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are expected to achieve a minimum of 15 CACS CPD hours, of which a minimum of 8 hours should be in training that is accredited under the IBF Standards Training Scheme (" IBF-STS ") in Private Banking and Wealth Management segment or Generic Skills and Competencies and a minimum of 4 hours should be in training related to Rules & Regulations, Compliance or Ethics.

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The PB Code sets out standards of good practice on competency and market conduct expected of private banks. Under the PB Code, private banking professionals (or " Covered Persons ") are expected to pass a common competency assessment called the Client Advisor Competency Standards (CACS) before they provide any financial advice. The CACS took effect from 1 September 2011.

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Section B: Competency Assessment- Client Advisor Competency Standards (CACS) (B1) Who the CACS applies to 6-15 5 (B2) Validity of the CACS 16-18 7 (B3) Other related administrative matters 19-37 7 Section C: Continuing Professional Development (CPD) (C1) CPD obligations 38-42 11 (C2) Attaining IBF-certification 43-45 11

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~~CACS Paper 1 Set B (Client Advisor Competency Standards)~~

If the assistant relationship manager (ARM) concerned meets the definition of “ overed Person ” under the P ode, the ARM would need to pass the competency assessment – Client Advisor Competency Standards (CACS) before he can provide financial advisory services to his clients.

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