



1. About Financial Perspectives

Financial Perspectives (FP) was established in 1999 and pioneered the CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification Program in Asia and became the first and original approved Education Provider of the Financial Planning Association of Singapore (FPAS). FP was also the original strategic partner of the Institute of Banking & Finance (IBF) under the f-NEXT (Financial Network for Excellence in Training) and is currently one of the listed IBF Standards Accredited Training Providers.

With over 20 years of experience training financial professionals, FP has conducted training programs to more than 20,000 students in Asia. To date, FP remains the market leader and preferred Education Provider of the CFP® Professional Certification Program in Singapore and have regular training engagements with other financial institutions in the region.

Whether you are a fresh graduate or someone looking to embark on a second career in the Financial Services Industry, or a professional looking to expand your business insights and skills and increase your competency levels, we invite you to embark on this enriching learning journey with us! For more information about us, please visit our website at <http://www.fp-edu.com> or <http://www.facebook.com/fpeduonline>.

2. Our Mission and vision

We want to educate and empower Financial Services Professionals to help their clients and themselves create wealth, preserve dignity, and change lives, and turn their dreams into reality.

We aim to be the Centre for Excellence in financial education and professional certifications in Singapore and in Asia, where every financial services professional can be trained and equipped with the competency, skills and knowledge to exhibit Professional Excellence in Advisory Competency & Ethics in their professional conduct and practice.

3. CPD Course Enrolment – Prerequisites and Requirements

Our IBF-FTS Accredited programs are designed to upskills professionals in the Financial Services and Wealth Management Industry. Members of the public should not sign up for these courses unless they have valid reasons to do so, such as for personal enrichment or an aspirant to join the industry. Note that they will not qualify for the IBF-FTS funding.

Applications will only be processed AFTER all required documents, including payment of the net course fees, is received. FP reserves the right to make changes to class schedule and cancel any workshop if there is insufficient candidates to start a class.

4. Official Notifications, Correspondences and Notices

All official notifications, correspondence and notices will be sent to candidates via their registered email address provided in their registration forms. In addition, such official notifications, correspondence and notices will also be posted at our website and Facebook Page. Candidates may also contact us via email: enquiries@fp-edu.com for clarifications or help.

It is the responsibility of the candidates to inform us of any changes to their email address used to receive our notifications, correspondence and notices.

5. IBF FTS/STS Funding and SkillsFuture Credit

Our CPD Programs are accredited by IBF and are eligible for IBF-FTS/STS whereby subsidies for trainees can be up to 70%, subject to qualifying terms and conditions. Trainees can also use their individual SkillsFuture Credit to fund the course fee. For more details, please refer to the respective government website for details about the IBF-FTS/STS funding schemes and use of SkillsFuture Credit.

6. Funding of Course Fees (IBF-FTS)

The IBF Financial Training Scheme ("IBF-FTS") provides funding for training and assessment programmes accredited under the Skills Framework for Financial Services. Under the Funding Support for IBF-FTS, MAS will enhance course fee subsidies for locals (Singapore Citizens and Singapore Permanent Residents) attending accredited or recognised courses. The funding support is up to 70% for Singapore Citizens aged 40 years old and above, 30% for Singapore Citizen below 40 and all PRs, who are eligible for the IBF-FTS funding. (Capped at S\$500 per participant per course.)

Course participants who are eligible for the funding will only need to pay NETT FEE to attend the course. GST of 8% of the course fee, if applicable, will not qualify for funding support.

IBF-FTS Funding Support Quantum and Eligibility

	Enhanced Funding Support
Funding Quantum	30% of direct training cost (course fee). Available for training programmes commencing after 1 Jan 2023.
Funding Details	30% of direct training cost for Singapore Citizen below 40 and all PRs, who are eligible for the IBF-FTS funding; Singapore Citizens aged 40 years old and above will be eligible for 70% co-funding of direct training costs. Capped at S\$500 per participant per course.
Funding Eligibility Criteria	<p>1) Company-sponsored individuals or self-sponsored individuals* who are licensed agents or representatives (i.e. financial advisors, traders, insurance agents, remisers) representing a legal principal entity will be eligible, AND</p> <p>2) Course participants who are Singapore Citizens or Singapore Permanent Residents (SPR), physically based in Singapore AND successfully completed the IBF-FTS recognised programme, after meeting the minimum attendance requirement of 75% and passing the end-of-course assessment.</p> <p>*Self-sponsored candidates are required to provide a letter of support from his/her Financial Institution (FI) Principal when enrolling for the during course.</p>

Course Fee & Funding Breakdown: Nett Fee Payment and GST

For IBF-FTS courses, GST payable, if any, is not eligible for funding.

Illustration of Net Fee Payment – Funding Exclusive of GST	
Course Fee	\$1,000
8% GST (if applicable)	\$80
IBF-FTS course fee subsidy (30%), exclusive of GST	\$1,000 * 30% = \$300
Net Fee Payable by Employer (Or eligible individual)	\$1080 - \$300 = \$780

**Candidates must meet the funding requirements stipulated by IBF, including passing the exam and fulfil 75% attendance in classroom training. The individual will not be eligible for the course fee subsidy, IBF Credit and TAG if he/she drops out (withdraws) halfway through the course or did not pass the assessment. The training provider will be expected to take reasonable steps to claw back the disbursed course fee subsidy and IBF Credit from the self-sponsored individual or the sponsoring company within 3 months from the completion of the cohort.*

Claw Back Provision: By signing up for this course under the IBF Enhanced Training Support, the candidate and sponsor agrees without reservations, that in the event they fail to meet ANY of the eligibility criteria set out above for the IBF Enhanced Training Support, or withdraw from the course after course start date, to consent to FP to claw back the funded portion of the course fee and exam fees on behalf of the IBF. It is your responsibility to ensure you can commit to classes and exam BEFORE SIGNING UP ANY FUNDED PROGRAMS. To enable the regulators to validate your attendance, the candidate is required to have their webcam turned on AT ALL TIMES.

7. Classroom Conduct (Incl. Virtual Classroom During COVID-19 Period)

Seats in the classroom tutorial are limited to 40 per group and allocated on a first-come-first-served basis AND upon receipt of payment. Once enrolment is confirmed, no switching to other group is allowed. There will be no replacement sessions for missed classes. Candidates are personally responsible to register and pass the exam and meet the attendance criteria to be eligible for Funding Support. It is the candidate's responsibility to ensure their attendance within 30 minutes of class commencement and at the end of each tutorial session. No written/verbal request will be entertained if the candidate fails to comply.

Candidates/visitors who did not register for the course are not allowed to sit in the course without FP's prior approval. Recordings of any form (video/voice/etc) and photo-taking of the tutorials are not allowed, unless FP's prior approval is given in writing. FP reserves the right to terminate and ban the candidate from attending the course without refund, and other legal recourse it deems necessary.



8. Study Materials (E-learning Access and Online / Printed materials)

Study materials will only be provided through our Learning Management System (LMS). There will NOT be any printed materials provided. Candidates are not allowed to reproduce or share the study materials including textbook, study guide, class handouts, or share access codes to the LMS or other materials given by FP. Access to the LMS (www.online.fp-edu.com) is valid only during the registered exam cycle, and valid until the exam date. E-Guides will be valid for a period of 2 years from data of registration.

Each candidate will be allocated ONE ACCESS TOKEN TAGGED TO ONE MOBILE DEVICE OF THEIR CHOICE. An administrative fee of \$100 is chargeable to unlock their access token in the event multiple access or sharing of account is detected.

9. Withdrawal / transfer / refund policy

Course fees are non-transferable, and notice of withdrawal or deferment must be made in writing. An administrative fee of \$50 will be charged. Course fees paid will be refunded in full if written notice of withdrawal, accompanied by the course materials in its original condition (if any) is received at least 14 days before course start date. If written notice of withdrawal is received within 14 days before course start date, 50% of the course fee will be refunded. No refund of course fees is allowed once the course has started, and for IBF-FTS or IBF-STTS funded candidate, the funded portion of the course fee is fully payable under the claw back provision.

10. Confidentiality of Student Data and Data Protection Policy

All personal data and information provided by candidates shall be kept strictly confidential. Every effort shall be made to ensure the integrity of candidates' personal particulars and confidential information entrusted to FP is not compromised. Unless the disclosure is required by law, government authorities and accreditation bodies as part of the course requirements and/or order of any courts of Singapore for their internal use only, FP undertakes not to divulge any of the candidate's personal information to any unauthorised third party without the prior written consent of the student.

By submitting the course registration form to FP, candidates agree that FP may collect, use and disclose your personal data provided in the registration form for the following purposes in accordance with the Personal Data Protection Act 2012 and our data protection policy:

- (a) The processing of this course application; and
- (b) The future correspondence of any training activities with our organisation.

You may receive our marketing via email with training program updates and industry knowledge sharing. If you do not wish to be included in the database, you may unsubscribe via the link provided in all the marketing emails.

11. Changes to Information

All information is correct at the time of printing. FP reserves the right make changes to the information herein or with regard to the programs in general at any time. FP reserves the right to reject any application that is not duly completed, incorrectly filled up, payment is not received, or under other circumstances at their discretion. FP's decision is final.

FP reserves the right to make changes to class schedule and cancel any workshop if there is insufficient candidates.