



CATALOG

# Training Courses in Regulatory Compliance

 **INFORMA CONSULTING**

[www.informaconsulting.com](http://www.informaconsulting.com)

## Why choose INFORMA CONSULTING?

- Our more than 15 years of experience in providing Regulatory Compliance services endorse us.
- We have a great team of experts in Regulatory Compliance, who are in charge of the are in charge of developing and teaching the courses.
- Our Financial Advisor Degree is certified by the National Securities Market Commission.
- We are approved as a certifying entity in mortgage training by the Bank of Spain.
- Our courses comply with all the requirements demanded by Fundae in order to be subsidized. In addition, we take care of the relevant steps in Fundae to obtain the subsidy.



BANCODE **ESPAÑA**  
Eurosistema



## CHARACTERISTICS OF THE COURSES



- ✓ The content of the courses can be adapted to the Entity's procedures of the Entity and the level of depth at which you want to you want to deal with each of the subjects.
- ✓ Modality and duration of the courses to be chosen.
- ✓ The courses include a test-type evaluation.
- ✓ The courses are endowed with a pedagogical sense and include case studies.
- ✓ In case you have any questions, you can contact the training team, who will get back to you as soon as possible.



# ON - LINE ON - SITE AND DISTANCE TRAINING

- ✓ We have our own training platform, developed in Moodle environment and accessible from both computers and mobile devices.
- ✓ We deliver customized classroom training sessions at the client's facilities.
- ✓ Through platforms such as Zoom, Microsoft Teams and similar, we also provide customized distance learning courses.

## About our on-line courses...

- They include videos with explanations from experts that you can watch as many times as you want.
- They are interactive and facilitate learning through exercises.
- You can download the content to consult it whenever you want.
- Once you pass the evaluation, you will be provided with a certificate on the platform itself, certifying that you have passed the course.



# LIST OF COURSES



## Cibersecurity

Duration

Describes the most common types of cyber-attacks and the risks faced by companies in the event of such a problem. The course also provides a series of tips and best practices to avoid cyber-incidents.

2 hours

[See course description.](#)



## Prevention of money laundering and the financing of terrorism

Duration

It sets forth the obligations of the regulated entities in the area of the prevention of money laundering and the financing of terrorism, as well as the obligations of employees in their preventive function in this area.

2 - 6 hours

[See course description.](#)



## Protection of personal data

Duration

It sets out the obligations of regulated entities in the prevention of money laundering and the financing of terrorism, as well as the obligations of employees in their preventive role in this area.

2 - 4 hours

[See course description.](#)



## Stock market regulations

Duration

It details the obligations established by securities market regulations, both those related to investor protection and those related to internal management.

3 - 8 hours

[See course description.](#)



## Criminal risk prevention

Duration

It presents the cases in which legal entities can be criminally liable and the circumstances under which they can be exempted from liability. Describes the criminal risk prevention models and their characteristics.

1 - 2 hours

[See course description.](#)



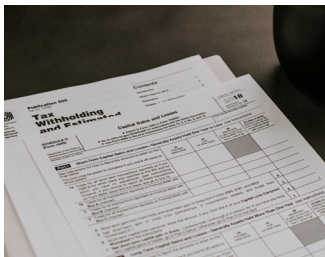
Market abuse	Duration
Explains the concepts of insider trading and market manipulation, as well as market manipulation, as well as the transactions prohibited as market abuse, and also describes the main elements of market abuse regulations. <a href="#">See course description.</a>	2 hours



Corporate governance	Duration
It sets out the main corporate governance obligations of subject companies. It also describes the advantages of implementing measures to ensure good corporate governance, regardless of the size of the company. <a href="#">See course description.</a>	2 hours



Banking transparency	Duration
It sets out the obligations of banking entities in terms of banking transparency and describes the procedures established by the entity in this area. <a href="#">See course description.</a>	4 hours



FATCA and CRS	Duration
Describes the scope of application of the FATCA and CRS regulations, as well as the most relevant obligations established by them. <a href="#">See course description.</a>	1 hour



Conflicts of interest and personal transactions	Duration
Presents situations in which a conflict of interest may arise and describes how to deal with such a situation. It also defines personal transactions and sets out the rules of conduct in relation to them. <a href="#">See course description.</a>	2 hours



Real estate loan agreement law	Duration
It allows banking and financial professionals to obtain the knowledge in the field of real estate credit contract law required by the Order ECE/482/2019, of the Ministry of Economy and Finance. <a href="#">See course description.</a>	50 hours



ESG / Regulatory Monitoring of Sustainable Finance	Duration
<p>Describes the obligations arising from Regulation 2019/2088 on sustainability disclosures in the financial services sector and how ESG factors are integrated into investment selection and decision making.</p> <p><a href="#">See course description.</a></p>	2 hours



Equality plans	Duration
<p>Describes the obligations established by the Royal Decree 901/2020, which regulates equality plans and their registration and Royal Decree 902/2020 on equal pay for men and women.</p> <p><a href="#">See course description.</a></p>	2 hours



Evolution and current situation of the national financial system	Duration
<p>Describes the components of the financial system and analyzes the current situation of the national financial system.</p> <p><a href="#">See course description.</a></p>	2 hours



Non-financial risk and directors' and officers' liability	Duration
<p>Expone cuáles son los riesgos no financieros a los que pueden enfrentarse las entidades y repasa los diferentes tipos de responsabilidad en los que pueden incurrir los administradores y directivos.</p> <p><a href="#">See course description.</a></p>	2 hours



Training to comply with the requirements of Technical Guide 4/2017 on training	Duration
<p>We teach both the Financial Advisor Program, approved by the CNMV, and contents to comply with the continuous training requirements established by the CNMV's Technical Guide 4/2017 for personnel who inform and advise.</p> <p><a href="#">See course description.</a></p>	Ask us



Training program for the preparation of the International Compliance Officer Certification issued by IOC	Duration
<p>Helps prepare for the exam to obtain the International Compliance Officer Certification issued by the Institute of Compliance Officers. It includes all the subjects that are eligible for this exam.</p> <p><a href="#">See course description.</a></p>	100 hours



EMIR	Duration
It describes the obligations established by the entity's Code of Conduct and includes practical cases that help to reflect on the correct way to act in possible situations in which the Code of Conduct is not complied with. <a href="#">See course description.</a>	1 hour



Code of Conduct	Duration
Describes the obligations established by the company's Code of Conduct and includes practical cases that help to reflect on the correct way to act in possible situations in which the Code of Conduct is not complied with. <a href="#">See course description.</a>	2 hours



# Cybersecurity

## Objectives

- Describe the different types of cyber-attacks most frequently faced by companies.
- To expose the risks that companies may face due to a cybersecurity problem.
- To give advice and good practices in cybersecurity that help to prevent cyber-attacks.

## Duration

The duration of the course is 2 hours.

## Contents

- Types of cyber incidents
- Tips to prevent cyber-attacks and best practices
- Information security management
- Use of IT tools
- Use of personal devices
- Use of e-mail
- Protection of the workplace

## Other information

This course includes case studies and examples of different types of cyber-attacks, which help to learn how to detect and help to learn how to detect them and, thus, avoid being victims of cyber-attacks.



# Prevention of money laundering and the financing of terrorism

## Objectives

- Review the concepts of money laundering and terrorist financing.
- Get to know what each of the due diligence measures consists of (formal identification, identification of the beneficial owner, knowledge of the client and continuous monitoring of the business relationship).
- To know in which cases the law establishes that enhanced due diligence measures must be applied (in relation to the risk that clients have due to their characteristics or those of the operations they carry out, due to the business relationship or the distribution channel).
- Identify the cases in which the law allows the application of simplified due diligence measures.
- To be aware of the obligations of both the entity and its employees in terms of detection and reporting of transactions suspected of being related to money laundering or financing of terrorism.
- To analyze some practical cases on the admission of clients and on operations with suspicions of being related to money laundering or terrorist financing.

## Duration

The duration of the course can be chosen between 2 and 6 hours, depending on the level of depth at which the subject matter is to be covered.

## Contents

- General aspects of money laundering prevention
- Due diligence measures
- Detection, special examination and reporting of suspicious transactions
- Other related obligations
- Case studies

## Other information

The on-line mode of this course includes videos explaining part of the written content.



# Protection of personal data

## Objectives

- Review the basic concepts and principles of personal data protection.
- Analyze the main elements of data protection regulations: the principle of proactive responsibility and the risk approach.
- State what are the bases of legitimacy for data processing.
- To know what information should be provided to data subjects on the conditions of the processing of their data and on the exercise of their rights, as well as the form in which it should be provided.
- To explain the procedure for the exercise of the rights of the interested parties and to recall what each of the rights consists of.
- See which are the measures that controllers and, sometimes, processors must put in place to ensure that the processing they carry out complies with the provisions of the Regulation (risk analysis, register of activities, data protection by design and default...).

## Duration

The duration of the course can be chosen between 2 and 4 hours, depending on the level of depth at which the subject matter is to be covered.

## Contents

- General aspects of personal data protection
- Basis of legitimacy for data processing
- Transparency and information to data subjects
- Data subjects' rights
- Controller-processor relationships
- Proactive accountability measures
- Provisions applicable to certain processing operations
- Digital rights



# Stock market regulations

## Objectives

- Review which are the investment services according to the securities market regulations and explain the characteristics of each one.
- Review the types of clients according to the securities market regulations and detail the characteristics that the client must have in order to be classified in one category or another.
- Identify the types of products that are subject to securities market regulations and know their classification according to their complexity.
- To explain the obligations established by the securities market regulations in relation to investor protection (assessment of suitability, assessment of suitability, pre and post contractual information, etc.).
- To know the obligations established by the securities market regulations regarding product governance, both for manufacturers and distributors.
- To understand the obligations that entities have to comply with in relation to remuneration policies and practices.
- To know the obligations established in relation to remuneration and incentives, minimum records.

## Duration

The duration of the course can be chosen between 4 and 8 hours, depending on the level of depth at which the subject matter is to be covered.

## Contenidos

- Regulatory Context
- Investment services
- Financial instruments
- Impact of sustainability regulations (ESG) applicable to financial products
- Client classification
- Suitability and appropriateness assessment
- Client information
- Other obligations (best execution, product governance, remuneration, incentives, minimum records, etc.).



# Criminal risk prevention

## Objectives

- Review the cases in which the Criminal Code establishes that legal entities may be criminally liable.
- State under what circumstances the legal person can be exempted from liability.
- Identify the crimes to which the Criminal Code limits the liability of legal persons.
- To know the characteristics that the organization and management models of legal entities must have in order to prevent the commission of crimes.
- To deepen in some of the main elements of the criminal risk prevention models.

## Duration

You can choose a course duration of 1 or 2 hours, depending on the level of depth at which you want to treat the subject.

## Contents

- Regulatory framework
- Criminal liability of legal persons
- Exemption from liability
- Organization and management models
- Real cases: sentences and news



# Market abuse

## Objectives

- To review the concepts of privileged information and market manipulation and to see which conducts are covered by these concepts.
- To explain the means for reporting suspicious transactions or orders (STOR) in Spain and the minimum information they must contain.
- To know what is the channel of communication of possible infractions in the field of the securities market enabled by the CNMV (Channel of “whistleblowing”).
- To know what the obligation to draw up a list of insiders consists of (who has the obligation to draw it up, minimum information it must contain, format, conservation period...).
- To review the concept of market surveys and to see the new obligations in this matter, both for market participants who carry out surveys and for the recipients of such surveys.

## Duration

The duration of the course is 2 hours.

## Contents

- Concepts of insider trading and market abuse
- Reporting of suspicious transactions and violations
- Insider lists
- Supervision of the market by the CNMV

## Other information

This course includes real cases of market abuse and, in its on-line mode, includes videos showing some of these cases and explaining part of the written content.



# Corporate governance

## Objectives

- To review the concept of corporate governance and understand the importance of good corporate governance for the proper functioning of markets.
- To explain the different obligations in this area depending on the type of entity in question.
- To know the different types of civil liability and in which cases each type is incurred.
- To raise awareness of the importance of Corporate Social Responsibility and its positive impact on society.

## Duration

The duration of the course is 2 hours.

## Contents

- Management bodies and shareholders
- Suitability of Board Members
- Board committees
- Annual reports
- Responsibilities
- Corporate Social Responsibility

## Other information

The on-line mode of this course includes videos explaining part of the written content.



# Banking transparency

## Objectives

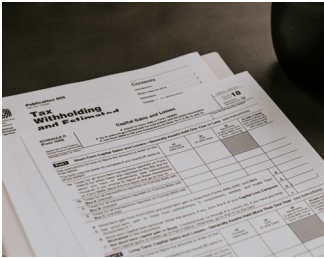
- Review the general information obligations established by the banking transparency regulations.
- To explain the specific obligations in terms of information to clients of the different types of banking products.
- To know the obligations of the banking entities regarding the advertising of banking services.

## Duration

The duration of the course is 4 hours.

## Contents

- General aspects of bank transparency regulations
- Bank transparency obligations for deposits
- Bank transparency obligations in mortgage loans and credits
- Bank transparency obligations for pension plans and investment funds
- Bank transparency obligations for other products
- Advertising of banking services



# FATCA and CRS

## Objectives

- To know the obligations of Spanish financial institutions derived from the agreement signed between the USA and Spain to facilitate the exchange of information on financial accounts.
- To know which financial institutions are subject to CRS regulations in Spain and the main obligations they have to comply with in this matter.

## Duration

The duration of the course is 1 hour.

## Contents

- Purpose and Context of FATCA and CRS Regulations
- Main obligations under FATCA regulations
- Identification of individuals and legal persons
- Regulation of CRS regulations in Spain
- Due diligence rules and special due diligence rules
- Information to be provided

## Other information

The on-line mode of this course includes videos explaining part of the written content.



# Conflicts of interest and personal transactions

## Objectives

- To review the regulations governing the management of conflicts of interest.
- To see how to act in situations in which conflicts of interest may arise.
- To explain the information that must be provided to the client in relation to the management of conflicts of interest.
- To be aware of the entity's conflict of interest management policy and the obligations of employees in this regard.
- Review what is considered a personal transaction and other related concepts.
- Review the obligation to report personal transactions that are carried out.

## Duration

The duration of the course is 2 hours.

## Contents

- Applicable conflict of interest regulations
- Conflict of interest management policy
- Conflict resolution
- Client information on conflicts of interest
- Conflicts of interest situations
- Personal transactions and related concepts
- Communication of personal transactions

## Other information

The course includes examples of situations in which conflicts of interest arise to help employees detect when such situations occur.



# ESG / Regulatory Monitoring of Sustainable Finance

## Objectives

- To review the main concepts related to sustainable investment.
- Describe the main reporting obligations on ESG risk integration and adverse event analysis as they relate to investment selection processes, investment decision making and financial product advice.
- Explain the categories into which investment products are classified according to the Disclosure Regulation, as well as the characteristics that products must have in order to be classified in each category.
- To explain what the analysis of the main adverse events consists of.
- To know the procedures established by the Entity in this matter.

## Duration

The duration of the course is 2 hours.

## Contents

- Applicable regulations
- Main concepts
- Investment strategies with ESG criteria
- Classification of financial products
- Sustainability risk integration policy
- Principal Adverse Event Analysis (PIAS)
- Disclosure obligations
- Future obligations



# Equality plans

## Objectives

- To explain the obligations established by Royal Decree 901/2020, which regulates equality plans and their registration.
- Describe the elements to be taken into account when drawing up an equality plan, whether mandatory or voluntary.
- To know the obligations established by Royal Decree 902/2020, on equal pay for men and women.
- To see the content that must be included in the remuneration register.
- Describe what is involved in carrying out a remuneration audit.

## Duration

The duration of the course is 2 hours.

## Contents

- Applicable regulations
- Concepts
- Entities subject
- Content of equality plans
- Remuneration records
- Remuneration audits
- Diagnosis of the remuneration situation
- Action plans to correct inequalities



# Real estate loan agreement law

## Objectives

- Obtain the necessary knowledge in matters of the Real Estate Credit Contract Law required for banking and financial professionals and established by Order ECE/482/2019, of the Ministry of Economy and Finance.

## Duration

The duration of the course is 50 hours.

## Contents

- Basic concepts in real estate lending
- Legislation of real estate credit contracts
- Risks associated with loan products
- The real estate acquisition process
- Appraisal of collateral
- Land registry and notary offices
- The real estate credit market in Spain
- Rules of conduct
- Credit applicant's creditworthiness assessment
- Financial and economic influences on the real estate market
- Product governance: target market and real estate credit design

## Other information

We are approved by the Bank of Spain as a certifying entity for mortgage training.



# Evolution and current situation of the national financial system

## Objectives

- Review the main components of a financial system and their characteristics.
- Describe the functions of the different regulatory entities at the national level.
- Review the different types of credit institutions and know their evolution and current situation.
- To know the impact of the financial crisis on the development of different regulatory areas.

## Duration

The duration of the course is 2 hours.

## Contents

- Components of the financial system
- Regulatory entities
- Credit institutions
- Main regulatory impacts of the financial crisis



# Non-financial risks and directors' and officers' liability

## Objectives

- To know the components that an adequate risk management model should have.
- Describe what is considered a non-financial risk and see what are the main non-financial risks.
- To see the impact of non-financial risks affecting companies.
- To expose different measures that can be applied to manage non-financial risks.
- Describe the civil and criminal liability of legal entities and their directors or managers.

## Duration

The duration of the course is 2 hours.

## Contents

- Risk management model
- Definition of non-financial risk
- What non-financial risks affect us and how to manage them
- Civil and criminal liability of the entity, administrators and managers



# Training to comply with the requirements of Technical Guide 4/2017 on training

## Objectives

- Comply with the knowledge requirements established by Technical Guide 4/2017 for personnel who inform and advise.

## Duration

The financial advisor program to obtain the title of Financial Advisor, approved by the CNMV, has a duration of 150 hours. As for the continuing education courses, it varies depending on the modules chosen.

## Contents

If you would like more detailed information on the content of the program to obtain the Financial Advisor Title or on our courses to comply with the continuing education requirements established by Technical Guide 4/2017 for personnel who inform and advise, please do not hesitate to contact us.

## Other information

These courses include videos with explanations of some of the written content.



# Training program for the preparation of the International Compliance Officer Certification issued by IOC

## Objectives

- Prepare to pass the exam and obtain the International Compliance Officer Certification issued by the Institute of Compliance Officers (IOC).

## Duration

The duration of the course is 100 hours. Do not hesitate to contact us to receive information about upcoming calls.

## Contents

- Introduction to Compliance
- Nature and Scope of the Compliance Function
- The Compliance Officer
- Compliance culture and internal regulations
- Risk management
- Corporate Governance
- Corporate Social Responsibility
- Whistleblower channels and disciplinary regime
- Criminal liability of legal entities
- Prevention of money laundering and the financing of terrorism
- Data protection
- Competition
- Regulatory compliance in contracting
- Conduct with consumers and users
- Industrial and Intellectual Property
- Supervision of the Regulatory Compliance Function
- Compliance in other countries

## Other information

The course is taught in mixed mode, with face-to-face or videoconference sessions taught by experts and on-line modules, through our Virtual Classroom. In addition, it has a part focused on the preparation of the exam, in which the most relevant aspects of each one of the most relevant aspects of each of the indicated topics are reviewed and questionnaires are made available to students to evaluate the knowledge acquired.



# EMIR

## Objectives

- To expose the main obligations established by EMIR regulations.
- To see how EMIR regulations affect the entity's procedures.

## Duration

The duration of the course is 1 hour.

## Contents

- Introduction to EMIR regulations
- Obligations
- LEI Identification Number (Legal Entity Identifier)
- Dispute Resolution Procedure: Master Agreement for Financial Transactions
- Confirmation Procedure
- Portfolio Reconciliation Procedure



# Code of Conduct

## Objectives

- State the principles and values of the entity.
- To review the behavioral guidelines established in the entity's Code of Conduct.
- To review the whistle-blowing channel established in the entity for the communication of possible breaches of both internal and external regulations that may be applicable.

## Duration

The duration of the course is 2 hours.

## Contents

- Principles and values
- Standards of conduct
- Reporting misconduct
- Consequences of non-compliance
- Case studies

## Other information

This course includes case studies and examples of different situations that employees may face in their day-to-day work, so that they can reflect on the correct way to act in accordance with the company's Code of Conduct.



If you would like more information about our training offer, please do not hesitate to contact us!

Also, if you want to see what one of our on-line course is like, we can give you access to a demonstration.

## **More information at:**



[admin@informaconsulting.com](mailto:admin@informaconsulting.com)



944 244 014 / 915 026 078

[www.informaconsulting.com](http://www.informaconsulting.com)