Continuous Professional Development (CPD) Policy
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1. DEFINITIONS
As determined by the IOBSA Board of Directors, from time to time:

**Ability** - The quality of being able to do something, especially the physical, mental, financial, or legal capacity to accomplish something.

**Assessment** - Questions posed to and answered by a person in a variety of formats which can include Multiple Choice, True/False, Short Constructive Response, essay type questions etc.

**Code of Professional Conduct** - The professional code of conduct that each IOBSA member is bound to.

**Designations’ Competency Profiles** - A document outlining the topics against which an IOBSA member’s competence should be determined. (See Addendum 1)

**Knowledge** - Knowledge is defined as the familiarity, awareness, or understanding gained through experience or study and includes theoretical and practical knowledge in a broad range of financial service and banking related topics.

**Member** - A person who has paid the membership fees for the current year. A member may be a designated or a non-designated member

**IOBSA NPC** - The Institute of Bankers in South Africa Not for Profit company

**Pro-Bono** - A voluntary financial services, advisory or generally skilled activity undertaken by a professional member in the public interest and/or in service to the IOBSA at no charge or at a significantly reduced fee.

**Reporting cycle** - A fixed period of a year from the beginning of June to the end of May the following year;

**Skills** - Proficiency, facility, or dexterity that is acquired or developed through training or experience. The professional skills required are divided into four areas:
a. Professional Responsibility  
b. Practice  
c. Communication  
d. Cognitive skills  

**Verifiable CPD**- Verifiable CPD is CPD for which proof of completion/participation is available, for example, but not limited to, attendance registers, reading registers, or such other manner of proof as may be determined by the Board from time to time, that can be submitted to the IOBSA upon auditing of a member’s CPD points. Verifiable CPD is required for FAIS compliance with the Fit and Proper Amendments as per Board Notice 194 of 2017.

**Non Verifiable CPD**- this is CPD which will comprise reading for which the member will account using the Register of Professional Reading and 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.

### 2. INTRODUCTION

The Institute of Bankers in South Africa is the Professional Body for the Banking Sector and attained this status in March 2013. It is a members’ organisation which awards designations based on the attainment of prescribed academic levels coupled with experience requirements per level. Once a professional designation is attained by a member, s/he needs to maintain the status by ensuring compliance with the following requirements:

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

Continuous Professional Development (CPD) is a process of lifelong learning whereby an individual systematically engages in activities that maintain abilities, skills and knowledge required for a professional in the banking and financial services field and as guided by the competency requirements for:

- Licentiate of the Institute of Bankers in South Africa (LIBSA)  
- Certified Associate of the Institute of Bankers in South Africa (CAIB(SA))  
- Associate of the Institute of Bankers in South Africa (AIBSA)  
- Professional Banker of the Institute of Bankers in South Africa (PBSA)
3. OBJECTIVES

The objective of CPD is to maintain high standards of professionalism within the industry and to ensure that knowledge is translated into best practice.

CPD should contribute to the following areas of development:
- Maintenance of professional competence.
- Enhancement of existing knowledge and skills.
- Development of new knowledge and skills.

The emphasis of the IOBSA CPD programme is to ensure that professional development is carefully tailored to ensure relevance to the member’s professional career.

The CPD programme supports banking and financial services professionals to:
- develop a commitment to lifelong learning (maintain and developing professional competence);
- take responsibility for undertaking relevant CPD activities to remain competent in their roles; and
- take responsibility for recording their CPD activities to demonstrate that they have undertaken relevant and appropriate learning activities.
- to ensure high ethical and professional standards delivered through the sector to the general public.

CPD refers to activities that develop and maintain capabilities to enable members to perform competently within their professional environments.

The IOBSA is a registered Professional Body and as such has obligations to foster a commitment to lifelong learning and development amongst its members as a key component of professionalism and a requirement of the Financial Advisory and Intermediary Services Act of 37 of 2002 and its recent amendments.

The IOBSA is required to monitor and enforce standards that ensure the continuous development and maintenance of professional competence of its members.

The objective of a CPD programme is to assist members to develop and maintain professional competence in order.
4. CPD FOR COMPANIES
Most companies within the banking and financial services sector provide training for their staff. The IOBSA is required by the FSCA to set the standard for CPD and to award the credits per program. Unless the IOBSA awards CPD credits to a course it cannot be used by members as CPD. This is particularly important for members who work in a FAIS position but additionally for the banks and financial services providers as it is a requirement for Fit and Proper as of 1 June 2018. (Board notice 194 of 2017)
As a result, we will be recognising in company training programs which have relevance for FAIS but additionally we will recognise other training programs and events of the companies for general CPD credits. The IOBSA will determine the standard of the course and will award CPD credits accordingly.
Banks will be required to submit the documentation for courses for which they seek CPD accreditation. The highest level of confidentiality is guaranteed by the IOBSA and it will not share information provided with any other party nor will be use the information provided to it to develop its own material.
Banks, Financial Services Providers, Training Companies and event organisers will be required to complete an Application form when requesting recognition of courses or events for CPD purposes and a fee will be charged.

APPLY TO BECOME AN APPROVED EMPLOYER OR PROVIDER OF CPD (AE&P)

A. What does this entail:
1. An annual approval process that you are a registered bank within RSA or a Provider who is registered with a Quality Council in RSA
2. This requires the body to provide the IOBSA with their accreditation certificate or in the case of a bank the IOBSA will verify this against the list of registered banks with the SARB
This is an annual once off approval process and carries with it an annual fee of R3 500 per Employer/Provider

B. What are the benefits:
1. There will be no need to complete the employer details and verification on the application form with each programme application. The organisation is already vetted
2. A speedy process to accredit a programme for which CPD credits are sought
3. Evaluation of the programme for which CPD accreditation is sought will be evaluated according to the pre-determined standards for the industry for that particular content area.
4. The organisation will be pre-approved as an accredited Class of Business provider in the initial assessment, should they qualify.

Applicants falling outside the AE&P will need to:
• Provide full company registration documentation
• Proof of registration with a Quality Council or regulatory body
• Complete a company application form per course being submitted for CPD accreditation
• Pay a fee per application of R4000 in addition to the fee per approved course.
5. RESPONSIBILITY FOR COMPETENCE
The primary responsibility for competence lies with the member and all members have an obligation to develop and maintain their professional competence, relevant to the nature of their work and professional responsibilities. All the members carrying an IOBSA designation must maintain a record of their CPD activities and report the hours completed relevant to each reporting cycle. CPD is compulsory and is applicable to all members.
For members in a FAIS role they are required to complete a minimum number of hours according to the Act in order to retain their Fit and Proper status.

6. REPORTING PERIOD AND HOURS
An IOBSA member must complete a minimum number of 30 CPD hours every year which is verifiable by the IOBSA. For all new members the CPD reporting cycle commences upon joining the institute. Should this fall during the year a pro-rata number of CPD credits will be required to be obtained during that initial year. This will be communicated to the member.

7. TRANSFERABILITY OF CPD POINTS
Verifiable knowledge points in excess of the requirement for a specific cycle may be applied to the next reporting cycle, limited to a maximum of one third of required points.

8. MEASUREMENT
Members are required to complete a minimum number of hours of relevant CPD activities in an annual reporting cycle, which will consist of a combination of verifiable (structured) and unverifiable (unstructured) CPD activities.
These minimum requirements are as follows:

<table>
<thead>
<tr>
<th>30 HOURS OF CPD</th>
</tr>
</thead>
<tbody>
<tr>
<td>KNOWLEDGE AND SKILLS AND CLASS OF BUSINESS</td>
</tr>
<tr>
<td>20 hours VERIFIABLE</td>
</tr>
</tbody>
</table>

One – productive hour of CPD will earn the IOBSA member 1 CPD point (minimum of 50 minutes constitutes one hour). Time used for registration, welcome, breakfast/tea/lunch breaks would not constitute productive CPD and are excluded. If the duration of the programme is between 30 and 50 minutes, a half CPD point can be claimed. Included in the required number of hours as stated above, IOBSA members are required to complete at least five CPD points per reporting cycle on Ethics and Governance in Banking/Financial Services.
9. DUAL MEMBERSHIP AND CPD ACCREDITATION
If a member is also registered with any other regulatory or SAQA registered professional body, it remains the member’s duty to comply with the IOBSA’s CPD policy as well as the other body’s requirements as stipulated from time to time. However, where topics, included in the IOBSA’s Designations’ Competency Profiles which are also applicable to the financial services sector and have been awarded CPD credits by such other registered body, such earned points may be applied to both the IOBSA and the other body’s requirements. Formal arrangements have been agreed with other professional bodies to enable this process.
All members of the IOBSA with other memberships and who claim dual recognition will still be required to obtain the 5 credits for Ethics and Governance required by the IOBSA.

10. REPORTING AND RECORD KEEPING
It is the responsibility of every IOBSA member to maintain a record of his or her CPD activities. Members must retain any documentation that will support the verification of recorded CPD activities. Documentation must be kept for at least two (2) years after the end of each reporting cycle.

To facilitate record keeping and administration of the CPD programme, the IOBSA will use an online CPD application on its website. This register must be used by members to record any CPD activities undertaken and will constitute official submission to the IOBSA. IOBSA and its approved CPD providers may automatically bulk-record the CPD points against individual member records for IOBSA organised/approved qualifying events that groups of members attend. This should however, not detract from the fact that it is always the member’s responsibility to verify that the points recorded on their profile are accurate and to ensure that they retain relevant documentation for the specific event.
Each member of the IOBSA should ensure that they report their earned CPD points as soon as possible after completing an event.

Should members join during the course of a year their CPD requirement will be calculated on a pro-rata basis. The table below indicates the exact points required to be obtained within the one year cycle dependant on the month of joining as a member. For example should a member join in December they will be required to obtain 16 CPD credits for that year.

<table>
<thead>
<tr>
<th>Membership start date</th>
<th>Pro-rated requirement</th>
<th>Verifiable</th>
<th>Class of Business/Non verifiable</th>
<th>Ethics and Governance</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>30</td>
<td>20</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>July</td>
<td>28</td>
<td>18</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>
11. QUALIFYING PROGRAMMES
Members may claim for CPD activities which are relevant to the knowledge, skills and abilities as recorded in the IOBSA Designations’ Competency Profiles. A list of CPD activities is defined below:

The IOBSA considers the following activities acceptable for CPD purposes. The table below is not an exhaustive list and members may contact the IOBSA to clarify whether another activity not listed below may be acceptable as a CPD activity.
## CPD activities: Verifiable

<table>
<thead>
<tr>
<th>CPD activity</th>
<th>Examples of evidence</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Events:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workshops</td>
<td>Signed attendance register</td>
<td>1 hour for each hour of productive attendance</td>
</tr>
<tr>
<td>(Includes professional non-accredited training workshops)</td>
<td>Certificate of attendance/ completion</td>
<td></td>
</tr>
<tr>
<td>Lectures, formally facilitated classroom training</td>
<td>Agenda of programme</td>
<td></td>
</tr>
<tr>
<td>Attending conferences and seminars offered by approved CPD providers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attending conferences and seminars offered by non-approved providers – apply to the Institute for approval</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit bearing programmes:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Successful completion of credit bearing programmes registered with SAQA presented by higher education institutions or accredited training providers</td>
<td>Statement of results</td>
<td>30 hours are the maximum hours that will be allowed for all members over the year reporting cycle</td>
</tr>
<tr>
<td></td>
<td>Certificate issued by the provider with SAQA ID number</td>
<td></td>
</tr>
<tr>
<td><strong>Presenting / facilitating:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agenda of event</td>
<td>Power Point presentations</td>
<td>Participant handouts</td>
</tr>
<tr>
<td>----------------</td>
<td>---------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td><strong>Presentations at conferences and seminars</strong></td>
<td><strong>Presentations for in-house CPD approved sessions</strong></td>
<td><strong>Presentations pertaining to compliance and related acceptable content</strong></td>
</tr>
<tr>
<td><strong>Training</strong></td>
<td><strong>Evidence that programmes were successfully completed</strong></td>
<td><strong>Certificate of completion</strong></td>
</tr>
<tr>
<td><strong>Attend training programmes (online or otherwise)</strong></td>
<td><strong>Training handouts / slides</strong></td>
<td><strong>Attendance register</strong></td>
</tr>
<tr>
<td><strong>Presenting training:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Professional exams and assessments</strong></td>
<td><strong>Institute records of involvement by the member</strong></td>
<td></td>
</tr>
<tr>
<td>Writing the exam</td>
<td></td>
<td></td>
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<tr>
<td>Compiling the exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marking the exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RPL Assessment of members (Assessor):</td>
<td>1 hour for each hour of the exam / marking / panel interview to a maximum of 10 hours per CPD cycle</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Assess work experience of candidates (Assessor)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participate in panel interviews of candidates (Assessor and Moderators)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Industry related published research/authorship</th>
<th>20 hours per publication</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title of research article or publication</td>
<td></td>
</tr>
<tr>
<td>Link to, or copy of the publication</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Technical Industry related discussions or meetings at industry bodies/Professional Bodies</th>
<th>1 hour for every hour productively spent in discussion or meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>As agreed with the Institute</td>
<td></td>
</tr>
<tr>
<td>Agenda and minutes of meetings or discussions</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Board and Committee work or other work (relevant)</th>
<th>1 hour for every hour productively spent in discussion or meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>As agreed with the Institute</td>
<td></td>
</tr>
<tr>
<td>Agenda and minutes of meetings or discussions</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coaching and mentoring</th>
<th>1 hour for every hour productively spent in discussion or meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>As agreed with the Institute</td>
<td></td>
</tr>
<tr>
<td>Evidence of coaching / mentoring session, e.g. agreed development plan, minutes, etc.</td>
<td></td>
</tr>
</tbody>
</table>

CPD activities: Non-verifiable
<table>
<thead>
<tr>
<th>CPD activity</th>
<th>Suggested evidence</th>
<th>Eligibility</th>
</tr>
</thead>
</table>
| Reading technical publications or watching technical DVD's | • Keep a register as reference in the format provided in the CPD policy, e.g. author’s’ name, title of book, journal, newspaper, online publications with year, page and/or weblink as reference  
  • Topic covered  
  • Date of reading  
  • Number of hours spent on reading                                                                                           | 1 hour for every hour productively spent                                                                                      |
| Self-study of field related information                  | • Keep a self-study register as reference in the format provided in the CPD policy, e.g. author’s’ name, title of book, journal, newspaper, online publications with year, page and/or weblink as reference  
  • Topic covered  
  • Date of reading  
  • Number of hours spent on reading                                                                                           | 1 hour for every productive hour spent                                                                                       |
12. AUDIT AND APPEALS

12.1 Member Audits
The IOBSA will conduct random audits of members for CPD points accumulated by them. The selection criteria for members to be audited will be at the discretion of the Board/CEO. IOBSA members selected for audit will be notified by the IOBSA and will be required to submit CPD documentation to the IOBSA within 30 days. Documentation constituting acceptable proof should be available for inspection as and when required.

These records need to be kept for a period of two (2) years after the relevant reporting period. The following should be included in the records, or a register:

- Date
- Type of activity (e.g. training, seminar, workshop, etc.)
- Presenter(s)
- Provider
- Duration
- Verifiable/ non-verifiable
- Topics/ activity objectives
- Performance indicators (if applicable)
- Assessment criteria (if applicable)

12.2 Inadequate or Unsubstantiated Claim of CPD Points
If a member’s claim is deemed inadequate/unsubstantiated at the end of the reporting period, the member will be allowed 90 days to earn and report relevant points. These points may only be utilised for the reporting period being evaluated, and may not be claimed for prior or subsequent reporting periods.

12.3 Failure to Comply
The IOBSA Membership Regulations state that members, as part of their membership requirement, must comply with Continuous Professional Development requirements as determined by the Board of Directors from time to time. Failure to comply fully with this policy is a serious offence which carries disciplinary action of suspension of membership from the Institute. Non-compliance will be dealt with as per IOBSA’s Membership Regulations. Fraudulent reporting of CPD points will be treated as a separate offence reportable to the Disciplinary Committee as a violation of the IOBSA’s Code of Professional Conduct.
13. EXEMPTION OR DEFERRAL OF CPD REQUIREMENTS

A member may request an exemption or deferral of CPD requirements, due to extenuating circumstances such as a medical diagnosis, temporary or permanent disability or parental leave. Parental leave will be limited to 6 calendar months in a reporting period. These requests will be considered on a case-by-case basis. Written requests must be made to the IOBSA’s Academic Department and supporting documentation must be submitted with the request. If the request for deferral is granted, the member will be required to meet a reduced balance of the CPD requirement. Each member will be advised by the Institute, on a successful application, of the balance of points to be obtained by the end of the current reporting cycle. The full requirement will again come into effect at the start of the member’s next new reporting cycle.

Exemption or deferral applications by a member will only be considered for a maximum of 2 consecutive CPD reporting periods.

Retired, registered non-practising members subject to CPD requirements, or such designated members with other special circumstances require proper authorisation to be exempted from CPD requirements. Retirees need no authorisation, but would only be exempt if they have no further professional commitments. Non-practising Members and those with special circumstances should apply to the CPD Committee of the IOBSA before exemption may be granted at the discretion of the CPD Committee.

A written application to the IOBSA’s CPD Committee should be accompanied by proper and required proof substantiating the circumstances. A Member going on maternity leave may, for example, apply to the Institute’s CPD Committee for a ‘maternity leave’ extension of the CPD period and/or for the requisite hours to be reduced in accordance with the reduced annual cycle.
ADDENDUM 1

DESIGNATIONS’ COMPETENCY PROFILES

LICENTIATE IN BANKING (SA) (LIBSA)

The LIBSA designation recognises entry level bankers with an NQF 5 (minimum of 120 credits) qualification relevant to banking and broader financial services. The member needs to demonstrate their knowledge of the banking environment including the regulatory bodies, legislation and policies regulating the industry. The aim of this designation is also to introduce the FSB “fit and proper” requirements for bankers.

Purpose

Members who have one (1) year experience (as per the competencies detailed below) and hold an NQF 5 qualification in Banking and the broader financial services field are awarded LIBSA. The criterion for obtaining this Professional Designation is as follows:

Academic Component

A member will need to have acquired an NQF qualification or an equivalent qualification as illustrated in figure 1 and figure 2 above.

Competences

A member should be able to demonstrate their ability to:

• Operate within the regulatory environment of Banking and/or related financial services industries
• Define the difference between leadership, management and strategy development and implementation
• Display self motivation and purpose
• Define and discuss the theories and principles underpinning corporate finance, managerial economics and organisational development
• Discuss the theories, principles and practice of research
• Define risk management within the banking and/or related financial services industries
• Define credit & lending within the banking and /or related financial services industries
• Subscribe to and comply with the IOBSA Professional Code of Conduct

CERTIFIED ASSOCIATE OF THE INSTITUTE OF BANKERS [CAIB(SA)]

Purpose

The CAIB (SA) is awarded to practitioners in the banking industry who have at least one (1) year experience and have attained an NQF 6 qualification in the field, the criteria for obtaining this Professional Designation is as follows:

Working Experience

An applicant will need to provide evidence of one (1) years’ experience in the financial services or related industries (as per the competencies detailed below) and be in good standing as a professional in the financial services industry.

Academic Component

A member will need to have acquired an NQF qualification or an equivalent qualification as illustrated in figure 1 and figure 2 above.

Competences

A member should be able to demonstrate their ability to:

• Identify and discuss the factors influencing management and leadership within the banking and /or related financial services industries
• Identify and discuss strategy implementation within the banking and /or related financial services industries
• Operationalise the strategy of the business
• Identify and discuss the factors influencing operationalisation of activities within the banking and/or related financial services industries
• Identify and discuss theories and principles underpinning managerial economics within the banking and/or related financial services industries
• Identify and discuss organisational development and the impact thereof within the banking and/or related financial services industries
• Identify and discuss theories and principles underpinning research within the banking and/or related financial services industries
• Identify and discuss the different elements of risk management within the banking and/or related financial services industries
• Identify and discuss the theories and principles underpinning credit & lending
• Subscribe to and comply with the IOBSA Professional Code of Conduct

ASSOCIATE OF THE INSTITUTE OF BANKERS [AIB(SA)]

Purpose

The AIBSA is awarded to practitioners in the banking industry who have at least one (1) year experience and have attained an NQF 7 qualification in the field, the criteria for obtaining this Professional Designation is as follows:

Working Experience

An applicant will need to provide evidence of one (1) years’ experience in the financial services or related industries (as per the competencies detailed below) and be in good standing as a professional in the financial services industry.

Academic Component

A member will need to have acquired an NQF level 7 qualification or an equivalent qualification.
Competences

A member is required to have a minimum of one (1) year of experience in Banking and be able to demonstrate their ability to:

- Contribute to the management of resources within an area of specialisation within the banking and/or related financial services industries
- Contribute to the development and implementation of strategies within the banking and/or related financial services industries
- Managing the change to implement the new strategy and solving problems
- Contribute to the development and implementation of strategies within the banking and/or related financial services industries
- Use research to inform decision making and performance within the banking industry and/or related financial services industries
- Manage risk within the area of practice in a banking and/or related financial services industries
- Manage credit & lending within the area of practice in a banking and/or related financial services industries
- Demonstrate professionalism in dealing with clients and peers
- Identify an area of specialisation within the banking and/or related financial services industries
- Subscribe to and comply with the IOBSA Professional Code of Conduct

PROFESSIONAL BANKER SA [PB(SA)]

Purpose

The Professional Banker is awarded to practitioners who have extensive experience and who are operating at a managerial level, the criteria for obtaining this Professional Designation is as follows:

Working Experience
An applicant will need to provide evidence of two (2) years’ experience in the banking and/or financial services or related industries (as per the competencies detailed below) and be in good standing as a professional in the banking and financial services industry.

**Academic Component**

A member will need to have acquired an NQF level 8 qualification or an equivalent qualification.

**Competences**

A member should be able to demonstrate their ability to:

- Manage resources within an area of specialisation within the banking and/or related financial services industries
- Manage the implementation of strategies within the banking and/or related financial services industries
- Translating and communicating the strategy for Franchise within the banking and/or related financial services industries
- Manage the implementation of strategies within the banking and/or related financial services industries
- Use research to inform decision making and performance within the banking and/or related financial services industries
- Implement, institutionalize and monitor risk management in a banking and/or related financial services industries
- Implement credit & lending strategies and policies in the banking and/or related financial services industries
- Promote professional and ethical behaviour.
- Operate within an area of specialisation within the banking and/or related financial services industries
- Subscribe to and comply with the IOBSA Professional Code of Conduct