HANDBOOK

Institute of Bankers
In South Africa

2013
PAGE OF CONTENT

1. INTRODUCTION AND BACKGROUND ................................................................. 1
   1.1 BACKGROUND ............................................................................................ 1
   1.2 VISION ......................................................................................................... 2
   1.3 MISSION ....................................................................................................... 2
   1.4 VALUES ...................................................................................................... 2
   1.5 PROFESSIONAL DESIGNATIONS ............................................................... 3

2. PROFESSIONAL DESIGNATION STANDARD: .................................................... 5
   2.1 CERTIFIED ASSOCIATE OF THE INSTITUTE OF BANKERS (CAIB (SA)) ..... 5
       2.1.1 Title of Professional Designation ......................................................... 5
       2.1.2 Designatory Letters ............................................................................ 5
       2.1.3 Requirements for awarding of Professional Designation ....................... 5
       2.1.4 Alignment to the National Qualifications Framework (NQF) .................. 5
       2.1.5 Maintenance of Professional Designation .............................................. 6
   2.2 FELLOW OF INSTITUTE OF BANKERS IN SOUTH AFRICA (FIBSA) .......... 6
       2.2.1 Title of Professional Designation ......................................................... 6
       2.2.2 Designatory Letters ............................................................................ 6
       2.2.3 Requirements for awarding of Professional Designation ....................... 6
       2.2.4 Alignment to the National Qualifications Framework (NQF) .................. 7
       2.2.5 Maintenance of Professional Designation .............................................. 7

3. APPLICATION .................................................................................................... 7

4. REGISTRATION .................................................................................................. 8

5. CERTIFICATION ................................................................................................ 8

6. MAINTENANCE OF THE PROFESSIONAL DESIGNATION .............................. 9
   6.1 MEMBERSHIP OF THE IOB ....................................................................... 9
   6.2 CODE OF ETHICS ...................................................................................... 9
       6.2.2 DISCIPLINARY CODE UNDER THE CODE OF ETHICS ......................... 9
   6.3 CONTINUING PROFESSIONAL DEVELOPMENT ..................................... 12
ADDENDUMS

ADDENDUM A: IOB EQUIVALENCY MATRIX 15
ADDENDUM B: IOB CODE OF ETHICS 18
ADDENDUM C: CHARTERED INSTITUTE OF BANKERS IN SCOTLAND: CODE OF PROFESSIONAL CONDUCT 19
ADDENDUM D: CODE OF ETHICS SIGNATORY SHEET 20
ADDENDUM E: RECORD OF CPD HOURS 21
ADDENDUM F: APPLICATION FORM 22
1. INTRODUCTION AND BACKGROUND

The purpose of this handbook is to set out the processes, policies and documentation underpinning the awarding of the professional designations currently offered by the Institute of Bankers.

The IOBSA was recognized as a professional body by the South African Qualifications Authority (SAQA) on 15 March 2013.

1.1 BACKGROUND

The Institute of Bankers in South Africa has a respectable history as the second oldest Institute of Banking in the world and was established in 1904.

The constitution states (1999: 3):

*Its main objective has been the promotion of efficiency through education and continuing professional development [sic] in the banking industry in general and of its members in particular. It sought to do this by the dissemination of knowledge on the theory and practice of banking and by conducting examinations and other educational activities.*

*In today’s rapidly changing technological, economic and social climate, competence is the key. Our courses are constantly updated to ensure that our members are kept abreast of current trends, new technology, new legislation and other facets relevant to the changing face of banking locally and globally.*

The role of the IOBSA has changed over the years. Initially it was accredited as a *training provider* by the BankSETA to deliver banking specific qualifications. This status expired in 2011 and has not been renewed. In 2012, after the appointment of a new Board of Directors, application was made to SAQA to register the IOBSA as the Professional Body for the sector. This status was awarded in March 2013 which means the IOBSA’s role has now been significantly changed. It will still play a critical role in the development of industry specific qualifications as well as being appointed as an Assessment Quality Partner (AQP) by the Quality Council for Trades and Occupations (QCTO) for the Bank Worker Learnership. This learnership will shortly go through a review process and further information will follow thereafter.

The Institute of Bankers in South Africa is a member-based professional body that aims to service the professional needs of people within the banking and broader financial services industry through the offering of professional designations, the monitoring of a code of professional conduct and the delivery of carefully designed and monitored CPD programmes.

---

1 SAQA letter dated 15 March 2013
1.2 VISION
Leading the development of professional bankers through global relevance.

1.3 MISSION
To be the preferred professional body and Centre of Excellence providing services to the banking and finance profession through:

- Promoting education and training
- Continuous professional development
- Research and consultancy in banking and finance
- Membership and networking forums
- Designations and status

1.4 VALUES
The values underpinning the Institute’s vision and mission remain:

- Collaboration and partnerships
- Customer-centric and excellence
- Professionalism and teamwork
- Innovation and flexibility
- Relevance
- Commitment to transformation
1.5 PROFESSIONAL DESIGNATIONS

The professional recognition framework offered by the IOBSA is presented in the figure below.

The recognition of the IOBSA by SAQA as the professional body included the recognition of two professional designations currently offered by the IOB, namely:

- The Certified Associate of the Institute of Bankers (CAIB)
- The Fellow of the Institute of Bankers in South Africa (FIBSA)

An additional four designations are currently being developed by the IOB, namely:

- Licentiate in Banking (SA) (LIBSA)
- Associate of the Institute of Bankers (AIB(SA))
- Professional Banker SA (PB (SA))
- Chartered Banker SA (CB (SA))

These designations include an experiential component as part of the IOB requirements for awarding the designation.
The process of gaining a professional designation can be explained in four distinct steps, namely:

- **Application** – this is when an interested party has read through the requirements for gaining the professional designation and believes that s/he qualifies. S/he will then apply to be recognized against the professional designation standard.
- **Registration** – the IOBSA process for awarding the professional designation is a registration process. Once an applicant's application has been checked for compliance against the professional designation standard, then compliant applicants are registered and awarded the designation.
- **Certification** – successful applicants are awarded the professional designation and a certificate is issued by the IOBSA.
- **Maintenance** – the designees are required to maintain their designation through a process of continuing professional development.

The process is detailed in the figure below:
The following sections of this handbook present the different components making up the steps required to gain and maintain the two professional designations that are currently offered by the IOBSA.

2. PROFESSIONAL DESIGNATION STANDARD:

The standard against which the two designations are awarded are documented in the professional designation standard. This standard comprises the following elements:

- Title of the Professional Designation
- Designatory Letters
- Requirements for awarding of Professional Designation
- Alignment to the National Qualifications Framework (NQF)
- Maintenance of Professional Designation

The professional designation standards for the CAIB and the FIBSA are presented in the following section.

2.1 CERTIFIED ASSOCIATE OF THE INSTITUTE OF BANKERS (CAIB (SA))

This is the professional designation standard against which the CAIB is awarded to individuals that qualify against the criteria as set out below.

2.1.1 Title of Professional Designation

Certified Associate of the Institute of Bankers in South Africa

2.1.2 Designatory Letters

CAIB (SA)

2.1.3 Requirements for awarding of Professional Designation

The candidate must have acquired an Advanced Diploma in Banking (SAQA ID. 76967, 240 credits, NQF 6) or equivalent. The qualifications that are considered equivalent to this qualification are listed in the IOB Equivalency Matrix\(^2\) (see Addendum A).

2.1.4 Alignment to the National Qualifications Framework (NQF)

The professional designation is not currently linked to an OFO profile (Organizing Framework for Occupations) on the National Occupations Pathway Framework (NOPF). However, it is the intention of the IOB to ensure that this designation is aligned to the occupational award when it is developed. It is also the intention of the IOB to regain its status as Development Quality Partner (DQP) and Assessment Quality Partner (AQP) to the Quality Council Quality for

\(^2\) Addendum A – IOB Equivalency Matrix
2.1.5 Maintenance of Professional Designation

The professional designation status needs to be maintained by the designee. This includes three different criteria, namely:

- **IOBSA membership** – this must be kept up to date annually;
- **IOBSA Code of Ethics**\(^3\) – the designee must subscribe to the code and submit this undertaking in writing (as per the attached form) annually to the IOB; and,
- **IOBSA CPD programme** – the designee must participate in the CPD programme as stipulated by the IOBSA.

Failure to comply with these requirements will result in the professional designation being revoked by the IOBSA.

2.2 FELLOW OF INSTITUTE OF BANKERS IN SOUTH AFRICA (FIBSA)

This is the professional designation standard against which the FIBSA is awarded to individuals that qualify against the criteria as set out below.

2.2.1 Title of Professional Designation

Fellow of the Institute of Bankers in South Africa

2.2.2 Designatory Letters

FIBSA

2.2.3 Requirements for awarding of Professional Designation

Fellowship of the Institute is awarded very selectively and reflects a professional and senior status. The professional designation can be awarded to IOB members of non-members.

- **AWARDING FIBSA: CAIB (SA) MEMBERS**

  The following conditions need to be met in order for members to be nominated for Fellowship:

  - Three year membership of the Institute which must be current at the time of nomination
  - Holder of the CAIB (SA) designation
  - Seven years in a managerial capacity
  - The nomination must be sponsored by two Associates or two Fellows of the Institute (not retired)

\(^3\) Addendum B – IOB Code of Ethics
AWARDING FIBSA: NON-CAIB (SA)

The following conditions need to be met in order for non-members to be nominated for Fellowship:

- 15 years membership of the Institute
- Holder of another professional qualification
- Seven years in a managerial capacity

Nominations are submitted to the Board for their consideration. Fellows are expected to play an active role in supporting the Institute.

2.2.4 Alignment to the National Qualifications Framework (NQF)

The professional designation is not currently linked to an OFO profile (Organizing Framework for Occupations) on the National Occupations Pathway Framework (NOPF). However, it is the intention of the IOBSA to ensure that this designation is aligned to the occupational award when it is developed. It is also the intention of the IOBSA to regain its status as Development Quality Partner (DQP) and Assessment Quality Partner (AQP) to the Quality Council Quality for Trades and Occupations (QCTO).

2.2.5 Maintenance of Professional Designation

The professional designation status needs to be maintained by the designee. This includes three different criteria, namely:

- **IOBSA membership** – this must be kept up to date annually;
- **IOBSA Code of Ethics** – the designee must subscribe to the code and submit this undertaking in writing (as per the attached form) annually to the IOB; and,
- **IOBSA CPD programme** – the designee must participate in the CPD programme as stipulated by the IOBSA.

Failure to comply with these requirements will result in the professional designation being revoked by the IOBSA.

3. APPLICATION

Once an individual has read through the professional designation standard and understood the requirements for obtaining and maintaining the professional designation, then s/he is able to apply to the IOBSA. The applicant completes the
attached application form\(^5\) and ensures that the supporting documentation and relevant payment accompany the submission.

The submission is made to:

IOB  
Sandown Mews  
2\(^{nd}\) Floor  
88 Stella Street, Sandton  
Tel: 011 783 4329  
Fax to email: 0865 688 570

The applicant must ensure that proof of receipt or acknowledgement of receipt of the application is received from the IOBSA.

4. REGISTRATION

The application is processed and, if it meets the standard as set out in the professional designation standard, then the candidate is awarded the professional designation. The recommendation for certification is submitted to the IOBSA Board for sign off. Once this is done, then the applicant can be certificated.

5. CERTIFICATION

Once the approval is granted by the IOBSA Board, then the certificate is issued for the professional designation. The candidate is approached and asked to indicate their subscription to the IOBSA Code of Ethics. The candidate is also issued with the IOBSA Handbook in order to ensure that s/he knows the requirements for maintaining their professional designation.

It is important to note that:

- The certificate remains the property of the IOBSA.
- The certificate is issued every 5 years and has an expiry date on it.
- A new certificate will only be issued to designees that comply with the IOBSA requirements for maintenance of the professional designation.
- Each certificate bears a unique number that is used to trace it should it need to be withdrawn.

A certification ceremony is arranged by the IOBSA at least once a year.

\(^{5}\) Addendum F – Application Form
6. MAINTENANCE OF THE PROFESSIONAL DESIGNATION

A designee needs to maintain their status through:

- Maintenance of annual membership of the IOBSA;
- Compliance with the CPD requirements – as prescribed by the IOBSA; and,
- Subscription to the Code of Professional Conduct of the IOBSA.

Failure to comply with these requirements could result in the designation being withdrawn from a candidate.

6.1 MEMBERSHIP OF THE IOBSA

Annual membership fees are communicated to all IOBSA members. Invoices are issued and members are expected to pay their fees every year.

6.2 CODE OF ETHICS

All designees are required to subscribe to the IOBSA Code of Ethics.

All designees are required to submit their undertaking in writing by signing the Code of Ethics Signatory Sheet. This is faxed back to Niekie or Martie at [0865 688 570] or emailed to them at niekie@iob.co.za or martie@iob.co.za.

6.2.2 DISCIPLINARY CODE UNDER THE CODE OF ETHICS

Every member of the Institute of Bankers is required to subscribe to the Code of Ethics. Under this code, the professional may not be found guilty of offense; otherwise they could be subject to:

- A warning being issued by the IOBSA;
- A fine being raised to the IOBSA member;
- The CAIB (SA) or FIBSA designation being forfeited;
- Prevention from being able to gain membership of the IOBSA again; or
- Other sanctions.

This brief document outlines the process that will be used to discipline an IOBSA member should they be found guilty of misconduct under the Code of Ethics.

It is important to note that the code not only protects the public from fraudulent practitioners, but it also aims to protect the integrity, honesty and fairness of practitioners through the disciplining of IOBSA members.

PROCESS

The Disciplinary Procedure is presented in the figure below:

---

6 Addendum E – Code of Ethics Signatory Sheet
STEP ONE: COMPLAINT SUBMITTED TO INSTITUTE OF BANKERS IN SOUTH AFRICA:

A complaint is received by the CEO or Chairperson of the Institute.

STEP TWO: PRELIMINARY INVESTIGATION:

The CEO or chairperson conducts a preliminary investigation to determine whether the complaint is prima facie.

- **Complaint not substantiated:** Should the outcome of this preliminary investigation yield no substantive claim, then no further action is taken by the IOBSA.

- **Complaint substantiated:** However, should the outcome of the preliminary investigation yield evidence of misconduct, then the complaint is submitted to the IOBSA Board of Directors for further investigation.

The accused and complainant are informed of the outcome of this preliminary investigation.

STEP THREE: APPOINTMENT OF DISCIPLINARY COMMITTEE

The IOBSA Board of Directors is then required to set up a disciplinary committee.
The committee should be made up of at least 3 (three) members. One member needs to be a member of the IOBSA Board of Directors.

**STEP FOUR: IN-DEPTH INVESTIGATION**

The complaint is then undergoes an in-depth investigation by the disciplinary committee.

All relevant parties are included in the investigation and kept up to date with the proceedings. Where necessary, the disciplinary committee will call upon individuals to testify or to submit documentation supporting the case.

**STEP FIVE: DISCIPLINARY HEARING**

Once the in-depth investigation is complete, a disciplinary hearing is scheduled and all relevant parties are notified and, where necessary, requested to attend the hearing.

The case is heard and the complainant as well as the defendant is able to testify and present the relevant evidence.

The Disciplinary Committee formulates their findings and submits a report including a recommendation, to the IOBSA Board of Directors.

**STEP SIX: OUTCOME OF THE DISCIPLINARY HEARING AND INVESTIGATION**

The IOBSA Board of Directors meets to discuss the findings of the disciplinary hearing and investigation. The recommendation is considered and the final outcome of the disciplinary process is decided.

The outcome is communicated to the complainant and defendant.

The final outcome could result in one of the following actions being taken by the IOB Board of Directors:

- A warning is issued by the IOBSA Board of Directors; or
- A fine is raised to the CAIB (SA) or FIBSA; or
- The professional designation is forfeited by the defendant; or
- The designee is prevented from being able to gain membership of the IOBSA again; or,
- Other sanctions appropriate to the misdemeanor.

**STEP SEVEN: EXECUTION OF DECISION**

The final decision is communicated to the relevant parties and executed.
6.3 CONTINUING PROFESSIONAL DEVELOPMENT

Continuing Professional Development (CPD) is the maintenance, improvement and broadening of knowledge and skill and the development of the personal qualities necessary for the execution of professional and associated duties throughout a banker’s working lifetime.

PROFESSIONAL RECOGNITION FRAMEWORK

Two professional designations are currently offered by the IOBSA, namely:

- Certified Associate of the Institute of Bankers in South Africa (CAIB (SA)); and,
- The Fellow of the Institute of Bankers in South Africa (FIBSA).

Once the professional designation is attained by a practitioner or professional, s/he needs to maintain the status by ensuring compliance with the following requirements:

- Maintenance of annual membership of the IOBSA;
Compliance with the CPD requirements – as prescribed by the IOBSA; and,

Subscription to the Code of Professional Conduct of the IOBSA.

**CPD – WHAT IS REQUIRED?**

Every designate is required to complete a **total of 65 hours of CPD activities every two years**. It is important to note that 1 hour of relevant activity pitched at the correct level of the designee, is allocated 1 CPD point.

Time qualifying for formal CPD may not be more than:

- **65 points over 2 years**
  - **Knowledge**: 45 hours formal
  - **Skills & Abilities**: 10 hours informal
  - **Informal**: 10 hours informal

**Formal CPD** includes formally organised specifically related to banking such as:

- IOB banking specific courses,
- professional meetings,
- formal in-house training and
- overseas conferences focused on the banking sector

**Informal CPD** includes any other activity that the designate considers to be of value in meeting the definition of CPD as above.

This may include:

- management training; and
- life skills training and development.
**TYPES OF CPD ACTIVITIES**

The IOBSA does not prescribe the type of activities that a practitioner or professional should participate in order to complete their CPD programme. However, below is a list of different types of activities that could be included as formal or informal CPD activities:

<table>
<thead>
<tr>
<th>FORMAL CPD ACTIVITIES</th>
<th>INFORMAL CPD ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participation in seminars, presentations and workshops (with or without assessment)</td>
<td>Professional reading</td>
</tr>
<tr>
<td>Participation in conventions or conferences</td>
<td>Participation in non-approved or accredited online activities including podcasts, videos and online magazines</td>
</tr>
<tr>
<td>Completion of courses</td>
<td></td>
</tr>
<tr>
<td>Online programmes offered by approved institutions</td>
<td></td>
</tr>
<tr>
<td>Presenting, teaching or lecturing in the field</td>
<td></td>
</tr>
<tr>
<td>Professional exams</td>
<td></td>
</tr>
<tr>
<td>Participation in IOBSA structures</td>
<td></td>
</tr>
<tr>
<td>Authorship of books, articles and online publications</td>
<td></td>
</tr>
</tbody>
</table>

**It is important to note that CPD points can only be awarded to activities that are related to the field of Banking.**

**IMPORTANT TO NOTE:**

1. Compliance with CPD requirements is the responsibility of the individual.
2. Designates are required to keep their own records in order to support their application for a CPD compliance certificate.
# ADDENDUM A: IOBSA EQUIVALENCY MATRIX

<table>
<thead>
<tr>
<th>QUALIFICATION TITLE (2010)</th>
<th>SAQA ID</th>
<th>FSB QUALIFICATION APPROVAL</th>
<th>ALTERNATE QUALIFICATION TITLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate: Banking</td>
<td>11541</td>
<td>Listed for Category I (BN 31514)</td>
<td>Certificate in Banking: Financial Services</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Financial Services Certificate: Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Certificate in Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Certificate</td>
</tr>
<tr>
<td>National Certificate: Banking Services Advice</td>
<td>48533</td>
<td>Listed for Cat 1 and Cat IV (BN 31514)</td>
<td>Certificate in Banking Services Advice</td>
</tr>
<tr>
<td>Diploma: Treasury: international Banking</td>
<td>20334</td>
<td>Listed for Cat IV (BN 31514)</td>
<td>Financial Service Diploma: Treasury &amp; International Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Diploma in Treasury &amp; International Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma (Various Diploma)</td>
</tr>
<tr>
<td>Diploma: Credit</td>
<td>20331</td>
<td>These qualifications do not meet the Fit and Proper requirements for any product category</td>
<td>Financial Services Diploma: Credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Credit Diploma</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Banking Licentiate Diploma</td>
</tr>
<tr>
<td>Diploma: Trust Estate Administration</td>
<td>20335</td>
<td></td>
<td>Financial Services Diploma: Estate &amp; Trust Administration</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Diploma in Estate &amp; Trust Administration</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Valuers Diploma</td>
</tr>
<tr>
<td>Diploma: Marketing</td>
<td>20332</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Marketing</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Marketing Diploma</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Valuers Diploma</td>
</tr>
<tr>
<td>QUALIFICATION TITLE (2010)</td>
<td>SAQA ID</td>
<td>FSB QUALIFICATION APPROVAL</td>
<td>ALTERNATE QUALIFICATION TITLE</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>---------</td>
<td>-----------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Diploma in Financial Planning</td>
<td>76970</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Financial Planning</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Diploma in Estate &amp; Financial Planning</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Valuers Diploma</td>
</tr>
<tr>
<td>Advanced Diploma in Financial Planning</td>
<td>76964</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Financial Planning</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bankers Diploma II</td>
</tr>
<tr>
<td>Advanced Diploma in Credit</td>
<td>76966</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Credit</td>
</tr>
<tr>
<td>Advanced Diploma in Marketing</td>
<td>76969</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Marketing</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Marketing</td>
</tr>
<tr>
<td>Advanced Diploma in Treasury and International Banking</td>
<td>76963</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Treasury and International Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Treasury and International Banking</td>
</tr>
<tr>
<td>Advanced Diploma in Estate and Trust</td>
<td>76968</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Estate and Trust</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Estate and Trust</td>
</tr>
<tr>
<td>QUALIFICATION TITLE (2010)</td>
<td>SAQA ID</td>
<td>FSB QUALIFICATION APPROVAL</td>
<td>ALTERNATE QUALIFICATION TITLE</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>---------</td>
<td>------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Advanced Diploma in Property</td>
<td>76965</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Property</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Property</td>
</tr>
<tr>
<td>Advanced Diploma in Central Banking</td>
<td>76967</td>
<td>Needs to gain FSB approval</td>
<td>Financial Services Diploma: Central Banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Licentiate Diploma II</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Advanced Diploma in Central Banking</td>
</tr>
</tbody>
</table>
ADDENDUM B: IOB CODE OF ETHICS

CODE OF ETHICS

As professionals in the Banking sector, IOBSA requires its members to commit to raising standards in the industry and to undertake all activities by observing the highest levels of professional conduct in light of the core values of:

- Customer centricity
- Professionalism
- Excellence
- Integrity

Accordingly, members should conduct their business affairs in accordance with this Code of Ethics by observing the following principles:

- Acting in the best interests of their clients and not allowing their own interests or those of their employer to override the interests of their clients
- Acting with due skill, care and diligence in conducting their work
- Preserving client confidentiality at all times
- Respecting the intellectual property rights of others
- Protecting and promoting the integrity of the banking industry
- Avoiding and/or disclosing any real or perceived conflicts of interest
- Respecting the dignity of others
- Never knowingly misleading or deceiving others
- Developing and maintaining an understanding of the ethical issues in their professional roles

All members of the Institute of Bankers are required to adhere to the IOBSA Code of Ethics
ADDENDUM C: CODE OF PROFESSIONAL CONDUCT

As a member of IOBSA I will:

1. At all times act in a professional and ethical way and uphold the highest standards of honesty, trust, fairness, integrity and diligence.

2. Consider the risks and implications of my actions, be accountable for them, and for the impact my actions may have on others.

3. Comply with all current regulatory and legal requirements, and endeavour to follow best industry practice.

4. Treat information with appropriate confidentiality and sensitivity.

5. Be alert to and manage potential conflicts of interest which may arise whilst performing my role, and not act for personal gain or advantage.

6. Treat all customers, colleagues and counterparties with respect and take responsibility for the advice and services provided to them.

7. Lead by example and act as a positive role model to others.

8. Continuously develop and maintain my technical and professional knowledge and competence.

9. Uphold the name and reputation of IOBSA, the banking profession and the financial services industry as a whole.
ADDENDUM D: CODE OF ETHICS SIGNATORY SHEET

IOBSA CODE OF ETHICS

I, ........................................................................................................................................................................... (ID no. ..................................................................................................................) hereby indicate that I have read and fully understand the Institute of Bankers in South Africa’s Code of Ethics, as presented to me on ........................................ 20......

I undertake to ensure that my professional conduct is aligned to this code and that I will always strive to behave in a manner that is befitting my profession as a Banker.

Signed: .................................................................................................................. Date: ........................................
Name: .................................................................................................................

Signed: .................................................................................................................. Date: ........................................
Institute of Bankers in South Africa
ADDENDUM E: RECORD OF CPD HOURS

**IOBSA CPD RECORD**

<table>
<thead>
<tr>
<th>Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership No.:</td>
<td></td>
</tr>
<tr>
<td>Year of Assessment:</td>
<td></td>
</tr>
<tr>
<td>Year 1 /2/3 of 3 year cycle:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DATE</th>
<th>ACTIVITY / COURSE</th>
<th>HOURS</th>
<th>DESCRIPTION</th>
<th>OFFICE EVALUATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FOR OFFICE USE

**CUMULATIVE SCORE OVER TWO YEAR PERIOD**

Formal CPD______________________________

Informal CPD______________________________
The Institute of Bankers in South Africa

APPLICATION FORM - DESIGNATION
Application Update Form

Please complete the information below and email to info@iob.co.za.

### Personal Details

Please indicate your response by marking the appropriate block with an X.

1. **Are you a new or existing member of the Institute of Bankers:**

<table>
<thead>
<tr>
<th>New Member:</th>
<th>Existing Member:</th>
</tr>
</thead>
</table>

   IOBSA Membership Number (if applicable):

2. **Title:**

<table>
<thead>
<tr>
<th>Mr</th>
<th>Mrs</th>
<th>Miss</th>
<th>Other</th>
<th>(Specify)</th>
</tr>
</thead>
</table>

   *Please print clearly.*

3. **Surname**

4. **Previous Surname: (if applicable)**

5. **First Names:**

6. **Home Language:**

<table>
<thead>
<tr>
<th>Date of Birth:</th>
<th>ID or Passport No:</th>
</tr>
</thead>
</table>
Contact Details

7. Contact Details:
   (B) ____________________________ (Cell) ____________________________
   (H) ____________________________ (Fax) ____________________________
   (E-mail address) ____________________________

8. Postal Address: ____________________________ Postal Code: _________

9. City/Town: ____________________________ Province: _________

Professional Designation

10. Designation applied for: LIB(SA) [ ]
    CAIB (SA) [ ]
    AIB(SA) [ ]
    Professional Banker (SA) [ ]
    Chartered Banker (SA) [ ]

11. Qualifications attached: (Certified copies) Yes [ ] No [ ]

12. Name of Qualification(s):
    ____________________________

13. Awarded by: ____________________________ Date: ____________________________

14. Subjects covered:
    ____________________________
    ____________________________
    ____________________________
15. Cost per application – R300.00

Account name: The Institute of Bankers in SA
FNB current account: 5060 6050 909
Branch code: 251 705

I enclose proof of payment: [ ] Yes [ ] No

For Office Use Only

Date Processed: ______________________ Grant: [ ] Yes [ ] No

Membership Number: ______________________

Date: ______________________ Signature: ______________________