

# 2020 BUDGET SEMINARS

The 2020 Malaysian Budget Proposals will be announced and tabled in Parliament on Friday, 11 October 2019 by the Minister of Finance, YB Tuan Lim Guan Eng. The theme for this year's Budget Proposals is in line with the Government's focus on strengthening the country's economy. Join us at this year's CTIM Budget Seminars which will provide participants with a practical understanding of the key tax changes presented in the 2020 Budget Proposals.

## BENEFITS TO PARTICIPANTS:

- Obtain information and clarification from the Ministry of Finance (MOF) and Inland Revenue Board of Malaysia (IRBM) on the latest changes and impact to taxpayers with regard to the 2020 Budget Proposals.
- Get to know the key issues arising from the major Budget changes in 2020 and their impact on your business.
- Gain knowledge on IRBM's significant current practices and processes.
- Receive 10 CPD points recognised by MOF as one of the mandatory Budget Seminars for the purposes of Section 153, Income Tax Act 1967.
- Receive a complimentary copy of the 2020 Budget Commentary & Tax Information booklet. (\*subject to availability)

## PROGRAMME

8:00 am	Registration & Welcome Coffee/Tea
9:00 am	SESSION 1: Summary of 2020 Budget Proposals
10:15 am	Q & A Session
10:30 am	Morning Refreshments
11:00 am	SESSION 2: Forum Discussion on 2020 Budget Proposals – Its Changes & Impact to Taxpayers
12:15 pm	Q & A Session
12:45 pm	Networking Lunch
2:00 pm	SESSION 3: Tax Updates & Latest Developments
4:00 pm	Q & A Session
4:30 pm	End of Seminar & Refreshments

## i) KLANG VALLEY

Date / Event Code	Venue	Session 1: 9:00 am – 10:15 am Summary of 2020 Budget Proposals	Session 2: 11:00 am – 12:15 pm Forum Discussion on 2020 Budget Proposals – Its Changes & Impact to Taxpayers	Session 3: 2:00 pm – 4:00 pm Tax Updates & Latest Developments
20 Nov 2019 (Wednesday) BS/002	Renaissance Hotel, Kuala Lumpur	Chairman : Ms Farah Rosley Speaker : Mr Ahmad Khairuddin Abdullah (IRBM)	Chairman : Ms Farah Rosley Panelists : Mr Ahmad Khairuddin Abdullah (IRBM) Ms Phan Wai Kuan	Chairman : Mr K Sandra Segaran Speakers : Mr Soh Lian Seng Mr S Saravana Kumar
27 Nov 2019 (Wednesday) BS/009	The Saujana Hotel Subang	Chairman : Ms Stefanie Low Speaker : Mr Abu Tariq Jamaluddin (IRBM)	Chairman : Ms Stefanie Low Panelists : Mr Abu Tariq Jamaluddin (IRBM) Mr David Lai	Chairman : Dr Zulfahmy Speakers : Mr Chow Chee Yen Mr Sudharsanan Thillainathan
5 Dec 2019 (Thursday) BS/010	Seri Pacific Hotel, Kuala Lumpur	Chairman : Mr Alan Chung Speaker : Mr Ahmad Khairuddin Abdullah (IRBM)	Chairman : Mr Alan Chung Panelists : Mr Ahmad Khairuddin Abdullah (IRBM) Mr Thenesh Kannaa	Chairman : Mr Mohd Noor Abu Bakar Speakers : Mr Zen Chow Mr Vijey M Krishnan

## ii) OUTSTATION

Date / Event Code	Venue	Session 1: 9:00 am – 10:15 am Summary of 2020 Budget Proposals	Session 2: 11:00 am – 12:15 pm Forum Discussion on 2020 Budget Proposals – Its Changes & Impact to Taxpayers	Session 3: 2:00 pm – 4:00 pm Tax Updates & Latest Developments
20 Nov 2019 (Wednesday) BS/003	Ramada Plaza, Melaka	Chairman : Mr Choo Ah Kow Speaker : Ms Rosnita Ahmad (IRBM)	Chairman : Mr Choo Ah Kow Panelists : Ms Rosnita Ahmad (IRBM) Ms Stefanie Low	Chairman : To be advised Speakers : Mr Chong Mun Yew Ms Irene Yong
21 Nov 2019 (Thursday) BS/004	Jen Hotel, Penang	Chairman : Ms Kellee Khoo Speaker : Ms Salamattunnajan Besah (IRBM)	Chairman : Ms Kellee Khoo Panelists : Ms Salamattunnajan Besah (IRBM) Ms Leow Mui Lee	Chairman : Mr Fan Kah Seong Speakers : Ms Gwendolyn Lau Mr S Saravana Kumar
21 Nov 2019 (Thursday) BS/005	Mutiara Hotel, Johor Bahru	Chairman : Mr Jesu Dason Speaker : Ms Norhaslinda Bukhari (IRBM)	Chairman : Mr Jesu Dason Panelists : Ms Norhaslinda Bukhari (IRBM) Thean Szu Ping	Chairman : To be advised Speakers : Mr David Lai Mr Vijey M Krishnan
25 Nov 2019 (Monday) BS/006	Weil Hotel, Ipoh	Chairman : Mr Lam Weng Keat Speaker : Ms Hazlina Hussain (IRBM)	Chairman : Mr Lam Weng Keat Panelists : Ms Hazlina Hussain (IRBM) Mr Thenesh Kannaa	Chairman : Mr Chak Kong Keong Speakers : Ms Emily Wong Ms Ivy Ling
25 Nov 2019 (Monday) BS/007	The Waterfront Hotel, Kuching	Chairman : Mr Kenny Chong Speaker : Ms Norhaslinda Bukhari (IRBM)	Chairman : Mr Kenny Chong Panelists : Ms Norhaslinda Bukhari (IRBM) Mr Soh Lian Seng	Chairman : To be advised Speakers : Ms Regina Lau Mr Alan Chung
26 Nov 2019 (Tuesday) BS/008	Le Meridien Hotel, Kota Kinabalu	Chairman : Ms Viviana Lim Speaker : Mr Ahmad Khairuddin Abdullah (IRBM)	Chairman : Ms Viviana Lim Panelists : Mr Ahmad Khairuddin Abdullah (IRBM)	Chairman : Mr Philip Yong Speakers : Mr Chow Chee Yen Mr Jason Tan

Please present your identification card upon registration and collection of certificate of attendance for verification purposes. Registration and collection of the certificate of attendance on your behalf is not allowed.

# Profiles



## Alan Chung

*Council Member  
Chartered Tax Institute of Malaysia*

ALAN CHUNG is currently the Senior Executive Director of Grant Thornton Malaysia. He has more than 20 years of experience in tax compliance, tax advisory and goods and services tax (GST) and played a role in the implementation of the self-assessment system in Malaysia as a seconded to the Inland Revenue Board of Malaysia.



## Chak Kong Keong

*Managing Partner  
Messrs Chak Associates*

CHAK KONG KEONG holds Bachelor of Commerce from University in Australia. He is in private practice, as auditor and as tax consultant since 1990 and is currently partner of Messrs Hashim Mohamed & Co, and managing partner of Messrs Chak Associates, specialising in personal and corporate tax matters. He obtained the Certificate of Financial Planning in year 2003 and also holds a General Insurance Agent licence for more than 20 years. Currently, he is Perak Branch Committee Member of Chartered Tax Institute of Malaysia (CTIM). He is also a member of MIA, and CPA Australia. He is a licensed GST agent approved by the MOF.



## Chow Chee Yen

*Deputy President  
Chartered Tax Institute of Malaysia*

CHOW CHEE YEN is currently the Tax Advisor of Grant Thornton Malaysia. He has more than 28 years of tax experience and was involved in tax engagements concerning cross border transactions, tax due diligence review, restructuring schemes, corporate tax planning, group tax review, inbound investments and goods and services tax (GST).



## Chong Mun Yew

*Executive Director  
Crowe Malaysia*

CHONG MUN YEW has over 20 years of tax experience. He specialises in taxation covering areas such as domestic taxes, corporate restructuring, initial public offerings, mergers and acquisitions, employee share option scheme, expatriate tax, international tax, and Sales and Service Tax.



## Choo Ah Kow

*Melaka Branch Chairman  
Chartered Tax Institute of Malaysia*

CHOO AH KOW has over 25 years of tax experience across multiple jurisdiction. He served in Inland Revenue Board of Malaysia, having extensive experience in negotiating and settling tax audit and investigation cases.



## Datuk Goh Chee San

*Partner  
Ernst & Young Tax Consultants Sdn Bhd*

DATUK GOH CHEE SAN is currently the Partner in charge of Ernst & Young Tax Consultants Sdn Bhd Sabah offices. He has more than 30 years of professional experience in providing tax compliance and advisory services to clients from a wide spectrum of industries.



## David Lai

*Council Member  
Chartered Tax Institute of Malaysia*

DAVID LAI is an Executive Director at BDO Tax Services Sdn Bhd and is the Head of BDO's Tax Advisory function. He has over 25 years of work experience in professional practice and was CFO of a multi-national commercial group.



## Dr Zulfahmy Ibrahim

*Council Member  
Chartered Tax Institute of Malaysia*

DR ZULFAHMY is the Managing Partner of an audit firm, Zulfahmy & Co. His professional experience includes engagement in a variety of industries including manufacturing, cooperative, insurance, marketing, construction and government agencies. He had been engaged in other business advisory assignments including due diligence, investigation for fraud and other financial consulting work. He is a member of the CTIM, MIA, MIM and ACFE.



## Emily Wong Shiao Li

*Director, Tax Dispute Resolution  
KPMG Malaysia*

EMILY WONG has over 10 years of experience in providing tax compliance and tax dispute resolution to clients. Prior to that, she had over 3 years of audit experience with another accounting firm. She has involved in corporate tax compliance assignments, tax advisory and tax due diligence review in wide range of industry sectors. She has also involved in tax audit and investigation, capital allowance and the Goods and Services Tax ("GST") during the GST implementation.



## Fan Kah Seong

*Director, Taxation Division  
PKF Tax Services Sdn Bhd*

FAN KAH SEONG has over 28 years of tax experience covering GST or VAT as well as Tax Compliance and Advisory services. He has close to three decades of tax experience in a wide range of industries including plantation, trading, construction, property development, IT services, logistic, food & beverage and manufacturing. He has also undertaken numerous tax due diligence, M&A, IPO exercise, International Tax (outbound and inbound investments) and other corporate tax restructuring assignments locally and overseas.



## Farah Rosley

*President  
Chartered Tax Institute of Malaysia*

FARAH ROSLEY is a Partner of Ernst & Young Tax Consultants Sdn Bhd and has more than 20 years of experience handling tax consulting and advisory including tax structuring, tax reviews, incentives, tax audits and investigations and transfer pricing assignments, covering a range of industry sectors. Farah has worked closely with government authorities and agencies on various taxation matters for local and multinational corporations. She also has had engagements at government consultation meetings and been invited to attend task force on tax policy matters. Farah is currently the President and Fellow member of CTIM.



## Gwendolyn Lau

*Executive Director  
Grant Thornton Tax Consultants Sdn Bhd*

GWENDOLYN LAU is the Executive Director of Grant Thornton Tax Consultants Sdn Bhd and has over 18 years of experience in tax compliance and advisory work for a diversified clientele base. She specializes in stamp duty exemption application, tax incentives application, tax audits and real property gains tax matters.



## Irene Yong

*Partner  
Shearn Delamore & Co*

IRENE practices in all aspects of tax and revenue law advisory, structuring, planning, audits, investigations, dispute resolution and litigation, SST, GST, transfer pricing, income tax, real property gains tax, indirect taxes, stamp duty, taxation of oil and gas companies, tax incentives, trusts and asset protection and planning. Irene has appeared as Counsel for taxpayers before the GST Appeal Tribunal, the Special Commissioners of Income Tax and the Superior Courts of Malaysia.



## Ivy Ling Yieng Ping

*Associate  
Lee Hishammuddin Allen & Gledhill*

IVY LING is an associate with the Tax, SST & Customs Practice of Lee Hishammuddin Allen & Gledhill. She was called to the English Bar and is a member of The Honourable Society of Lincoln's Inn. Prior to joining Lee Hishammuddin Allen & Gledhill, she worked for the indirect tax team in one of the Big Four firms, where she focused on the GST implementation projects. She focuses her area of practice on indirect tax especially SST and GST where she acts on matters affecting the financial institutions, property developers and multinationals. She is presently involved in a number of GST appeals before the High Court together with Mr S. Saravana Kumar. She also advises businesses in respect of their SST issues.



## Jason Tan

*Senior Associate  
Lee Hishammuddin Allen & Gledhill*

JASON TAN advises client on non-tariff trade barriers and export controls. Where Customs law is concerned, he routinely advises importers on Customs compliance, penalties and prior disclosures as well as litigating in Customs disputes. He has represented local manufacturers, importers and foreign exporters in various landmark trade remedy actions as well as litigation in Malaysia



## Jesu Dason

*Southern Branch Chairman  
Chartered Tax Institute of Malaysia*

JESU DASON is currently the Tax Partner of DASON & DASON, Chartered Accountants, a firm specialising in Income Tax advisory. Jesu has over 20 years cumulative experience in the field of taxation, audit and education.



## K Sandra Segaran

*General Manager  
Petronas*

K SANDRA SEGARAN is currently a General Manager (Group Tax) in Petronas. Prior to joining Petronas, he was an Executive Director in Big-4 accounting firm where he served 8 years. Segaran's over 30 years of tax experience covers a wide range of industries and legislation relating to all matters of Malaysia Taxation.

**Kellee Khoo**

*Northern Branch Chairman  
Chartered Tax Institute of Malaysia*

KELLEE KHOO has over 19 years of tax experience specializing in corporate tax, consultancy and appeals. She started her career with Arthur Andersen HRM (Tax Svcs) Sdn Bhd in 2000; moved on to Ernst & Young Tax Consultants Sdn Bhd and joined PricewaterhouseCoopers Taxation Services Sdn Bhd in 2003. She was with PwC until 2012 when she left to start up her own firm, T & K Tax Savvy Sdn Bhd.

**Kenny Chong**

*Sarawak Branch Chairman  
Chartered Tax Institute of Malaysia*

KENNY CHONG is the partner of Crowe Malaysia at Kuching Office and Director of Crowe Tax (Sarawak) Sdn Bhd. Kenny has more than 32 years of practical working experience in professional service rendered to clients of various sizes involving in a wide variety of business and industries.

**Lam Weng Keat**

*Perak Branch Chairman  
Chartered Tax Institute of Malaysia*

LAM WENG KEAT is currently the Tax Director of Deloitte Tax Services Sdn Bhd Ipoh Branch and has more than 25 years of experience dealing with personal tax compliance, corporate tax services, dispute resolution cases involving tax audits and investigation, indirect taxes, corporate tax planning and advisory.

**Leow Mui Lee**

*Council Member  
Chartered Tax Institute of Malaysia*

LEOW MUI LEE is the Managing Director of Axcelasia Taxand Sdn Bhd. She has many years of tax experience with leading international accounting firms in Malaysia. She leads Taxand's transfer pricing service line and has serviced a broad spectrum of clients including large multinational corporations and public listed companies.

**Mohd Noor Abu Bakar**

*Council Member  
Chartered Tax Institute of Malaysia*

MOHD NOOR ABU BAKAR is a fellow member of the CTIM and an approved tax agent. He is the Managing Partner of Messrs. IMRAN Chartered Accountants. He is a Council Member of CTIM and the Chairman of Compliance and Operation Working Group of CTIM. He is as Chartered Accountant with the MIA and also a member of CPA Australia.

**Phan Wai Kuan**

*Council Member  
Chartered Tax Institute of Malaysia*

PHAN WAI KUAN has over 30 years of experience in tax having worked in New Zealand, Australia and Malaysia. She is currently a Partner of PricewaterhouseCoopers Taxation Services. On the professional body level, Wai Kuan is actively involved in various activities in developing and growing the profession. She is a Council Member of CTIM and Chairman of CTIM's Direct Tax Technical Committee I, the Joint Public Rulings Working Group; and the Joint Tax Working Group on Malaysian Financial Reporting Standards (MFRS).

**Philip Yong**

*Partner  
K. Y. Yong & Co*

PHILIP YONG is a licensed auditor and tax agent operating under his own firm since it was set up in 2004. He currently serves as a committee member of CTIM Sabah. In the past years he has been giving budget talks in mandarin for KK trade associations. He holds memberships in Malaysian Institute of Accountants, CPA Australia, CTIM and ASEAN Chartered Professional Accountants.

**Regina Lau**

*Executive Director  
KPMG Tax Services Sdn Bhd*

REGINA LAU has over 20 years of tax experience with KPMG. She currently oversees KPMG's tax practice in Sarawak, Malaysia and leads her team in providing tax services to public listed and private entities over a diversified range of industries.

**S. Saravana Kumar**

*Partner  
Lee Hishammuddin Allen & Gledhill*

S.SARAVANA KUMAR is a Tax Partner with the law firm, Lee Hishammuddin Allen & Gledhill. Saravana has appeared in benchmark litigations with a sizeable volume of wins in tax disputes. He is presently representing almost all the taxpayers involved in major tax litigations with the Inland Revenue Board. He was named as one of the top 40 lawyers in Asia under 40 years by Asia Legal Business in 2018.

**Soh Lian Seng**

*Council Member  
Chartered Tax Institute of Malaysia*

SOH LIAN SENG is an Executive Director of KPMG Tax Services Sdn Bhd and leads the Tax Dispute Resolution Unit, specialising in Tax Dispute and Controversy. His 25 years of experience has provided him with wealth of knowledge and experience in handling a vast variety of corporate tax assignments, specialising in advising local and multinational corporations on tax audits and tax investigations including representing Malaysian taxpayers during tax audits, investigations and dispute resolution hearing before the Inland Revenue Board of Malaysia.

**Stefanie Low**

*Council Member  
Chartered Tax Institute of Malaysia*

STEFANIE LOW is an Executive Director of Deloitte Tax Services Sdn Bhd and co-leads the Tax Audit and Investigation practice. Stefanie was formerly an advocate and solicitor and has more than 18 years of experience in tax and legal practice. Stefanie focuses on corporate tax compliance, tax advisory, tax audit, tax investigation and dispute resolution.

**Sudharsanan Thillainathan**

*Senior Partner  
Steven Thiru & Sudhar Partnership*

SUDHARSANAN was called to the Malaysian Bar in 1997. He has acted and acts as counsel and arbitrator in a broad range of fields. Sudhar is listed as a market leading/leading lawyer in the fields of dispute resolution, competition and anti-trust law and tax and is recognised as an expert in commercial arbitration by Expert Guides. Sudhar is the current President of the Malaysian Institute of Arbitrators, the national body for arbitration in Malaysia.

**Thenesh Kannaa**

*Council Member  
Chartered Tax Institute of Malaysia*

THENESH KANNA is a partner at TraTax, a firm of independent tax advisors rated as Top 10 in Malaysia for Indirect Tax as well as Transactional Tax. Thenesh advises on both international tax and indirect tax matters to clients from diverse industries. Thenesh is Council Member of CTIM, and is a member of Institute's various technical committees. He has also authored various books and articles on taxation.

**Thean Szu Ping**

*Director  
Deloitte Malaysia*

THEAN SZU PING is a Director with Deloitte Malaysia. She has more than 18 years of tax experience and has been providing local and international clients tax planning ideas and advice concerning tax compliance. She has considerable experience in both corporate and expatriate tax services. She is an Associate member of CTIM, a Chartered Accountant and a Fellow member of the Association of Chartered Certified Accountants ACCA, UK.

**Vijey M Krishnan**

*Partner  
Raja, Darryl & Loh*

VIJAY M KRISHNAN has over 20 years of experience in tax matters. He joined Raja, Darryl & Loh in 1999 and heads the revenue law practice group. Vijey regularly appears before the Special Commissioners of Income Tax, the High Court, the Court of Appeal and the Federal Court on points of tax law.

**Viviana Lim**

*Sabah Branch Chairman  
Chartered Tax Institute of Malaysia*

VIVIANA LIM is an audit partner of Law & Co and tax director of Moores Rowland Taxation Services (Sabah) Sdn Bhd. She has more than 25 years' experience in the fields of audit, accountancy, income tax and consultancy services.

**Zen Chow**

*Council Member  
Chartered Tax Institute of Malaysia*

ZEN CHOW is a Head of Tax in YYC Group. He specialises in both direct and indirect Malaysian taxation. He has been involved in the tax compliance and tax advisory works for various industries and was a part-time lecturer for Malaysia Taxation in Universiti Tun Abdul Razak (UniRazak).

## 2020 BUDGET SEMINAR


### \*Registration Fees


- |  |          |
|--|----------|
| <input type="checkbox"/> CTIM/ACCA Member    | RM371.00 |
| <input type="checkbox"/> Member's Firm Staff | RM530.00 |
| <input type="checkbox"/> Non-Member          | RM636.00 |

\*The above registration fees are inclusive of 6% Service Tax effective from 1 March 2019.

- \* Seats are limited and based on first-come, first-served basis
- \* Registration of participants will be confirmed upon registration, receipt of full payment or an acceptable employers guarantee and settlement of previous outstanding dues.
- \* All outstanding payment must be received on or prior to the date of the event for participants to be allowed to attend. The Institute reserves the right to cancel the registration if no payment is received prior to or on the date of the event.
- \* Walk-in participant registration and attendance is subject to availability of seats and full payment.
- \* Certificate of attendance will only be released upon participant signing the attendance register before 10.30am, full attendance and after completion of the event.

### Enquiries

 Tel: 03-2162 8989  
Fax: 03-2162 8990  
03-2161 3207  
Email: cpd@ctim.org.my

 B-13-1, Block B, Level 13, Unit 1,  
Megan Avenue II,  
No 12, Jalan Yap Kwan Seng,  
50450 Kuala Lumpur

### Contact Person:

Ms Zaimah (ext 119 / zaimah@ctim.org.my)  
Ms Yus (ext 121 / yusfariza@ctim.org.my)  
Ms Jaslina (ext 131 / jaslina@ctim.org.my)

### General enquiries:

Ms Ally (ext 123 / ally@ctim.org.my)

### Participant's Contact Details

Full Name : \_\_\_\_\_

Company : \_\_\_\_\_

I/C Number : \_\_\_\_\_

Designation : \_\_\_\_\_

Membership No : ☐ CTIM \_\_\_\_\_

Tel : \_\_\_\_\_

☐ ACCA \_\_\_\_\_

Fax : \_\_\_\_\_

☐ Member's Firm Staff \_\_\_\_\_

Email : \_\_\_\_\_

Company Address : \_\_\_\_\_

Mobile : \_\_\_\_\_

☐ Vegetarian

Please tick the relevant boxes

- | Date                                 | Venue                           |
|--------------------------------------|---------------------------------|
| <input type="checkbox"/> 20 Nov 2019 | Renaissance Hotel, Kuala Lumpur |
| <input type="checkbox"/> 20 Nov 2019 | Ramada Plaza, Melaka            |
| <input type="checkbox"/> 21 Nov 2019 | Jen Hotel, Penang               |
| <input type="checkbox"/> 21 Nov 2019 | Mutiara Hotel, Johor Bahru      |
| <input type="checkbox"/> 25 Nov 2019 | Weil Hotel, Ipoh                |

- | Date                                 | Venue                            |
|--------------------------------------|----------------------------------|
| <input type="checkbox"/> 25 Nov 2019 | The Waterfront Hotel, Kuching    |
| <input type="checkbox"/> 26 Nov 2019 | Le Meridien Hotel, Kota Kinabalu |
| <input type="checkbox"/> 27 Nov 2019 | The Saujana Hotel Subang         |
| <input type="checkbox"/> 5 Dec 2019  | Seri Pacific Hotel, Kuala Lumpur |

### Payment Method

- ☐ Online Payment via JomPAY



**Billor Code:** 21790  
**Ref-1:** Event Code  
**Ref-2:** Mobile Number

JomPAY online at Internet and Mobile Banking with your Current, Savings or Credit Card account

- ☐ Cash for Amount of RM \_\_\_\_\_

- ☐ Cheque No. \_\_\_\_\_

For Amount of RM \_\_\_\_\_

\*All cheque should be made payable to "CTIM-CPE"

- ☐ MASTER / VISA Credit Card

For amount of RM \_\_\_\_\_

Card No

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Expiry Date

Authorised Signature

\_\_\_\_\_  
(month/year)

Cardholder's Name ( as per credit card )

### Replacements

Please note registrations for the event are not interchangeable but replacements are acceptable. Please notify us at least three days prior to the event if you intend to send a replacement. CPD points will be allocated to the designated attendee. If the replacement is not a Member but a Member's Firm Staff or Non-Member, the appropriate fees will apply.

### Cancellations

The Chartered Tax Institute of Malaysia must receive cancellations in writing five working days prior to the event. Refund amount is subject to deduction of administration and finance charges. No refund will be given for cancellations received within less than five working days of the event.

### Confirmation of Registration

The confirmation letter will be emailed 5 days before the commencement of the event upon receipt of full payment. In the event you do not receive the confirmation letter 5 days before the event, please contact us immediately.

### Disclaimer

The Organiser reserves the right to change the speaker, date, venue or to cancel the event if the number of participants is less than 20. A minimum of 3 days notice will be given.

### Recording

Video / Sound recording is strictly prohibited.