Garnet
Garnet Global Training Center

GGT-BK-122

Banking, Insurance & Investment

Retail Credit & Consumer Lending

الائتمان الشخصي وتمويل الأفراد

Duration	Language	Formats	Hours	Level
5 or 10 days	**English or Arabic**	**Classroom, online, in-house**	**35 / 70**	**Intermediate (practitioner)**

Overview

Retail Credit & Consumer Lending turns established good practice into step-by-step methods that participants rehearse in exercises and then apply at work. Credit, risk, compliance and investment programs for banks, insurers and asset managers. It runs as a 5-day or 10-day program in English or Arabic, in classrooms in Dubai, Riyadh, Cairo, London, Istanbul and other cities, or live online, and can be delivered in-house.

What you will be able to do

- Apply the methods and standards of Retail Credit & Consumer Lending to real tasks.
- Use the right tools, checks and calculations step by step.
- Diagnose common problems and identify root causes.
- Interpret data and results correctly and act on them.
- Follow safe, compliant and documented work practices.

Who should attend

Bankers, credit and risk analysts, compliance officers, insurance and investment professionals. Practitioners with one to five years of experience benefit most.

Key topics

- Regulation and Basel standards
- Credit analysis and provisioning
- Market and liquidity risk
- Products and customer suitability
- Fintech and digital banking
- Case studies from regional banks

Formats and fees

5-day classroom	**USD 4,750**
5-day online	**USD 2,950**
10-day classroom	**USD 8,950**
10-day online	**USD 5,450**
In-house	**Quotation per group**

Fees per participant, excluding VAT.

Register or ask

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Training: training@garnettrainings.com

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Sharjah Publishing City Free Zone, Sharjah, UAE

Certificate

Participants who attend at least 90% of sessions and complete the final assessment receive a certificate of completion stating 35 contact hours (5-day) or 70 contact hours (10-day).

5-day outline

Day 1 Retail Credit & Consumer Lending: principles and standards

- Market and liquidity risk
- Common mistakes and how to avoid them

Day 2 Methods and tools in practice

- Products and customer suitability
- Fintech and digital banking

Day 3 Diagnosis and problem solving

- Case studies from regional banks
- Regional and international case studies

Day 4 Quality, safety and documentation

- Regulation and Basel standards
- Checklists and templates to take away

Day 5 Workshop, assessment and action plan

- Credit analysis and provisioning
- Group discussion and peer review

10-day outline

Day 1 Retail Credit & Consumer Lending: principles and standards

- Market and liquidity risk
- Common mistakes and how to avoid them

Day 2 Methods and tools in practice

- Products and customer suitability
- Fintech and digital banking

Day 3 Diagnosis and problem solving

- Case studies from regional banks
- Regional and international case studies

Day 4 Quality, safety and documentation

- Regulation and Basel standards
- Checklists and templates to take away

Day 5 Workshop, assessment and action plan

- Credit analysis and provisioning
- Group discussion and peer review

Day 6 Advanced techniques and specialist practice

- Complex cases in depth
- Measurement and reporting

Day 7 Digital tools, data and automation

- Analysis tools and software
- Using AI in this field

Day 8 Benchmarking against international practice

- Global performance benchmarks
- Hands-on workshop on a workplace challenge

Day 9 Capstone project

- Analyse a real challenge from your organisation
- Build the solution and implementation plan

Day 10 Presentations, final assessment and certificates

- Project presentations and review
- Final exam and certificate award

Schedule 2027–2030

Dates	Format	City	Language	Fee (USD)
11–15 Jan 2027	5-day classroom	Amsterdam	English	4,750
1–5 Mar 2027	5-day online	Live online	English	2,950
13–24 Sep 2027	10-day classroom	Singapore	English	8,950
20–24 Dec 2027	5-day classroom	Abu Dhabi	English	4,750
7–18 Feb 2028	10-day online	Live online	Arabic	5,450
19–23 Mar 2028	5-day classroom	Muscat	Arabic	4,750
14–25 Aug 2028	10-day classroom	Barcelona	English	8,950
13–17 Nov 2028	5-day classroom	Casablanca	Arabic	4,750
7–11 Jan 2029	5-day classroom	Amman	Arabic	4,750

Dates	Format	City	Language	Fee (USD)
12–16 Mar 2029	5-day online	Live online	Arabic	2,950
20–24 May 2029	5-day classroom	Jeddah	English	4,750
17–28 Dec 2029	10-day classroom	Istanbul	English	8,950
18 Feb – 1 Mar 2030	10-day online	Live online	English	5,450
9–13 Jun 2030	5-day classroom	Riyadh	English	4,750
15–19 Jul 2030	5-day classroom	Amsterdam	English	4,750
14–25 Oct 2030	10-day classroom	Abu Dhabi	Arabic	8,950

Customised and in-house versions of this course are available on request. garnettrainings.com/en/customise/