



NATIONAL UNIVERSITY OF SINGAPORE

Department of Finance



FIN3721: Consumer Banking Wealth Management (Semester II, 2025/2026)

Instructors: Assoc Prof YEO Wee Yong*
DBS Trainers (co-teachers)

Office*: BIZ1 07-57

Telephone*: 6516-3139

E-mail*: bizyeowy@nus.edu.sg

Main Reading:

Lecture notes and case studies

Prerequisites: FIN2704

Course Objective:

The objective of this module is to introduce students to the consumer banking wealth management industry. Important issues, trends, and challenges of the industry will be explored. Technical knowledge of some of the financial instruments clients typically invest in and the financial planning and sales process will be covered. Soft skills in developing clients' trust and loyalty will also be taught.

Wealth management is an integral part of the financial industry. Singapore has a strong reputation as a wealth management center and is looking to further develop and strengthen its position. The importance of working with industry players to develop courses on wealth management cannot be overstated. DBS is one of the biggest players in this area. Hence, this module is in collaboration with **DBS trainers, who will deliver around half of the lessons.**

Assessment: This is a 100% CA course

Class participation	20
Term Project	30
Test I	15
Test II	15
Case Presentation	20
Total	100

Class participation:

Classes will be conducted in a participative manner. Students are to be prepared for classes, including and especially reading the cases, and participating actively in class discussions.

Term Project:

This is a group project. The objective of the project is to allow students to research into issues and questions related to wealth management and to share the knowledge they have acquired with the rest of the class. The project consists of a written report and a presentation.

Test I and II:

These are short tests to be held during class time. Students are to make sure that they are available to sit for the tests.

Group Case Presentation

Each group will be assigned to work on and present one case study which will be discussed in class.

Important Points to Note:

1. **Attendance:** Students must not miss more than 2 classes without valid reasons. **Violators will be heavily penalized.**
2. No class participation marks can be awarded when a student is absent regardless of reasons. No recalibration of marks is allowed.
3. **CA Attendance:** Students who miss a CA component without valid reasons will receive zero marks for the particular component. Absentees with valid reasons may be given a substitute form of assessment.
4. Students are encouraged to always **feedback** to the instructor with comments and suggestions that may help the class to learn better.
5. Please use **NUS e-mail** for e-mail communications.
6. Students are to check Canvas and emails regularly for **announcements**.
7. Students should help to create a conducive learning environment, including being punctual and complying with instructions given and announcements made during the course of the semester. **Students who fail to do so will be penalized.**

ACADEMIC HONESTY & PLAGIARISM

Academic integrity and honesty is essential for the pursuit and acquisition of knowledge. The University and School expect every student to uphold academic integrity & honesty at all times. Academic dishonesty is any misrepresentation with the intent to deceive, or failure to acknowledge the source, or

falsification of information, or inaccuracy of statements, or cheating at examinations/tests, or inappropriate use of resources.

Plagiarism is 'the practice of taking someone else's work or ideas and passing them off as one's own' (The New Oxford Dictionary of English). The University and School will not condone plagiarism.

Artificial Intelligence (AI) tools such as ChatGPT do not require specialist knowledge to use. Many of these AI tools are commonly used in social media, for example, to create content and disguise and refine content created from programmes like ChatGPT. We understand that students will be drawn to using these AI Tools, as they would for any other electronic aid.

However, to be clear, normal academic rules still apply. As noted in the Code of Student Conduct:

"The University takes a strict view of cheating in any form, deceptive fabrication, plagiarism and violation of intellectual property and copyright laws. Any student who is found to have engaged in such misconduct is subject to disciplinary action by the University."

With respect to AI tools (e.g., ChatGPT and image generation tools), your instructor will clarify whether the use of these tools as inputs into your assignment development process is acceptable. AI is a technology that requires skill to use, and knowledge about when and how to use it. If you use ChatGPT or any other such AI tool in your work, you must provide a proper representation of how you used the tool and what prompts you used to generate output. Failure to cite its use constitutes academic misconduct.

Further, as with any information source, be aware that minimal efforts yield low quality results. You will need to refine your work and fact check the output, as you would double-check information from any source. Further, you should be selective in how and when you use such tools instead of using it for each and every assignment you create.

To summarise:

1. Always check with your instructors on what are the permitted uses of AI tools.
2. Have a discussion at the start of a course about the use of AI.
3. Where permitted, acknowledge your use of AI.
4. You remain responsible for the quality of your work and its appropriate representation.
5. Failure to follow the above steps can lead to a concern about plagiarism (academic dishonesty).

As always, you have the obligation to make clear to the assessor which is your own work, and which is the work of others. Otherwise, your assessor is entitled to assume that everything being presented for assessment is entirely your own work. This is a minimum standard.

Additional guidance can be found at:

Admission Condition: <http://www.nus.edu.sg/registrar/administrative-policies-procedures/acceptance-record#NUSCodeofStudentConduct>

NUS Code of Student Conduct: <http://nus.edu.sg/osa/resources/code-of-student-conduct>

Academic Integrity Essentials: <https://libguides.nus.edu.sg/new2nus/acadintegrity#s-lib-ctab-22144949-4>

Guidelines on the Use of AI Tools For Academic

Work: <https://libguides.nus.edu.sg/new2nus/acadintegrity#s-lib-ctab-22144949-3>