

BANKING CONDUCT & FAIR TREATMENT OF CUSTOMER REGULATORY FRAMEWORK

(BC&FRF) 2025 ▼

Implementing Fair Banking Practices,
Consumer Protection & Regulatory
Compliance

Workshop Overview

This intensive one-day workshop provides banking professionals with a practical understanding of the **Banking Conduct & Fair Treatment of Customer Regulatory Framework (BC&FRF)**, with particular emphasis on the **Banking Conduct & Financial Reporting Framework (BC&FRF)** requirements. The programme is designed to help financial institutions strengthen customer-centric practices, enhance governance, and comply with SBP's evolving conduct regulations.

Participants will explore the framework's regulatory expectations, governance obligations, customer protection principles, and implementation strategies through expert-led discussions, practical case studies, and interactive exercises. The workshop will also highlight industry best practices for embedding fair conduct throughout the customer lifecycle while building a sustainable compliance culture.



Trainer

SYED IMRAN ALI

Former Additional Director
Banking Policy & Regulations Department
State Bank of Pakistan

Who Should Attend

This programme is ideal for professionals responsible for customer conduct, governance, compliance, product management, and operational excellence within banks and financial institutions, including:

- Compliance Managers
- Regulatory Compliance Officers
- Risk Management Professionals
- Internal Auditors
- Heads of Consumer Banking
- Product Development & Product Management Teams
- Sales & Distribution Managers
- Marketing & Communications Professionals
- Customer Experience Managers
- Complaint Management & Grievance Redressal Teams
- Operations Managers
- Digital Banking & Fintech Teams
- Information Technology & Data Governance Professionals
- Legal & Company Secretariat Teams
- Human Resources & Learning and Development Professionals
- Branch Managers
- Relationship Managers
- Quality Assurance & Service Excellence Teams
- Senior Management responsible for Governance, Conduct Risk, and Consumer Protection



Investment:
Rs. 39,000



Date:
20th August 2026



Venue:
MovenPick Hotel, Karachi



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Workshop Outline

Understanding the Fair Treatment of Consumers Framework

- Evolution of consumer protection regulations in Pakistan
- SBP's vision and objectives for the FTC Framework 2025
- Scope, applicability, and key regulatory definitions
- Roles and responsibilities of banks under the framework
- Supervisory expectations and consequences of non-compliance
- International best practices in consumer conduct regulation

Banking Conduct & Financial Reporting Framework (BC&FRF)

- Core principles of fair treatment
- Governance, accountability, and Board oversight
- Product governance and customer suitability
- Transparency, disclosure, and informed decision-making
- Ethical sales practices and responsible customer communication
- Conduct risk management across banking operations

Managing the Customer Lifecycle

- Customer onboarding and pre-contractual obligations
- Account opening and documentation standards
- Fair product sales and advisory practices
- Complaint handling and Internal Dispute Resolution (IDR)
- Customer servicing, account maintenance, and closure
- Delivering consistent customer experience across all touchpoints

Key Regulatory Compliance Requirements

- Responsible financing and affordability assessments
- Transparent pricing, fees, and charges
- Marketing, promotions, and advertising compliance
- Customer data privacy and confidentiality
- Protection of vulnerable customers
- Digital banking conduct and fair treatment standards

Institutional Implementation & Compliance

- Developing FTC governance frameworks
- Policies, procedures, and internal controls
- Staff awareness, training, and conduct culture
- Compliance monitoring and assurance mechanisms
- Regulatory reporting and documentation
- Continuous improvement through conduct monitoring

Practical Case Studies & Interactive Sessions

- Analysis of regulatory enforcement cases
- Common compliance failures and lessons learned
- Group exercises on implementation challenges
- Industry best practices and practical solutions
- Interactive Q&A with subject matter experts

