



The Background

Financial institutions face growing pressure to show that risk remediation goes beyond controls. **MAS's Information Paper on Culture Capabilities** sets out what regulators recommend effective, sustainable remediation to look like.

Addressing controls alone, without the underlying culture drivers, can result in **recurring risk events and reputational damage**.

We can help you to:

- ✓ **diagnose** the behavioural and cultural drivers behind recurring risk events
- ✓ **demonstrate** credible, evidence-based remediation to your Board and regulator
- ✓ **validate** independently that culture change is actually taking hold

which will help you to have **stronger operational resilience**.



Our Solution

Culture Governance Diagnostic - Assess how the Board and senior management drive and own culture change, reviewed via Board papers and leadership interviews.

Culture Root Cause Analysis - Diagnose the behavioural, organisational and social drivers behind recurring risk events via data review, interviews and focus groups.

Culture Intervention Review - Assess whether interventions are targeted, coherent and address root drivers via document review and a management workshop.

Culture Monitoring & Validation - Independently validate the design and operating effectiveness of remediation programmes through indicator testing and evidence review.



Why Choose Us?

✓ **Certified Internal Auditor (CIA)**
Our founder Nicholas Yeo holds the CIA certification, and our work follows the **IPPF** issued by the **IIA**.

✓ **Independent & Objective**
Delivered as a **standalone assurance engagement**, kept separate from culture design and change-management delivery.

✓ **Grounded in Regulatory Research**
Methodology informed by MAS's **Information Paper on Culture Capabilities**, relevant to banks, insurers and capital markets.

✓ **Quality Assurance**
We hold **Quality Assurance Scheme (QAS)** accreditation from IFoA UK and **ISO 9001** certification from SIRIM QAS International.



Next Step

Discussion with our team to **fully understand how our solution can benefit you**.

We can **finetune our scope of work** to suit your **exact needs and requirements**.

Enter into a **Contractual Agreement** to engage Actomate.

For any enquiries, contact:
Nicholas Yeo CIA
Founder & Actuary
+6012 502 3566
nicholas.yeo@actomate.ai