

ChFC09

Ethics For The

Financial Services Professional

This ChFC09 course is delivered
on SCI CloudClassroom



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Accredited by the Institute of Banking and Finance (IBF). **6 CPD hours** will be awarded by the Singapore College of Insurance (SCI) which count towards the Core FAA /SFA CPD hours in respect of Ethics under the MAS Notice No.: FAA-N13.

Provides a practical framework for making ethical business decisions in the financial services industry. It covers the importance of ethics as a subject, the eight-step model of ethical decision making framework and the three obstacles to ethical decision making. It describes the elements of an ethical organisation and the characteristics of financial services professional. The module also investigates ethical approaches to placing financial products, determining suitability, and assessing risk. The three issues of replacement, rebating and compensation are also discussed.



TARGET AUDIENCE

- For anyone who is pursuing the ChFC/S designation programme.
- For anyone who is looking at fulfilling their annual core CPD hours on Ethics.

Training duration 5 hours 15 mins

Assessment format

Assessment duration 45 mins

30 Multiple-Choice Questions

Delivery Mode Online

Pass requirement

80% Pass Mark

How To Access SCI Cloud Classroom

Upon successful payment and registration, the confirmation email will include a weblink which will direct the candidate to a login page. Alternatively, candidates will find an icon on their SCI user accounts' dashboard titled "SCI Cloud Classroom". Click on the icon and candidates will be routed to the login page. Use the same credentials to login as the candidate's profile created at SCI website.

To be registered together with ChFC08

ENHANCED SUPPORT FOR TRAINING

For training programmes commencing between 8 Apr 2020 & 31 Dec 2020 (both dates inclusive) and completed by 31 Mar 2021.

For Self-Sponsored Candidates (Eligible for SkillsFuture Credit)*

Gross Fee (Without GST) Valid until 31 Dec 2020	GST amount	Total Fee (inclusive of GST)	Net Fee - Self Sponsored payable to SCI (With GST) Valid until 31 Dec 2020 ^	Duration	TAG Per Module at S\$10 per Training & Assessment hour (Self-Sponsored)**
S\$100.00	S\$7.00	S\$107.00	S\$5.35	6 hours	S\$60.00

^ In the event that the candidate drops out halfway through the course or did not pass the assessments, SCI will take steps to claw back the course fee subsidy and IBF Credit from the self-sponsored candidate. The course fee subsidy and the IBF Credit are applicable only to candidates who have fulfilled all the course requirements and passed the examinations/assessments.

Eligibility criteria to pay the above net fee:

- Singapore Citizens or Singapore Permanent Residents.
- The course must commence between 8 Apr and 31 Dec 2020.
- Fulfill all the course requirements and pass all the assessments by 31 Mar 2021.

Use of PayNow (NRIC) For Disbursement of TAG Under IBF-STS To Self-Sponsored Candidates

To facilitate speedier disbursement, Institute of Banking and Finance (IBF) has implemented PayNow as the payment mode for TAG. Candidates must link your NRIC to your PayNow bank account to receive TAG.

Note: Candidates must be at least 18 years of age when registering for this programme.

You will need to provide your full name (as shown in your NRIC/passport), NRIC/passport number, personal mobile number and RNF number at the time of registration.

For more information on:

*SkillsFuture Credit, please refer to: https://www.scicollege.org.sg/docs/FAQ_SFC.pdf

**TAG, please refer to: https://www.scicollege.org.sg/docs/FAQ_TAG.pdf

Retake Fee (This portion is not funded)

Candidates must fulfil all the course requirements for ChFC09 within 1 month from the closing registration date of ChFC08. If a Candidate failed to fulfil the course requirements for ChFC09, the Candidate will be required to re-register for ChFC09 at the retaker fee of S\$53.30 (inclusive of 7% GST). Retaker fee is not eligible for funding.

KEY TOPICS

Why Ethics Matter
An Ethical Decision-Making Framework
Obstacles to Ethical Decision Making
Building and Maintaining an Ethical Culture
Professionalism
An Ethical Planning Process
Marketing Financial Products : Ethical Sales and Full Disclosures
Agency & Compliance
Fair Dealing and Suitability in Financial Products Marketing
Illustrations, Replacement and Rebating

SMART Certificate

A Smart Certificate of Completion will be issued within 4 working days, once all the course requirements are fulfilled. If you fail to fulfil any of the course requirements, you are required to register and pay again.

Singapore College of Insurance

CPE Registration No: 199408491M

Period Of CPE Registration: From 26 September 2019 to 25 September 2023

For enquiries, please contact: Singapore College of Insurance
Tel: (65) 6221 2336 Fax: (65) 6220 6684 Website: www.scicollege.org.sg

Information presented on this marketing material is correct at the time of publishing. However, changes to the programme contents, dates, time, duration, venue and faculty members can occur owing to unforeseen circumstances. Every effort will be made to inform all participants of such changes on a timely basis.