

Client Advisor Competency Standards Cacs Paper 2

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As part of the annual CACS CPD requirement, Covered Persons 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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If the assistant relationship manager (ARM) concerned meets the definition of "Covered 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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