



Caleb Ma

Caleb has been Taiwan Financial Ombudsman Institution since 2012. He had worked both in PR agency and a legislator office before he began his career in conducting education and awareness program for the ombudsman scheme.

Based on his past experience, Caleb occupied himself with media and event planning, and running INFO 2013 in Taiwan is one of his major career achievements.

An experienced planner and master of ceremonies, Caleb earned his Bachelor degree in Public Administration at Tamkang University, Taiwan followed by a Master degree in Art and Politics from Goldsmith University of London.



Caroline Wayman

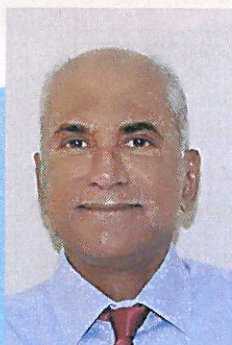
Caroline Wayman was appointed chief ombudsman and chief executive of the Financial Ombudsman Service in July 2014. She is an experienced member of the ombudsman service's executive team, having first been appointed to the board in 2011 as principal ombudsman and legal director. Caroline will be leading the ombudsman through its crucial next stages as it continues to develop its service to meet the changing needs of its customers.

Caroline has over ten years' experience at the ombudsman and has formed part of the strategic leadership team for the organisation through a period of substantial change and unprecedented demand of the service, following the emergence of complaints about the mis-sale of PPI.

During her role as principal ombudsman, Caroline has led significant growth of the ombudsman panel, overseeing the service's panel of 200 ombudsmen, supervising the consistency and professional leadership of panel members. As legal director, Caroline led the ombudsman's in house legal team, advising the executive and the board on all legal issues.

Caroline previously led the unit that handled a quarter of a million mortgage endowment complaints and then led the ombudsman's response to the PPI judicial review.

Caroline qualified as a barrister and spent time working in the insurance industry before joining the Insurance Ombudsman Bureau in 1999.



Clive Pillay

Clive Pillay is a lawyer by training. He was admitted to practice in 1976. He holds 4 law degrees including two Masters' degrees; one in Constitutional Law and one in International Law, respectively. He also holds Post Graduate Diplomas in Advanced Banking Law, Alternative Dispute Resolution (cum laude) and Compliance Management (cum laude). In 2007, Clive completed the International Ombudsman course in Philadelphia, USA.

During the period of 1999 to 2001, he served as a Judge of the High Court of South Africa on numerous occasions. He has been to the United States of America as an exchange student on a Comparative Law Program. He has lectured at the University of Port Elizabeth and the South African Law Society's School for Legal Practice.

Clive has addressed international conferences on Alternative Dispute Resolution, in New York, Dublin, Vancouver, Copenhagen and Taipei.

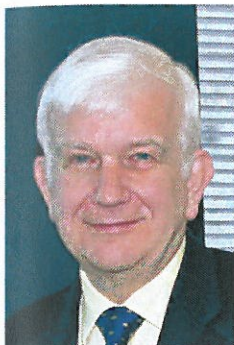
In 2008 he received the African Bankers prestigious "Banking Adjudicator of the year" award, held in Washington DC, for facilitating effective dispute resolution for the South African banking public and for promoting banking industry professionalism.

In October 2009 he attended the World Bank and International Monetary Fund general meetings in Istanbul, Turkey as an accredited representative.

In August 2010 Clive received the prestigious International Star Quality Award, in the Gold category in recognition of his efforts in promoting high standards in the workplace through excellence and innovation. The ceremony was held in Geneva.



Biographies of Speakers - (Continued)



David Thomas

David Thomas (UK) practised as a lawyer for 28 years. He was then a financial ombudsman for 14 years - first as Banking Ombudsman and then with the combined Financial Ombudsman Service (to which he still provides occasional advice). He is chairman of the board of the new Channel Islands Financial Ombudsman, a member of the board of the Legal Ombudsman and a member of the Regulatory Board of ACCA (the worldwide Association of Chartered Certified Accountants). He was a founder member of FIN-NET (the European Union network of financial ombudsmen) and a member of the committee of INFO (chairman 2011-12). He has worked on financial consumer protection in more than 30 countries worldwide - including for the World Bank, the OECD (Organisation for Economic Cooperation and Development), the European Commission and the US Agency for International Development.



Deborah Battell

Deborah Battell took up the role of Banking Ombudsman in 2009 just as the full force of the Global Financial Crisis and the New Zealand government's response hit the banking industry. Immediately before taking up the role, Deborah had worked as a regulator - with the New Zealand Commerce Commission, first as its Director of the Fair Trading Branch and then as its Director of Competition (anti-trust enforcement) - and as a strategic management consultant at KPMG, specialising in organisational effectiveness reviews and strategy development.

Deb's focus over the last nearly five and a half years has been on ensuring the Banking Ombudsman Scheme delivers value to its stakeholders by sharing the learning and insights from resolving complaints. Ultimately she hopes this will reduce complaints and improve both standards and confidence in the banking industry.



Derwin Howell

Derwin M. Howell is an Executive Director of Republic Bank Limited and sits on several Boards within the Republic Bank Group. He is also the Chairman of Habitat for Humanity Trinidad and Tobago and has held positions on the Boards of several other private sector and state entities.

Mr. Howell is a First Class Honours graduate in Electrical Engineering and was also awarded an Executive Masters' in Business Administration, both from the University of the West Indies. He also holds an MSc. in Telecommunications Systems from the University of Essex and is a graduate of the Harvard Business School Advanced Management Program (AMP).

He is a Member of the Institute of Electrical and Electronic Engineers (M.I.E.E.E.), a Member of the Engineering Council of the United Kingdom (Chartered Engineer) and a Member of the Institution of Engineering and Technology (M.I.E.T.).



Douglas Melville

Mr. Melville has been the Ombudsman since his appointment in 2009. He was reappointed earlier this year for another four years. Mr. Melville is a lawyer by training with over 20 years of financial services experience in a wide variety of institutions and roles spanning corporate finance, mergers and acquisitions, mutual fund, securities and insurance compliance, legal counsel, international banking, commercial lending, corporate and product strategy, dispute resolution, government and media relations and industry policy development. Prior to his financial services career, he worked as a management consultant and policy analyst in Canada, Africa and the Middle East for the Canadian Government and other public sector clients primarily in the fields of international development assistance, socio-political and economic analysis and project planning, management and evaluation. Mr. Melville earned his BA in Economic Geography & Political Science at Carleton University, followed by a law degree and an MBA from the University of Western Ontario. As an Ontario-Jiangsu Scholar, he attended Suzhou University in China and received a Diploma in Foreign Trade Economics. He later earned a Master of Laws in international trade and competition law, specializing in consumer protection, from Osgoode Hall Law School at York University.





Francis Frizon

Francis Frizon graduated from Paris Law University. He began a career as a deputy magistrate at Paris tribunal. In 1972, he joined the French insurance association as Legal manager before becoming legal adviser of a bank/insurance joint venture. For several years, he has been General Manager of a Franco/Italian industrial and commercial company. In June 2000, Francis FRIZON was elected French Insurance Mediator and has been regularly reelected since.

Francis Frizon is a Member of :

- AJAR, the French association of insurance and reinsurance lawyers
- AIDA, International Association of Insurance Law.
- Club des Médiateurs de Services au Public, (founding member) :the Club gathers the Mediator of the French Republic, the Mediators of the ministry of finances, ministry of Education, financial market Authority, and sectors like energy, medias, transportation etc.
- FIN NET, the European Union network of financial ombudsman, since its creation. Member of the Steering Committee.
- EIOPA's, Insurance and Reinsurance Stakeholder Group which is the consultant group of the European Insurance and Occupational Authority.
- INFO, the worldwide International network of Financial Ombudsman. Member of the Committee.
- Senior consultant for the World Bank on financial consumer protection and literacy.



Heinrich Engelbrecht

Heinrich obtained a B Econ from the University of Stellenbosch. He worked in the claims division of an insurer before joining the staff of the office of the Ombudsman for Long-term Insurance as an Assistant Ombudsman in 2000.



Hranush Aghayan

Hranush Aghayan is the Head of the Case Handling and Investigating Group at the Office of Financial System Mediator of Armenia. She has been working in the Office since the first day of its foundation in January, 2009, and was the only employer with the Mediator to form the Office. Hranush previously worked in the Central Bank of Armenia as a researcher, and she was the co-author of the concept on implementation of the financial ombudsman institute in Armenia. Currently Hranush is involved as an international expert by GIZ for development of financial ombudsman institute model concept paper for Kyrgyzstan.

Hranush is an economist. She obtained her Bachelor's and first Master's degrees in Economics (major Finance) in Yerevan State University and her second Master's in Business Administration in Eastern Washington University. Hranush worked as a researcher/teaching assistant in the Center for Entrepreneurial Activities in Spokane, Washington and as 2010 Olympic Games Tourism and Marketing Intern at Pacific North West Economic Region (PNWER) in Seattle, Washington.



Irene Luukkonen

- CEO of the Finnish Financial Ombudsman Bureau, been in this role for 6 years, previously director of the Finnish Insurance Ombudsman Bureau since 1981
- Barrister-at-Law by education
- Involved in the work of many committees and working groups (different ministries) drafting insurance related legislation either as secretary, member or special adviser (e.g. Insurance Contract Act/Ministry of Justice and Insurance Mediation Act/ Ministry of Social Affairs and Health)
- Articles concerning ADR or insurance contract legislation in a number of publications
- Cooperation with Nordic counterparts already since early 80's, also involved in international cooperation for financial ombudsmen.



Biographies of Speakers - (Continued)



Jeremy Lee

Jeremy Lee was appointed the Chief Executive Officer of Financial Mediation Bureau in August 2012. He has more than 25 years of experience with Bank Negara Malaysia (Central Bank of Malaysia). Among others, he was involved in regulating the banking and insurance industry, strategic planning, trade in services negotiations, legal advisory, financial intelligence and investigation. He also represented Malaysia in trade in financial services negotiations at multilateral, regional and bilateral free trade agreements.

Jeremy Lee holds a Bachelor of Economics degree and a Bachelor of Jurisprudence degree from University of Malaya, a Certificate in Legal Practice (CLP) from the Legal Profession Qualifying Board, Malaysia and a Master of Laws degree (LL.M) from Boston University School of Law, Massachusetts, USA.



John Price

Lead Ombudsman - General Insurance

John has over 30 years experience in the industry. Prior to his appointment as Ombudsman - General Insurance in October 2009 John acted as Referee, Adjudicator and a Panel Chair at the Financial Ombudsman Service (and its predecessor scheme, the Insurance Ombudsman Service) from 2004.

John was a Director of State Trustees Limited and STL Financial Service Limited and Chair of the State Trustees Limited Australia Foundation and member of the Audit, Investment and Remuneration Committees until January 2010.

John is also a Code of Conduct Commissioner for Cricket Australia and Chair of the Pennant Cricket Appeals Board for Cricket Victoria.

John's industry knowledge has been built through his experience as a solicitor at Maurice Blackburn & Co from 1978, becoming a partner in 1984. He headed up the industrial personal injuries practice until retiring from the firm in 2004.

John also brings his experience as a member of the Accident Compensation Committee for more than 20 years, a member of the Victorian WorkCover Authority Legal Liaison Committee and numerous Victorian Government working parties and advisory groups.



Jwala Rambarran

Two years into his term and Governor Jwala Rambarran is proving there can be a human approach to the science of economics mixed with the art that is modern central banking.

He has systematically started implementation of his vision for the Central Bank as the silent servant of the people in the pursuit of its economic and financial stability mandates. The mantra of Governor Rambarran since assuming office is that financial failures should not occur under his watch. He is vigorously expanding the Bank's regulatory perimeter especially regarding Systemically Important Financial Institutions (SIFIs) and strengthening the Bank's capacity and approach to supervision.

While on one hand Governor Rambarran is seeking to buttress financial stability at a macroprudential level, he is also taking a very grassroots approach to financial stability. He is actively reconfiguring the Bank's National Financial Literacy Programme in an effort to expand its financial inclusion reach to citizens. Governor Rambarran believes if people can properly weigh the risks and rewards of financial services they are less likely to take chances with their hard-earned money. He calls this approach "grassroots" financial stability policy, where access to information to the man-on-the-street is just as important as legislation to protect our financial system.

The way the Bank communicates is another area in which Governor Rambarran has taken an active interest. He has introduced new communication channels aimed at expanding the reach and scope of the Bank's messages such as the Monetary Policy Forum which provides an opportunity for business groups around the country to interact with the Governor as he gives them his latest economic assessment by means of the Monetary Policy Report. This is indicative of his approach to bringing the Bank a little bit closer to the people it serves.

Governor Rambarran has gone beyond the predictable, expected functions and has turned to supporting the overall longevity of the economy by initiating a five-year implementation plan for expanding the Capital Markets in Trinidad and Tobago.

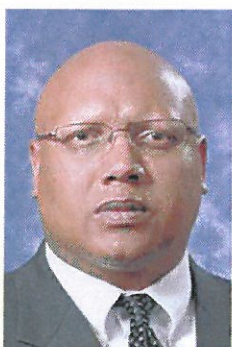


Biographies of Speakers



Karen Stevens

The ISO Scheme is independent, impartial and free for customers of its 4,300 participating financial service providers. Karen was appointed as the Insurance & Savings Ombudsman, because of her background as a lawyer and experience in alternative dispute resolution. She is a qualified arbitrator and mediator, with her most recent qualification being a Masters in law from LaTrobe University in Melbourne, majoring in conflict resolution. Negotiation, conciliation and mediation are all skills required to resolve complaints made about financial services, with the aim being for the parties to agree an outcome, rather than having a decision imposed by the ISO Scheme.



Larry Hattix

Larry L. Hattix serves as the Senior Deputy Comptroller for Enterprise Governance and Ombudsman at the Office of the Comptroller of the Currency (OCC). He assumed this role in February 2013, and in this role he oversees the agency's enterprise governance function, the bank and savings association appeals program, and the customer assistance group. He is a member of the agency's Executive Committee. Mr. Hattix also represents the agency as member of the International Network of Financial Services Ombudsman Schemes that promotes effective dispute resolution, improves international coordination and cooperation, and shares best practices globally.

Prior to this role, Mr. Hattix served as Ombudsman since January 2008. He previously served as Assistant Deputy Comptroller for the Cincinnati/Columbus Field Office since 2003, where he directly supervised 40 banks. Mr. Hattix became a Specialist in Bank Information Systems in 1996, a BIS Lead Expert in July 2000, and was commissioned a National Bank Examiner in March 1994, with a specialty in Consumer and Community Reinvestment Act compliance. Mr. Hattix joined the OCC in 1988 as an Assistant National Bank Examiner in the Deerfield, Illinois Duty Station, after graduating from Carroll College in Waukesha, Wisconsin, with a degree in business administration-finance.



Lynette Stephenson

Ms. Lynette Anthea Stephenson, S.C. is Trinidad and Tobago's third Ombudsman, having been sworn in on February 20, 2006.

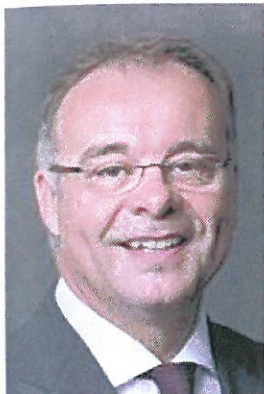
Ms. Stephenson has had a long and distinguished career in the public service of Trinidad & Tobago, having served, between 1976 and 1996, in several legal capacities from Temporary State Counsel II to Deputy Solicitor General. She was appointed Solicitor General in 1996.

She has also held directorships on the boards of state-owned companies including National Fisheries Company Ltd., Trinidad and Tobago Meat Processors Ltd. and the Petroleum Company of Trinidad and Tobago Ltd.

In addition, Ms. Stephenson has served as a member of key Cabinet-appointed committees, including the Standing Committee on Negotiation of Bilateral Air Services Agreements, the Trinidad and Tobago Steering Committee on the Unitization of Cross-border Hydrocarbon Reservoirs and as a member of the Team to negotiate a new Shareholders Agreement between Telecommunication Services of Trinidad and Tobago and Cable and Wireless West Indies.

Ms. Stephenson attained the status of Senior Counsel in November 2000. She believes the Office of the Ombudsman is vital "because it gives people the reassurance that someone in authority is seeking their interest." Ms. Stephenson is the Regional President Latin American and Caribbean Region of the International Ombudsman Institute and is a member of the Board of Directors of the said Institute.





Marco Franchetti

Marco Franchetti is the Swiss Banking Ombudsman since July 1, 2013. As independent and neutral mediator he is responsible for and dealing with specific complaints which are raised against banks based in Switzerland. He has previously been working for about 25 years in the Swiss Financial Regulatory environment.

From 2009 until May 31, 2013, he was Head of the International Cooperation Unit at the Swiss Financial Market Supervisory Authority (FINMA) in Bern, responsible for:

- ▶ Advising on various international issues relating to banking, insurance, securities dealers, collective investment scheme and anti-money laundering law, including cross-border financial services.
- ▶ Negotiating and drafting cooperation agreements with foreign financial regulators.
- ▶ Handling of information requests from foreign financial supervisory authorities.
- ▶ Representing FINMA in international committees and organizations (such as IOSCO or IAIS), in bilateral meetings with foreign regulators, as well as in the assessments of the Swiss financial system from international experts (IMF, FATF, IOSCO, EIOPA, etc.).

Before that, Marco was Deputy Head of the Legal Department at the Swiss Banking Commission, advising in any legal issue related to the supervision of banks and securities dealers in domestic or international context. This included authorisation and enforcement, as well as drafting Financial Markets Regulations.

Marco studied law at the University of Neuchâtel (Switzerland), holds a Master of Law (Lic. iur.) and a post graduate Notary Public diploma.

Marco speaks French and Italian (mother tongues), English and German.



Muvhango Lukhaimane

Muvhango Lukhaimane commenced her responsibilities as deputy Pension Funds Adjudicator on 1 June 2012 and as Adjudicator on 1 July 2013.

She acquired first-hand experience and expertise in pension fund matters as research consultant and legal advisor at Sanlam Employee Benefits and Liberty Personal Benefits. She was also Principal Officer of the Eskom Pension and Provident Fund. She gained strategic planning and organisational skills during her stint in various management roles within the intelligence services.

Ms Lukhaimane holds the following qualifications; B.Iuris (Univen), LLB (UP), LLM (Unisa), Postgraduate Diploma in Management Studies (Buckinghamshire Chilterns University College), Postgraduate Diploma in Financial Planning (UFS) and an MBA (Wits Business School).



Biographies of Speakers - (Continued)



Nicky Lala-Mohan

Academic Credentials:

Nicky holds a BA (Law), LLB degree in law from the University of the Witwatersrand, majoring in Legal Theory, Political Science and sub-major in Afrikaans.

Business Credentials and Skills:

Nicky is responsible for the following portfolios within the Banking Industry:

- ▶ Legal Committee - chairing Committee responsible for all new legislative and Regulatory interventions. Commenting and engaging with various stakeholders in regard to new legislation that affects the banking industry.
- ▶ Parliamentary representation and appearances before various Portfolio Committees on the passing of legislation relating to the financial services industry. Examples of legislation dealt with include; FICA, FAIS, Financial Services Ombuds Scheme, Prevention of Illegal Occupation of Land Act, Dedicated Banks Bill and currently National Credit Bill.
- ▶ Property Finance Committee – Assisting the Chair of the Committee responsible for property finance issues.
- ▶ Agricultural Committee – Assisting the Chair of the Committee responsible for agri-finance.
- ▶ Market Conduct Committee – Chairing Committee that deals with issues relating to Interest changes, market practices, compliance with the Code of Banking Practice, self regulation of bank charges and fees etc. as well as the Twin Peaks model.
- ▶ Responsible for media liaison in respect of matters within portfolio.

Nicky is the Chairman of the IBFed Consumer Affairs Work Group and Chair of the Credit Ombud.

Nicky is Company Secretary to The Banking Association South Africa.

He is also a Board member of Ombudsman for Banking Services Board and a Member of Sectional Titles Regulation Board.



Noluntu Bam

Noluntu holds:

A B Proc, Unitra
LLB - Natal (Howard College),
LLM (Income Tax Law) - UNISA,
CFP, (Trade mark)- UOVS and
MBA - Wits Business School (WBS) and is an admitted attorney of the High Court of South Africa.

She joined the office of the FAIS Ombud in 2003 as Assistant Ombud after serving in the capacity of legal advisor for two well-known financial services providers.

From 1999 to 2003, she was part-time lecturer at the School for Legal Practice in Durban- (attached to the University of KwaZulu-Natal)

In 2007 she served as Deputy Ombud till March 2010 when she was appointed Ombud.

Noluntu is co-author of the FAIS Guide; a hand book designed to assist new financial advisors with matters of compliance.

She has a special interest in Employee Share Ownership Schemes and currently chairs one.

Noluntu is a mother of three teenagers, two girls and a boy.





Ravi Tewari

Following a 15 year career with Guardian Group, Ravi was appointed to the position of Group CEO on January 1, 2014. Prior to that, he held the position of Group President, Life, Health and Pensions for six years during which time he was responsible for these business lines across the Group's areas of operations. As a former President of Guardian Life of the Caribbean Limited, Ravi oversaw the upgrade of the administration systems and organizational structure. In 2000, as the Appointed Actuary of all of the Southern Caribbean life insurance companies in the Guardian Group he was heavily involved in all of the major life acquisitions in Jamaica and the Dutch Antilles. Prior to his direct involvement with the Guardian Group he held a senior position at an international actuarial consultancy firm. Ravi brings to his new position a wealth of knowledge and extensive experience in the life, health and pension industries throughout the Caribbean.

Ravi holds directorships on the Guardian Holdings and other Group subsidiaries' Boards, International Reinsurance Managers LLC, Pink Hibiscus and the Advanced Cardiovascular Institute.

He is an Open National Scholar and a Fellow of the Institute of Actuaries, with a Bachelors of Science (First Class) in Actuarial Science from Cass Business School London.



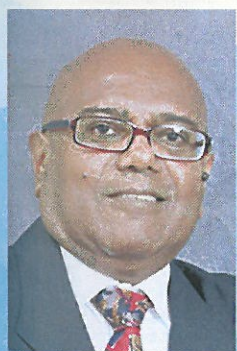
Raj Venga

Raj Venga is the Ombudsman and Chief Executive Officer of the Credit Ombudsman Service Limited (COSL) in Australia. COSL's members are financial services providers operating exclusively in the non-bank sector.

Raj has held this position since October 2006. He is a lawyer having graduated with Honours and Masters degrees in Law from the University of London. He has considerable financial services experience, both as an in-house lawyer and as an Executive Director of a peak industry body.

He has had a broad range of responsibilities, including:

- regulatory liaison and policy development
- ▶ implementation of organisational change
- ▶ building positive relationships with senior levels of government and regulatory bodies
- ▶ raising organisational profile and promoting its objectives to government, regulators and other stakeholders.



Sookdeo Beepath

Sookdeo Beepath joined the insurance industry in Trinidad and Tobago in 1972 as a clerical officer. Thereafter, he began taking courses in several insurance disciplines at the Academy of Insurance.

He continued his insurance education in Mumbai, India and Zurich, Switzerland. Mr. Beepath holds a Certificate in Human Resource Management and a Diploma in Industrial Relations. He is also a Certified Financial Planner. He read for his MBA in Business Management at the Arthur Lok Jack Graduate School of Business.

Mr. Beepath served on the Council of the Trinidad and Tobago Insurance Institute for many years during which time he was elected Director of Education to the Academy of Insurance and held that position for over ten (10) years. He was the Institute's representative on the Board of the Association of Insurance Institutes of the Caribbean where and held the posts of Vice President and President respectively over a period of four years.

Mr. Beepath was recognized for his dedicated service to the Insurance Industry by the Trinidad and Tobago Insurance Institute; the Association of Trinidad and Tobago Insurance Companies and the Association of Insurance Institutes of the Caribbean.

He is the current Chairman of the Claims Committee of the Association of Trinidad and Tobago Insurance Companies.



Sujatha Naik



Sujatha Sekhar Naik was seconded to the Securities Industry Dispute Resolution Center (SIDREC) by the Securities Commission Malaysia (SC) to take on her appointment as Chief Executive Officer in March 2013. SIDREC is a body corporate established under the Capital Markets and Services Act (Dispute Resolution) Regulation 2010 to mediate and adjudicate disputes in any dealing or transaction involving capital market products or services between investors and SIDREC's members. SIDREC's members include stockbroking companies, investment banks, futures broking companies, fund management companies and unit trust management companies.

A former Deputy General Manager and the Head of Investor Affairs and Complaints of the Securities Commission Malaysia (SC), Sujatha was responsible for the development and implementation of SC's investor education strategy and the management of complaints relating to market misconduct. Her work in the SC included advisory and reform work in both the General Counsel's Office and the Corporate Finance and Investments Business Groups.

Sujatha has represented the Commission and SIDREC, as a presenter and panelist at international and domestic forums on investor education and other capital market issues as well as representing the Commission on a number of interagency committees in Malaysia. Sujatha is a member of the Advisory Board of the International Forum of Investor Education (IFIE). Reflecting her personal commitment to education, she is also on the boards of the AWLU Malaysia Foundation and the AMMA Foundation.

Prior to joining the SC in 2001, Sujatha gained experience both in practice and as an in-house legal counsel. She obtained her LLB (Hons), from the University of London and was called to the Bar of England and Wales in 1989 and re-qualified with the Law Society of England and Wales as a Solicitor in 1990. Sujatha was called to the Malaysian Bar in 1998.

Suzanne Roach



Ms. Suzanne Roach is a Chartered Accountant with more than thirty-five years' experience in the financial sector; experience and qualifications which paved the way for her appointment as the Financial Services Ombudsman of Trinidad and Tobago (FSO) effective May 01, 2010. Suzanne joined the Central Bank of Trinidad and Tobago effective September 1, 1982 and has over thirty years' experience in the field of internal and external auditing.

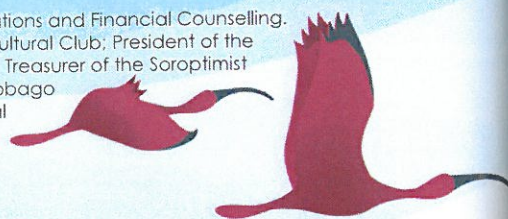
Since her appointment as the FSO, Suzanne has increased the visibility and public awareness of the Office of the Financial Services Ombudsman through presentations, seminars, symposia, radio and television interviews, widespread distribution of the Office's Quarterly newsletter, articles in the daily newspapers and re-branding of the website. In addition, the audience at the Office's main flagship event – the Annual Breakfast Meeting – has increased from 100 persons in 2010 to 350 persons in 2014. Through her ability to raise the profile of the Office, Suzanne was invited to present on the OFSO's model at international and regional meetings held in Vienna- Austria, Sierra Leone-West Africa, Barbados and at INFO 2011 and INFO 2013.

On June 28, 2014, Suzanne was publicly awarded for her substantial contribution to the advancement of the Institute of Banking and Finance on Trinidad and Tobago having served as an examiner in Finance for fourteen years with the Institute.

Suzanne's career at the Central Bank saw her working in the Internal Audit function for a period of fifteen years and serving as Manager – Internal Audit for twelve years; working in the Financial Institutions Supervision Department for a period of seven years where she participated in the suspension and closure of BCCI, Workers Bank (1989) Ltd; and five Non-Bank Financial Institutions; and working in Banking Operations including Foreign Exchange and Domestic Investments Department where she had responsibility for government securities (tax free bonds, treasury bills and public sector arrears bonds) in addition to the accounting for Central Bank and Government income and expenditure.

Also, Suzanne has served in various executive capacities in a number of professional associations. These included: Information Systems Audit and Control Association (ISACA) Trinidad and Tobago Chapter – secretary from 1999 to 2007 and Vice President 2008; M. Sc. Accounting (UWI) Association of Trinidad and Tobago – secretary; and the Institute of Internal Auditors (IIA) Trinidad and Tobago Chapter where she served as President for the period 2007 – 2009, Chairman then Governor of the Board of Governors until 2011. Under her stewardship the Chapter continued to receive the Gold Chapter Award for 2007-2008 and 2008-2009. She is also a member of the Institute of Chartered Accountants of Trinidad and Tobago (ICATT).

Suzanne's interest includes Fund Raising, Public Relations and Financial Counselling. She serves as Trustee of the Central Bank Sports & Cultural Club; President of the Soroptimist International of St. Augustine 2009-2011; Treasurer of the Soroptimist International National Association of Trinidad and Tobago 2006-2012; and Treasurer of Soroptimist International Caribbean Network for the period 2011-2013. She was President of the Inter Club of Trinidad and Tobago from 2010 to 2012.



Biographies of Speakers - (Continued)

Victor Ayeni



Prof Victor Ayeni is Director, Governance and Management Services International, a UK-based training and consultancy firm dedicated to advancing the quality of public sector governance in developing countries and transitional democracies (www.gmsiuk.com). He has over 35 years experience in governance and international development, spanning about 50 countries in Africa, Asia, the Caribbean, North America, and the Pacific.

He has been Director of Governance and Institutional Development of the Commonwealth Secretariat, London, and before that, Deputy Director and Lead Adviser in Governance and Public Management. Before joining the Commonwealth, Prof Ayeni lectured in universities in South Africa, Botswana and Nigeria as well as served briefly in the Ondo State Civil Service of Nigeria. He has been consultant to several governments and a host of international and bi-lateral development agencies.

Prof Ayeni is an accomplished international development and public sector management scholar and practitioner. He is widely published with some 15 books and over 160 papers on various aspects of Governance and Public and Development Management to his credit. He is a well known international authority on the Ombudsman and related Oversight institutions. His pioneering work helped positioned the Commonwealth Secretariat as a leading player in this area. He has been member of the Editorial Advisory Board of The International Ombudsman Journal based in Alberta, Canada, and, until lately, Editor of the African Journal of Public Administration and Management.

Prof Ayeni holds a PhD in Public Administration.

William Prasifka



William Prasifka took up his position as Financial Services Ombudsman in March 2010. William has extensive experience as a public servant and as a lawyer in private practice. Prior to taking up the post of Financial Services Ombudsman, William held the position of Chairperson of the Competition Authority, from 2006 to 2010 and was Commissioner for Aviation Regulation, from 1999 to 2006. Between 1996 and 1999 he was a Member of the Competition Authority. Before entering the public sector, William worked as a lawyer in the private sector, in both Dublin and New York, where his work was predominantly in the areas of competition law, antitrust law, corporate finance, mergers and acquisitions. During his term as Chairperson of the Competition Authority William was also a member of the board of the National Consumer Agency and the National Competitiveness Council. He also spent eight years on the Board of the Irish Fulbright Commission, four years as Deputy Chairperson. He is currently a member of the Executive Committee of the British & Irish Ombudsman Association. Away from his public roles William is President of the Irish Czech and Slovak Society.

Yung-Cheng Chuang



Chuang is the Ombudsman Committee Chair and President of the Financial Ombudsman Institution (FOI) of Taiwan which has been started its service to resolve the dispute between financial consumer and service provider since January 2012. He is also a professor of law at Soochow University (Taipei).

He teaches courses in corporations, securities regulations, banking law and corporate governance. In addition, Chuang currently is a director of the Securities and Futures Investors Protection Center. In Taiwan, this is a unique nonprofit organization engaged directly in the exercise of investors' rights to combat corporate fraud and mismanagement. Additionally, Chuang was appointed by the Financial Supervisory Commission to serve as the Member of the CPA Discipline Committee.

