







Event	Audio	On-Screen Text (OST)	Internal Development Notes	Screen/Media Treatment
1.		Professional Banking Fundamentals Chapter 2 – Ethics and Professionalism in Banking Introduction to Ethics Let's get started		




				2
Screen Layout				
Event	Audio	On-Screen Text (OST)		
2.	None	<p>This unit will take approximately 20 minutes to complete.</p> <p>To navigate through this unit, there are arrows to continue next and go back.</p> <p>This unit is one of several in the Ethics and Professionalism in Banking chapter. A Knowledge Check will be provided at the conclusion of the chapter to assist in reinforcing your learning. This does not count towards your final exam.</p>		<ul style="list-style-type: none">•
Page Title	Learning Introduction/ Objectives		Type	Animated Text
			Number	3
Screen Layout				
Event	Video/Audio	On-Screen Text (OST)		
3.		Welcome to the Introduction to Ethics unit.		



		<p>In this unit we will look at how ethics form the foundation of a successful and sustainable financial services industry.</p> <p>By the end of this unit you will be able to:</p> <ul style="list-style-type: none">• Explain the importance of ethical conduct as a banking and finance professional.• Discuss the role of values in ethics and interpreting ethical conduct. <p>Click next to begin</p>		
Page Title	Introduction to Ethics		Type	Animated text and imagery
			Number	4
Screen Layout				
Event	Audio	On-Screen Text (OST)		
4.	None	<p>Ethics' is one of those words that gets used a lot when something goes wrong. In a professional environment, such as banking and financial services, calling something 'unethical' generally gets a reaction and usually implies that one party is making a gain at the expense of the other.</p> <p>Most of us understand that 'unethical' means doing something wrong or bad – breaking the law, betraying trust, being dishonest, not acting in the best interest of customers, and so on.</p>		



		<p>However, it's a little harder to explain what's involved in being 'ethical' because it is more than just avoiding doing the wrong thing.</p> <p>Let's have a closer look at the central question of ethics.</p>		
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Page Title		Type	Animated text/Static Graphic		Number	5	
Screen Layout							
<div><div><div>PROFESSIONAL BANKING FUNDAMENTALS</div><div>Ethics is Simple & Profound</div><div></div><div><p>Socrates, the ancient Greek philosopher, thought deeply about the nature of society and realised that an eternal question for every society is, "How should we live?" and that the related question for everybody is, "What should I do?" This is the foundation of ethics.</p><p>In practical terms, ethics is fundamentally the study of how we all answer the question, "What should I do?" in order to live the type of lives that we think we should live. It is as simple and profound as that.</p><p>The central question of Ethics:</p><p>What should I do?</p></div></div></div>							
Event	Audio	On-Screen Text (OST)					
5.		<p>Socrates, the ancient Greek philosopher, thought deeply about the nature of society and realised that an eternal question for every society is, "How should we live?" and that the related question for everybody is, "What should I do?" This is the foundation of ethics.</p> <p>In practical terms, ethics is fundamentally the study of how we all answer the question, "What should I do?" in order to live the type of lives that we think we should live. It is as simple and profound as that.</p> <p>The central question of Ethics being:</p> <p>What should I do?</p>					



Page Title	Ethics is Simple and Profound		Type	Animated text/Static Graphic	Number	6
Screen Layout						
Event	Audio	On-Screen Text (OST)				
6.		<p>Here are some questions we might consider when answering that question – “What should I do?”.</p> <ul style="list-style-type: none">• What is right and what is wrong?• What do the rules say?• What would other people do or expect?• What does my intuition tell me?• How does this fit with my family, cultural norms, religious beliefs or traditions?• What would help my conscience to be clear? <p>However, none of them alone necessarily provide us with all the overall answer.</p>				



Animated	Ethical Dilemma	Type	Animated text / Click and reveal	Number	7
Screen Layout					
Event	Audio	On-Screen Text (OST)			
7.		<p>We use the term ‘ethical dilemma’ because answering the question “What should I do?” is not always easy.</p> <p>We know we want to do what is right but often ethical issues force us to have to choose between two courses of action that both seem poor, or between two options that might both be good.</p> <p>Ethical dilemmas are all around us and we make hundreds of ethical decisions every day.</p> <p>Click each bullet point to reveal a question to ask yourself:</p> <p>Would you:</p> <ul style="list-style-type: none">• Lie to save the life of an innocent person?• Help a work colleague meet a deadline by taking short-cuts to reduce needless bureaucracy?• Help a customer use the best wording in a risk profile questionnaire to ensure they succeed in getting a home loan approved?			





Page Title		Defining Ethics	Type	Click and reveal and Animated text.	Number	8
Screen Layout						
Event	Audio	On-Screen Text (OST)		Internal Development Notes		Screen/Media Treatment
8.		WHAT IS ETHICS? Ethics is a branch of philosophical study that, in a practical sense for practitioners, seeks to understand how people make decisions about what to do. More precisely, it's about decisions when the stakes are high, and something important is at risk or could be realised. But ethics is not just the practice of philosophers. It's the everyday practice of how all of us go about answering the important question of "What should I do?" And you can imagine that this question gets more complicated when a group of people also must decide, "What should we do?" DID YOU KNOW? The modern word of Ethics is derived from the Greek words ethikos and ethos which are associated with the idea of a person's 'character' and 'custom'. The implication of this is that the way we behave tells other people about our character and the way we customarily behave shapes our character. It is an interesting idea that shows the two-way relationship between who we (truly) are and how we act.				



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Page Title		Ethics are Values based	Type	Static text	Number	9
Screen Layout						
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Event	Audio	On-Screen Text (OST)				
9.	None	<p>In order to respond to, “What should you do?” You need to consider what is important to you.</p> <p>In other words, what it is that you value in the way you live your life. When you delve into what is important about the way you want to live your life, you identify your values. You go to great lengths to uphold and preserve your values and you feel disappointed or a disconnect when other people don’t share the same values.</p> <p>Values are the beliefs that motivate you to live your life in a way. Values are the building blocks for your view of how the world ought to be and who you should be in the world. They help you determine what is ‘good’ and what is ‘right’. As adults, we don’t tend to change our values very readily and so we experience ethical dilemmas when you must make a decision that forces you to make some sort of trade-off between your values.</p>				






Page Title	Commonly Held Values		Type	Drag and Drop		Number	10
Screen Layout							
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Event	Audio	On-Screen Text (OST)					
10.	None	<p>Drag all the values aligned to your personal ranking order (1 to 20) into the box.</p> <p>Loyalty, courage, freedom, justice, integrity, honesty, fairness, respect, dignity, equality, autonomy, happiness, fulfillment, peace, caring for others or the environment, harmony, tenacity, power, pleasure, security.</p> <p>The order you rank these values may give you insight to your personal approach to ethical decision making.</p>					
Page Title	Values, Decisions and Behaviours		Type	Animated text and icons		Number	11
Screen Layout							
Event	Audio	On-Screen Text (OST)					

11.	Nil	<p>One of the tricky things about ethics is that we can often quickly judge (and be judged) based on perceptions, rather than a deep understanding of the values at stake and the way in which these have shaped decisions and behaviours. It's easy to look at a situation from your own perspective and judge if it aligns with your own values, which are likely to be ethical, and anything that doesn't align is perceived as less ethical.</p> <p>Food for thought</p> <p>Some philosophers will justifiably draw a distinction between morals and ethics but for all practical purposes most of us use these terms interchangeably.</p> <p>As a field of study, ethics is the study of moral philosophy.</p> <p>When people talk about morals, they are often referring to moral traditions and the norms of what is regarded as good and bad or right and wrong. These norms and traditions reflect the moral values and principles that help them to decide how they wish to live. They are likely to feel their ethical decisions are made by acting according to their morals. In this study guide we generally consider ethics to be influenced by values and moral traditions being the religious, cultural, societal or familial traditions that shape our values.</p>		
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Page Title	Recent Refinements to Ethics	Type	Static Text	Number	12
Screen Layout					
Event	Audio	On-Screen Text (OST)			
12.		<p>RECENT REFINEMENTS TO ETHICS</p> <p>The world of western ethics has been dominated by men who have had university educations and careers in philosophy. When we consider ethics, we draw on bodies of thinking that have been shaped by power, politics and patriarchy. We also tend to draw on the spiritual and religious traditions that are most familiar to us and which have informed many of our ideas about justice, fairness and what we define as good.</p> <p>But there are approaches to understanding ethics which are linked to different 'ways of knowing' and making choices. For example, the work of feminist academics like Carol Gilligan has drawn attention to care-based ethics that emphasises the importance of relationships between individuals. Other writers and indigenous cultures around the world draw attention to the problem of human centeredness, arguing for a broader view of the world that situates humanity within the natural environment rather than asserting a dominance over it.</p>			



Page Title	Ethics Refinements	Type	Static imagery/Click and reveal	Number	13	
Screen Layout						
<div><div><div>PROFESSIONAL BANKING FUNDAMENTALS</div><div></div></div><div><div><p>WHAT HAS THIS GOT TO DO WITH BANKING?</p><p>We live in a global world with global opportunities (and risks) for financing social and environmental 'good'. Look at the complexity of funding facilities associated with mining, agriculture, forestry, energy, tobacco, social impact projects, construction of jails, female educational disadvantage and so on. Banking lubricates the wheels of global society, not just the wheels of the global economy, therefore the big picture issues of the world are the big picture issues for banking.</p></div><div><p>WHAT ARE THE WORLD'S BIG ETHICAL ISSUES?</p><p>Search "UN Sustainable Development Goals" and consider the vital role of bankers in shaping a better world. To do this we will require new ways of thinking, and new ways of learning from people who are connected to these important issues.</p></div></div></div>						
Event	Audio	On-Screen Text (OST)				
13.		<p>What has this got to do with banking? click the icon to reveal response</p> <p>We live in a global world with global opportunities (and risks) for financing social and environmental 'good'. Look at the complexity of funding facilities associated with mining, agriculture, forestry, energy, tobacco, social impact projects, construction of jails, female educational disadvantage and so on. Banking lubricates the wheels of global society, not just the wheels of the global economy, therefore the big picture issues of the world are the big picture issues for banking.</p>				



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Page Title	Completion/Next Steps	Type	Number	
Screen Layout				
<div><div>PROFESSIONAL BANKING FUNDAMENTALS</div><div>Introduction to Ethics</div><div>Well done! You have completed the Introduction to Ethics unit.</div><div>What would you like to do now?</div><div>Click here to see next unit</div><div>Click here to review this unit</div></div>				
Event	Audio	On-Screen Text (OST)		
14.		<div>Well done. You have now completed the Introduction to Ethics unit.</div> <div>What would you like to do now?</div> <div>Click here to see next unit.</div> <div>Click here to review this unit.</div>		

