



FINANCE AND TREASURY TRAINING

Funds Transfer Pricing

3 day course

Classroom, online or in-house

Course overview

Funds transfer pricing decides which business lines inside a bank look profitable, because it moves the cost and benefit of funding between them, and a curve set badly rewards the desk taking the most liquidity risk. This course covers setting it properly. Delegates work through the purpose of transfer pricing and what it is meant to separate, curve construction and the choice of base and spread components, and behavioural adjustments for products whose contractual maturity says nothing about how customers actually behave. Liquidity premium and contingent liquidity charges are covered. The allocation of the resulting margin between lending, deposit taking and treasury follows. The course closes on governance, on the incentives a curve creates, and on defending the framework to the business lines it charges.

What you will learn

- Explain what transfer pricing is meant to separate and why
- Construct a curve and select base and spread components
- Apply behavioural adjustments where contractual maturity misleads
- Charge liquidity premium and contingent liquidity appropriately
- Allocate margin between lending, deposit taking and treasury
- Recognise the incentives a curve creates in the business
- Govern the framework and defend it to the desks it charges

Who should attend

- Treasury and asset and liability management professionals
- Product control and finance practitioners in banking
- Risk professionals working on liquidity and interest rate risk
- Relationship and product managers in lending and deposits
- Analysts seeking a practical understanding of bank funding

Course outline

- 01 Deciding who looks profitable
- 02 Purpose and what it separates
- 03 Curve construction
- 04 Base rates and spread components
- 05 Behavioural adjustments and customer behaviour
- 06 Liquidity premium and contingent charges
- 07 Margin allocation across the bank
- 08 Governance, incentives and defending the framework

Upcoming dates

Dates	Venue	Format	Fee per delegate
9 to 11 November 2026	Port Louis, Mauritius	Classroom	USD 995
8 to 10 February 2027	Cape Town, South Africa	Classroom	R14,950
22 to 24 February 2027	Online	Online	R6,500
22 to 24 March 2027	Durban, South Africa	Classroom	R14,950



Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriscience.co.za, or WhatsApp us on **+27 63 479 1136**.

AfriScience Group | +27 61 536 6531 | info@afriscience.co.za | Pretoria, Gauteng, South Africa