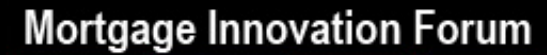


The logo for AB+F Asia-Pacific Banking & Finance, with 'AB+F' in large white letters and 'Asia-Pacific Banking & Finance' in smaller blue letters below it.The logo for Mortgage Innovation Forum, with the text 'Mortgage Innovation Forum' in white above a horizontal bar divided into four colored segments: red, grey, orange, and green.

Agenda

The 4th annual Mortgage Innovation Forum 2013

Thursday, 14 March 2013

8.30am Registration & Arrival Coffee

Opening of the Mortgage Innovation Forum 2013

New found optimism in 2013 - what do we have to look forward to?

9.00am Welcome

Andrew Stabback, Managing Director & Publisher, **AB+F**

9.05am Opening presentation and Launch of the RP Data Capital Markets Report 2013

Australian property market update - the latest statistics

- **Michael Blythe**, Chief Economist, **Commonwealth Bank**
[Click here](#) for the presentation.
- **Tim Lawless**, Research Director, **RP Data**
[Click here](#) for the presentation.
- **Clive van Horen**, General Manager, Home Loans, **Commonwealth Bank**



9.35am Panel discussion

The changing price of risk

- What has been driving the spread in the covered bond and RMBS markets in the last six months?
- What are investors focused on?
- Does pricing for mortgage risk exist within the Australian financial system?
- Is risk based pricing good for borrowers? The banks/ADIs?
- Does the future contain a rationing of capital for mortgages?
- Is pricing for risk totally an internal process or are there external aspects?
- What's APRA's view? What should it be?
- Why is data transparency and loan level data so important?

Chair: **Andrew Stabback**, Managing Director & Publisher, **AB+F**

Panellists include:

- **Graham Andersen**, Chief Executive Officer, **Morgij Analytics**
- **Chris Barry**, Director Financial & Capital Markets, **RP Data**
- **Rob Camilleri F Fin**, Investment Manager, **Realm Investment House**
- **Vera Chaplin**, Managing Director, Structured Finance, **Standard & Poor's**
- **Chris Dalton**, Chief Executive Officer, **Australian Securitisation Forum**
- **Todd Lawler**, Group Treasurer, **Pepper Group**

10.25am Networking Break

Please visit the Mortgage Innovation Forum 2013 Exhibition

10.45am Presentation

Supporting the Australian mortgage market

- Trends in the Australian mortgage market

- Hardships and the reasons borrowers default on their mortgage repayments
- Genworth programs to help struggling borrowers

Bridget Sakr, Chief Commercial Officer, **Genworth**

[Click here](#) for the presentation.

11.15am Presentation

The Social Era: The five P's of Reaching Consumers in the Social Era

How participation, presence, personalization, play and purpose will change what we sell, how we sell and where we sell

Andy Lark, Chief Marketing & Online Officer, **Commonwealth Bank**

12.00pm Panel discussion

Banking IT trends for 2013 - what does 2013 hold in store for banks and IT?

Technology is evolving rapidly and many believe that the IT trends identified for 2012 in financial services, and wider industry, will continue to remain top of the agenda for 2013. Is this so?

- The panel will look at the technology trends and future predictions for 2013 for banks
- The panel will assess the key technologies and trends and issues likely to be top of mind for bankers and financial services in 2013
- The panel will address the combined forces associated with social, mobile, cloud, payments, infrastructure and information, innovative and disruptive on their own that together are revolutionising business and society disrupting old business models and creating new leaders.

Chair: **Simon Millett F Fin**, Director of Banking, **CSC Australia**

Panellists include:

- **John Bouraccorsi**, Bank Analyst, Equities Research, **CIMB**
- **Ashley Dalziell**, Bank Analyst - Equity Research, **CIMB**
- **Andy Lark**, Chief Marketing & Online Officer, **Commonwealth Bank**

[Click here](#) for [slide I](#) and [slide II](#)

12.30pm Launch of Aspire: New Product Presentation

Aspire Mortgage Product innovation.

This is a product that:

- For the customer creates wealth while paying off your home loan
- For the product manufacturer has embedded cross sell
- Is consistent with a “positive” customer retention strategy
- Provides a “win/win” for all stakeholders

- Reflects customer needs in a post GFC environment

Michael McAlary, Founder & Managing Director, **WealthMaker Financial Services**

[Click here](#) for the presentation.

1.00pm Networking Lunch & Presentation

Whiteley Ballroom 1

What have we got to look forward to in 2013?

John Symond, Chairman, **Aussie Group**

2.00pm Presentation

The digital document – what does it mean for the Mortgage Industry?

- Multi-function devices and mobile capture are necessary for quick and accurate data ingestion
- Dynamic checklists and application auto-approvals are improving the classification, extraction and document-routing process
- Digital documents are improving the mortgage application and approval process
- Two-way engagement with customers is now possible through digital postal mail

Ross Ingleton, Director of Sales, **Computershare Communication Services**

2.30pm Presentation: Pre-launch of the National Electronic Conveyancing Development Limited (NECDL)

How will e-conveyancing impact the property and banking industries

- The importance of high quality data integrity
- The role of technology innovation
- The economic factors and significant benefit of e-conveyancing

Chris McRae, Director, **NECDL**

[Click here](#) for the presentation.

3.00pm Presentation followed by Panel Discussion

'The hybrid reality, bridging the gap from manual settlements to electronic conveyancing'

The transition from manual settlement to electronic conveyancing will take a number of years

- What is the likely 'end state'?
- How will Banks deal in the Hybrid manual / electronic world?

SAI Global's alignment to NECDL to lessen the pain of the transition

- An electronic meeting place for both manual and electronic settlements
- How this look from a Banks perspective?
- How this look from a Conveyancers perspective?

Amanda Baker, Program Director, Electronic Settlements, **SAI Global Property**

[Click here](#) for the presentation.

3.20pm **Panel discussion**

The digital Australian mortgage market

- When will Australian mortgages be fully digital ?
- When will the mortgage supply chain be truly electronic?
- What will this do to the Australian Mortgage as an asset class?
- How can lenders pass on the benefits of innovation to the customer?

Chair: **Andrew Stabback**, Managing Director & Publisher, **AB+F**

Panellists include:

- **Amanda Baker**, Program Director, Electronic Settlements, **SAI Global Property**
- **Gary English**, Chief Operating Officer, **Gateway Credit Union**
- **David Maher**, Director, **LeadPoint Mortgage Services**
- **Wayne Macartney**, General Manager, Sales, **Loanworks**

[Click here](#) for the Digital Paperless Mortgage Transaction slide.

4.00pm **Networking Break**

Please visit the Mortgage Innovation Forum 2013 Exhibition

4.15pm **Panel Discussion**

Opportunities and Challenges for the second tier lenders and Mutual ADI Sector

- Innovation outside the big four banks
- The majors won't have it all their own way in 2013
- The attitude of success in lending in 2013

Chair: **Paul Lahiff F Fin**, Chairman, **LIXI Australia**

Panellists include:

- **Sonia Currey**, Sales Liason Manager at Multiport, **AMP**

- **Michael McAlary**, Founder & Managing Director, **WealthMaker Financial Services**
- **Stephen Porges**, Chief Executive Officer, **Aussie Group**
- **Paul Thomas**, Chief Executive Officer, **Gateway Credit Union**

5.00pm **Presentation**
Steven Münchenberg, Chief Executive, **Australian Bankers Association**
Delivering what the community wants

5.30pm **Closing Remarks**
Andrew Stabback, Managing Director & Publisher, **AB+F**

Close of conference followed by networking drinks, proudly sponsored by RP Data & Genworth, and a wine tasting session.