

GENERAL INFORMATION

VENUE

The conference will take place at the Royal Garden Hotel, 2-24 Kensington High Street, London W8 4PT
Tel: +44 (0)171 937 8000 & Fax: +44 (0)171 361 1909.

REGISTRATION AND SESSION TIMINGS

The conference will take place in the Palace room. Delegates are invited to register and collect their documents from 0815 to 0915 on Wednesday, 3 November. The sessions will commence at 0915 and conclude at approximately 1700-1730. The timed programme will be sent to all delegates approximately 4 weeks prior to the event.

ACCOMMODATION

A limited amount of accommodation is available at the Royal Garden Hotel for the nights of 2, 3 & 4 November at the preferential rates listed below. Delegates requiring accommodation should contact the hotel on +44 (0) 171 361 1811 and quote "LAFFE".

Single Room:	£155.00
Double Room:	£155.00
Breakfast:	Continental £14.50
	Full English £17.50

The above room rates are per night and are exclusive of UK VAT @ 17.5%

These rates are applicable until 4 October. Reservations received after this date will be subject to availability and preferential rates cannot be guaranteed. All hotel accounts are the responsibility of the individual and must be settled directly with the hotel prior to departure.

REGISTRATION FEES AND CANCELLATION POLICY

What is included in the fee?

The registration fee includes all refreshments, lunches, a cocktail reception, conference documents and copies of speakers' papers. The fee does not include travel costs or accommodation.

Can I cancel my registration?

Cancellations received on or before 13 October will be subject to a 20% cancellation charge, unless a substitute delegate is offered. Delegates cancelling after this date will be required to pay the full fee and no refund will be made. **Cancellations must be made in writing and will not be accepted over the phone.** Substitutions may be made in writing at any time.

Are there any group discounts?

There are special rates for group bookings. Please contact Rosslyn Teskey at Lafferty Conferences on rosslyn.teskey@lafferty.com for further information.

SPEAKERS' PAPERS

Lafferty Conferences will make every effort to provide delegates with copies of speakers' presentations at the close of the conference. Any remaining presentations will be forwarded to participants as soon as possible after the event.

LAFFERTY GROUP

The Lafferty Group is an independent, international group of businesses dedicated to developing worldwide knowledge and understanding in the financial services industries. Founded in 1981, The Lafferty Group now has in excess of 20,000 customers in over 100 countries around the world. We deliver information via a range of media, including newsletters, management reports, conferences, executive workshops, business research, electronic newswires and on-line databases and increasingly via the World Wide Web.

BUSINESS OPPORTUNITIES

Lafferty Conferences offer a wide range of business and sponsorship opportunities for leading suppliers wishing to bring their products and services to the attention of our international audiences. For further details, please contact Lisa Daghish on tel: +44 (0) 207 563 5700 / fax +44 (0) 207 563 5704 or email on ldaghish@lafferty.co.uk

REGISTRATION FORM

2nd LAFFERTY INTERNET FINANCIAL SERVICES FORUM 18th LAFFERTY INTERNATIONAL RETAIL BANKING CONFERENCE

3 & 4 November 1999 - Royal Garden Hotel, London

FOUR EASY WAYS TO REGISTER

WWW www.lafferty.com/conferences/
EMAIL rosslyn.teskey@lafferty.com
FAX +353 1 671 3594/8240
POST Rosslyn Teskey, Registrations Officer
Lafferty Communications Ltd
IDA Tower, Pearse Street
Dublin 2, Ireland

HW

DELEGATE DETAILS *Please print or attach business card*

Dr/Mr/Ms/Other First Name
Family Name
Job Title
Company/Organisation
Address
City
Post Code
Country
Tel
Fax
Email
Type of Business
Signature Date

REGISTRATION FEE

The registration fee of Stg£980.00/Euro1150/US\$1200 +UK VAT at 17.5% is payable in advance of the conference.

METHODS OF PAYMENT

- I enclose my cheque made payable to Lafferty Communications Ltd
- Please debit my
 American Express Eurocard MasterCard
 Diners Club JCB Visa
- Card No
- Expiry Date
- Amount (+VAT at 17.5%)
Cardholder's SignatureDate
Name & address of cardholder (if different from delegate)
- I have made a bank transfer to Lafferty Communications Stg£ account number: 22479001. Bank of Ireland, International Department, Head Office, Lower Baggot Street, Dublin 2, Ireland.

Cancellation Policy: Cancellations received on or before 13 October will be subject to a 20% cancellation charge. Cancellations must be made in writing and will not be accepted over the phone. Delegates cancelling after this date will be required to pay the full fee and no refund will be made. Substitutions may be made in writing at any time.

Data Protection Act: The information you provide will be held on our database and may be used to keep you informed of our, and our associated companies', products and for selected third party mailings.

LAFFERTY
conferences



Retail Banking

Internet Financial Services

2ND

LAFFERTY INTERNET FINANCIAL SERVICES FORUM

18TH

INTERNATIONAL RETAIL BANKING CONFERENCE

Seizing the E-Finance Opportunity

3 & 4 NOVEMBER 1999

ROYAL GARDEN HOTEL - LONDON

in association with:

INTERNATIONAL
RETAIL BANKER

The e-finance revolution is gathering pace relentlessly. In the process the retail banking and consumer financial services industry is being transformed as never before - and all within the space of a few years. First, only a few years ago, came PC-based brokerage and banking. Now, more online and digital innovations such as Web TV and mobile commerce are accelerating the change process - allowing new e-finance companies to appear almost overnight and pressuring traditional banks, insurers and other financial services vendors to cannibalise themselves or risk almost certain demise.

This is the background to Lafferty Group's 18th International Retail Banking Conference, the annual flagship industry meeting which always brings together the world's leading innovators in consumer financial services.

This year's conference will be a celebration and showcase for e-finance - covering banking, brokerage, credit cards, payments and insurance.

The conference will open with the presentation of the findings of a major Lafferty research study, *E-Finance Research Europe*, which will identify European and global e-finance benchmark organisations. Many of these are already featured on this conference programme, while others will have

been added by the time we meet in London. Nothing like this has ever been organised before. The conference will truly be an E-Financefest!

Our programme includes:

- Internet-only players such as E*TRADE, NextCard, eCHARGE, Enba, NetBank and Telebanc,
- pioneering standalone Internet financial services businesses like comdirect and Egg, which have mushroomed out of such long-established financial institutions as Commerzbank and Prudential Assurance;
- Major banking groups like Bank One/First USA, Deutsche Bank 24 and MeritaNordbanken, which are world leaders in the extent to which they already deliver financial services to their customers via the web, and
- Senior retail banking executives from Royal Bank of Scotland, Co-operative Bank and Woolwich, who have the supreme challenge of managing both traditional and Internet financial services businesses, and planning the transition between the two.

This conference takes place in conjunction with the *laffertycyberforum* (see below) which holds its inaugural meeting in London from 2-4 November.

environment. These meetings will take place in Europe and North America, respectively

- The Lafferty E-Finance Research Service - which tracks the development of online financial services worldwide
- The Lafferty Online Financial Services E-Letter, which reports and analyses the latest developments in online financial services worldwide
- Access to the *laffertycyberforum* secretariat - which functions as a parallel office, helping members to network with each other and with third-party organisations
- The opportunity to network with the entire membership of all the Lafferty Councils
- In-house briefings for senior management on the latest trends and developments in online financial services

Membership of *laffertycyberforum* is available to banks, brokerages, insurers, funds managers, credit cards companies, and all other providers of online financial services - as well as leading-edge consultants, telcos, and technology companies.

The first meeting of *laffertycyberforum* will take place in London from 2 - 4 November. Members will meet in special sessions in the evenings of 2 and 3 November, the mornings of 3 and 4 November and the afternoon of 4 November. They will also participate in most of the programme of the 18th International Retail Banking Conference.

For further information about *laffertycyberforum* contact Michael Lafferty, Chairman, Lafferty Group. E-mail: mlafferty@lafferty.co.uk

laffertycyberforum

The alliance for progress in Internet financial services

Lafferty Group is pleased to announce the formation of *laffertycyberforum*, a major new global industry initiative to promote the development of online financial services, via the Internet, web tv and the new generation of mobile phones.

laffertycyberforum will provide research, intelligence and networking services to key players in the online financial services industry worldwide. It will rank alongside the four existing Lafferty membership groups - International Retail Banking Council, International Private Banking Council, International Cards Council and Global Payments Council - many of whose members will also be founder members of *laffertycyberforum*.

Its core qualities will be the same as those which have made the other Lafferty Councils so successful - the independence and neutrality, a fully global approach, top-quality industry research and information, and the reputation for identifying financial industry trends far ahead of all others in the industry.

Each member will have two participating representatives in *laffertycyberforum*, while certain member services will also be available to all key executives within the organisation.

laffertycyberforum will provide members with the following unique benefits:

- Two global peer-group meetings each year, at which members will share best practices and brainstorm the future of online financial services in a totally neutral and confidential

programme

Chairman: **Michael Lafferty**
Chairman
Lafferty Group, London

Co-Chairmen: **John Kirkbright**
Head of Corporate Development, Halifax
Vice Chairman, International Retail Banking Council,
London

John Evans
Editor
Retail Banker International, London

How MeritaNordbanken converted 40% of its Customer Base to E-Banking

Matti Karvonen
First Vice President, Electronic Banking
MeritaNordbanken, Espoo

MAJOR STRATEGIC ISSUES IN THE NEW SPACE

eCHARGE and the Telco Competitive Threat

Ron Erickson
Chief Executive Officer
eCHARGE Corporation, Seattle

Barclays and the Positioning Issue

Speaker to be advised

Enba: Markets "Sans Frontières?"

Gerhard Huber
Chief Executive Officer, Enba
Chief Executive Officer, First-e Bancorp, Dublin

E*TRADE - Franchising the Brokerage Formula for Success

Julian Costley
Chief Executive Officer
E*TRADE UK, Cambridge

The Co-operative Bank: Branding E-Banking?

Mervyn Pedelty*
Chief Executive
The Co-operative Bank, Manchester

BEYOND PCs - THE BROADBAND ACCESS REVOLUTION

Keynote Address

Rainer Neske
Managing Director and Chief Information Officer IT
Deutsche Bank 24, Frankfurt

A Roundtable/Open Forum Discussion with:

Robin Arnfield
Editor
Lafferty Internet Ratings, London

Jörg Birkelbach
Adviser
laffertycyberforum, London

Mr John Crane
General Manager, IT
Woolwich, Bexley Heath

Conference updates via
<http://www.lafferty.com>

* subject to final confirmation

WINNERS AND LOSERS IN THE VIRTUAL SPACE

E-Finance - A Global Assessment
Michael Lafferty

There are no Borders in Cyberspace
Jeremy Lent
Chairman and Chief Executive Officer
NextCard, San Francisco

Managing the "Clicks and Mortar" Transition
Benny Higgins
Managing Director, Retail Banking
The Royal Bank of Scotland, Edinburgh

Allfinanz in Cyberspace - The E*TRADE/Telebanc merger
Mitchell Caplan
President and Chief Executive Officer
Telebanc Financial Corporation, Arlington

BENCHMARKS FOR E-SUCCESS

How comdirect became Germany's largest online broker
Dr Olaf Jäger-Roschko
Head of Business Development
comdirect bank, Quickborn

How First USA Issues Millions of Cards on the Net
James M Grant
Senior Vice President Partnership Marketing
First USA Bank, Wilmington

How Egg became a major E-Bank within a year
Richard Duvall
E-Commerce Director
Egg, London

How NetBank became Europe's first Internet-only Bank
Dr Heinz Wings
Managing Director
NetBank, Hamburg

2ND LAFFERTY INTERNET FINANCIAL SERVICES FORUM

18TH INTERNATIONAL RETAIL BANKING CONFERENCE

Seizing the E-Finance Opportunity

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Berendson Schwedler & Partner

Beste Internetbank

Der Londoner Researchspezialist für eCommerce und eBanking Lafferty Group hat die NetBank AG zu Europas bester Internetbank gewählt. Kriterien der Preisvergabe für den Lafferty E-Finance Award waren beispielsweise Design, Innovationskraft, Servicedienste und Anwenderfreundlichkeit. "Das ist für uns eine große Bestätigung der bisherigen Arbeit", freute sich NetBank Vorstandsvorsitzender Dr. Heinz Wings anlässlich der Verleihung in London. "Während viele über eBanking reden, haben wir zum richtigen Zeitpunkt mit den richtigen Mitarbeitern unser kundenorientiertes Konzept konsequent umgesetzt."

J. Evans
Lafferty Group

--- Original Message -----

From: jvevans <jvevans@eggconnect.net>
To: <erhard.petzel@netbank.de>
Sent: Thursday, April 27, 2000 4:09 PM
Subject: re: Lafferty E-Finance Awards

> Lafferty Group
> The Colonnades, 82 Bishops Bridge Rd.,
> London W2 6BB.
> Tel: 0207 563 5700

> April 27, 2000

> Lafferty E-Finance Awards

> Dr Erhard Petzel,
> Director,
> NetBank.

> Dear Dr Petzel,

> I am delighted to tell you that NetBank has won our award as the Best
> Internet-only Bank-Europe, following the recent analysis in Lafferty
> Internet Ratings.

> This is one of a series of awards that we are making at a special
reception
> and dinner on May 9th in London. This event coincides with the annual
> meeting of the Lafferty Cyberforum, the industry networking organisation
for
> E-commerce and online financial services.

> As I think you know, our awards have become recognised across the global
> business and banking industry as extremely prestigious benchmarks for the
> companies that are making most progress in exploiting the New Economy.

> For your information, the full list of Award Winners is provided at the
end
> of this letter.

> I would be most grateful if you would and your President, Dr Heinz Wings,
> could attend the dinner personally and receive the award, and make a
little
> informal speech of acceptance.
> And I am sorry to give you such late notice, as we had some late responses
> in our final selection process.

> In the meantime, I will be happy to work with your corporate
communications
> team if you wanted to publicise your award. Indeed, past winners have
had
> great success in creating very positive media coverage for themselves, as
a
> result of the award. Some even use the Award as a "testimonial" on their
> Websites.

> In confidence, here are the winners:
> · Best Internet-Only Bank - North America - Wingspanbank
> · Best Internet-Only Bank - Europe - Netbank

est Cards Site - Europe - Egg
Best Cards Site - North America - NextCard and American Express (Joint)
Best Financial Services Portal - NA - Microsoft MoneyCentral
> . Best " - Europe -Interactive Investor International
> . Best Loan Site - North America - E-Loan
> . " Europe -emfinance
> . Best Major Bank Site - Asia-Pacific - Commonwealth Bank of Australia
> . Best Major Global Financial Services Company Site - GE Capital
> . Best Major Bank in the World - Royal Bank of Canada
> . Best New E-Finance Innovation - Yodlee
>
> The organisation of the dinner is being handled by my colleague Siobhan
> Fitzpatrick, our Senior Councils Co-ordinator
> (www.siobhan.fitzpatrick@lafferty.co.uk), with whom you should liaise.
> Please contact me if your need further details of the Award.
>
> I can be contacted through the office or on the UK number, 0208 777 1072.
>
> Yours truly,
>
>
>
> John Evans
>
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