

Gain Valuable Insights and Hear From Industry Practitioners
How Best to Protect Your Organization in

DETECTING & PREVENTING CORPORATE FRAUD

13-14 March 2006 * Hilton Hotel, Singapore

KEY ISSUES TO BE ADDRESSED:

- Overview of the trends and challenges organizations face in combating fraud
- Types of fraud and know how they affect your organization
- Lessons learnt from corporate fraud case studies in Singapore
- Know Your Client and Anti-Money Laundering compliance for financial institutions
- Dealing with the techno-criminal and types of e-commerce fraud
- Tools and techniques in preventing and detecting financial statement fraud
- Setting out clear guidelines, employee integrity and protection, system controls and reporting to prevent fraud
- Strategies to protect whistleblowers and create an anti-fraud culture
- Analytical skills and techniques in conducting forensic analysis for corporate fraud
- Manage and mitigate your risk in Anti-Money Laundering compliance by leveraging on technology and intelligence
- The role of the expert witness in corporate fraud
- Due diligence in corporate fraud prevention
- Screening prospective employees to reduce your business risk
- Civil remedies and solutions for financial recovery and recovering of assets
- Statutory duty and legal privilege in disclosing information relating to fraud
- Negotiations with creditors and dealing with regulatory authorities in conducting fraud litigation
- Detection of insider, market manipulation and bank fraud

Plus

**Don't Miss this Separately Bookable
1-Day Post-Conference Workshop with 2 Sessions
15 March 2006, Wednesday**

**Morning
Session**

DILIGENCE – CUSTOMER AND EMPLOYEE ‘DUE(S)’

Led by Michael Israel, *Director of Sales & Business Development, Asia Pacific, Carreker Corporation, Australia* & John Alfano, *Director, Forensic, Deloitte, Australia*

**Afternoon
Session**

TOOLS AND STRATEGIES TO PREVENT FRAUD

Led by Lisa Prevenslik Takeda, *Senior Programme Coordinator, Transparency International, Germany*

OUR DISTINGUISHED PANEL OF SPEAKERS INCLUDE:

- ✓ John Westall, *Managing Director ORNA (APR), Australia*
- ✓ Ho Wah Lee, *Director, Forensic KPMG Business Advisory*
- ✓ Steve Vickers, *President & CEO International Risk*
- ✓ Hri Kumar, *Director Drew & Napier*
- ✓ Jay Jhaveri, *Director World Check*
- ✓ Daniel Koh, *Partner Rajah & Tann*
- ✓ Abigail Cheadle, *Director, Forensic Services Deloitte & Touche Financial Advisory Services*
- ✓ Andy Yeo, *Partner Allen & Gledhill*
- ✓ Steve Farrer, *Director, Business Development – AML and Fraud Detection Solutions ACI Worldwide (Asia)*
- ✓ Aw Eng Hai, *Director Foo Kon Tan Grant Thornton*
- ✓ Tan Sin Liang, *Partner SL Tan & Co*
- ✓ Chad Olsen, *Vice President, Business Intelligence & Integrity Risk Hill & Associates*
- ✓ Fransiskus Oey, *Group Managing Director Prodigy Data Solution*
- ✓ Suresh Nair, *Partner Allen & Gledhill*
- ✓ Nish Shetty, *Partner Wong Partnership*
- ✓ Francis Lee, *Director of Investigation & Choi Shu-keung, Chief Investigator Independent Commission Against Corruption, Hong Kong*

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OVERCOME CHALLENGES AND LEARN PRACTICAL TIPS A

DAY ONE: 13 MARCH 2006, MONDAY

8.00 REGISTRATION AND MORNING COFFEE

9.00 **CHAIRPERSON'S WELCOME AND OPENING REMARKS**

John Westall

Managing Director

ORNA (APR), Australia

9.15 **THE REALITY & CHALLENGES OF CORPORATE FRAUD**

- Overview of trends on corporate fraud
- Are you exposed?
- Common areas within the organization most susceptible to fraud
- How to beat fraud before the crooks beat your organization?

Ho Wah Lee

Director, Forensic

KPMG Business Advisory

10.00 **TYPES OF FRAUD AND HOW TO AVOID THEM IN YOUR BUSINESS**

- A working definition for fraud in the corporate environment
- Types of fraud
 - Manufacturing fraud
 - Distribution fraud
 - Capital market fraud
 - Share market fraud
 - Third party conspiracies
 - Joint ventures
- Fraud risk indicators
- Enabling factors to fraud
- Detection of fraud
- Response to fraud
- Key corporate management concerns when fraud is discovered
- Investigation of fraud

Steve Vickers

President & CEO

International Risk

10.45 MORNING REFRESHMENT

11.00 **FRAUD AND THE CORPORATE POLICE**

- Fraud and the corporate police
- Liability of the company and/or its directors
 - Statutory duty to assist in the investigations
 - Statutory duty to disclose information
- Investigative authorities and their powers
- Legal privilege vs. duty to assist/disclose information
 - Common law position on legal privilege
 - Statutory protection for privileged information
 - What is privileged?
- Practical considerations
 - How to co-operate with the authorities without waiving privilege
 - When to seek legal advice
 - Case studies

Hri Kumar

Director

Drew & Napier

11.45 **KNOW YOUR CLIENT (KYC) AND ANTI-MONEY LAUNDERING (AML) COMPLIANCE FOR FINANCIAL INSTITUTIONS: SOLVING KEY CHALLENGES**

This presentation will address issues, faced by financial institutions, pertaining to KYC and AML Compliance. The presentation will also include related topics like: Countering the Financing of Terrorism, Enhanced Due Diligence and Politically Exposed Persons. It will also highlight key issues and challenges to understand risk mitigation in AML compliance through prudent investment in technology and intelligence.

During the presentation, World-Check will highlight issues, for the above, with a specific focus on:

- Understanding the legal requirements
- Understanding one's internal requirements and aims
- Deciding on 'minimum' or 'best practice' standards
- Issues relating to selecting software solutions with care to meet requirements
- Filters or AML solutions, or both?
- Selecting intelligence providers to reduce risk and meet regulations

Jay Jhaveri

Director

World Check

12.30 LUNCH

1.45 **PRE-EMPLOYMENT SCREENING (PES) - THE ESSENTIAL FIRST STEP IN REDUCING BUSINESS RISK**

- Why screen prospective employees
- Who should you screen and why
- Should we use in-house resources or sub-contract
- What to look for when employing a PES consultant
- Some brief case histories and other horror stories

John Westall

Managing Director

ORNA (APR), Australia

2.30 **CORPORATE FRAUD: CIRCUMVENTION AND LITIGATION**

- Types of corporate fraud
- Types of computer and e-commerce fraud
- Analysis of the relevant laws including provisions in the Companies Act
- Case studies: Singapore High Court cases of cross-border fraud involving transactions in Singapore, Malaysia, Hong Kong and Australia
- Framing the case for litigation and presentation of evidence

Daniel Koh

Partner

Rajah & Tann

3.15 AFTERNOON REFRESHMENT

**FOR ENQUIRIES AND REGISTRATION:
CALL (65) 6536 8676 OR (65) 6536 8437**

ND SOLUTIONS ON HOW TO PREVENT OR COMBAT FRAUD

- 3.30 **FORENSIC FINANCIAL STATEMENTS – HOW TO PREVENT AND DETECT FINANCIAL STATEMENT FRAUD**
- Motivation of the financial statement fraudster
 - Risk factors of financial manipulation
 - Key elements of financial statements
 - What can we learn from famous cases?
 - Tools and techniques to combat financial statement fraud
 - Identifying your exposure to financial statement fraud
- Abigail Cheadle**
Director, Forensic Services
Deloitte & Touche Financial Advisory Services
- 4.15 **DUE DILIGENCE IN FRAUD PREVENTION: PREVENTION BETTER THAN CURE**
- Introduction & definitions
 - Some reasons why fraud arise
 - Suggestions for fraud prevention:
 - Management mindset & framework
 - Zero tolerance and deterrence
 - Clear rules and guidelines
 - Employee integrity and protection
 - System controls and reporting
- Andy Yeo**
Partner
Allen & Gledhill
- 5.00 END OF DAY ONE
- DAY TWO: 14 MARCH 2006, TUESDAY**
- 8.30 MORNING COFFEE
- 9.00 **CHAIRPERSON'S WELCOME AND OPENING REMARKS**
- Steve Farrer**
Director, Business Development – AML and Fraud Detection Solutions
ACI Worldwide (Asia)
- 9.15 **CORPORATE FRAUD – ROLE OF THE EXPERT WITNESS**
- Characteristics of fraud
 - The difficulty in proving fraud
 - Tools that the accountant uses
 - The accountant in fraud trials
- Aw Eng Hai**
Director
Foo Kon Tan Grant Thornton
- 10.00 **EMERGENCE OF THE TECHNO-CRIMINAL – CHALLENGES AHEAD IN FRAUD RISK MANAGEMENT**
- Emerging trends in fraud
 - The rise of the techno-criminal – inside and out
 - The role of technology
 - How to evaluate technology
 - Demonstrating effectiveness
- Steve Farrer**
Director, Business Development – AML and Fraud Detection Solutions
ACI Worldwide (Asia)
- 10.45 MORNING REFRESHMENT
- 11.00 **CORPORATE FRAUD AND MONEY LAUNDERING: 3 CASE STUDIES**
- The \$35 million Singapore Airlines (SIA) fraud case
 - The \$12.6 million HSBC Bank fraud case
 - The \$116 million Asia Pacific Breweries (APB) fraud case (largest fraud case in Singapore history)
 - Lessons learned
- Tan Sin Liang**
Partner
SL Tan & Co
- 11.45 **THE WHISTLEBLOWER HOTLINE**
- Creating an anti-fraud culture
 - Top 5 hotline myths
 - Hotline best practices
 - Ethics statistics
 - The communication cycle
 - Ownership of information
 - Whistleblower protection
- Chad Olsen**
Vice President, Business Intelligence & Integrity Risk
Hill & Associates
- 12.30 LUNCH
- 1.45 **CONDUCTING FORENSIC ANALYSIS FOR CORPORATE FRAUD**
- Identifying unusual transactions for investigation
 - Providing clarity in complex financial transactions
 - Handling large volumes of information and evidence
 - Data mining and data matching
 - Analytical skills and techniques to detect fraud
- Fransiskus Oey**
Group Managing Director
Prodigy Data Solution
- 2.30 **CIVIL REMEDIES FOR THE ORGANIZATION WHEN CORPORATE FRAUD OCCURS**
- Solutions available for financial recovery (e.g. asset tracing)
 - Freezing and recovering assets
 - Criminal law issues and reporting obligations
 - Employment issues arising from corporate fraud
- Suresh Nair**
Partner
Allen & Gledhill
- 3.15 AFTERNOON REFRESHMENT
- 3.30 **CONDUCTING FRAUD LITIGATION**
- Protecting the company and organizing the defence
 - Internal investigations/external investigations
 - Co-ordination with employees/directors and issues relating to separate legal representation
 - Dismissal/suspension of employees/directors vs. the need for continuation of the business
 - Dealing with the media
 - Dealing with the regulatory authorities

- Negotiations with creditors
- Internal communications and privilege

Nish Shetty

Partner

Wong Partnership

4.15 **FRAUD FACILITATED BY CORRUPTION - DETECTION OF THE INSIDER**

- Market manipulation - involvement of fund managers and the use of 'dummies'
- Listing and takeover fraud
- Bank fraud involving corrupt bank managers
- Environmental fraud
- Case studies

Joint Presentation

Francis Lee

Director of Investigation

Independent Commission Against Corruption, Hong Kong

&

Choi Shu-keung

Chief Investigator

Independent Commission Against Corruption, Hong Kong

5.00 **END OF CONFERENCE**

KEY BENEFITS OF ATTENDING

- ✓ **BE UPDATED** on the trends and solutions to combat fraud in this new era
- ✓ **DISCOVER** practical solutions and strategies in combating fraud
- ✓ **GAIN** analytical skills and techniques to detect fraud
- ✓ **RECOGNIZE** key fraud risk indicators
- ✓ **LEARN** how to mitigate your risk in Anti-Money Laundering compliance
- ✓ **UNDERSTAND** internal requirements and best practice standards in achieving Know Your Client and Anti-Money Laundering compliance
- ✓ **LEVERAGE** on technology and intelligence to reduce the risk in corporate fraud prevention
- ✓ **KEEP ABREAST** of the tools and techniques to combat and reduce your exposure to financial statement fraud
- ✓ **HEAR** how to create an anti-fraud culture and protect whistleblowers in your organization
- ✓ **DISCOVER** the essential steps in pre-employment screening to reduce your business risk
- ✓ **KNOW** what are your civil remedies and solutions for financial recovery
- ✓ **NETWORK** and share experiences with key industry experts and practitioners

WHO SHOULD ATTEND

- Chief Executive Officers ■ Managing Directors
- Chief Operating Officers ■ Chief Financial Officers
- Chief Information Officers ■ Chief Internal Auditors
- Chief Security Officers ■ Chief Operating Officers
- Heads of Internal Audit/Corporate Audit ■ Audit Managers/Officers ■ Finance Directors ■ Heads of Legal & Compliance Departments ■ Heads of Legal Departments
- Heads of Regulatory Affairs ■ Risk Management Heads
- Heads of Credit Control ■ Heads of Insurance Claims
- In-house General Counsels ■ Forensic Accountants



1-DAY POST CONFERENCE WORKSHOP

15 March 2006 * Wednesday

MORNING SESSION: 9:00AM – 12:30PM

DILIGENCE – CUSTOMER AND EMPLOYEE ‘DUE(S)’

Led by **Michael Israel**, *Director of Sales & Business Development, Asia Pacific, Carreker Corporation, Australia*
& **John Alfano**, *Director, Forensic, Deloitte, Australia*

WORKSHOP OUTLINE

The workshop will provide the participants with solid foundations in the following:

- **First Touch**
 - What is acceptable identification in context
 - Channel challenges
 - Avoiding the “weakest” link
- **Ongoing Interaction**
 - Verification is a dynamic process
 - Broader relationship considerations
- **Fraud, Compliance & Customer Care – A Consistent View**
 - Organisational structure – silo’s?
 - Incentive(s) – sales at any cost?
- **Infrastructure Considerations**
 - In-house or source?
 - External information providers
 - Creating & using lists effectively
- **Bringing It Together – An Interactive Session**

ABOUT YOUR WORKSHOP LEADER

Michael Israel, *Director of Sales & Business Development, Asia Pacific, Carreker Corporation, Australia*, has experience in anti-money laundering, currency management, cash management, cheque processing, transaction risk and customer value management strategies. Michael established Carreker AsiaPac and also serves on the Australian Payments & Clearing Association (APCA) Advisory Board and as a standing member of the APCA fraud committee.

John Alfano, *Director, Forensic, Deloitte, Australia*, specialises in financial service fraud and anti-money laundering services. Prior to joining Deloitte, John was the head of financial crimes control (including fraud control) for Westpac Banking Corporation. Since joining Deloitte, John specialises in the area of financial crimes technology providing advice to a number of clients in the development of fraud and AML related strategy and control frameworks.

LUNCH

AFTERNOON SESSION: 1:30PM – 5:00PM

TOOLS AND STRATEGIES TO PREVENT FRAUD

Led by **Lisa Prevenslik Takeda**, *Senior Programme Coordinator, Transparency International, Germany*

ABOUT TRANSPARENCY INTERNATIONAL

Transparency International is the global NGO against corruption. Through its National Chapters around the world, TI works at local, national, regional and international levels to achieve a measurable impact in reducing corruption and increasing transparency and accountability of public and private stakeholders.

ABOUT YOUR WORKSHOP LEADER

Lisa Prevenslik-Takeda, *Programme Coordinator, Transparency International*, is involved in projects such as EU Asia Urbs Project on preventing corruption in public procurement and contracting at local government in Asia. She is also in the ad hoc committee for the negotiation of the UN convention against corruption, the ADB/OECD anti-corruption action plan for Asia Pacific, national anti-corruption legislation and preventative measures. She has also previously worked on the Asia Crime Prevention Foundation (ACPF) in Japan.

WORKSHOP OUTLINE

This workshop will introduce the principles for countering fraud and bribery and explain ways for their effective adoption and implementation in any corporate scheme following a six step implementation guide. There will also be good practice examples for practical usage and adaptability.

Six Step Implementation Guide for Countering Bribery:

- Decide on a No-Bribes Policy and on Implementing a Programme
- Plan the Implementation
- Develop the Programme Content
- Implement the Programme
- Monitor
- Evaluate the Programme

WORKSHOP TIMETABLE

Registration starts at 8.30am; Workshop commences at 9:00am and concludes at 5.00pm. Workshop materials, lunch and refreshments will be provided.

PREVENT & DETECT FRAUD IN YOUR ORGANIZATION BEFORE IT IS TOO LATE!

It is reported by CFO Asia and PricewaterhouseCoopers that 60% of chief financial officers in Singapore have not instituted fraud risk planning or fraud risk management programmes for their companies. This is despite some well known and significant frauds in recent years. It's accepted around the world that the incidence of fraud is high and is increasing. In fact, many organizations do not report fraud for a variety of reasons. **In short, the majority of organizations will experience fraud.**

All organizations today are therefore faced with the task of detecting and preventing corporate fraud. From absconding in banks to manipulation of payroll to corruption and fraudulent activity – the scope, extent, complexity and magnitude of Corporate Fraud is fast expanding. Corporate Fraud thus stands as a major threat and impediment today to both the public and private sectors.

The effectiveness of whistle-blowing in detecting corporate fraud is gradually taking a more centre-stage as organizations are recognizing the importance of encouraging whistle-blowing initiatives. In a survey by the Association for Certified Fraud Examiners in the US, almost 40% of frauds were discovered from a tip-off. In another fraud survey by KPMG, almost 53% of fraud cases were uncovered due to notification by external parties, informants or anonymous letters.

With the growing complexities in organizations and technological advancements, the risk of fraud even more need to be identified, managed and minimized. Organizations need to understand the motives that lie behind the occurrence of fraud, as well as identify the vulnerable areas in the company that are susceptible to fraud and hence implement procedures and internal controls to protect these areas.

Recognising the challenges that organizations are increasingly faced with in combating fraud, *Asia Business Forum* is pleased to present this 2-day Conference on **DETECTING & PREVENTING CORPORATE FRAUD**. This will serve as an excellent opportunity to learn how best to protect your organization and step up on controls to prevent fraud. Leverage on networking opportunities, sharing of views and ideas, and learn how other organizations are dealing with problems of fraud as well.

PLUS

DON'T MISS OUT ON THE 1-DAY POST-CONFERENCE WORKSHOP

15 March 2006, Wednesday

**Diligence – Customer and Employee 'Due(s)' [Morning Session] &
Tools and Strategies to Prevent Fraud [Afternoon Session]**

**Register Early to Enjoy Early Bird Savings and Group Discounts.
Sign up today to reserve your place!**

For enquiries and registration, call (65) 6536 8676 or (65) 6536 8437 or email to marcy.chong@abf.com.sg

**HEAR FIRST HAND FROM INDUSTRY
PRACTITIONERS AND EXPERTS:**

Updates and Developments

- **Ho Wah Lee**, *Director, Forensic, KPMG Business Advisory*, will give an overview on the trends of corporate fraud and share his experience on best practices in overcoming the challenges of detecting fraud before it occurs.

Avoiding and Preventing Fraud in Your Organization

- **Steve Vickers**, *President & CEO, International Risk*, will highlight the fraud risk indicators and share practical solutions of how to avoid the problem of fraud in organizations.

Pre Employment Screening

- **John Westall**, *Managing Director, ORNA (APR), Australia*, will give his insights on the importance of pre-employment screening as a necessary step in corporate fraud prevention and what to look out for in pre-employment screening.

Anti-Money Laundering

- **Jay Jhaveri**, *Director, World Check*, will share with you on how to achieve "Know Your Client and Anti-Money Laundering Compliance" in your organization. Jay will also highlight the best practices and risk mitigation strategies in dealing with money laundering and the strategies that can be implemented.

Whistle Blowing

- **Chad Olsen**, *Vice President, Business Intelligence & Integrity Risk, Hill & Associates*, will share practical solutions on creating an anti-fraud culture and how best to incorporate a whistle-blowing "hotline" that protects the whistle blower as well.

Preventing Market Manipulation and Bank Fraud

- **Francis Lee**, *Director of Investigation and Choi Shu-keung*, *Chief Investigator, Independent Commission Against Corruption, Hong Kong*, will share their experience on detection of the insider and combating bank fraud.

....*And Many More Speakers!*

REGISTRATION FORM

DETECTING & PREVENTING CORPORATE FRAUD CONFERENCE (13-14 MARCH 2006) & WORKSHOP (15 MARCH 2006)

Hilton Hotel, Singapore

Yes! Please register the following delegate(s) for this Event (*Please photocopy for more delegates*)

Please tick (✓) your choice session(s)

- 2-Day Conference + 1-Day Workshop [Mar 13-15, 2006]
 2-Day Conference only [Mar 13-14, 2006]
 1-Day Workshop only [Mar 15, 2006]

I am unable to attend but please put me on your mailing list

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CONFERENCE VENUE & ACCOMMODATION INFORMATION

Hilton Hotel, Singapore

581 Orchard Road, Singapore 238883

Tel:(65) 6737 2233 Fax:(65) 6732 2917

Attn: Room Reservation Department

For reservations, please make your bookings directly with the hotel. To enjoy the special room rates, please quote Asia Business Forum's "Detecting & Preventing Corporate Fraud". Hotel bills are to be settled by delegates directly with the hotel. Hotel reservations and travel arrangements are the responsibilities of the registrant. Please note that hotel rooms are available on a first-come-first-served basis.

INCORRECT MAILING INFORMATION

It is possible that you may receive multiple mailings of this event or incorrect company details on the labels, for which we apologise. If this happens, please let us know so that we can update our database immediately. If you do not wish to have your name on our mailing list, please let us know and we will remove it from our listing.

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Your investment for attending this Event is:

	Early Bird Fee (If payment & registration are received by 13 February 2006)	Regular Fee
Conference Only	S\$2,195 + 5% GST*	S\$2,395 + 5% GST*
Workshop Only	S\$1,295 + 5% GST*	S\$1,295 + 5% GST*
Conference + Workshop	S\$3,190 + 5% GST*	S\$3,390 + 5% GST*

Note: *GST is only applicable to Delegates from Singapore.

The fee includes lunch, refreshments and conference documentation.

Group Discount: Enjoy a group discount of **10% for 3 or more delegates** registered at the same time from the same organisation and of the same billing source.

METHODS OF PAYMENT

Please cross cheque or bank draft made payable to **ASIA BUSINESS FORUM PTE LTD** and mail your payment together with this registration to **3 Raffles Place, #09-01, Singapore 048617**. Enclosed is our cheque/draft for S\$ _____

Overseas delegates may pay by telegraphic transfer into the account of Asia Business Forum Pte Ltd which is:

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Important Notice: Payments are required with registration and must be received prior to the Conference to guarantee your place. Walk-in delegates will only be admitted on the basis of space availability at the Conference and with immediate full payment.

CANCELLATIONS & TRANSFERS

If you are unable to attend, a substitute delegate is welcome at no extra charge. Please provide the name and the title of the substitute delegate at least 2 days prior to the Conference. A refund less 10% administrative charge will be made for cancellation received in writing by **21 February 2006**. A complete set of conference documentation and a 50% refund will be given for cancellation received by **2 March 2006**. Regrettably, no refund can be made for cancellation received after 2 March 2006. A complete set of documentation will however be sent to you.

The organiser reserves the right to make any amendments and/or changes to the programme, venue, speaker replacements and/or topics if warranted by circumstances beyond its control.