

Bringing expert global and local knowledge to your environment

OUR SERVICES TO THE FINANCIAL SERVICES SECTOR

EXPERTISE IN FINANCIAL SERVICES

Our professionals work closely with nearly 2,000 financial institutions of all sizes and complexity globally. Whether you have a single location or interests that cross state or international borders, you deserve the attention of professionals who understand your industry and the challenging environment in which you operate every day. At RSM, we get it, because we specialise in serving financial institutions like yours.







Our firm's size and volume of work enable us to provide you with industry specialists rather than generalists. You won't have to train our professionals on your business model. RSM clients value the depth and breadth of our professionals' experience —experience gained as financial institution executives, banking regulators, internal auditors, information technology specialists and accounting professionals.

Over the years, we've developed a solid reputation as trusted advisers and thought leaders by consistently delivering proven professionals who understand your operating environment and offer timely and constructive solutions to your most pressing business needs. Did we mention our clients also give us high marks in responsiveness and client service?

RSM's experts respond quickly to your present, and future, needs and challenges by being experienced, professional, adaptive and forward thinking. We'll take the time to understand your unique operations, strategic directions and objectives and take a longer-term view in developing key relationships to objectively assess your strategic opportunities.

Through our knowledge, experience and trusted relationships developed with our clients, we are able to support growth, improve quality and help businesses achieve their strategic goals.

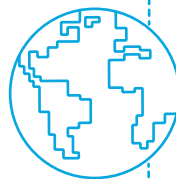
KEY CAPABILITIES

-  Culture and wellbeing
-  Internal audit
-  Regulatory compliance and AML/CTF
-  Governance, risk and compliance
-  Fraud control
-  Information and technology security and privacy

ABOUT RSM

The RSM global network is represented in 116 countries, enabling us to access best practice insights and local expertise in the financial services industry to assist your business, no matter where in the world you are operating.

It is our strong, collaborative approach that differentiates us. We will strive to truly understand you, your strategies and your aspirations and endeavour to be considered the adviser of choice to your business. By sharing the ideas and insights of our most senior professionals, we bring our expert local and global knowledge and resources to your environment, so you feel understood and empowered to move forward with confidence. This is the power of being understood. This is the RSM experience.



- 6th largest global audit, tax and consulting network
- Firms in 116 countries and are in each of the top 40 major worldwide business centres
- Over 41,000 staff in 750 offices
- Clients from growth-focused entrepreneurial businesses through to leading multi-national, cross border organisations

OUR SERVICES



Internal Audit

We have flexible internal audit outsourcing and co-sourcing solutions to meet your strategic needs.

Increasing demands from regulatory agencies combined with ongoing changes in the risk profiles of financial institutions has increased both the visibility and demands placed on the internal audit function. These and other factors have caused small and large financial institutions to re-evaluate their internal audit priorities and seek economical methods to carry out their risk-based audit objectives while at the same time controlling costs and improving efficiencies.

To align their organisations' goals for success, maintain compliance and control costs, many financial institutions have sought advice from RSM to design custom internal audit solutions to complement their internal resources in a flexible manner. Our internal auditing solutions are designed specifically for financial institutions to create a flexible, experienced extension of your workforce.



Culture and Wellbeing

Culture encourages behaviours that support an organisation in the achievement of its objectives. Culture can be defined as a combination of the values, attitudes and behaviours involved in the delivery of business operations, and the engagement with stakeholders. Our methodology to assisting in identifying and assessing culture within an organisation involves detailed scoping to ensure we met your requirements and is structured around three core areas: Intention, Expression and Success.



Regulatory Compliance & AML/CTF

Regulators such as Australian Securities and Investments Commission (ASIC) and Australian Prudential Regulation Authority (APRA) now expect a centralised compliance management system that includes, among other things, monitoring and independent testing.

RSM consultants don't just identify compliance violations and leave you high and dry. We partner with you and stay involved, helping you achieve long-term compliance with regulations. We understand that your compliance costs are growing, so we constantly strive to streamline processes to complete your testing in less time, while continuing to deliver the personal attention and quality service you expect.

RSM are part of an Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Working Group, which is regularly attended by the senior members of our team to provide input and keep abreast of changes and developments.



Governance, Risk and Compliance (GRC)

Viewing GRC practices holistically can help streamline your compliance and risk management processes. Done right, an integrated GRC program incorporates a technology infrastructure, which also focuses attention on governance issues such as improved transparency and accountability.

Our GRC and Enterprise Risk Management (ERM) teams assist you in adopting an enterprise-wide approach to analysing and prioritising risks and aligning them with your strategic goals.



Information and Technology Security and Privacy

Many technology-related matters can impact your business, from cyber security and protection of valuable information to technology utilisation

and compliance. We can evaluate the risks of intrusion into an organisation's systems and mitigate these hazards. From a compliance stand-point, we can assist with International Standard on Assurance Engagements 3402 audits to help minimise the impact on your business. With our depth of experience identifying and protecting systems, data and confidential information, we'll help manage your enterprise-wide risk.



Fraud Control

To maintain continued governance, risk, compliance and an effective internal control environment, all financial services companies seek to keep their fraud and corruption control frameworks relevant, current and effective to minimise reputation harm & reduce loss.

Our specialist Fraud and Forensic professionals can assist with:

- Forensic investigations and forensic accounting
- Fraud, bribery and corruption (and improper conduct) control
- Forensic related training
- Forensic IT
- Compliance risk reviews

OUR CLIENTS

RSM is committed to helping companies like yours improve at every turn. Whatever the challenge, we strive to understand your business and deliver objective advice and high quality, customised services that help you make more confident business decisions.

Finance executives face a challenging climate, with very little room for error to balance increased compliance demands and the need to sustain growth. With over 95 years of experience serving financial institutions across the country and globally, we develop solutions to assist financial institutions in today's challenging economic environment. Our specialists provide risk management and consulting services to banks, superannuation organisations, insurance companies and finance and leasing companies.

Our global clients include several large and well known institutions, including MetLife, Lloyds of London, Merrill Lynch, American Express and State Bank of India.