CONDUCT RISK CONFERENCE

11-12 MARCH 2026 | INDABA HOTEL

Day 1	
08:00 – 08:50	**Registration & morning refreshments**
08:50 – 09:00	**Chair's opening welcome**
09:00 – 09:45	**Opening panel discussion: Trendy Trends in Conduct Risk: What Every Leader Needs to Know from 2025 to 2026** *Conduct risk is evolving rapidly. From cultural oversight and personal misconduct to AI-driven management and ESG pressures, this session explores the latest trends and practical strategies to anticipate, manage, and mitigate emerging risks* • *Cultural and Behavioural Oversight* • *Global and Local Regulatory trends* • *Technology-Driven Risk Management* • *Open Finance and APIs* • *Integrated GRC and ESG Considerations*
09:50 – 10:30	**CRO Panel discussion: What keeps CROs awake at night?** *In the wake of a challenging year marked by geopolitical shifts, trade disputes, market instability, cyber breaches, and the rapid rise of technology risks, Chief Risk Officers will share their insights on leading with resilience in an era of disruption.*
10:30 – 11:00	**Keynote address**
11:00 – 11:20	***Mid-morning break***
11:25 – 12:05	**CCO Panel Discussion: AI and the Changing Face of Compliance: Restructuring Teams for a Fast-Evolving Digital Era** • *How are compliance functions adapting their structures and skills to keep pace?* • *What new risks and challenges are emerging alongside AI adoption?* • *What does the compliance manager of tomorrow need to have?*

Umbono Conferences and Events

This is a tentative agenda. Subject to change
Final timings and speakers will be confirmed closer to the event

12:10 – 12:50	**Keynote Panel Discussion: AI in Financial Services – Regulation, Codes of Conduct, and Practical Implications for Southern Africa** *As AI adoption accelerates across financial institutions in Southern Africa. Regulators must navigate a complex regulatory landscape while ensuring responsible and innovative use of AI. This panel brings together regulators, compliance leaders, and tech governance experts to explore:* • *Global AI regulatory frameworks (EU AI Act, G7 AI Principles, voluntary codes), and their implications for Southern African financial institutions.* • *Aligning cross-border AI regulations in SADC to strengthen conduct and governance.* • *Balancing innovation, consumer protection, and systemic stability in the region's digital economy.* • *Examining the use cases and finding operational efficiencies*
12:55 – 13:40	***Lunch***
13:45 – 14:25	**Panel Discussion: Strengthening your customer complaints handling process – Evolving in the Age of AI** • *Leveraging AI and digital tools to enhance customer interactions.* • *Ethical considerations shaping both internal behaviour and customer outcomes.* • *Safeguarding vulnerable customers and maintaining trust while innovating.* • *Identifying and mitigating conduct risks from automation.*
14:30 – 15:00	**Case study: Real-World Cases of False Advertising** *False advertising is increasingly under the microscope in Southern Africa, with both regulators and consumers demanding transparency.*
15:00 – 15:15	***Afternoon break***
15:15 – 16:30	**Masterclass: Crypto, Digital Assets & Regulation – Navigating Emerging Risks and Opportunities** *Crypto and digital assets are transforming financial markets, but they also present significant regulatory and conduct risk challenges. This masterclass will explore:* • *Global and African regulatory developments shaping the crypto landscape.* • *Conduct risks around fraud, money laundering, and consumer protection.* • *The rise of Central Bank Digital Currencies (CBDCs) and tokenization of assets.* • *ESG and sustainability concerns in crypto markets.* • *Practical steps for firms to innovate responsibly while staying compliant.* ❖ **Karabo Nemakonde, Chief Compliance Officer, VALR**
16:30 – 16:35	***Chair's closing remarks – Day 1***

Day 2	
08:00 – 08:50	**Registration**
08:50 – 09:00	**Moderator welcoming**
09:00 – 09:45	**Keynote address:**
09:50 – 10:30	**Panel Discussion: Integrity in Action – Conduct, Conflicts & Practical Implementation** *Building a culture of integrity requires practical action across the organisation. This session explores how to manage misconduct, prevent conflicts of interest, and embed ethical practices.* • *Implementing conduct risk through client journey mapping to identify and mitigate risks.* • *Conducting fair and transparent internal investigations while safeguarding whistleblowers.* • *Proactively managing conflicts of interest to maintain trust and compliance.* • *Embedding ethical leadership in risk management and ESG to strengthen accountability and stakeholder confidence*
10:30 – 11:15	**Panel Discussion: Return to Growth: Creating Long-Term Value in Rapidly Evolving Digital Markets.** • *Ensuring investment strategies promote ethical behaviour and positive client outcomes.* • *Embedding conduct risk in AI-driven investment models and decision-making processes.* • *Implementing governance and controls to prevent misconduct and reputational risk.* • *Modernizing operations while maintaining compliance and responsible practices.* • *Balancing commercial objectives with long-term ethical and regulatory obligations.*
11:20 – 11:40	***Mid-morning break***
11:45 – 12:30	**Panel Discussion: Internal Audit's Ever-Evolving Role in Risk Management** • *How internal audit is adapting to rapidly changing risk environments.* • *Embedding conduct risk into internal audit frameworks and assurance plans.* • *Leveraging data analytics, AI, and digital tools for proactive auditing.* • *Strengthening collaboration between internal audit, risk, and compliance functions.*

	• *Balancing independence with strategic influence at board and executive levels.*
12:35 – 13:15	**Panel Discussion: Innovations in order - Claims & Unclaimed Benefits: Safeguarding Trust in a Digital Era** *Digital transformation is reshaping insurance, and as insurers seek long-term value, operational conduct risks are increasing. This session examines how insurers can balance innovation with integrity, protecting transparency, fairness, and trust.* • *Emerging conduct risks from digital claims processing and AI-driven decision-making.* • *Ensuring transparency, fairness, and accountability in claims and payouts.* • *Integrating ESG considerations into claims and unclaimed benefits management.* • *Practical strategies to protect customer trust, regulatory compliance, and company reputation.*
13:15 – 14:00	***Lunch break***
14:05 – 14:50	**Panel discussion: Navigating FinTech Risks – Innovation Meets Compliance** • *Emerging operational, conduct, and cybersecurity risks in FinTech.* • *Regulatory expectations and supervisory trends for FinTech providers.* • *Managing concentration, liquidity, and systemic risks in digital finance.* • *Lessons from recent FinTech developments and case studies to strengthen organisational resilience.*
14:55 – 16:00	**Masterclass: Embedding Conduct Risk – Training Compliance Officers and Board Members** *This interactive masterclass equips compliance officers and board members with the tools and techniques to embed conduct risk controls effectively, even in challenging environments. Participants will learn to influence stakeholders, strengthen organisational culture, and ensure accountability across all levels.* • *Practical strategies for compliance officers to implement conduct controls with difficult or resistant stakeholders.* • *Board-level training on understanding, overseeing, and promoting conduct risk frameworks.* • *Embedding a culture of accountability and ethical decision-making across the organisation.* • *Case studies and role play to develop practical skills for real-world application* ❖ **Nkateko Nkhwashu, Regulatory Advisor, Financial Sector Conduct Authority (FSCA)**
16:05 – 16:10	**Chair closing remarks – close of conference and refreshment**