

## ETHICS & COMMERCIAL LENDING

*Meet the highest ethical standards to ensure the trust of participants' customers.*

### Course Overview

Sometimes codes and protocols are not adequate to determine what is appropriate when serving participants' client; every client and every situation is different. Participants' performance must meet the highest ethical standard, ensuring that the trust participants' customers place in you and participants' bank is well founded. Ethical matters may seem trivial, but if not handled properly, they can lead to serious consequences, including litigation and termination of position. Ethics and Commercial Lending is a course of six modules presented through case studies, allowing you to identify ethical issues, make ethical choices, and advise a colleague who has a question about an ethically suspect situation.

### Target Participants:

This course is appropriate for any member of a commercial lending department from entry level to senior supervisors and managers.

### Learning Objectives:

- Identify the ethical decisions you make daily that affect participants' work and participants' institution's reputation.
- Employ principles based as opposed to rules-based decision making.
- Define the ethical issues that arise within participants' daily performance of tasks and duties.
- Respond properly to those issues.
- Analyze ethically compromised situations from the point of view of the different people involved.

## COURSE CONTENTS

### Module 1 – Overview

- Identify the ethical decisions you make daily that affect participants' work and participants' institution's reputation.
- Begin employing principles-based as opposed to rules-based decision making.
- Identify Guiding Principles of Business Conduct.

### Module 2 – Due Diligence

- Define the ethical issues that arise because of due diligence neglect.
- Respond properly to those issues.
- Analyze an ethically compromised situation from the point of view of the different people involved.

### Module 3 – Management Pressure

- Define the ethical issues that arise because of management pressure, such as pressure to delay or overlook items of business protocol, alter or soften the impact of potentially problematic information, or omit potentially damaging information or assessments.
- Respond properly to those issues.
- Analyze an ethically compromised situation from the point of view of the different people involved.

### Module 4 – Personal and Professional Relationships

- Identify ethical issues that arise as a result of personal and professional relationships.
- Respond properly to those issues.
- Comprehend different perspectives on the same scenarios.

### Module 5 – Identifying Problem Loans

- Define the ethical issues that arise as a result of problem loans.
- Respond properly to those issues.
- Comprehend the different perspectives involved within a situation.

### Module 6 – Issues for Managers

- Identify common organizational ethical lapses and the policies and procedures that lead to these lapses.

### End of Course & Closure.

COURSE DURATION	DELIVERY MODE	DELEGATE CLASS SIZE	COURSE FEE/PARTICIPANT
2 DAYS	In-Plant	8 (Guaranteed Minimum)	For quote, please click <a href="http://demvros.com/contact/">http://demvros.com/contact/</a>
Discount is available for class size above the minimum. Please visit <a href="http://www.demvros.com">www.demvros.com</a> or call 08056154199 or e-mail for enquiries.			