Institute of Banking and Finance (IBF) website at: <http://www.fics.org.sg/about/introduction.asp>

RMI'S MISSION STATEMENT

The Risk Management Institute (RMI) aims to be a world-class centre in Risk Management through research, education and training.

SCOPE OF APPOINTMENT

As a Lead Provider for the FICS programs, RMI aims to:

- (i) Deliver a suite of high quality training and assessment programs that are FICS-accredited by the Institute of Banking and Finance (IBF), for all the competency units required for all job roles in the allocated job families under the FICS framework.
- (ii) Make available competency assessment programs to their trainees as well as persons who do not opt for training or who underwent training by another provider and issuing Statements of Attainment (SOAs) to successful candidates.
- (iii) Provide consultancy or advisory services on mutually agreed terms to financial institutions in their adoption of FICS. This would comprise the alignment of their existing programs with FICS or the augmentation of existing in-house training and/or assessment programs to address gaps.
- (iv) Provide general information on career opportunities and pathways and facilitating the placements of new entrants who have been issued SOAs in the relevant industry segment(s).



RMI'S FICS ACCREDITED PROGRAMS IN RISK MANAGEMENT

RMI's suite of FICS accredited programs in Risk Management – in the areas of Market Risk, Credit Risk, Operational Risk and Liquidity and Balance Sheet Management, aims to provide first rate, job-specific training that are benchmarked to industry requirements, demonstrating the knowledge, skills and expertise that are critical to individuals' performance in their respective jobs. Unique features of the programs:

- Highly focused and specialized teaching curriculum designed by internationally recognized NUS faculty and leading market practitioners.
- Comprehensive, practical-based ('hands-on') and cutting-edge training.
- Allows professionals to upgrade their professional skills without interrupting work or traveling overseas.
- Interactive teaching by academics and market practitioners.

RMI's FICS accredited programs in Risk Management are designed to meet the training and assessment requirements under the FICS Framework for both Job Role V and Job Role VI in the various Risk Management Job Families.

Certified practitioners for Job Roles V or VI can use the **Professional Certification Marks “Financial Industry Certified Professional” or the post nominal “FICP”**.

TARGET GROUP OF PARTICIPANTS

The FICS programs in Risk Management are aimed at the following groups of participants:

1. Professionals who are currently working in the Financial Services Industry and are performing Risk Management functions who wish to enhance their knowledge and skills in Risk Management or to upgrade themselves or to obtain formal professional certification for their skills and knowledge.
2. Professionals who are currently working in other segments in the Financial Services Industry who wish to acquire skills and knowledge, and to obtain formal professional certification in Risk Management to enable them to value-add or who aspire to move into Risk Management functions.
3. Fresh tertiary graduates (Degree holders) who aspire to join the Financial Services Industry and who wish to explore career opportunities in Risk Management.

MINIMUM ENTRY REQUIREMENTS

1. Degree holders or equivalent professional certification or qualifications in any discipline from recognised institutions, both local and overseas, with or without relevant work experience in the Financial Services Industry.
2. Full GCE A Levels / Polytechnic Diploma holders in commerce, business, accounting or finance-related discipline (other disciplines are on a case by case basis) from recognised institutions, both local and overseas, with at least 5 years of relevant work experience in the Financial Services Industry.



FINANCIAL INDUSTRY CERTIFIED PROFESSIONAL (FICP) CERTIFICATION

Today's finance and risk professionals are expected by regulators & stakeholders alike to have the knowledge and understanding of industry best practices and to be committed to using them everyday.

Certification under the FICS framework is defined as the process for assessing, validating and recognising specific job role competencies as determined by the FICS competency standards, which are benchmark against the best global training curriculum and best practices.

The rigorous certification assessment process distinguishes those who:

- Meet the competency benchmark; and
- Possess practical knowledge and skills to handle the work challenges faced in their jobs.
- Ability to apply critical knowledge and skills to handle various situations and challenges typically faced by senior executives with significant bottom-line and strategic responsibilities demonstrate the ability to apply critical knowledge and skills to handle job demands typically faced by senior executives with significant bottom-line and strategic responsibilities.

The **Financial Industry Certified Professional (FICP)** title is the highest certification mark for a financial practitioner in Singapore under the FICS framework. The achievement of the FICP Certification is indicative that you have demonstrated mastery of industry-established knowledge, skills and behavioral requirements.

Attainment of the FICP Certification is a recognised mark of professional achievement. It also represents the certified individuals' agreement to adhere to the standards of professional competency, industry ethics and a commitment to a career in their chosen field.

FICPs will be recognised by the industry to have:

- Achieved internationally-benchmarked competency standards of the chosen financial services 'job family';
- Demonstrated the ability to apply expert levels of knowledge and skills on the job in accordance with industry best practices;
- Undertake self-continual learning and undertaken continual professional development efforts to keep abreast of latest industry developments to meet the Continual Professional Education (CPE) requirements; and
- Agreed to act as role models for other industry practitioners and aspirants and support the professional development efforts of the FICS framework.

For more information on the FICP Professional Certification and requirements, please refer to the FICS website at: <http://www.fics.org.sg/certification/overview.asp>



SAMPLE – FINANCIAL INDUSTRY CERTIFIED PROFESSIONAL (FICP) CERTIFICATE



PROGRAM INTAKE

It is envisaged that there will be **two (2) Program Intakes** in a calendar year for both Job Role V and Job Role VI. However, programs for Job Role VI will only be offered in first (1st) quarter 2010.

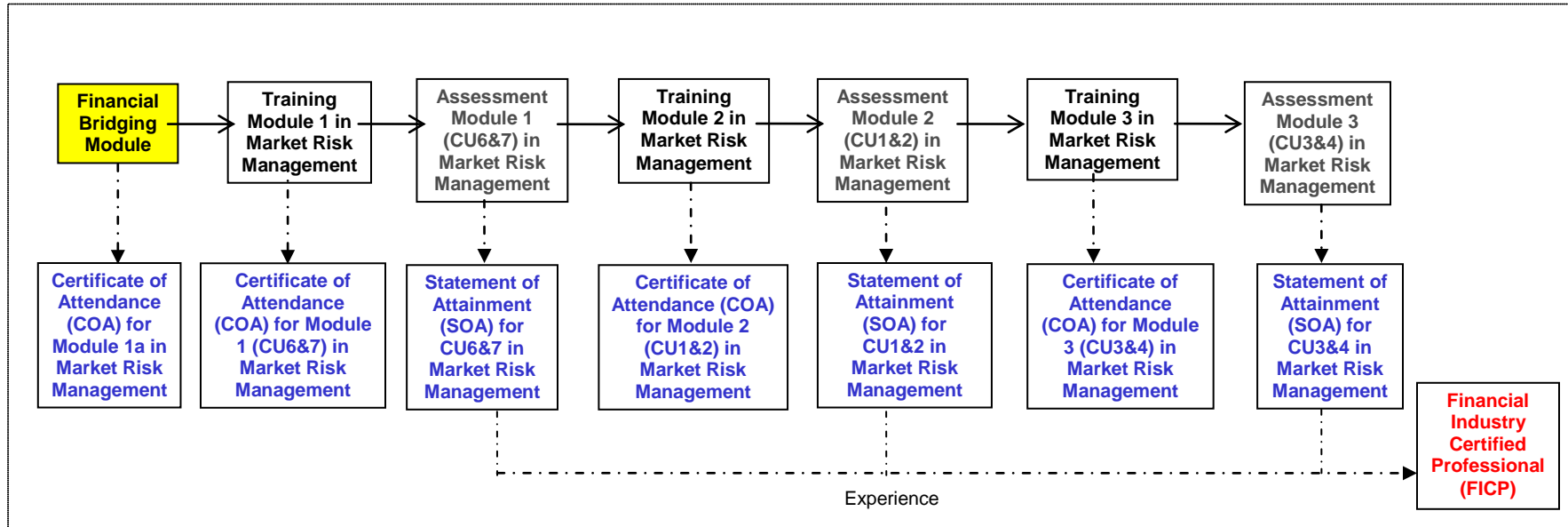


OVERVIEW OF A TYPICAL FICS PROGRAM IN RISK MANAGEMENT – TRAINING AND ASSESSMENT PATHWAY

Participants can enroll for Training and Assessment in any of the eight (8) FICS programs in Risk Management on a modular basis or program basis.

A typical program pathway for Training and Assessment is as follows:

Example on Market Risk Management (Job Role V)



• A Certificate of Attendance (COA) will be awarded, subjected to 75% min attendance for each training module.

• A Statement of Attainment (SOA) will be awarded upon passing each assessment Competency Unit (CU).

Note that there will be no Statement of Attainment (SOA) on the optional Financial Bridging Module as it is a bridging module and there will be no assessment.



CERTIFICATION

Certification under the FICS framework is defined as the process for assessing, validating and recognising specific job role competencies as determined by the FICS competency standards. The achievement of certification is indicative of one's ability to handle the demands of the financial services job he/she is certified in.

AWARD OF CERTIFICATE OF ATTENDANCE (COA)

A Certificate of Attendance (COA) will be awarded by RMI for each module to participants who have achieved a minimum of 75% attendance of classes for the particular module.

STATEMENT OF ATTAINMENT

Upon satisfactory completion and passing the assessment for each module (ie, relevant competency units), a Statement of Attainment (SOA) will be issued to the participants for the particular module.

INDUSTRY CERTIFICATION

Upon receiving all the necessary Statements of Attainment (SOAs) required for a particular job role (i.e. assessed to be competent on all relevant competency units), one needs to further prove his/her capability through direct work experience in the chosen job role. The requirements for relevant industry experience are more stringent for those seeking certification for job roles that depict higher positions and responsibilities.

LIST OF FICS ACCREDITED PROGRAMS IN RISK MANAGEMENT

TRAINING PROGRAMS

RMI is pleased to roll out the following **eight (8) FICS programs** in Risk Management for the Job Role V level. The other programs for Job Role VI will be rolled out by the first quarter of 2010.

Market Risk Management (Job Role V)

Market risk is the risk that the value of an investment will decrease due to moves in market factors. Market Risk Management in a bank is a financial risk function which is independent of the treasury unit that focuses on measuring and managing the market risk exposures arising from the Trading Book portfolio of the Bank.



The aim of Market Risk Management is to protect the Bank against unforeseen losses that could arise from taking risks beyond the Bank's risk appetite. The process aims to maximize risk-adjusted returns whilst managing risk positions within tolerable limits. It focuses on the Bank's trading activities and work closely together with both Treasury unit and Middle Office to ensure that risks taken across time and different businesses are optimal and match the risk appetite of the bank.

The course in Market Risk Management comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Market Risk Management.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none"> Understanding of the Financial Markets and Financial Services Industry, Basel II, Rules, Regulations and Legislations. 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> Market Risk Management Framework, Objectives and Strategies. Market Risk Policy and Procedures. 	12	4	S\$ 2,000
3	<ul style="list-style-type: none"> Risks Identification, Risks Measurement Methodologies, Monitoring and Control of Market Risks. 	12	4	S\$ 2,000
	Total	36	12	S\$ 6,000



Credit Risk Management – Corporate Banking (Job Role V)

Corporate (Wholesale) Banking services are offered to corporations with sound financial statements, and institutional customers, such as pension funds and government agencies. Services include lending, cash management, commercial mortgages, working capital loans, leasing, trust services, and fee-based corporate services, including foreign exchange and securities trading, advisory services in corporate mergers and acquisitions, merchant banking, and corporate cash management, and securities underwriting, and so on.

Credit Risk Management in Corporate Banking refers to the functions of:

- (i) establishing an appropriate credit risk environment and framework;
- (ii) developing and maintaining corporate credit risk policies and procedures to maintain sound credit-granting standards, monitor and control credit risks, properly evaluate new business opportunities, and identify and administer problem credits, and
- (iii) maintaining corporate credit risk exposures within acceptable parameters and monitoring the quality of corporate credit portfolio, in order to maximise a bank's risk-adjusted rate of return.

These functions should also be applied in conjunction with the adequacy of provisions and reserves and the disclosure of credit risks.

The program in Credit Risk Management – Corporate Banking comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Credit Risk Management – Corporate Banking.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none">Understanding the Principles of Corporate and Wholesale Banking, Corporate and Wholesale Banking Products, Financial Markets and the Financial Services Industry, Basel II, Rules, Regulations and Legislations.	12	4	S\$ 2,000



2	<ul style="list-style-type: none"> • Credit Risk Management Objectives, Strategies and Framework (Corporate Banking). • Credit Risk Policy and Procedures (Corporate Banking) 	6	3	S\$ 1,500
3	<ul style="list-style-type: none"> • Corporate Credit Risk Rating Processes, Measurement, Monitoring and Evaluation Tools for Corporate Credit Portfolios. • Credit Risk Controls, Tools and Processes (Corporate Banking). 	12	4	S\$ 2,000
Total		30	11	S\$ 5,500

Operational Risk Management (Job Role V)

An operational risk is a risk arising from a financial institution's business functions and from the practical implementation of the management's strategy. It can be defined as the risk of loss resulting from inadequate or failed internal processes, people, systems and management or from external events.

It is relatively straightforward for an organisation to set and observe specific, measurable levels of market risk and credit risk. By contrast it is relatively difficult to identify or assess levels of operational risk and its many sources. Historically organisations have accepted operational risk as an unavoidable cost of doing business.

Operational Risk Management is an evolving risk function that can be broadly classified into 2-levels. The 1st level function is the independent oversight function that establishes the overall ORM framework, structure and policies and is typically done at the corporate office level.

The 2nd level function is ongoing management performed by operational risk officers residing within the Business Units and the related staff functions. This level identifies, monitors and manages operational risks on a business level.

The program in Operational Risk Management covers the operational risk functions relating to the 1st level function. The course comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Operational Risk Management.



Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none"> Understanding the Principles of Financial Markets, Financial Products and the Financial Services Industry, Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> Operational Risk Management Framework and Objectives Operational Risk management Policies and Standards 	12	4	S\$ 2,000
3	<ul style="list-style-type: none"> Operational Risk Controls, Tools, and Measurement Methodologies Operational Risk Profiling, Reporting and Management 	12	4	S\$ 2,000
	Total	36	12	S\$ 6,000

Credit Risk Management – Consumer Banking (Job Role V)

Consumer Credit Risk (or Retail Credit Risk) is the risk of loss due to a customer's non re-payment (default) on a consumer credit product, such as a mortgage, unsecured personal loan, credit card, overdraft etc.

Credit Risk Management in Consumer Banking will look at the functions of:

- (i) establishing an appropriate credit risk environment and framework;



- (ii) (ii) developing and maintaining consumer credit risk policies and procedures to maintain sound credit-granting standards, monitor and control credit risks, properly evaluate new business opportunities, and identify and administer problem credits, and
- (iii) maintaining consumer credit risk exposures within acceptable parameters and monitoring the quality of consumer credit products/portfolios, in order to maximise a bank's risk-adjusted rate of return.

These functions should also be applied in conjunction with the adequacy of provisions and reserves and the disclosure of credit risks.

The program in Credit Risk Management – Consumer Banking comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Credit Risk Management – Consumer Banking.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none"> • Understanding the Principles of Consumer Banking, Consumer Banking Products, Financial Markets and the Financial Services Industry, Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> • Credit Risk Management Objectives, Strategies and Framework (Consumer Banking) 	6	2	S\$ 1,000
3	<ul style="list-style-type: none"> • Credit Risk Policy and Procedures (Consumer Banking). • Consumer Credit Risk - Scoring Models, Monitoring, Measurement, Evaluation Tools and Processes for Consumer Credit Portfolio 	12	4	S\$ 2,000



	Total	30	10	S\$ 5,000
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Liquidity and Balance Sheet Management – Banking (Job Role V)

In banking, Liquid and Balance Sheet Management (LBSM) is the practice of managing risks that arise due to mismatches between the assets and liabilities (debts and assets) of the bank.

The LBSM function in a bank is a financial risk function, independent of treasury unit, which primarily focuses on interest rate, liquidity and foreign exchange risks of the Banking Book portfolio of the Bank.

This function includes risk assessments for business lines that are accounted for on an accrual basis – policy setting, structuring of the bank’s re-pricing and maturity schedules, undertaking financial hedge positions, capital budgeting, and internal profitability measurements. It also includes contingency planning where the bank analyses the impacts of unexpected changes in the environment (eg: interest rates, competitive conditions, economic growth) and how it responds to those changes.

The program in Liquid and Balance Sheet management – Banking comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Liquidity and Balance Sheet Management – Banking.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none"> Understanding the Principles of LBSM, Financial Markets, Financial Products and the Financial Services Industry, Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> LBSM Framework, Objectives and Strategies. LBSM (Banking) Policies and Procedures 	12	4	S\$ 2,000



3	<ul style="list-style-type: none"> LBSM (Banking) Risk Controls, Evaluation Tools and Processes 	12	4	S\$ 2,000
	Total	36	12	S\$ 6,000

Liquidity and Balance Sheet Management – Insurance (Job Role V)

Similar to banking, Liquidity and Balance Sheet Management (LBSM) in Insurance is the practice of managing risks that arise due to mismatches between the assets and liabilities (debts and assets) of the Insurance Company.

It helps Insurance companies to better manage their business so that decisions and actions taken with respect to assets and liabilities are coordinated. LBSM is also an ongoing process of formulating, implementing, monitoring and revising strategies related to assets and liabilities to achieve an organisation's financial objectives, given the organisation's risk tolerances and other constraints.

LBSM practice within the insurance industry takes a longer term view with primary focus on the present value of required contributions.

The program in Liquidity and Balance Sheet Management – Insurance comprises three (3) modules and is designed to meet the FICS training and certification requirements for Job Role V in Liquidity and Balance Sheet Management – Insurance.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
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1	<ul style="list-style-type: none"> Understanding the Principles of LBSM, Financial Markets, Insurance and Financial Products and the Financial Services Industry, Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> LBSM (Insurance) Framework, Objectives and Strategies LBSM (Insurance) Policies and Procedures 	12	4	S\$ 2,000
3	<ul style="list-style-type: none"> LBSM (Insurance) Risk Controls, Tools and Processes 	12	4	S\$ 2,000
Total		36	12	S\$ 6,000

Market Risk Analytics (Job Role V)

In banking, Market Risk Analytics is an analytical function within risk management, and in particular supporting the Market Risk Management, providing technical support in the areas of mark-to-market valuation methodologies, review of pricing functions, key assumptions and data inputs, as well as the review of complex product structures.

The Market Risk Analytics function also performs independent validation of risk models and front-end treasury pricing systems as a control process over the entire risk management framework.

The program in Market Risk Analytics comprises four (4) modules and is designed to meet the FICS training and certification requirements for Job Role V in Market Risk Analytics.

Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration	Sessions	Fees
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		(Hours)		(excluding GST)
1	<ul style="list-style-type: none"> Understanding of the Financial Markets and Financial Services Industry – Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> Front-end Treasury Systems, Risk Measurements, Market Risk Models and Valuation Methodologies 	12	4	S\$ 2,000
3	<ul style="list-style-type: none"> Principles, Valuation and Practice – New and Complex Product Structures Development 	12	4	S\$ 2,000
4	<ul style="list-style-type: none"> Quantitative Valuation and Market Risk Research – Methods and Models 	12	4	S\$ 2,000
	Total	48	16	S\$ 8,000

Credit Analytics I (Job Role V)

In banking, Credit Analytics is an analytical function within risk management, and in particular supporting the Credit Risk Management, providing technical support in the underlying business areas in the function of identifying and balancing risk and reward of credit portfolio through credit modeling techniques that include credit risk data analysis and development, credit risk model validation and management, etc.

The program in Credit Analytics comprises four (4) modules and is designed to meet the FICS training and certification requirements for Job Role V in Market Risk Analytics.



Upon completion of the course and in meeting the min. attendance requirements, Certificate of Attendance (COA) will be awarded for each module, and upon passing the formal assessments for each module, Statements of Attainment (SOA) will be awarded on a modular basis to successful candidates.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
1	<ul style="list-style-type: none"> Understanding of the Financial Markets and Financial Services Industry – Basel II, Rules, Regulations and Legislations 	12	4	S\$ 2,000
2	<ul style="list-style-type: none"> Credit Behaviour, Prediction and Default Risks Models and Systems, and the Credit Approval Process 	12	4	S\$ 2,000
3	<ul style="list-style-type: none"> Economic Capital, Credit Portfolio Methods, Models and Analysis, and Risk-Based Credit Pricing Strategies 	12	4	S\$ 2,000
4	<ul style="list-style-type: none"> Credit Rating Systems, Credit Loss Forecasting and Provisioning Models, and Credit Portfolio Stress Testing Methods Credit Monitoring Models and Analysis 	12	4	S\$ 2,000
	Total	48	16	S\$ 8,000

Optional Module 1A Program (For Job Role V)

This program aims to provide the foundational skills and knowledge in Quantitative and Financial Mathematics, and Financial Products. The assumption is that everybody has seen the mathematics sometime in the past, but some might need a gentle reminder about the concepts after years of dis-use.

Examples of calculations will be carried out explicitly in MS Excel to complement the teaching to give the participants 'hands-on' practical application and concrete overall grounding.



The course is one (1) stand-alone module that comprises of five (5) lectures and is designed to help and better prepare participants to meet the skills and knowledge requirements in the eight (8) FICS accredited programs

There will be two (2) (Runs) of the Program to augment the course dates of the eight (8) FICS programs. Upon completion of the Program, a Certificate of Attendance (COA) issued by RMI will be awarded to the successful candidates.

There will be no direct assessment for this course. Participants will be required to have a minimum of 75% class attendance to be awarded the COA.

Module	Description	Duration (Hours)	Sessions	Fees (excluding GST)
	<ul style="list-style-type: none"> Statistics to Describe Historical Asset Price Returns, Probability Theory to Model Future Asset Price Returns, Portfolio Optimization Fixed Income Securities, Term Structure of Interest Rates, Hedging Bond Positions Use and Pricing of Derivative Securities: Forward Contracts, Futures Contracts, Swaps, Options The Time Value of Money, Discounted Cash Flow Valuation, Term structure of interest rates, Stock Valuation Probability density function, aka distribution - mean, variance, kurtosis, skewness, normal distribution, fat-tail. Net Present Value and Other Investment Criteria, Return, Risk, and the Security Market Line Cost of Capital, Financial Leverage and Capital Structure Policy, Cash and Liquidity Management, Credit and Inventory Management 	12	5	
			5	S\$ 1,500



TRAINING PROGRAMS FEES

All training programs fees are payable on a modular basis. Fees quoted are exclusive of 7% GST. Class schedules might be subjected to changes. For latest information, please refer to our website at: <http://www.rmi.nus.edu.sg/fics/registration.html>

ASSESSMENT

The Final Assessments for each training programs are conducted on a competency unit (CU) basis. However, assessment for competency unit(s) that are contained in the same module will be organized on the same day. Each assessment consists of a blend of paper exam (multiple-choice and/or short answer questions) and practicum assessment (group presentations and individual Q&A session). Each paper exam will not be longer than 2 hours. Each group presentation will take around 30 minutes and each candidate will have to answer the trainer's questions within a 10 minutes Q&A session.

Market Risk Management (Job Role V)

CU	Description	Fees (excluding GST)
1	<ul style="list-style-type: none">Develop and review market risk objective and framework	S\$ 250
2	<ul style="list-style-type: none">Develop and monitor market risk policy and procedure	S\$ 250
3	<ul style="list-style-type: none">Identify, measure, monitor and control risks	S\$ 250
4	<ul style="list-style-type: none">Create and sustain awareness of market risk and control throughout the organisation	S\$ 250
6	<ul style="list-style-type: none">Acquire and apply financial services industry and product knowledge	S\$ 250



7	<ul style="list-style-type: none"> Comply with financial services legislations, regulations and industry codes of practice 	S\$ 250
	Total	S\$ 1,500

Credit Risk Management – Corporate Banking (Job Role V)

CU	Description	Fees (excluding GST)
2	<ul style="list-style-type: none"> Develop and maintain credit risk policies and procedures 	S\$ 375
3	<ul style="list-style-type: none"> Identify, measure, monitor and control credit risks 	S\$250
4	<ul style="list-style-type: none"> Create and sustain awareness of credit risks and risk control throughout the organization 	S\$250
6	<ul style="list-style-type: none"> Acquire and apply wholesale banking industry and product knowledge 	S\$250
7	<ul style="list-style-type: none"> Comply with wholesale banking legislations, regulations and industry codes of practice 	S\$250
	Total	S\$ 1,375

Operational Risk Management (Job Role V)

Module	Description	Fees
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		(excluding GST)
1	<ul style="list-style-type: none"> Develop, implement and maintain operational risk management framework 	S\$250
2	<ul style="list-style-type: none"> Develop, implement and maintain corporate operational risk management policies and standards 	S\$250
3	<ul style="list-style-type: none"> Develop, implement and maintain operational risk management tools and measurement methodology 	S\$250
4	<ul style="list-style-type: none"> Create and sustain awareness of operational risk and control throughout the organisation 	S\$250
6	<ul style="list-style-type: none"> Acquire and apply financial services industry and product knowledge 	S\$250
7	<ul style="list-style-type: none"> Comply with legislations, regulations and industry codes of practice 	S\$250
	Total	S\$ 1,500

Credit Risk Management – Consumer Banking (Job Role V)

Module	Description	Fees (excluding GST)
2	<ul style="list-style-type: none"> Develop and maintain credit risk policies and procedures 	S\$250



3	<ul style="list-style-type: none"> Identify, measure, monitor and control credit risks 	S\$250
4	<ul style="list-style-type: none"> Create and sustain awareness of credit risks and risk control throughout the organisation 	S\$250
6	<ul style="list-style-type: none"> Acquire and apply consumer banking industry and product knowledge 	S\$250
7	<ul style="list-style-type: none"> Comply with consumer banking legislations, regulations and industry codes of practice 	S\$250
Total		S\$ 1,250

Liquidity and Balance Sheet Management – Banking (Job Role V)

Module	Description	Fees (excluding GST)
1	<ul style="list-style-type: none"> Develop and review ALM objective and framework 	S\$250
2	<ul style="list-style-type: none"> Develop and monitor ALM risk policy and procedure 	S\$250
3	<ul style="list-style-type: none"> Identify, measure, monitor and control ALM risks 	S\$250
4	<ul style="list-style-type: none"> Create and sustain awareness of ALM risks and controls throughout the organisation 	S\$250



6	<ul style="list-style-type: none"> Acquire and apply financial services industry and product knowledge 	S\$250
7	<ul style="list-style-type: none"> Comply with financial services legislations, regulations and industry codes of practice 	S\$250
	Total	S\$ 1,500

Liquidity and Balance Sheet Management – Insurance (Job Role V)

Module	Description	Fees (excluding GST)
1	<ul style="list-style-type: none"> Develop and review ALM objective and framework 	S\$250
2	<ul style="list-style-type: none"> Develop and monitor ALM risk policy and procedure 	S\$250
3	<ul style="list-style-type: none"> Identify, measure, monitor and control ALM risks 	S\$250
4	<ul style="list-style-type: none"> Create and sustain awareness of ALM risks and controls throughout the organisation 	S\$250
6	<ul style="list-style-type: none"> Acquire and apply insurance industry and product knowledge 	S\$250
7	<ul style="list-style-type: none"> Comply with insurance legislations, regulations and industry codes of practice 	S\$250



	Total	S\$ 1,500
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Market Risk Analytics I (Job Role V)

Module	Description	Fees (excluding GST)
1	<ul style="list-style-type: none"> Evaluate and validate market risk models and review valuation methodologies 	S\$ 500
2	<ul style="list-style-type: none"> Provide technical advisory to market risk, product control and treasury units 	S\$ 500
3	<ul style="list-style-type: none"> Perform quantitative valuation and market risk research 	S\$ 500
5	<ul style="list-style-type: none"> Acquire and apply financial services industry and product knowledge 	S\$250
6	<ul style="list-style-type: none"> Comply with financial services legislations, regulations and industry codes of practice 	S\$250
	Total	S\$ 1,500

Credit Analytics I (Job Role V)

Module	Description	Fees (excluding GST)
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1	<ul style="list-style-type: none"> Build and maintain default risk models for making credit approval decisions 	S\$250
2	<ul style="list-style-type: none"> Develop and implement risk-based credit pricing strategies and identify cross-sell/up-sell opportunities 	S\$250
3	<ul style="list-style-type: none"> Develop and implement credit rating systems for setting limits, performing credit loss forecasting and provisioning 	S\$250
4	<ul style="list-style-type: none"> Develop and implement credit monitoring models and analyze data for surveillance of the credit business 	S\$250
6	<ul style="list-style-type: none"> Acquire and apply financial services industry and product knowledge 	S\$ 750
7	<ul style="list-style-type: none"> Comply with financial services legislations, regulations and industry codes of practice 	S\$250
	Total	S\$2.000

ASSESSMENT FEES

All assessment modules fees are payable on a **Competency Unit** basis. Fees quoted are exclusive of 7% GST. Assessment schedules might be subjected to changes. For latest information, please see: <http://www.rmi.nus.edu.sg/fics/registration.html>

TIMING AND VENUE OF CLASSES

TIME AND VENUE

All **training** classes are to be held in Raffles Corporate Suite, Level 11&12, 108 Robinson Road. All weekday classes are held from 7.00pm to 10.00pm.



Raffles Corporate Suite

108 Robinson Road
Levels 11 & 12
Singapore 068900



Buses and MRT available:

NEAREST MRT Tanjong Pagar MRT (**EXIT F** - towards Robinson Road)

BUS B.1 Opposite SIA Building – 531, 589, 75

B.2 Opposite The Ogilvy Centre – 10, 196, 531

B.3 Opposite GB Building - 57, 131, 167, 186, 700, 970

PARKING (P.1) 80 Robinson Road (Right Turn into One way road along McCallum Street)

Monday - Friday (8am- 5pm) \$2.15 per half hour

Monday - Friday (After 5pm) \$3.10 per entry

Saturday (8am-1pm) \$2.15 per half hour

Saturday (after 1pm) \$3.10 per entry

Sundays & PH (8am-11pm) \$3.10 per entry

***Carpark Closes at 11pm**

(P.2) Tong Eng Building 101 Cecil Street S(069533)



Monday - Friday (before 5pm) \$2.00 per half hour
Monday - Friday (after 5pm) \$2.50 per entry
Saturday (before 4pm) \$2.00 per half hour
***Carpark Closed on Saturday (after 4pm), Sundays & PH**

(P.3) Robinson Centre 61 Robinson Road S(068893)

Monday - Friday (before 5pm) \$2.00 per half hour
Monday - Friday (after 5pm) \$3.00 per entry
Weekends & PH (before 1pm) \$2.00 per half hour
Weekends & PH (after 1pm) \$2.00 per entry

All **assessment** will be done at Risk Management Institute, Level 4, 21 Heng Mui Keng Terrace, Singapore 119613. The exact time will be announced later.

Please go to <http://www.rmi.nus.edu.sg/aboutus/RMIDirections01.html> for direction details.

LAPTOPS

Participants are required to bring their own laptops for all classes.

CAREER PROSPECTS

With the skills acquired on the job within this segment of the financial services industry, you may leverage on the FICS framework to upgrade your skills in the other job-specific competencies to achieve, as a general guide, the following career portability within the industry:

	Portable Job Families
Risk Management - Liquidity and Balance Sheet Management (Banking)	Risk Management - Liquidity and Balance Sheet Management (Insurance)
	Portable Job Families
Risk Management - Liquidity and Balance Sheet Management (Insurance)	Risk Management - Liquidity and Balance Sheet Management (Banking)
	Portable Job Families
Risk Management - Credit Analytics	Risk Management - Credit Risk Management (Consumer Banking) Risk Management - Credit Risk Management (Corporate Banking)



	Portable Job Families
Risk Management - Market Risk Analytics	Risk Management - Liquidity and Balance Sheet Management (Banking) Risk Management - Liquidity and Balance Sheet Management (Insurance) Risk Management - Credit Analytics Risk Management - Market Risk Management Risk Management - Operational Risk Management <u>Financial Markets – Product Control</u>
	Portable Job Families
Risk Management - Market Risk Management	Risk Management - Liquidity and Balance Sheet Management (Banking) Risk Management - Liquidity and Balance Sheet Management (Insurance) Risk Management - Operational Risk Management <u>Financial Markets – Product Control</u>
	Portable Job Families
Risk Management - Operational Risk Management	Risk Management - Market Risk Management



REGISTRATION POLICY

Registration form is available online at RMI's website at: <http://www.rmi.nus.edu.sg/fics/downloads.html> or by clicking on: <http://www.rmi.nus.edu.sg/certprogs/fics/files/FICS%20Programs%20Registration%20Form.doc> .

The completed registration form can be sent via email to: fics@nus.edu.sg or via fax to: 68745430.

REGISTRATION - CONFIRMATION OF TRAINING AND / OR ASSESSMENT PLACE(S)

Training and / or Assessment

A training and / or assessment place will be reserved for the applicant upon receiving the registration form. An official email will be sent to confirm the receipt of the registration form and the reservation of the training and / or assessment place will be sent to the applicant / registrant within ten (10) business days upon the receipt of the registration form.

DATELINE FOR REGISTRATION

Training

Registration and application closes ten (10) business days before the training program(s) / module(s) commencement. Applications received after dateline will be considered upon training places availability at the sole discretion of RMI.

Assessment

Registration and application closes ten (10) business days before the assessment program(s) / module(s) commencement. Applications received after dateline will be considered upon assessment places availability at the sole discretion of RMI.

MODE OF REGISTRATION

Please return the completed registration form via email or fax to:

NUS Risk Management Institute (RMI)
National University of Singapore
21 Heng Mui Keng Terrace
I³ Level 4



Singapore 119613

Tel: (65) 6516 8497; Fax: (65) 6874 5430; Email: fics@nus.edu.sg

DATELINE FOR PAYMENT OF PROGRAM(S) FEES

Training

Applicants are advised to make full payment of the program(s) / module(s) via cheque to RMI and at least ten (10) business days prior to the training program(s) / module(s) commencement.

Assessment

Applicants are advised to make full payment of the program(s) / module(s) via cheque to RMI and at least ten (10) business days prior to the assessment program(s) / module(s) commencement.

MODE OF PAYMENT

Cheque / Bank Draft

Training and assessment fees are payable by modules for each program. The payment of the fees can only be made by cheque or bank draft.

Please indicate clearly on the back of the cheque or bank draft:

- “FICS”
- **The Program(s) Name and Module(s) No.**
- **Applicant’s Name and / or Name of Institution**
- **Applicant’s NRIC / Passport / Employment Pass No.**
- **Contact Tel No.**

All cheques or bank drafts should be crossed and made payable to “National University of Singapore” and mailed or handed in person to:

NUS Risk Management Institute (RMI)
National University of Singapore
Level 4
21 Heng Mui Keng Terrace
Singapore 119613



All bank charges must be borne by the applicant.

CONFIRMATION OF FINAL ENROLMENT AND CLASSES COMMENCEMENT

Training

Confirmation of the final enrolment for the training program(s) / module(s) will be made only upon the receipt of the full payment of fees for each program(s) or module(s).

An official letter of confirmation or email confirmation will be sent within ten (10) business days before the training program(s) / module(s) commencement to the applicants to confirm their final enrolment.

Assessment

Confirmation of the final enrolment for the assessment program(s) / module(s) will be made only upon the receipt of the full payment of fees for each program(s) or module(s).

An official letter of confirmation or email confirmation will be sent within ten (10) business days before the training program(s) / module(s) commencement to the applicants to confirm their final enrolment.

MINIMUM CLASS SIZE POLICY

Training and / or Assessment

The RMI has a minimum class size policy for all FICS training and / or assessment programs, which requires a minimum of eight (8) number confirmed final enrolments per program to start a class.

There will also be a maximum cap of twenty (20) number of final enrolments per program permitted for each training program. Once this maximum has been met, applicants will be placed on a waiting-list. RMI reserves the final rights to decide if additional training classes are needed to be held.

WITHDRAWAL AND REFUND POLICY AND NOTICE

Any notice of withdrawal must be given in writing via official mail / email to RMI. If the written notice of withdrawal is received:

- a. At least twenty (20) business days before the program(s) / module (s) commencement, no cancellation charge will be imposed.



- b. Within ten (10) business days or less before the program(s) / module (s) commencement, there will be strictly no refund for the program(s) / module(s) or part thereof.

CHANGES AND CANCELLATION POLICY

The RMI reserves the right to cancel or make any changes to its program(s) owing to unforeseen circumstances or when it is considered desirable and appropriate:

- a. Changes in program(s) / module(s) date(s), time, duration, venue, program(s) / module(s) outline, course Trainer(s) and fees that can occur owing to unforeseen circumstances beyond control of RMI.
- b. Any other unforeseeable man-made or natural circumstances that are beyond the control of RMI.

In such cases, any fees paid may be refunded in full and at the sole discretion of RMI. The decision of RMI on the matter shall be final.

(Please note that business day daycount excludes Saturdays, Sundays, and Public Holidays).

FUNDING

FICS and SPUR FUNDING FOR FINANCIAL INDUSTRY COMPETENCY STANDARDS (FICS) ACCREDITED TRAINING & ASSESSMENT PROGRAMS

RMI's FICS accredited training and assessment programs in Risk Management are eligible for FICS and / or SPUR funding.

a) Company-Sponsored Applicants

The applicant or the sponsoring organisation will have to make full payment of the fees (per module basis) upfront (ie, 100%).

In order to be eligible for the 90% funding grant, the participant or the sponsoring organization can only claim for the funding amounts for Training and / or Assessment for a particular module only when he/she has successfully completed and / or passed the training and assessment module.

If there is a need for the participant to attend re-training, so long as the organization sponsoring the candidate is willing to support the participant in re-attending the training, the participant or the sponsoring organization is able to claim for funding again.

However, the funding for assessment can only be claimed once, upon successful attainment of the SOA, regardless of the number of attempts.



The participant or the sponsoring organization will have to submit the COA and SOA together with the relevant payment invoices to IBF to claim for funding.

b) Individual Applicants

The applicant will have to make 10% payment of the TRAINING fees (per module basis) upfront and full amount of the ASSESSMENT fees.

In order to be eligible for the 10% funding grant, applicants must successfully completed and / or passed the training and assessment program(s) / module(s).

The participant will not be issued the COA(s) or SOA(s) if he/she did not fulfill the minimum 75% attendance requirement and in passing the final assessment(s).

If there is a need for the participant to attend re-training, the candidate will have to pay 10% payment of the fees (per module basis) upfront (ie, 10%).

However, the funding for assessment can only be claimed once, upon successful attainment of the SOA, regardless of the number of attempts. The candidate will get 90% of the assessment fee reimbursed upon passing the assessment.

SUMMARY OF FICS FUNDING

A summary overview of the FICS and SPUR funding mechanism (**valid until 31 December 2010**) for the various types of applicants is as follows:

Types of Applicants	FICS Funding	SPUR Funding
<p><u>1a) Company-Sponsored Applicants</u></p> <p>Applicants who are sponsored by their companies.</p> <p>i) Minimum Entry Requirements:</p> <ul style="list-style-type: none"> Degree holders or equivalent professional certification or qualifications in any discipline from recognised institutions, both local and 	<p>i) Funding:</p> <p>90% of training program fees, but capped at SGD6,000 per participant per program and / or</p> <p>90% of assessment fees, but capped at SGD\$700 per participant per successful assessment.</p>	<p>i) Funding:</p> <p>Absentee Payroll (For training during and outside working hours) – WDA will reimburse 80% of hourly basic pay; <u>subjected to employer co-sharing 20% of the hourly wage rate.</u> (Capped at SGD6.00/hr per trainee hour).</p>



Types of Applicants	FICS Funding	SPUR Funding
<p>overseas, with or without relevant work experience in the Financial Services Industry.</p> <ul style="list-style-type: none"> • Full GCE A Levels / Polytechnic Diploma holders in commerce, business, accounting or finance-related discipline (other disciplines are on a case by case basis) from recognised institutions, both local and overseas, with at least 5 years of relevant work experience in the Financial Services Industry. <p><u>1b) Institutions Eligibility to Apply for Funding for Company-Sponsored Applicants</u></p> <p>The funding support is available only to the following institutions who sponsor their staff for training:</p> <ul style="list-style-type: none"> • Singapore based financial institutions, • industry/professional associations, • Financial training providers, and • Other entities that are involved in financial activities (eg: legal and accounting firms, finance and treasury centres, commodity trading firms etc). 	<p>ii) Eligibility for Funding:</p> <p>Applicants can be Singapore citizens, permanent residents or foreigners, but the person must be based in Singapore, and hold a work position here or being sponsored by a 'surrogate employer', such as an industry association.</p> <p>iii) Payment of Fees:</p> <p>100% of the training and assessment fees to be payable upfront.</p> <p>iv) Funding Claims:</p> <p>The 90% funding claims are to be made via <u>IBF</u> after successful completion of the training and / or assessment program(s).</p> <p>v) Application (To be done by HR of the Institution) and for More Information:</p> <p>http://www.ibf.org.sg/fics/fi/funding/procedures.asp</p>	<p>ii) Eligibility for Funding:</p> <p>Applicants must be Singapore citizens and permanent residents only.</p> <p>Applicants can be aged below or above 40, and with minimum 'A'-level / diploma qualifications and above).</p> <p>iii) Application (To be done by HR of the Institution):</p> <p>http://www.srp.org.sg/</p> <p>iv) More Information:</p> <p>http://app2.wda.gov.sg/web/Common/homepage.aspx</p>



Types of Applicants	FICS Funding	SPUR Funding
<p><u>2) Individual Applicants (Employed)</u></p> <p>Individual applicants who are currently employed but are looking to reskill or upgrade themselves, and are not sponsored by their companies.</p> <p>i) Minimum Entry Requirements:</p> <ul style="list-style-type: none"> • Degree holders or equivalent professional certification or qualifications in any discipline from recognised institutions, both local and overseas, with or without relevant work experience in the Financial Services Industry. • Full GCE A Levels / Polytechnic Diploma holders in commerce, business, accounting or finance-related discipline (other disciplines are on a case by case basis) from recognised institutions, both local and overseas, with at least 5 years of relevant work experience in the Financial Services Industry. 	<p>i) Funding:</p> <p>Not applicable.</p>	<p>i) Funding:</p> <p>90% of training program fees, but capped at SGD6,000 per participant per program and / or</p> <p>90% of assessment fees, but capped at SGD\$700 per participant per successful assessment.</p> <p>ii) Eligibility for Funding</p> <p>Singapore citizens and permanent residents only.</p> <p>iii) Payment of Fees:</p> <p>10% of the training and assessment fees to be payable upfront.</p> <p>v) Application and for More Information:</p> <p>Applicants must complete the training and assessment program(s) and module(s) to be eligible for funding.</p> <p>Also, applicants can only enroll in no more than two (2) programs per semester or at the same time.</p>



Types of Applicants	FICS Funding	SPUR Funding
<p><u>3) Individuals Applicants (Unemployed)</u></p> <p>Individual applicants who are currently unemployed, and are looking for jobs, to reskill or upgrade themselves.</p> <p>i) Minimum Entry Requirements</p> <ul style="list-style-type: none"> • Degree holders or equivalent professional certification or qualifications in any discipline from recognised institutions, both local and overseas, with or without relevant work experience in the Financial Services Industry. • Full GCE A Levels / Polytechnic Diploma holders in commerce, business, accounting or finance-related discipline (other disciplines are on a case by case basis) from recognised institutions, both local and overseas, with at least 5 years of relevant work experience in the Financial Services Industry. 	<p>i) Funding:</p> <p>Not applicable.</p>	<p>i) Funding:</p> <p>90% of training program fees, but capped at SGD6,000 per participant per program and / or</p> <p>90% of assessment fees, but capped at SGD\$700 per participant per successful assessment.</p> <p>ii) Eligibility for Funding</p> <p>Singapore citizens and permanent residents only.</p> <p>iii) Payment of Fees:</p> <p>10% of the training and assessment fees to be payable upfront.</p> <p>v) Application and for More Information:</p> <p>Applicants must complete the training and assessment program(s) and module(s) to be eligible for funding.</p> <p>Also, applicants can only enroll in no more than two (2) programs per semester or at the same time.</p>



The Institute of Banking and Finance (IBF) is the administrating body for the FICS funding. For more information on FICS funding, funding application, eligibility and funding claims processing, please contact the IBF directly at **Tel: 6220 8566** or refer to IBF's website at: <http://www.ibf.org.sg/fics/fi/funding/eligible.asp> and <http://www.ibf.org.sg/fics/overview/funding.asp> for more information.

For more information and questions on SPUR funding, funding application, eligibility and funding claims, etc, please contact the Workforce Development Agency (WDA) at Tel: 6883 5885 or email to: wda_enquiry@wda.gov.sg or visit the WDA website at: <http://app2.wda.gov.sg/web/Common/homepage.aspx>.

AWARD OF THE CERTIFICATE OF ATTENDANCE (COA)

The COA is valid for a period of three(3) years for participants who wish to take the Assessment(s) at later dates. Participants who do not pass the assessment(s) within three (3) years will have to undergo training classes in the required module(s) again in order to sit for the Assessment(s).

For those who attend the FICS Optional Module 1A Program

As the intent of the Program is to equip participants with the necessary foundational skills and knowledge in Quantitative and Financial Mathematics, and Financial Products to bridge the skills and knowledge gap for the various advance quantitative modules in the eight (8) FICS programs, and it is optional in nature, participants will not be assessed on the Program.

For those who attend the optional Module 1A program, upon completion of the program, a Certificate of Attendance (COA) issued by RMI will be awarded to the successful candidates.

Participants will need to have a min of 75% overall attendance of classes for the program in order to be awarded the COA.

AWARD OF STATEMENTS OF ATTAINMENT (SOAs)

Participants will be awarded a Statement of Attainment (SOA) for each module when they successfully passed the Assessment for that module.

Assessment-only Route:

1. While participants can choose to take the Assessment(s) directly under the FICS Framework, participants are strongly encouraged to attend the Training Program(s) / Module(s) classes in the various Risk Management Programs prior to taking the Assessments as the training and assessment will involve both rigorous theoretical and competency-based 'hands-on' learning components at Job Role V and VI level.



2. An experienced participant, who has completed an 'appropriate' training course covering the content of a module, may be exempt from the module program and apply for assessment-only route. He/she must approach RMI for such an application and this is subject to RMI's evaluation and approval.

For those who need to retake the Assessment(s)

Should the participant need to retake the Assessment(s) for any module(s), the participant can choose to:

- Re-attend classes for the Training module(s) in the next program intake to help them to better prepare for the Assessment(s) or
- To take the Assessment(s) directly in the next program intake without attending classes.

The participant will have to provide RMI with the relevant Certificate of Attendance (COA) for the relevant module(s) as evidence of having undergone the prior required training before they are allowed to take the Assessment(s).

SUBMISSION OF STATEMENT OF ATTAINMENTS (SOAS) FOR PROFESSIONAL CERTIFICATION

Upon meeting the Statement of Attainment (SOAs) requirements under the FICS Framework for both Job Role V and Job Role VI in the various Risk Management Job Families, participants can submit their SOAs and apply to IBF for certification for the use of the **Professional Certification Marks** "Financial Industry Certified Professional" or the post nominal "FICP" for Job Role V or VI; subjected to upon further fulfilling the required work experience.

For more information on the application and submission of SOAs for professional certification and the certification requirements, please refer to the Institute of Banking and Finance (IBF) website at: <http://www.fics.org.sg/certification/ficp.asp>

FOR FURTHER ENQUIRIES

For more information and enquiries, please contact:

Ms Ivy Wang

Tel: 6516 8497

Email: rmiwy@nus.edu.sg

Ms Jaslin Chong

Tel: 6516 8497

Email: rmicsh@nus.edu.sg

