

## Applied Governance: Beyond Compliance

Gain a European perspective on compliance and ethics challenges

### Preliminary Thematology:

- Compliance Beyond the Regulatory Stereotypes
- Integrity and Ethos in the line of business
- Corporate Governance in relation to Entities of the Luxembourg Financial Sector
- Capital Requirement Directives 4
- The fourth Anti-Money Laundering Directive (AML), changes, new enhanced procedures and controls
- Facing recent challenges/addressing them and finding loopholes
- International Economic Sanctions
- The Risk based Approach and De-risking in the framework of a solid AML program
- Competition Law
- MiFID II - Optimising and Managing Regulatory Change
- Market Abuse Directive II (MAD II) and Market Abuse Regulation (MAR)
- Automatic Exchange of Information (AEOI); from FATCA to CRS

### Speakers include:

Chairman



**Louis Pochanis**  
Director of International Banking Services, Bank of Cyprus



**Jean-Marc Goy**  
Counsel for International Affairs, Commission de Surveillance du Secteur Financier, Luxembourg



**Luigi La Marca**  
Policy Adviser - Inspectorate General, European Investment Bank, Luxembourg



**Mike Pierides**  
Partner, Pillsbury Law Firm, UK



**Stephan Becker**  
Partner, International Trade, Pillsbury Law Firm, UK



**Andreas Andreou**  
Vice Chairman, Cyprus Securities and Exchange Commission



**Elena Frixou**  
Senior Officer, Association of Cyprus Banks



**Gregory Dellas**  
Manager AML Risk Management, International Banking Services Bank of Cyprus Ltd, Chairman ACAMS Cyprus Chapter



**Kyriakos Iordanou**  
General Manager, Institute of Certified Public Accountants of Cyprus



**Maria Athienitou**  
Senior Manager, Consulting - PwC Cyprus



**Marios M. Skandalis**  
Director, Group Compliance Division, Bank of Cyprus



**Yiannis Zarvos**  
Manager, Consulting, PwC Cyprus

### The forum is addressed to compliance professionals from the following sectors:

- Accounting, Audit and Tax firms
- Law firms
- Fiduciary Services firms
- Company Formation and Administration firms
- Trust Services
- Jurisdictional Representatives
- Banks and other financial institutions
- Wealth Management Experts
- Consultants
- International Corporations established in Cyprus
- Government leaders and officials

Full attendance of the forum corresponds to a maximum of 5 CPD units

Wednesday 9 December 2015 | 08:30-14:30 | Hilton Park Hotel | Nicosia

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Organizers



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## Introduction

The recent legal, regulatory, and other responses to reported corporate transgressions have broad and, in some respects, still uncertain implications for companies. A growing number of organizations are appointing a chief compliance officer (CCO), or an equivalent, such as a chief governance officer or chief ethics officer, to be a single and senior point of contact for all corporate governance requirements.

Compliance officers can provide directions and substance to their companies. The role involves the communication and application of both universal and company-specific corporate governance themes, through the creation, implementation, and continuing refinement of practical processes and methodologies. To promote and codify the universal themes of transparency, integrity, and accountability, the CCO, working with the general counsel, chief financial officer, and internal auditor, can manage and document compliance requirements. He or she also can act as an internal and external facilitator for board committee chairs, and lead the planning process associated with the company's efforts to mitigate risks and ensure the company's ability to adapt and grow remains consistent through discontinuous change.

## The Forum

The Compliance Forum, addressed to individuals in the Professional Services sector, will present the latest institutional policy trends and changes, as well as developments and challenges in the field of compliance. Compliance officers, professional lawyers, accountants, bankers and all providers of professional fiduciary services will give practical examples on compliance. The conference will present and analyse issues such as regulatory framework, corporate governance, AML, Sanctions, Competition Law, and MiFiD from the standpoint of compliance. Based on previous professional conferences, it will be the largest annual gathering of lawyers, accountants, fiduciary service providers and bankers.

## Forum Details

Wednesday 9 December 2015 | Hilton Park Hotel | Nicosia  
The forum will be conducted in English

## Audience

The conference is to be attended by compliance professionals from the following sectors:

- Accounting, Audit and Tax firms
- Law firms
- Fiduciary Services firms
- Company Formation and Administration firms
- Trust Services
- Jurisdictional Representatives
- Banks and other financial institutions
- Wealth Management Experts
- Consultants
- International Corporations established in Cyprus
- Government leaders and officials

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### Gold Magazine

Gold magazine was founded as the first English-language monthly in Cyprus whose objective was to promote the island as an international business centre, to publicize the activities of the international companies based here and, at the same time, the local professional services sector catering to them. This aim has been achieved and, almost four years after its launch, Gold magazine has not only become synonymous with the promotion of good business practices but it has gained a unique and valuable readership of High Net Worth Individuals, international company executives, English-speaking Cypriot and non-Cypriot businessmen and women. In response to the needs of its readers, Gold magazine has recently been enhanced and has expanded its coverage of all sectors of the economy and business, making it the only English-language monthly providing a comprehensive view of the local business scene, the economy and the market, from manufacturing and real estate to energy, professional services, banking, IT and retailing.



08:30-09:00	Registrations
09:00-09:05	<b>Chairman's Introduction</b> Louis Pochanis, Director of International Banking Services, Bank of Cyprus
09:05-09:25	    <b>Compliance Beyond the Regulatory Stereotypes</b> The presentation focuses on the ethical conduct which is the aspect of compliance attitude that is mostly forgotten. Nowadays, corporations tend to focus more on their regulatory obligations considering their compliance objectives fulfilled solely by ticking the box. The regulatory commitments are more or less well known and could easily form part of a competency training rather than ethics which involves shaping and reshaping attitudes, cultures and way of thinking. Marios M. Skandalis, Director, Group Compliance Division, Bank of Cyprus
09:25-09:45	 <b>Integrity and Ethos in the line of business</b> A compliance-based code of ethics is developed to ensure that the business and its employees comply with all laws and regulations in an appropriate manner. Key elements include the prevention, detection and punishment of non-compliant behavior Luigi La Marca, Policy Adviser - Inspectorate General, European Investment Bank, Luxembourg
09:45-10:05	 <b>Corporate Governance in relation to Entities of the Luxembourg Financial Sector</b> Presentation of the applicable legal and regulatory framework, in particular the circulars CSSF 12/552 and CSSF 12/546 issued by the Luxembourg Supervisory Authority of the financial sector, the Commission de Surveillance du Secteur Financier (CSSF), with a special emphasis on requirements relating to the 'substance' of the entities and to the risk management, internal audit and compliance functions. Jean-Marc Goy, Counsel for International Affairs, Commission de Surveillance du Secteur Financier (CSSF), Luxembourg
10:05-10:25	<b>CRD 4</b> As a result of the Basel III accord, the EU implemented a new CRD IV and CRR prudential regime last year. Whilst CRR is directly applicable to firms, the IFPRU Handbook implements the provisions of CRD IV itself and provides guidance on those areas in which the FCA has discretion.
10:25-10:45	 <b>The Risk based Approach and De-risking in the framework of a solid AML program</b> Financial institutions have often resorted to wholesale de-risking, to make sure they stay out of trouble, mainly with the regulators. This became more evident recently, with the heightened levels of regulatory scrutiny and enforcement activity around the world and the resulting unprecedented fines and reputational damages over the past few years. Instead, establishing a robust AML program, integrating a more sophisticated risk-based approach, to include robust policies and practices, encourage effective and efficient transaction monitoring and the engagement of an institution's senior management and staff to regular and specialized learning, seem to be the "right thing to do". Gregory Dellas, Manager AML Risk Management, International Banking Services Bank of Cyprus Ltd, Chairman ACAMS Cyprus Chapter
10:45-11:30	Networking Coffee Break
11:30-11:50	 <b>The fourth Anti-Money Laundering Directive: Changes, new enhanced procedures and controls</b> • Fourth EU AML/CFT Directive: Overview and comparison with the Third AML Directive • Local AML/CFT Framework and recent updates • Other relevant regulations • Next Steps Elena Frixou, Senior Officer, Association of Cyprus Banks
10:50-12:10	 <b>Facing recent challenges in AML, addressing them and finding loopholes</b> Andreas Andreou, Vice Chairman of Cyprus Securities and Exchange Commission (CySEC), Cyprus
12:10-12:30	 <b>Regulating for AML</b> A brief presentation of the regulating obligations of the competent authorities, which will expand more on ICPAC is performing this function for its members Kyriakos Iordanou, General Manager, Institute of Certified Public Accountants of Cyprus
12:30-12:50	 <b>International Economic Sanctions</b> • Latest developments in US sanctions policies • Iran – What implementation of the Nuclear Agreement will mean for compliance • Russia – How do the sanctions affect non-US banks • Latest enforcement cases involving non-US banks Stephan Becker, Partner, International Trade, Pillsbury Law Firm, UK Mike Pierides, Partner, Cyprus Liaison, Pillsbury Law Firm, UK
12:50-13:10	<b>Competition Law: Concentration and Protection of Competition</b> • EU competition law and special provisions for concentrations • How to tell whether a concentration (a merger or acquisition) significantly impedes effective competition • Competition regulator and the current competition policies • The degree to which this is enforced
13:10-13:30	 <b>MiFID II - Optimising and Managing Regulatory Change</b> • The precise impact on hedge funds – a guide to MiFID II for managers • The interplay between AIFMD and MiFID II • Remuneration aspects • Will it reclassify investors? • Will it restrict what managers can do? • Third party provisions – trading in Europe Maria Athienitou, Senior Manager, Consulting, PwC Cyprus
13:30-13:50	 <b>Automatic Exchange of Information (AEoI); from FATCA to CRS</b> • Purpose of FATCA: What are the cornerstones that need to be addressed by the Financial Institutions? • Implementation through Intergovernmental Agreements. • Key Compliance Timeline under the Model 1 IGA • OECD Common Reporting Standard (CRS) - "A game changer" Yiannis Zarvos, Manager, Consulting, PwC Cyprus
13:50-14:10	<b>Market Abuse Directive II (MAD II) and Market Abuse Regulation (MAR)</b> The prohibitions of insider dealing and unlawful disclosure of inside information, and market manipulation, apply to: • Financial instruments admitted to trading on a regulated market or for which a request for admission to trading on a regulated market has been made. • Financial instruments traded on a multilateral trading facility (MTF), admitted to trading on an MTF, or for which a request for admission to trading on an MTF has been made. • Financial instruments traded on an organised trading facility (OTF). • Financial instruments not covered by point the above points, the price or value of which depends on or has an effect on the price or value of a financial instrument referred to in those points, including, but not limited to, credit default swaps and contracts for difference.
14:10-14:30	Questions and Answers
14:30	Networking Cocktail

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### Bank of Cyprus Group

Founded in 1899, the Bank of Cyprus Group has endured as the leading banking and financial services group in Cyprus. The Group provides a wide range of financial products and services, which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, and life and general insurance. The Group operates through a total of 300 branches, 130 of which operate in Cyprus, 164 in Russia, 1 in Romania, 4 in the United Kingdom and 1 in the Channel Islands. Bank of Cyprus also has 5 representative offices in Russia, Ukraine, China, and South Africa. The bank employs 6,898 staff worldwide. As of March 31, 2014, the Group's total assets amounted to €29.4 billion, with its total equity having reached €2.7 billion.

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### Kronenbourg 1664:

Kronenbourg 1664 is the top French Premium Beer in the world. It is brewed from the premium Strisselspalt hop that gives a delightful floral aroma and citrus flavour. It's uniquely aromatic with low bitterness taste seduces beer drinkers and connoisseurs.

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Kronenbourg BLANC is a modern and fruity premium wheat beer with unique taste and appearance. Brewed with a hint of citrus and coriander spice, Blanc has an inimitable sweet and refreshing flavor.



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### TFI Markets

TFI Markets services are mainly focused towards corporate clients with the objective to reduce the costs of international payments and transfers and the protection of profit margins from the volatility of foreign exchange market. Imports, exports, prepayments, repayments, payroll, and purchases or sales of assets/liabilities are samples of corporate payments handled by TFI for its clients. TFI is licensed by the Central Bank of Cyprus and the CySEC.

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### IN Business IN Business Magazine

IN Business magazine has a monthly readership of more than 50,000. It is the only monthly business magazine in the Cyprus market that provides an overall approach to all segments of the economy, ranging from retail to services, as well as reporting on new deals, presenting new faces and, generally, all that is going on in the domestic business realm. IN Business has been a pioneer in local business journalism, thanks to its in-depth analysis and its research backed by never-before published facts and figures.



### IN Business News

The only comprehensive business portal in Cyprus. It has come into our lives with a view to becoming the best source of business information for the Cypriot manager, executive, entrepreneur and consumer. On a daily basis, the portal's journalist team brings to you the most important and latest news in Cyprus, Greece and abroad about the whole spectrum of the economy and the business scene.

## Under the auspices of



## Speaker Biographies



### Chairman

#### **Louis Pochanis, Director of International Banking Services, Bank of Cyprus, Cyprus**

Louis Pochanis graduated from Loughborough University, UK, in 1989 with a first class honours degree in Economics with Accountancy. He worked for Price Waterhouse in London between 1989 and 1992, when he became a member of the Institute of Chartered Accountants in England and Wales (ICAEW). He has been with the Bank of Cyprus (BoC) Group in Cyprus since 1993. Pochanis set up the BOC Global Equity Fund – the first international mutual fund (UCITS) promoted in Cyprus – in Dublin, Ireland in 1994. He also set up BoC's Private Banking and Wealth Management department in Cyprus (1995) and Greece (1996). He was Manager Private Banking and Wealth Management at BOC in Cyprus from 1995-2006 and in Greece from 1996-1998. He was also General Manager of CISCOS from 2004 to 2006. He has been Senior Manager of the International Banking Services Division since 2006, responsible for the International Business Units in Cyprus as well as the Bank's Representative Offices around the world. He has also been responsible for the same business line of the former Laiki Bank since BoC's absorption of its Cyprus business. He was a member of the Bank's Executive Committee from August 2012 to March 2013 and has been again since October 2013.



#### **Andreas Andreou, Vice Chairman of Cyprus Securities and Exchange Commission (CySEC)**

Mr. Andreou holds an LLB degree with Honours and an LLM in European and International Trade Law from Leicester University, UK and has over eighteen years of experience in the field of financial services regulation. He is a Barrister, member of Lincoln's Inn and of the Cyprus Bar. He is also a founding member of the Cyprus Association of Company Directors. He was admitted to practice in Cyprus in 1995 and, prior to his appointment to the position of the Vice-Chairman of the CySEC in 2011, he served as Head of the legal department of a large investment firm and subsequently as the General Counsel of another investment firm and its group of companies.



#### **Elena Frixou, Senior Officer, Association of Cyprus Banks**

Ms. Frixou has been working with the Association of Cyprus Banks as a Senior Officer since 2005. Prior to this, she practiced corporate law within a large law firm in Nicosia. In the past, she has also delivered a number of training courses in respect to Cyprus anti-money laundering, companies and investment services laws. Ms. Frixou is a Barrister (member of Gray's Inn London) and has been admitted to the Bar in Cyprus. She holds a Bachelor of Laws (LLB) and a Master of Laws (LLM) in Corporate Commercial Law from King's College London, a Postgraduate Diploma in Professional Legal Studies from City University London and a Diploma in Oil and Gas Agreements from the IBC Academy-UK. Additionally, she is a member of the Anti-Money Laundering & Anti-Fraud Committee of the European Banking Federation, the AEDBF Europe (European Association of professionals in the legal aspects of banking, financial and capital market sector) and board member of the Cyprus Chapter of ACAMS (Association of Certified Anti-Money Laundering Specialists).



#### **Gregory Dellas, Manager AML Risk Management, International Banking Services Bank of Cyprus Ltd, Chairman ACAMS Cyprus Chapter**

Gregory currently leads the AML Risk Management team within the International Banking Services Division (IBS) of the Bank in Cyprus and acts as the Local Compliance Officer for AML and other regulatory matters. His team is responsible for the review of all high risk clients of IBS and for providing guidance and specialised trainings to the management and staff of IBS on various matters including sanctions compliance, effective transactions monitoring, source of funds/wealth, FATCA/CRS etc. In the past, Gregory worked with Coopers and Lybrand in Nicosia and held various senior and managerial positions in Cyprus Popular Bank and Bank of Cyprus. He has extensive experience in Wealth Management, in the areas of client advisory and portfolio management custody and operations. He led the setting up of boutique Private Banking units in the UK and Romania for Cyprus Popular Bank and was also responsible for setting up the procedures and systems as regards client on-boarding for high risk clients, PEPs, complex legal structures and the successful implementation of MiFID. He also served as a Money Laundering Compliance Officer (Group MLCO), responsible for the AML function for Cyprus Popular Bank in Cyprus and all its overseas subsidiaries. He holds a BSc in Industrial Economics from the University of Warwick and an MBA from Lancaster University, in the UK, and has attended various conferences and workshops in Cyprus and overseas, both as a delegate and a speaker. He currently serves as the Chairman of the Association of Anti-Money Laundering Specialists (ACAMS) Cyprus Chapter.



#### **Jean-Marc Goy, Counsel for International Affairs, Commission de Surveillance du Secteur Financier (CSSF), Luxembourg**

JeanMarc Goy is the Counsel for International Affairs of the CSSF, the Luxembourg Supervisory Authority of the Financial Sector. His task is to ensure the communication and relations with the foreign Supervisory Authorities, in particular in relation to investment management. He represents the CSSF within a number of international forums, such as the European Securities and Markets Authority (ESMA) Investment Management Standing Committee and its SubGroups, the International Organization of Securities Commissions (IOSCO), the Enlarged Contact Group (ECG) and the IFRF. He lectures on the regulation of the financial sector at the University of Luxembourg and is the Vice-President of the Board of the Luxembourg Institute of SocioEconomic Research (LIJSEF) Before joining the CSSF in 1998, JeanMarc worked for a couple of years as an attorney at law for a Luxembourg law firm. He studied law at the University of Montpellier, where he earned a Master of Laws degree and a postgraduate degree.



#### **Kyriakos Iordanou, General Manager of the Institute of Certified Public Accountants of Cyprus**

Kyriakos Iordanou is the General Manager of the Institute of Certified Public Accountants of Cyprus since January 2012. He has a long and active involvement in the affairs of the Institute, having served as a Council member from 2002 till 2011 (holding the position of the Vice President of the Institute for the period 2009-2011) and having involvement in the activities of various committees of the Institute too. Kyriakos' professional career began in January 1995 in the banking sector as a credit officer. From mid 1999 onwards he worked as financial controller in public and private companies, as well as financial and business advisor to firms in Cyprus and abroad. From 2004 to 2011 he worked for the wider public sector, initially as the chief accountant and later on as the internal auditor of the Human Resource Development Authority of Cyprus. Kyriakos qualified as a Certified Accountant in 1997 and is now a Fellow of the Association of Chartered Certified Accountants. He is also a Certified Internal Auditor (CIA) and a holder of a Masters degree in Business Administration (MBA). He is also a member of the Chartered Institute of Marketing, UK. Kyriakos also served as a council member of the Cyprus Institute of Internal Auditors (2006-2011), and currently participates in specialized committees on anti-money laundering. He is also a member of the Advisory Board of the School of Business Administration of the European University of Cyprus. Kyriakos leads the operations of ICPAC and represents the Institute at various fora and specialised committees at European and local institutions.



#### **Luigi La Marca, Policy Advisor, Inspectorate General, European Investment Bank**

Luigi La Marca is Policy Advisor, Inspectorate General, European Investment Bank (EIB). At the EIB, Mr. La Marca has held various positions in the Legal Department including Managerial Advisor for EU Policies, where he was in charge of the EU Legal Affairs Unit dealing with Procurement, Anti-fraud, Environment, Transparency and other legal aspects of EIB activities. From 2005 to 2008 he focused on compliance, ethics, integrity, prevention and the fight against fraud and corruption as Deputy Chief Compliance Officer at the EIB. Mr. La Marca was from 2008 to 2011 Chief Compliance Officer at the Council of Europe Development Bank (CEB). Mr. La Marca was also involved, as Senior International Expert, in the Procurement Law Reform Project at the Ministry of Finance in Sarajevo. He was Legal Secretary (Référéndaire) from 1994 to 1998 at EU Court of Justice, Chambers of Justice La Pergola. He has published extensively on issues of procurement, environment and, more generally, EU law.

## Speaker Biographies



### **Maria Athienitou, Senior Manager, Consulting - PwC Cyprus**

Maria Athienitou is a Senior Manager in the Consulting department of PwC Cyprus, in charge of the Firm's Cyprus Investment Firms (CIFs) and Alternative Investment Funds (AIFs)/ Fund Managers (AIFMs) department. She has extensive experience in the provision of services in the financial services sector in relation to licensing applications, compliance with local and European regulatory and legislative frameworks (i.e. MiFID, AIFM, AIF, ASP, etc), internal controls, risk management and internal audit.



### **Marios M. Skandalis, Director, Group Compliance Division, Bank of Cyprus**

Marios is a fellow member of the Association of Chartered Certified Accountants (UK), a licensed member of the Association of Certified Fraud Examiners (US) and a Certified Financial Consultant. He is the Director of Group Compliance Division of the Bank of Cyprus Group. His professional career commenced in 1995 when he served as an Audit Supervisor and a Senior Management Consultant with Ernst & Young over the South-Eastern European region. In 2000 he moved to the Bank of Cyprus Group and took the post of Chief Financial Officer of the General Insurance of Cyprus for over a decade. He then took the post of Manager for the Organization of the Bank's Overseas Operations until 2013 when he was appointed as Legal Representative of the Bank in Greece. Marios is a member and an ex-Vice President of the Board of Directors of the Institute of Certified Public Accountants of Cyprus and the executive Vice-Chairman of Transparency International (Cyprus). He is also an Honorary Scientific Member of the Constanteion Criminology & Forensic Sciences Research Centre.



### **Mike Pierides, Partner, Cyprus Liaison, Pillsbury Law Firm, UK**

Mike Pierides is a partner in the law firm's Global Sourcing practice in London and Abu Dhabi. His practice focuses on major commercial arrangements and corporate restructurings. Mr. Pierides hails from Cyprus, and has led Cyprus-based projects for Pillsbury over the past three years. His fluent Greek and his knowledge of the local market and customs enables highly efficient and targeted interaction between Pillsbury and the instructing entities.



### **Stephan Becker, Partner, International Trade, Pillsbury Law Firm, UK**

Stephan Becker is the leader of the law firm's International Trade Practice. His practice encompasses a broad range of legal subjects in the areas of international trade regulation and international law. He works with companies in a wide variety of industries, including financial services, aerospace, electronics, software, energy, and agriculture. Mr. Becker regularly advises companies on sanctions, export control restrictions and embargoes, including those imposed under the Export Administration Regulations, International Traffic in Arms Regulations, and Assets Control Regulations, and in matters relating to obtaining license approvals, establishing internal corporate compliance programs, and determining whether proposed transactions are permitted. He has defended companies in both administrative and criminal enforcement actions involving alleged violations of the export control laws.



### **Yiannis Zarvos, Manager, Consulting, PwC Cyprus**

Yiannis is a Manager in the Consulting Department of PwC and has over ten years of experience in the financial services industry, focusing on regulatory compliance (FATCA and CRS), audit, risk assessment, data analysis as well as stress tests modelling. He completed a secondment in New York where he was involved in the implementation of FATCA for a US banking conglomerate, working closely with a team of FATCA professionals and US tax experts. He delivered a number of training and workshops in the area of Automatic Exchange of Information (AEOI) to various financial institutions, including Banks and Investment Firms. Yiannis is a fellow member of the Association of Chartered Certified Accountants (UK) and a qualified Certified Information Systems Auditor (CISA).

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**PARTICIPATION FEE PER DELEGATE**

\*participation from the same organization (includes registration, coffee breaks, networking cocktail, documentations)

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Confirmation of your registration will be sent as soon as possible once we have received your application in writing - either online or by fax or mail. Please note that, in order for you to take part in the conference, your participation fee must be paid in full two days before the first day's deliberations. Please note furthermore, that the organisers reserve the right to make changes to the details - though not to the substance - of the conference without prior warning, even if these do not appear in the programme because they occurred after printing and due to unforeseen circumstances. Additionally, you should be aware that, if the organisers are obliged to cancel a conference, they have a responsibility to reimburse any fees paid. They cannot be held responsible, however, for any consequential damage or loss. Finally, please note that an application to participate and an online registration are considered legally binding.

**CANCELTION POLICY**

- Participation fees are paid in advance.
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- In case of a no show without a written cancellation two days before the conference you will be charged 100% of the participation fee.

**METHODS OF PAYMENT**

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