

Sunday 24 September 2023

0800 – 1730

REGISTRATION OPEN

Main Entrance Foyer, Gold Coast Convention and Exhibition Centre

0945 – 1030

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Welcome

The official welcome and introduction to the COBA2023 Emerging Leaders stream.

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

Facilitator: *Molly Du Rietz, Chair, Emerging Leaders Committee*

1030 – 1115

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Speed Networking

Kick off the day with some fast-paced and high-energy networking. Get to know your fellow Emerging Leaders in a fun and relaxed environment.

Facilitators:

Ellie Zagas, Digital Communications Coordinator, COBA
Jesse Stephens, Marketing Officer, BankWAW

1115 – 1145

EMERGING LEADERS MORNING TEA

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

1145 – 1245

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Take it from the Top: Get to know our sectors' leaders

Join us for an inspiring and insightful panel discussion featuring accomplished leaders from the sector. Our panellists will share their career experiences and offer practical advice on how to cultivate your leadership potential.

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Speakers:

Kerrie Naylor, Senior Manager Corporate Affairs and Internal Communications, P&N Bank

Sophie Scott-Young, National Operations Manager, Beyond Bank

Jeremy Andreani, Head of Cyber Security, NGM Group

Jill Jetson-Shumbusho, Chief Customer and People Officer, Bank of us

Facilitator:

Sean Lo Cascio, Manager Marketing, Communications and Events, COBA

1215 - 1300**SAM NETWORK LUNCH**

Meeting Room 6 Foyer, Gold Coast Convention and Exhibition Centre

1245 – 1330**EMERGING LEADERS LUNCH**

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

1300 - 1500**SAM NETWORK FORUM**

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

The SAM Network Forum will include a business update from Cuscal, in addition to an overview of Shared Service Partners – touching also upon robotics in banking. In addition, the Customer Owned Banking Code Compliance Committee Chair will present on the new Code of Practice, including the advantages of a self-regulatory model, and addressing the compliance challenges for smaller customer owned banks. The forum will conclude with an open member discussion on opportunities for the SAM Network going forward.

1330 – 1430**EMERGING LEADERS SESSION**

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Leadership Stories

Based on Daniel Goleman's six emotional leadership styles, Leadership Stories is an interactive thought-provoking session that will test your communication, collaboration, and active listening skills in a highly engaging and safe environment. Build a deeper understanding on different leadership styles and how they can be effectively used in the workplace.

Sunday 24 September 2023

Speaker: *Oliver Sheer, Joint Managing Director, Be Challenged*

Facilitator:

Paige McParland, Strategic Partnerships Manager, Teachers Mutual Bank Limited

1430 – 1445

Short Break

1445 – 1545

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Cultural Competency: Why it matters to walk your talk

To become effective leaders, we must be open to learn from others and develop deeper cultural awareness. Gain a better understanding of your organisation's cultural competency needs and learn strategies to develop a more equitably proficient environment.

This session aims to build skills and knowledge on workplace diversity and inclusion, inspiring Emerging Leaders to embrace equity advocacy and become culturally competent leaders.

Speaker:

Tasneem Chopra OAM, Cross Cultural Consultant, Diversity Equity & Inclusion trainer

Facilitator:

Clara Kiefel-Johnson, Senior Marketing Consultant, Bank Australia

1500 - 1545

COBA AGM AFTERNOON TEA

Meeting Room 6 Foyer, Gold Coast Convention and Exhibition Centre

1545 - 1645

COBA ANNUAL GENERAL MEETING

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

1545 – 1600

EMERGING LEADERS AFTERNOON TEA

Meeting Room 9 Foyer, Gold Coast Convention and Exhibition Centre

Sunday 24 September 2023

1600 – 1700

EMERGING LEADERS SESSION

Meeting Room 9, Gold Coast Convention and Exhibition Centre

The Million Dollar Handshake: How to empower yourself and influence others

Ever wondered how your communication or leadership style is interpreted by others? In this fun, fast and forward-thinking session we will explore human behaviour, learn how to build deeper connections, and discover the secrets to more win-win scenarios in business and in life.

Hack your leadership style and understand your communication superpower as you develop your Million Dollar Handshake.

Speaker:

Catherine Molloy, Author & Communication Expert

Facilitator: *Matthew Ciezki, Finance Manager, Bank of us*

1700 - 1900

WELCOME RECEPTION IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

Dress Code: *Business Casual*

Monday 25 September 2023

0700 – 1730

REGISTRATION OPEN

Main Entrance Foyer, Gold Coast Convention and Exhibition Centre

0715 – 0900

POLITICS & POLICY BREAKFAST

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

Flipping the Script: Political Advocacy over Pancakes

Wake up and smell the advocacy as we feast on COBA's renowned Regulatory Affairs Breakfast. We'll serve a fresh perspective on the enduring game of political advocacy, as we explore how to establish credibility with key stakeholders, the priority issues impacting our sector, and the forces shaping political decision makers. Start your day right with a nourishing session to fuel your understanding of influence and the political forces shaping our sector.

Speakers:

Stephanie Elliott, Chief Operating Officer, COBA

Mark Nguyen, Chief of Policy, COBA

Facilitator: *Michael Mack, Chief Executive Officer, BankWAW*

0915 - 1045

OPENING PLENARY

Arena 1B, Gold Coast Convention and Exhibition Centre

COBA 2023 Master of Ceremonies: *Effie Zahos*

COBA 2023 Opening Remarks

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

Leading with purpose: The inspired company advantage

Leading with purpose is a high priority for organisations globally. It builds inspired and engaged workforces at a time where society demands organisations act with greater integrity. But what does it really look like to lead with purpose? And how can organisations move from promise to action?

Lisa MacCallum is the Founder and Chief Strategist of Inspired Companies, a former Vice President at Nike, and a leading expert in corporate reputation and purpose-driven business performance. Using bite size examples from companies from around the world, Lisa will unpack how dramatically marketplace expectations have changed, what it really means to lead with purpose, and how it translates into higher organisational performance and competitive advantage.

Monday 25 September 2023

Keynote Speaker: *Lisa MacCallum, Former Vice President at Nike, Founder and Chief Strategist of Inspired Companies, Business and Thought Leader*

1045 – 1600

EXHIBITION OPEN

Hall 1&2, Gold Coast Convention and Exhibition Centre

1045 – 1145

MORNING TEA IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

1115 – 1130

PRESENTATION HUB IN THE EXHIBITION

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

Taking the stress out of the Consumer Data Right

Speaker:

Mark Perry, Chief Growth Officer, Biza.io

1145 - 1300

BUSINESS SESSION 1

Arena 1B, Gold Coast Convention and Exhibition Centre

Financial wellness in First Nations communities: Meaningful opportunities and building resilience

Explore the complex issues facing the financial wellness of First Nations people in Australia, led by Shirley Chowdhary, an internationally experienced executive leader and passionate advocate for Indigenous empowerment and diversity.

Shirley will explore firsthand accounts of resilience, challenge, and support as we are joined by a distinguished panel of First Nations leaders. Their stories will provide attendees with valuable insights and actionable strategies to promote financial well-being for First Nations communities across Australia. By working with First Nations people, customer owned banks can improve access to financial services, foster inclusivity, and provide meaningful opportunities on the journey towards financial wellness.

Monday 25 September 2023

Speakers:

*Shirley Chowdhary, Internationally Experienced Executive Leader
Lynda Edwards, Financial Counselling Australia
Phil Usher, Chief Executive Officer, First Nations Foundation*

Facilitator:

Shirley Chowdhary, Internationally Experienced Executive Leader

1145 - 1300

BUSINESS SESSION 2

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

Striking gold or mining uranium? Redefining our relationship with data and privacy

Privacy and data security is fast becoming an important focus in public discourse. Well publicised data breaches have shone a spotlight on the sheer scale of collected personal information, while exposing the large risks of inadequate protection and mismanagement. This increasing concern has forced privacy protection to take a more prominent role, with major reforms to privacy laws likely to come into force in coming years.

So how should the customer owned banking sector respond to these challenges? And is the use of a customer's personal information more like striking gold – providing infinite insights to drive business outcomes - or mining uranium – balancing the significant benefits with equally significant risks for storage and disposal? This session will bring together a broad range of perspectives to discuss how we should think about privacy today, and into the future.

Speakers:

*Kate Wilson, Global Product Director, RFI Global
Jeremy Andreani, Head of Cyber Security, NGM Group
Narelle Smythe, Partner, Ashurst Australia
Cindy Hansen, Chief Strategy and Transformation Officer, Qudos Bank*

Facilitator: *Effie Zahos*

1300 – 1400

LUNCH IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

Monday 25 September 2023

1315 – 1335

PRESENTATION HUB IN THE EXHIBITION

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

Introducing KWIL powered by Livesign: How Australia's only biometric mortgage signing solution can support your business

Speaker: *Blake Albones, Chief Sales Officer, Galilee*

1340 – 1355

PRESENTATION HUB IN THE EXHIBITION

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

Build a member focused mortgage experience harnessing the number 1 address in property

Speaker: *Shelley Horton, Executive Manager- Mortgage Solutions at PropTrack*

1400 – 1515

BUSINESS SESSION 3

Arena 1B, Gold Coast Convention and Exhibition Centre

Service in action: Elevating customer service to new heights

Exceptional customer service lies at the heart of our sector, and customer owned banks lead the market with an impressive 91.6% satisfaction rate. But what lies behind these numbers?

Join us as we explore captivating case studies from passionate staff within the sector. Discover how staff have worked tirelessly to provide unrivalled support while going the extra mile to surprise and delight customers at every turn. Leave this session brimming with inspiration and ready to elevate customer satisfaction to new heights.

Speakers:

Solomiia Vozniak, Personal Banker, Dnister Ukrainian Credit Co-operative

Therese Turner, Chief Customer Officer, P&N Group

Darlene Mattiske-Wood, Chief Executive Officer, Australian Military Bank

Sophie Scott-Young, National Operations Manager, Beyond Bank

Ashlee Cagney, Marketing and Community Engagement Manager, The Capricornian

Facilitator: *Effie Zahos*

Monday 25 September 2023

1400 - 1515

BUSINESS SESSION 4

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

Leveraging the human element: Safeguarding against cybersecurity threats from within and beyond

Explore the crucial role of the human element in cybersecurity and discover strategies to identify, capitalise on, and mitigate threats from within and beyond. Learn about the principles of security by design to discover how an understanding of human behaviours can drive the creation of layered security measures for internal protection and customer-facing products.

This session will provide insights into practical strategies for integrating human-centric security practices throughout your organisation, from employee training to product development and procurement. Prepare to unlock the potential of the human element in cybersecurity and strengthen organisational defences while delivering secure and customer-centric digital banking experiences.

Speakers:

*Henry Peens, Cyber Risk Partner, Deloitte Risk Advisory
Dr Marthie Grobler PhD, CISM, Principal Research Scientist, Human-Centric Security, Data 61, CSIRO
Bowen Fung, Senior Research Advisor, Behavioural Insights Team*

Facilitators:

Elizabeth Crouch AM, Chair, COBA

1515 - 1600

AFTERNOON TEA IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

1530 – 1545

PRESENTATION HUB IN THE EXHIBITION

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

Leading with pathways to home ownership: Gain valuable insights into home owner sentiment and buyer behaviours from over 3000 home buyers, investors and refinancers.

Speakers: *Rebecca Mitchell, Strategic Partnership Leader, Helia*

Monday 25 September 2023

1600 - 1730

PLENARY 2

Arena 1B, Gold Coast Convention and Exhibition Centre

COBA 2023 Master of Ceremonies: *Effie Zahos*

Platinum Sponsor Address: KWIL, Powered by Livesign

The future of digital banking – a view from the northern hemisphere

Speaker: *David Birch, Author, advisor and commentator on digital financial services*

Forging resilience: A fireside chat with APRA Chair John Lonsdale

In 2023, the global banking landscape has faced challenges on a number of fronts, from global economic uncertainty and a rising rate environment, to rapid technological growth and cyber threats. Collaborative efforts from regulators, industry, and government are essential to ensure Australian banks can remain resilient and maintain trust.

Join our fireside chat with APRA Chair John Lonsdale and COBA CEO Mike Lawrence, as they discuss the challenges and opportunities facing the customer owned banking sector in the next 12 months and beyond.

Speakers:

John Lonsdale, Chair, APRA

Michael Lawrence, Chief Executive Officer, COBA

Emerging Leaders Presentation to Plenary

Speakers: *Molly Du Rietz, Chair, Emerging Leaders Committee and Administration Assistant, COBA*

Clara Kiefel-Johnson, Emerging Leaders Committee and Senior Marketing Consultant, Bank Australia

2023 Bridges Emerging Leader Award Presentation

Speakers: *Sascha Jones, Senior Process Improvement Consultant, Heritage and People's Choice, and 2022 Award Winner*
Nathan Stanton, Chief Executive Officer, Bridges

1730+

FREE EVENING FOR DELEGATES

1830 - 2130

EMERGING LEADERS NETWORKING EVENT

Broadbeach Tavern, Oasis Shopping Centre, Old Burleigh Rd, Broadbeach

(Emerging Leader delegates only – pre-registration required)

Tuesday 26 September 2023

0700 – 1730

REGISTRATION OPEN*Main Entrance Foyer, Gold Coast Convention and Exhibition Centre*

0715 – 0900

BRIGHT IDEAS BREAKFAST*Meeting Room 6-8, Gold Coast Convention and Exhibition Centre***Happiness and Wellbeing: myths and misconceptions, truths and reality**

Ask most people what they want in life, and their answer will include one key trait: to be happy. Happiness is often the ultimate goal for ourselves and our loved ones. But decades of research and practice show most people don't really understand what this means, and common myths and misconceptions reduce our chances of experiencing real and meaningful happiness.

Join us for an eye-opening session over breakfast, as Dr. Tim Sharp, aka Dr. Happy unravels the secrets to living a truly meaningful and fulfilling life. Prepare for common myths to be shattered, revealing the path to a life filled with connection, clarity, and genuine contentment. Don't miss the opportunity to listen, laugh, and learn with Dr. Happy as he addresses your burning questions and enlightens the path to genuine happiness and wellbeing.

Speaker:*Dr Tim Sharp, Psychologist, Author and Speaker***Facilitator:** *Elizabeth Crouch AM, Chair, COBA***Proudly sponsored by Nimo Industries**

0915 - 1045

PLENARY 3*Arena 1B, Gold Coast Convention and Exhibition Centre***COBA 2023 Master of Ceremonies: Effie Zahos****AI excellence: How to drive purposeful digital transformation**

As the fastest-growing tech sector in the world, AI is driving the digital transformation of both public and private sector organisations. In the wake of the pandemic, leaders are grappling with the best strategies to harness not just AI, but a range of emerging technologies including blockchain, IoT, 5G, and Virtual and Augmented Reality. But how can we ensure businesses and economies lead with purpose and embed people at the centre of this transformation?

Tuesday 26 September 2023

Embrace the future with confidence, as Artificial Intelligence and Metaverse expert Dr. Catriona Wallace offers a comprehensive exploration of the state of AI and the emerging technology market. Learn about effective models for Digital Transformation, how to manage humans, processes, and ethics, and the art of future-proofing in a technology-led transformation era.

Keynote Speaker: *Dr Catriona Wallace, Expert in AI and the Metaverse*

Platinum Sponsor Address: nCino

Modernising Banking: How to Redefine the Lending Experience

Speaker: *Anthony Morris, Chief Industry Innovation Officer, nCino*

1045 – 1600

EXHIBITION OPEN

Hall 1&2, Gold Coast Convention and Exhibition Centre

1045 – 1145

MORNING TEA IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

1045 - 1145

EMERGING LEADER AND CEO MORNING TEA

Meeting Room 6 Foyer, Gold Coast Convention and Exhibition Centre

1115 – 1130

PRESENTATION HUB IN THE EXHIBITION

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

Transforming Customer Experience and Driving Growth with a User-Friendly Platform: Insights from P&N Bank

Speakers:

Ash Verma, Leading Solution Consultant Financial Services, Salesforce

Syed Ahmed, Senior Manager CRM Solutions, P&N Bank

Tuesday 26 September 2023

1145 - 1300

BUSINESS SESSION 5

Arena 1B, Gold Coast Convention and Exhibition Centre

Into the storm: Mastering crisis communications in the financial landscape

Step into the heart of crisis management as we present an immersive session exploring crisis communication principles within the customer-owned banking sector.

Engage in a real-world crisis scenario, where delegates will explore approaches to mitigate the impact of a crisis and protect your organisation's reputation. Our expert panel will share their insights and best practices, as the crisis continues to evolve and more information becomes available. Once we have successfully navigated the crisis scenario, our panel will engage in a fireside discussion to delve deeper into the intricate art of crisis management. Gain the tools and knowledge to navigate storms with resilience and confidence in the ever-evolving financial landscape.

Speakers:

Megan Lane, Director of Communications and Government Affairs, CyberCX

Elissa Lewis, Head of Corporate Communication, Teachers Mutual Bank Limited

Mel Loy, Owner & Director, Hey Mel! Comms & Training

Facilitator: *Stephanie Elliott, Chief Operating Officer, COBA*

1145 - 1300

BUSINESS SESSION 6

Meeting Room 6-8, Gold Coast Convention and Exhibition Centre

Green is Gold: Why sustainability is a competitive advantage

With mandatory climate reporting not far away, many COBA members may be thinking of sustainability as a burden. But there are many reasons to think of it as not only the "right" thing for people and planet, but also a boon for business. In this session, our panel of experts will flag key issues for boards and executive management, and unpack how embracing a sustainability strategy can deliver a better bottom line, greater staff and customer loyalty, and reduce customer and corporate risk.

Tuesday 26 September 2023

Speakers:

Kylie Macfarlane, Chief Operating Officer, Insurance Council of Australia

Rade Musulin, Principal, Finity Consulting

Dr Sasha Courville, Chief Impact Officer, Bank Australia

Nicki Hutley, Chief Economic Adviser, COBA

Facilitator: *Nicki Hutley, Chief Economic Adviser, COBA*

1300 – 1400

LUNCH IN THE EXHIBITION

Hall 1&2, Gold Coast Convention and Exhibition Centre

1320 – 1340

PRESENTATION HUB IN THE EXHIBITION

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

Home Lending: Mastering best in class omnichannel experiences

Speaker: *Mathew Parsons, Head of Product – Home Lending, nCino*

1400 – 1515

BUSINESS SESSION 7

Arena 1B, Gold Coast Convention and Exhibition Centre

Navigating the Lucky Laundry: A guided tour through the Aussie financial crime landscape

Financial crime, anti-money laundering and terrorist finance have emerged as three of the top compliance risks facing Australian banks. In this session, Nathan Lynch, author of 'true crime' bestseller *The Lucky Laundry*, will take participants on a 'guided tour' down the dark alleyways of illicit finance, exploring the threats and opportunities for customer-owned banks.

Packed with real-life stories and case studies, this session will provide a deep understanding of the threat landscape and unpack the critical lessons from \$2.5 billion in AML/CTF enforcement actions.

Speaker:

Nathan Lynch, Financial Crime Fighter, Author, Investigator & Money Laundering Expert

Facilitator: *Effie Zahos*

Tuesday 26 September 2023

1400 - 1515

BUSINESS SESSION 8*Meeting Room 6-8, Gold Coast Convention and Exhibition Centre***A sticky situation: Can Australia beat inflation *and* avoid a recession?**

Australia's inflation rate has started to make its journey back towards the RBA's target. But some are concerned it won't get there without further rate rises, increasing the risk that an already wobbly economy falls into a recession.

In this session, COBA's Chief Economic Adviser Nicki Hutley will discuss the driving forces behind inflation, how these drivers have changed over the past year, risks to the economic outlook, and how a recession might play out - particularly in the labour market. Nicki will round out this session looking at where policies can be most effective to balance price and growth objectives, including how the uptake of AI can strengthen productivity.

Speaker:*Nicki Hutley, Chief Economic Adviser, COBA***Facilitator:** *Adeline Siew, Head of Business Services, COBA*

1515 - 1600

AFTERNOON TEA IN THE EXHIBITION & RAFFLE DRAWS*Hall 1&2, Gold Coast Convention and Exhibition Centre*

1530 – 1545

PRESENTATION HUB IN THE EXHIBITION*Presentation Hub, Hall 1&2, Gold Coast Convention and Exhibition Centre***Reshaping of banking... Balancing digital innovation while keeping our community safe****Speakers:** *George Zafos, Master Principal Solution Consultant, Oracle Financial Services**Amit Malik, Master Principal Solution Architect, Oracle Financial Services*

Tuesday 26 September 2023

1600 - 1730

CLOSING PLENARY SESSION

Arena 1B, Gold Coast Convention and Exhibition Centre

COBA 2023 Master of Ceremonies: *Effie Zahos*

Fearless innovation: Empowering leaders to create a new future

Are you daring enough to change the world? Join this captivating session delving into the mind of someone who defied convention and turned their ambitious vision into a reality. As the business landscape evolves, how can leaders navigate the challenges posed by our slow biological adaption to the new world and rapid technological advancement, while striving to make a significant impact?

Back by popular demand, we are thrilled to welcome Gus Balbontin, an investor, entrepreneur, founder, and explorer with a remarkable track record in transforming businesses. Building on the foundations of COBA 2021, Gus will take the stage live to share invaluable insights on digital transformation. Drawing from his experiences as the former executive director and CTO of Lonely Planet, Gus will guide delegates on seizing opportunities amidst ongoing disruption. Prepare for an energetic and thought-provoking journey that will inspire you to embrace innovation, let go of the past, and create a new future.

Keynote Speaker: *Gus Balbontin, Former Executive Director and CTO, Lonely Planet*

COBA 2023 Closing Remarks

Speaker: *Elizabeth Crouch AM, Chair, COBA*

1900 - 2400

CONVENTION DINNER

Hall 3, Gold Coast Convention and Exhibition Centre

Theme: **Black and White with a touch of Fabulous!**

Enjoy an extraordinary musical experience featuring the timeless hits of the two iconic legends Billy Joel and Elton John. Come dressed in your finest black and white attire, with a touch of fabulous flair!

Dress Code: *Cocktail*

Proudly sponsored by CGU