



## LEGAL ASPECTS OF BANKER-CUSTOMER RELATIONSHIP

<b>Type of Programme</b>	:	Classroom
<b>Purpose of Training</b>	:	<p>This two-day course will enable you to better understand the various types of banker-customer relationship, the duties and responsibilities that the parties owe each other, and discover how serious problems could crop up from often quite innocent situations.</p> <p>Through case studies, you will have the opportunity to apply what you have learnt.</p>
<b>Who should Attend</b>	:	Relationship managers, credit managers and analysts, branch managers, and all bank employees with direct/indirect dealings with customers.
<b>Programme Website</b>	:	<a href="http://www.xiecapital.com">www.xiecapital.com</a>

### Programme Structure and Content Outline:

#### The legal framework

- Common law system
- Core legislations (e.g. Banking Act, Companies Act, Bills of Exchange Act)
- Others (e.g. Consumer Protection (Fair Trading) Act, Personal Data Protection Act)

#### Fundamental relationships between bank and customer

- Bank as collecting bank/paying bank
- Credit-debtor
- Agency
- Bailment
- Trusteeship

#### Features and legal implications of bank's suite of products and services

- Personal account (sole individual)
- Joint account
- Firm account (sole proprietorship, partnership, limited liability partnership)
- Company account
- Other types of account (e.g. society, charity, association, trustee/minor)



- Safe deposit box
- Cashier's order/demand draft

Legal impediments to continuing banker-customer relationship

- Death
- Mental incapacity
- Bankruptcy/insolvency
- Court order
- Money laundering

#### CASE STUDIES

- Participants, working in groups, will attempt a series of case studies.

#### MCQ TEST (optional)

- At the end of the course, participants can take a 50-question MCQ Test to confirm their understanding of the topics covered.

<b>Location of Training</b>	:	Singapore
<b>Duration</b>	:	16 hours (2 consecutive full days)
<b>Class Size</b>	:	Minimum 10 persons Maximum 20 persons
<b>Next Run</b>	:	Subject to availability of principal trainer (William Chia)
<b>Programme Fee</b>	:	S\$1,000 per participant  S\$850 per participant (for group enrollment of 4 or more)

#### Contact Details

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