

COBA 2019 PROGRAM

Sunday 10 November 2019

0800 – 1730

REGISTRATION OPEN

Main Entrance Foyer, Gold Coast Convention and Exhibition Centre

0900 – 1115

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Welcome

Speaker: *Michael Lawrence, Chief Executive Officer, COBA*

Cooperative History and the Meaning of Mutuality

Understanding the mutual difference and how to be a mutual leader comes from understanding the history of the sector and how cooperatives differ from other business models. Mark Worthington will share examples from the sector including Australian Mutual Bank and the Australian Mutuals Foundation.

Speaker: *Mark Worthington, Chief Executive Officer, Australian Mutual Bank*

Facilitator: *Ariana Clee, Head of Marketing and Communications, Nexus Mutual*

Ice breaker

As its name suggests, it is designed to get you engaging with your fellow attendees. In short, be prepared for anything.

Facilitator: *Dean Donoghue, Manager Operational Excellence, Bank Australia*

1115 – 1145

EMERGING LEADERS MORNING TEA

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

1130 – 1330

SMALL AUSTRALIAN MUTUALS FORUM

Meeting Room 7, Gold Coast Convention and Exhibition Centre

The SAM Network Forum will provide network members with a range of updates on topics including Open Banking, SAM Network Projects, CUFSS and discussions with industry partners. The Forum is a great opportunity to catch up with your peers and hear information targeted towards smaller customer owned banking organisations.

All SAM Network members including directors are welcome to attend this session.

1145 – 1300

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

How to pitch your best pitch

During this session you will have the opportunity to hear from an inspirational guest speaker Lachie Smart who share his experience getting an idea off the ground, pursuing his dream & leading change through the eyes of a millennial. We will also be joined by Ariana Clee, Margo Dewar, Sally Mackenzie and Greg McKenna, who are currently working in our sector and report to boards and/or hold board positions.

Delegates will gain insights from our industry leaders to assist them with practical tips for preparing & presenting to boards or senior executives. Future leaders will walk away from this session feeling empowered and have the foundations required to merge their ideas into a pitch worthy reality.

Speakers:

- *Lachie Smart, World Record Pilot*
- *Sally Mackenzie, Director - Strategy & Stakeholders, COBA*
- *Greg McKenna, Chair, Police Bank*
- *Ariana Clee, Head of Marketing and Communications, Nexus Mutual*
- *Margo Dewar, Chief People Officer, Heritage Bank*

Facilitator: *Corey Warwick, Area Branch Manager, Heritage Bank*

1300 – 1345

EMERGING LEADER LUNCH

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

COBA 2019 PROGRAM

Sunday 10 November 2019

1330 – 1415

SMALL AUSTRALIAN MUTUALS LUNCH

Meeting Room 7 Foyer, Gold Coast Convention and Exhibition Centre

1345 – 1500

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Million Dollar Handshake

Do you think your handshake is worth a million dollars?

Catherine Molloy has developed the “Million Dollar Handshake” to maximise business connections, opportunities and growth. She challenges you to hack your meet and greet to create likeability and a great first impression.

Catherine’s high energy approach will engage delegates to connect, communicate and understand their behaviour style for influence and win-win results.

This session includes a networking opportunity for delegates to put new skills straight into practice to create long lasting connections in the sector.

Speaker:

• Catherine Molloy, Communications Expert

Facilitator: Steph Petkovski, Product and Marketing Manager, Illawarra Credit Union

1415 – 1515

CUFSS LIMITED ANNUAL GENERAL MEETING

Meeting Room 7, Gold Coast Convention and Exhibition Centre

1500 – 1530

EMERGING LEADERS AFTERNOON TEA

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

1530 – 1700

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

The Power of Purpose

Known as ‘The Streets’ Barber,’ Nasir Sobhani has earned his title by offering free haircuts and shaves to the homeless and less fortunate on Melbourne’s streets. His inspirational story of compassion and generosity has received global attention, helping to provide a ‘voice to the voiceless’. With a vision to create meaningful connections in order help empower others, Nasir believes in the importance of service to the community – especially by drawing on our unique talents, skills and passions. His story is sure to motivate and encourage our Emerging Leaders to help them find their purpose.

Following Nasir’s talk, Emerging Leaders will have the opportunity to workshop ideas on how COBA members can work collaboratively to make a difference in vulnerable communities. Our Emerging Leaders will leave this session with an understanding of the strength in working together and the benefits of putting people before profits.

Speaker:

• Nasir Sobhani, ‘The Streets’ Barber

Facilitator: Sean Lo Cascio, Digital Marketing Officer, Police Bank

1530 – 1645

CUSTOMER OWNED BANKING ASSOCIATION LIMITED ANNUAL GENERAL MEETING

Arena 2, Gold Coast Convention and Exhibition Centre

1700 – 1900

WELCOME RECEPTION IN THE EXHIBITION – NEON NIGHTS

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

Think Gold Coast – think bright lights and fun

Think **NEON NIGHTS**

With a great array of food stations and bars, this is the chance to catch up with old and new friends and kick off COBA 2019 in unique Gold Coast style.



COBA 2019 PROGRAM

Monday 11 November 2019

0700 – 1730

REGISTRATION OPEN

Main Entrance Foyer, Gold Coast Convention and Exhibition Centre

0730 – 0915

WOMEN IN MUTUALS BREAKFAST

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Proudly sponsored by Bridges



(Pre-registration required)

One of Australia's highest profile psychologists, Dr Michael Carr-Gregg headlines the popular Women in Mutuals Forum this year. Michael will be presenting 'The 8 Secrets of Happiness - What every executive should know about promoting staff mental health'. Drawing on 15 years of research in positive psychology, attendees will leave with thoughtful, practical and evidence-based strategies to improve individual wellbeing.

Speaker:

• Dr Michael Carr-Gregg, Leading Adolescent and Child Psychologist

Men and women are encouraged to attend to network with colleagues over breakfast and gain insights on this important topic.

0930 – 1102

OPENING PLENARY

Arena 2, Gold Coast Convention and Exhibition Centre

COBA 2019 Master of Ceremonies: Jean Kittson

COBA 2019 Opening Remarks

Speaker: Michael Lawrence, Chief Executive Officer, COBA

Creating strong competitors

APRA Chair Wayne Byres will discuss APRA's current policy priorities, and offer some reflections on how they might impact the competitive landscape.

Speaker: Wayne Byres, Chair, APRA

Five years on from the Murray Inquiry: The Industry in 2019

David Murray AO will deliver the opening keynote on state of the banking industry, five years since his 2014 Financial System Inquiry provided a blueprint for the future of Australia's financial system. Since then, the industry has endured dozens of inquiries including the Hayne Royal Commission last year. David will take stock and reflect on the state of the industry in 2019 and give his thoughts on where to from here.

Speaker: David Murray AO

Joint Q&A: facilitated by Michael Lawrence, Chief Executive Officer, COBA

Remembrance Day Reflection and a minute of silence

1045 – 1630

EXHIBITION OPEN

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1102 – 1200

MORNING TEA IN THE EXHIBITION

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

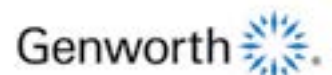
1100 – 1200

GENWORTH – PRESENTATION HUB IN THE EXHIBITION

Presentation Hub, Halls 1 & 2, Gold Coast Convention and Exhibition Centre

Insights into the first home buyer market

Speaker: Darryl Conroy, Corporate Partnership Manager, Genworth



COBA 2019 PROGRAM

Monday 11 November 2019

1200 – 1315

BUSINESS SESSION 1

Arena 2, Gold Coast Convention and Exhibition Centre



SPARxCOBA

SPARxCOBA is COBA's own TED style talk and a new segment for COBA 2019 at the Gold Coast! Five speakers will share their innovative thinking and ideas that have made them stand out in this highly competitive niche. Hear creative solutions to long standing industry challenges, how to achieve the brand edge from the Big 4 and what how technology can give Customer Owned Banking the competitive advantage.

Speakers:

- Corin Millais, Manager, Ethical Business Strategy, Teachers Mutual Bank
- Peter Townsend, General Manager, Coastline Credit Union
- Sacha Close, Co-Founder, Kadre
- Nicola Lambie, Head of Sales Transformation, CUA
- Victoria McKenzie-McHarg, Manager Planning and Strategy, Bank Australia

Facilitator: Jon Yeo, Executive Coach & Licensee of TEDxMelbourne

1200 – 1315

BUSINESS SESSION 2

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Emerging risks: Governance in a VUCA world

Change is the new constant in our modern world and this increased velocity poses new challenges and risks for Boards and Executives to manage. Hear from industry experts about emerging risks including climate change, third party, tech disruption and data. Leave the session with the top questions that all Board members and Executives should be asking around your Board table.

Speakers:

- Anu Kukar, Director – Risk Strategy & Technology, KPMG Australia
- David Ingham, Director, 2ISPC – Ingham CS Pty Ltd
- Jocelyn Furlan, Independent Chair, Customer Owned Banking Code Compliance Committee

Facilitator: Jean Kittson

1315 – 1415

LUNCH IN THE EXHIBITION

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1315 – 1415

CGU – PRESENTATION HUB IN THE EXHIBITION

Presentation Hub, Halls 1 & 2, Gold Coast Convention and Exhibition Centre

SAFER JOURNEY'S: Safer Journeys is a crash detection and response service that enables us to provide real time accident assistance to drivers at the scene of an accident.



Speaker: Ben Prangell, Product Director, CGU

1415 – 1530

BUSINESS SESSION 3

Arena 2, Gold Coast Convention and Exhibition Centre

Threats to Cyber Security: It's Everybody's Business

Hear from some of Australia's most highly regarded experts as they discuss why cybersecurity is one of the greatest national security issues. Mr Alastair MacGibbon, former Special Adviser to the Prime Minister on Cyber Security and former head of the Australian Cyber Security Centre will be joined by Cyber Security Consultant Claire Pales and Head of Cyber Protection at Teachers Mutual Bank Con Nikolaou. Speakers will provide valuable insights into risks unique to Australia. They will also discuss the emerging trends within cybersecurity nationally and abroad. Learn about how you can help protect your institution and customers.

Speakers:

- Alastair MacGibbon, Cyber Security Expert
- Claire Pales, Founder, 27 Lanterns
- Con Nikolaou, Head of Cyber Protection, Teachers Mutuals Bank

Facilitator: Leanne Vale, Director – Services & Financial Crimes, COBA

COBA 2019 PROGRAM

Monday 11 November 2019

1415 – 1530

BUSINESS SESSION 4

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

The Conscious Consumer and Values Based Companies

Shifts are occurring around the globe in banking and financial services – people are expecting and demanding more from service providers, institutions and industries. People are choosing to support more values-based companies who actively engage with causes that matter to the community.

This session will explore how mutuals can be actively involved in socio-economic change. Our highly regarded speakers will share examples from their experiences leading innovation on social issues in the sector, addressing the demand for responsible and ethical banking. Jacki Johnson will discuss her work as Co-Chair of the United Nations Environment Programme Finance Initiative. Sonia Reinhardt is a member of the Global Alliance on Banking on Values Secretariat in the Netherlands and will talk about her experience internationally as well as locally with Bank Australia and Teachers Mutual Bank.

Speakers:

- Jacki Johnson, Co-Chair, United Nations Environment Programme (UNEP) Finance Initiative and Director, Community First Credit Union
- Sonia Reinhardt, L&D Specialist, Teachers Mutual Bank for Global Alliance on Banking Values (GABV)

Facilitator: Leigh Moran, Government Relations Manager, COBA

1530 – 1615

AFTERNOON TEA IN THE EXHIBITION

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1530 – 1615

EMERGING LEADER AND CEO AFTERNOON TEA

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

1530 – 1615

CGU – PRESENTATION HUB IN THE EXHIBITION

Presentation Hub, Halls 1 & 2, Gold Coast Convention and Exhibition Centre

SAFER JOURNEY'S: Safer Journeys is a crash detection and response service that enables us to provide real time accident assistance to drivers at the scene of an accident.

Speaker: Ben Prangell, Product Director, CGU



1615 – 1730

PLENARY SESSION

Arena 2, Gold Coast Convention and Exhibition Centre

COBA 2019 Master of Ceremonies: Jean Kittson

Platinum sponsor address – Bridges

Speaker: Nathan Stanton, Chief Executive Officer, Bridges

Digilogue: The choice between high tech and high touch

Keeping up with the rapid evolution of technology is one of the challenges facing many of our institutions. The customer owned banking sector prides itself in putting customers first. How do we retain our genuine connection and relationships with our customers whilst staying relevant and up to date with the developments of technology?

Hear from one of the world's highly regarded futurists, Anders Sorman-Nilsson to understand how to get the balance right where digital and analogue converge – the 'digilogue'. Where digital satisfies a customer's mind while analogue soothes the heart. Where old-school artisan meets the efficiency and power of the future. This customised presentation will help you find how your institution can utilise the technological opportunities to enhance customer experience without disconnecting from our customers.

Speaker:

- Anders Sorman-Nilsson, Futurist & Innovation Strategist. Founder, Thinque

1830 – 2200

EMERGING LEADERS NETWORKING EVENT

The Loose Moose Tap & Grill House, Oasis Shopping Centre, 75 Surf Parade, Broadbeach

(Emerging Leader delegates only – pre-registration required)

COBA 2019 PROGRAM

Tuesday 12 November 2019

0700 – 1730

REGISTRATION OPEN

Main Entrance Foyer, Gold Coast Convention and Exhibition Centre

0730 – 0900

EMERGING LEADERS BREAKFAST

Meeting Room 9, Gold Coast Convention and Exhibition Centre

(Emerging Leader delegates only)

Proudly sponsored by CGU

Facilitator: Dean Donoghue, Manager Operational Excellence, Bank Australia



0715 – 0900

REGULATORY AFFAIRS BREAKFAST

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

(Pre-registration required)

It has been another big year in banking and there is more to come as the Government implements the Royal Commission recommendations. Come along and hear about the latest regulatory developments, get an update on the review of the Customer Owned Banking Code of Practice and workshop ideas for the new Strategic Fund.

Speaker:

- Michael Lawrence, Chief Executive Officer, COBA
- Luke Lawler, Director – Policy, COBA
- Sally Mackenzie, Director – Strategy & Stakeholders, COBA



0915 – 1045

PLENARY SESSION

Arena 2, Gold Coast Convention and Exhibition Centre

COBA 2019 Master of Ceremonies: Jean Kittson

Platinum sponsor address – Salesforce

The Future of Member Engagement in Banking featuring People's Choice Credit Union

Speakers:

- Sascha Ambrose; Vice President Financial Services, Salesforce
- Darlene Mattiske-Wood; Deputy Chief Executive Officer, Chief Strategy, Marketing & People Officer, People's Choice Credit Union.

Great Expectations: The Evolving Corporation

Up until recently, listed companies have been squarely focused on maximising profit to deliver returns for shareholders. Corporate social responsibility was an afterthought. Fast-forward to 2019 and corporate Australia is having to navigate increasing (and sometime divergent) expectations of consumers, employees, regulators, shareholders and other stakeholders.

Being customer-owned institutions, credit unions, mutual banks and building societies have always understood the importance of community, but with a shift underway in corporate Australia, is there a risk we may be left behind?

Speaker: Diane Smith-Gander AO

Q&A: facilitated by Elizabeth Crouch AM, Chair, COBA

Award Presentation – NGS Super & Instil – The Customer Owned Banking Scholarship Award 2019



1030 – 1615

EXHIBITION OPEN

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1045 – 1145

MORNING TEA IN THE EXHIBITION

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

COBA 2019 PROGRAM

Tuesday 12 November 2019

1145 – 1300

BUSINESS SESSION 5

Arena 2, Gold Coast Convention and Exhibition Centre

The Tech Push: Influencing Customer Behaviour in a Digital Era

Financial firms are racing to use technology and data to create new commercial opportunities and deliver value for customers. This panel session will explore how banking institutions are using tech to change the operating landscape, and the challenges and opportunities that lie ahead with developments such as in Open Banking.

The Panel brings together experts from across the fields of regulation in the digital space, behavioural economics, digital platforms and data management.

Speakers:

- *Daniel McAuliffe, Senior Adviser, Structural Reform Division, The Treasury*
- *Greg McKenna, Chair, Police Bank*
- *Alistair Muir, Chief Executive Officer, Vanteum*
- *Lisa Schutz, Founder and Chief Executive Officer, Verifer*

Facilitator: *Sally Mackenzie, Director – Strategy & Stakeholders, COBA*

1145 – 1300

BUSINESS SESSION 6

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Smarter Not Harder: superior customer service on a shoe string

How can customer owned banking institutions improve efficiency in service delivery? Can we reduce our operating costs without compromising customer service?

Hear from a distinguished panel of members speak about how their organisations have implemented innovative ways to:

- offer authentic member services outside the traditional branch model
- maintain a meaningful connection with customers in their communities, and
- maximise the capacity of staff.

Speakers:

- *Michelle Bagnall, Chief Executive Officer, RACQ Bank*
- *Peter Lock, Chief Executive Officer, Heritage Bank*
- *Nick May, General Manager Customer Experience, Beyond Bank Australia*
- *Michelle Edmonds, Deputy CEO (People and Customer), Regional Australia Bank*

Facilitator: *Jean Kittson*

1300 – 1400

LUNCH IN THE EXHIBITION

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1300 – 1400

SALESFORCE – PRESENTATION HUB IN THE EXHIBITION

Presentation Hub, Halls 1 & 2, Gold Coast Convention and Exhibition Centre

Accelerating your Digital Transformation Journey featuring People's Choice Credit Union

Speakers:

- *Sean Cummins, Head of Transformation, People's Choice Credit Union*
- *Michael Visentin, Director, Customer Success Group, Salesforce*



COBA 2019 PROGRAM

Tuesday 12 November 2019

1400 – 1515

BUSINESS SESSION 7

Arena 2, Gold Coast Convention and Exhibition Centre

Customer centricity in a post-Hayne world

Post-Hayne, financial services companies are facing increasing scrutiny and regulation of the design and delivery of financial products and services. This session will consider the different perspectives on the risks and challenges of the greater regulation, and what this means for customers – the good, the bad and the ugly.

Speakers:

- Brad Fox, Managing Director, SmartBrave Consulting
- Laura Ryan, Strategy Director, Mentally Friendly

Facilitator. Jean Kittson

1400 – 1515

BUSINESS SESSION 8

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Mutuals and Capital: The First Steps on a Journey

Hear from prominent mutual sector experts as they discuss how to prepare to issue capital instruments. Customer-owned banking institutions now have more options to issue capital instruments after the recent regulatory and legislative changes over the last two years. King & Wood Mallesons Partner Jo Dodd will be joined by CUA Head of Corporate Finance Len Stone. Jo is well respected industry adviser who has advised COBA and COBA members on capital and constitutional issues. Len Stone works for Australia's largest customer-owned banking institution CUA and has a deep understanding of the practical implications of capital raising. Together they will outline the key considerations for mutuals on their capital issuing journey.

Speakers:

- Jo Dodd, Partner, King & Wood Mallesons
- Len Stone, Head of Corporate Finance, CUA

Facilitator. Luke Lawler, Director – Policy, COBA

1400 – 1515

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

World Café

The customer owned banking sector boasts great talent, many of whom have started their careers as part of the emerging leader community. This popular session will provide you with an opportunity to hear about the experiences of the leaders in our sector, and they will share their tips and tricks to help you in your career. Bring your questions and a keen attitude!

Speakers:

- Jane Calder, Chief Product and Marketing Officer, Heritage Bank
- Mark Worthington, Chief Executive Officer, Australian Mutual Bank
- Jennifer Miller, Company Secretary & Head of Risk, COBA
- Con Nikolaou, Head of Cyber Protection, Teachers Mutuals Bank
- Dan Vittorio, National Property & Facilities Manager, Beyond Bank Australia

Facilitator. Sean Lo Cascio, Digital Marketing Officer, Police Bank

1515 – 1600

AFTERNOON TEA IN THE EXHIBITION & RAFFLE DRAWS

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

1515 – 1600

SALESFORCE – PRESENTATION HUB IN THE EXHIBITION

Presentation Hub, Halls 1 & 2, Gold Coast Convention and Exhibition Centre

Best practices for complaints management ahead of RG165

Speaker. Tom Rastas, Social Lead, Financial Services, Salesforce

COBA 2019 PROGRAM

Tuesday 12 November 2019

1600 – 1730

CLOSING PLENARY SESSION

Arena 2, Gold Coast Convention and Exhibition Centre

COBA 2019 Master of Ceremonies: Jean Kittson

Emerging Leader Address to Plenary

- Corey Warwick, Area Branch Manager, Heritage Bank
- Steph Petkovski, Product and Marketing Manager, Illawarra Credit Union

Award Presentation – 2019 Bridges COBA Emerging Leader Award

- Jason Kriss, General Manager, Alliances & Distribution, Bridges
- Dan Vittorio, 2018 Award Winner, National Property & Facilities Manager, Beyond Bank Australia

Leadership and Cultural Change

David Morrison AO is one of Australia's most passionate and inspirational voices on leadership and cultural change. He has been credited as the leading force for a cultural shift in the Australian Defence Force. He will reflect on the role of leaders in meeting the institutional and operational needs of their organisations now and into the future.

Speaker: Lt Gen David Morrison AO (Retd)

COBA 2019 Closing Remarks

Speaker: Michael Lawrence, Chief Executive Officer, COBA

1900 – 2400

CONVENTION DINNER – Havana Nights

Hall 3, Gold Coast Convention and Exhibition Centre

Proudly sponsored by CGU Insurance



Join us as we swap the O for a U and head to CUBA for Havana Nights!

It's time to brush off the linen shirt, find that Fedora, add as much colour to your outfit as you can as we Salsa the night away!

