

Chartered Banker

Continuing Professional Development (CPD) Scheme

Guidelines & Regulations

Welcome to the Chartered Banker CPD Guidelines & Regulations. This is an important document which sets out the CPD scheme requirements and regulations. You are advised to read this document thoroughly and retain it for reference during the CPD year.

Please note that Chartered Bankers are required to complete 6 hours, at least 3 of which must be completed via Institute specialist Chartered Banker events or online eCPD modules.

Should you have any queries on the CPD Guidelines & Regulations please contact The Institute of Banking at 01 611 6500 or at cpd@iob.ie.



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1. Welcome and Introduction

Welcome to the CPD Guidelines & Regulations for those who hold the Chartered Banker designation. These guidelines are valid for the current CPD year and are subject to a yearly review.

Chartered Banker is a leading, internationally-recognised designation for those working in senior roles in banking, including those in specialist functions. It is awarded jointly by the Institute of Banking and the Chartered Banker Institute (Scotland) and it is one of the core designations on the Institute of Banking's Professional Education Framework.

Those who become a Chartered Banker will have a comprehensive understanding of the requirements and responsibilities of banking. You will have the capability to manage a range of activities at managerial and executive levels and have an in-depth knowledge of corporate governance with a risk management perspective.

Every Chartered Banker is obliged to:

- (a) fully participate in this CPD scheme and comply with all of its requirements, and
- (b) maintain membership of the Institute.

Any breach of either one or both of these conditions will result in removal of the individual from the Chartered Banker scheme.

2. Eligibility for Membership of the Chartered Banker Scheme

The Chartered Banker scheme is open to those who:

- Successfully complete the Professional Diploma in Banking, or the Graduate Diploma in Financial Services, or the relevant core and option modules from these programmes offered by the College of Professional Finance and awarded by University College Dublin, and
- Have at least three years' minimum relevant work experience in banking or financial services, and
- Agree to participate in the CPD scheme for Chartered Bankers.

3. Designation

Members of the scheme are entitled to use the designation *Chartered Banker*.

4. Summary of CPD Requirements

This is a brief summary of the main CPD requirements. You are advised to read this document in full for the detailed scheme rules and requirements.

- Total annual CPD requirement is 6 hours.
- At least 1 hour must be relevant to Ethics.
- At least 3 hours must be completed via Institute provided events and or Institute online modules. These are deemed to be Chartered Banker specialist content.
- The minimum unit of time recognised and accredited for CPD purpose is half an hour. The maximum number of hours for any single activity is three hours.
- All CPD events must be accredited by The Institute of Banking (the Institute).
- CPD year runs from 01 January to 31 December. Hours must be completed by 31 December.
- All events must be recorded and an annual return made by 31 January.
- A random sample of members are audited each year.

5. Continuing Professional Development (CPD) – General Definition

There have been many definitions of CPD by various individuals and bodies over the years. The Professional Associations Research Network in the UK carried out an extensive research project into CPD and in the process devised the following comprehensive definition:

"CPD is any process or activity of a planned nature, that provides added value to the capability of the professional through the increase in knowledge skills and personal qualities necessary for the execution of professional and technical duties, often termed competence. It is a life-long tool that benefits the professional, client, employer, professional association and society as a whole and is particularly relevant during periods of rapid technological and occupational change."

6. Benefits of CPD

You

There can be no doubt that the principal beneficiary of CPD participation is you. Your involvement should ultimately help you both in your professional and career development. CPD should help you to:

- progress your thinking on key challenges
- improve and broaden your knowledge and skills
- build self-confidence and conviction
- build client trust and confidence
- enhance your ability to make professional, informed decisions
- remain competitive
- raise your personal profile through networking and make you more 'marketable' to your existing and/or future employers

Your Clients

The Chartered Banker designation and your participation in the CPD scheme also benefits your clients, who will be confident that they are dealing with by a professional, ethical and trustworthy individual.

Your Employer

Your employer or Company benefits from your participation as a professionally developed workforce raises both customer confidence and individual effectiveness.

Your Professional Body

The CPD scheme adds credibility to the professional body of which you are a member, namely the Institute.

7. Annual CPD Requirements and Criteria

Every Chartered Banker is obliged to complete the same amount of CPD, irrespective of the area of business or the industry in which they are employed.

The annual requirement is **six CPD hours** (unless additional shortfall hours are required or a pro rata adjustment has been applied).

At least one CPD hour each year must relate to **ethics**.

The content matter of the remaining five CPD hours must be relevant to the Chartered Banker syllabus i.e. relate to the subject matter in: -

- Ethics and Corporate Governance
- Risk Management in Financial Institutions
- Corporate Finance
- Asset Management
- Strategy and Innovation for Retail Financial Services
- Managing for Compliance
- Tax and Estate Planning
- Risk-Based Financial Management
- Behavioural Decision-Making
- Winning Business Negotiation Strategies

See Appendix C for a summary of the syllabus of each of these modules.

Three of the six hours of CPD must be **completed via Institute provided events and / or Institute online modules that are classified as Chartered Banker specialist content.**

The Institute will provide a suite of Chartered Banker events every year at no extra cost. These events will include seminars and online modules.



The CPD scheme for Chartered Bankers is essentially self-certifying and there will be no compulsory testing of knowledge/learning by the Institute.

A sample of members will be selected for audit of their CPD hours each year ([see section 24. 'Audit'](#)).

8. Definition of CPD for the Chartered Banker Scheme

CPD can be defined as **'active' participation** in an activity, the subject matter of which meets the criteria (see [section 7. 'Annual CPD Requirements and Criteria'](#)) for awarding CPD credit and includes attendance at seminars/training events, workshops, conferences, elearning courses/modules, courses and other events of equivalent standing.

CPD does not necessarily mean attendance at external seminars - relevant in-house training and approved online training may also earn credit provided it meets the above criteria.

General reading and research will not count for CPD hours.

All courses/seminars/online training must meet the following criteria in order to count towards CPD:

- Course presenters must have qualifications and/or knowledge and experience appropriate to the subject(s) being presented.
- The presentation must be conducted in an appropriate location (i.e. proper conference/business / in-house facility).
- The presentation/course must be at least a half hour in duration.
- If electronically delivered, the event/activity must meet the criteria described in [section 11. 'Award of CPD Hours to Electronically Delivered Events and Activities'](#).

9. Minimum & Maximum Duration – CPD Hours

All CPD hours must be accredited by the Institute. See [section 10. 'Accreditation of Events for CPD Hours'](#).

The minimum unit of time recognised and accredited for CPD purposes is a half hour.

The maximum number of hours that will be accredited for any single event/activity/topic or any single examination module (must be a minimum of 3 ECTS credits on a programme leading to a qualification at level 8 or above on the National Framework of Qualifications and CPD credit is awarded in the year the exam is passed) is three hours.

The maximum number of hours that will be accredited for any single online course/module is two hours.

Time spent actively involved in a CPD activity will count and can include question and answer time, case studies and tests/exams etc. Time spent travelling to an event, registration time, coffee/lunch breaks, social time etc. will not count.

10. Accreditation of Events for CPD Hours

All CPD hours must be accredited by the Institute. Event providers (companies/bodies)/members applying for CPD hours for events should complete the Online CPD Accreditation Application Form located at www.iob.ie/cpdaccreditations .

In the case of companies organising relevant in-company events/training for their own staff, it is recommended that one contact person in each company submits to the Institute all requests for accreditation on behalf of their staff. Members should check with their training department/intranet site for further information on their company accreditation procedures prior to submitting any application.

Members are required to attend for the full duration of an event in order to claim the CPD hours approved for that event. Where a member has not attended for the full duration he/she is required to submit a new application for reduced hours. Evidence of attendance is required in the event of a CPD audit e.g. sign-in/out log. The Institute reserves the right to contact the event provider to verify attendance for the full or part duration.

Companies/bodies organising events for CPD purposes and applying for hours must submit a new application for reduced hours where members do not attend for the full duration. Event providers applying for CPD hours must hold records of attendance e.g. sign-in/out log in the event attendees are selected for audit and confirmation of full/part attendance is required.

It is the responsibility of event providers to clearly advise attendees (in advance of the event) the accreditation number(s) allocated to the event by the Institute, as well as the number of CPD hours applicable. This should also be announced/indicated to attendees at the beginning/end of the event.

Events accredited for CPD hours run by the Institute and the eCPD modules will automatically record in the Chartered Banker's Online CPD Record on successful completion of relevant modules.

All CPD events, courses and training etc. are accredited for one CPD year only and must be re-accredited in each CPD year.

11. Award of CPD Hours to Electronically Delivered Events and Activities

In considering whether or not to grant CPD hours to eLearning courses and other electronically delivered events and activities, the relevance of their content is evaluated in the same way as other activities and events. In order to assess the level of active involvement required of its participants, the also examines carefully the learning approach and structure of electronically delivered events and activities. In this regard, to be awarded CPD hours:

Each eLearning course or module must:

- Be generally well-designed.
- Be highly interactive, requiring regular interaction between the course and the learner.
- Incorporate a reasonable diversity of delivery approaches and/or media (e.g., appropriate combinations of text/slides, animation, pop-up pages, audio or video, attachments etc.).
- Ensure that individuals spend a comparable amount of time completing a module as the accreditation awarded for the module i.e. if a module is accredited for two hours, then the module should take an individual two hours to complete.
- Include a minimum of a half hour of relevant learning (including tests).
- A maximum of two hours may be awarded to each eLearning module.

Events delivered using Web Casting and Web/Tele-Conferencing and similar technologies must:

- Be generally well-designed and create a productive learning experience
- Provide a means for course organisers to verify those participating at each venue (to include verification that the participant attended for the full duration e.g. log-in and log-out confirmation).
- Include provision of electronic or hard-copy confirmation of attendance for the full duration to participants.
- Include a minimum of a half hour of relevant learning.

Members who complete e-learning and/or events delivered by webcast or web/teleconference and who cannot provide evidence of completion/attendance will be required to complete a Learning Outcomes Form in order to claim CPD hours.

12. Examples of CPD

Some general examples of activities normally expected to come within the definition of CPD are given below. Members are required to seek accreditation ([see section 10. 'Accreditation of Events for CPD Hours'](#)) of all external CPD hours.

- Relevant in-house training programmes
- Relevant seminars run by the Institute
- Relevant seminars of other professional bodies
- Relevant online training courses. A maximum of two hours is accredited for any single online course/module. See [section 11. 'Award of CPD Hours to Electronically Delivered Events and Activities'](#).

- Some of the Institute's examinations. Hours awarded on successful completion of examinations in the year the examination is passed – no hours for study or examination preparation.
- Relevant examinations of other professional bodies or other academic examinations (must be a minimum of 3 ECTS credits on a programme leading to a qualification at level 8 or above on the National Framework of Qualifications). Hours are awarded on successful completion of examinations in the year the examination is passed – no hours for study or examination preparation.
- Seminars, webinars, conferences related to:
 - Ethics and Corporate Governance
 - Risk Management in Financial Institutions
 - Corporate Finance
 - Asset Management
 - Strategy and Innovation for Retail Financial Services
 - Managing for Compliance
 - Tax and Estate Planning
 - Risk-Based Financial Management
 - Behavioural Decision-Making
 - Winning Business Negotiation Strategies
 - Contemporary Issues in Financial Services
 - Project Management
 - Fostering an Innovative Environment
- Ethics training
- Relevant lecture/seminar presentation (only the first presentation of a lecture/seminar will earn credit, research and preparation for the lecture/seminar cannot be included)

Members should ensure that they do not include events in their annual return that cover the same material e.g. an online Corporate Governance course and a face-to-face Corporate Governance seminar that cover the same material – only one event should be counted.

13. Excluded Activities

The following are examples of activities not considered to be either formal/relevant, in that they do not meet the criteria, and are therefore excluded from counting towards CPD:

- Normal working activities
- General software/application training (e.g. Microsoft Excel, Word etc)
- Internet training
- Sales techniques training
- General communications training
- 'Soft-skills'/general training (such as programmes or courses on writing/communication skills, telephone techniques, customer care, time management, etc.)
- Product launches or other primarily social occasions
- 'Motivational' seminars
- Reading and research
- DVDs, TV programmes
- Writing/research for thesis, study manuals, books and other publications.

14. CPD Year

The CPD year runs from 1 January – 31 December each year, i.e. hours must be completed in the calendar year. While the closing date for making an annual return, each year is 31 January ([see section 23. 'Annual Returns'](#)), CPD hours must be completed by **31 December**. Hours completed in January count for that CPD year and cannot be counted for the previous CPD year.

15. Surplus Hours

Any surplus accumulated in one year may NOT be carried into the following year(s).

16. CPD Programme

The Institute offers Chartered Bankers a comprehensive and cost effective CPD programme to help them meet the annual CPD requirements. The programme includes:

(i) Online Courses – eCPD

Online courses are available on the Chartered Banker portal via 'My Institute' at www.iob.ie. The programme of online courses covers a wide range of topics such as Business Strategy and Innovation, Leadership and Management, Ethics etc. There is no extra cost involved (included in annual CPD fee). As courses are updated on an annual basis, courses completed in previous CPD years can be re-taken to count for CPD hours in a new CPD year provided 3 months have passed since the course was last completed. Members can access 'My Institute' using their membership number and password. Then under My Designation select Chartered Banker and then select Content tab.

(ii) CPD Seminars and Webinars

Seminars and webinars are organised by the Institute each year. Members will be provided with details during the CPD year.

(iii) Accreditation of In-company and Other Events for CPD Hours

As described in [section 10. 'Accreditation of Events for CPD Hours'](#), the Institute accredits relevant in-company training and other relevant events for CPD hours. Members should complete the Online CPD Accreditation Application Form located at www.iob.ie/cpdaccreditations prior to holding an event, course, online module to check if it meets the criteria for awarding CPD hours.

(iv) Qualifications Programmes

Some of the Institute's qualification modules are accredited for CPD hours. Members will automatically be awarded the CPD hours on successful completion of relevant examinations. Information on the Institute's qualification modules is available in 'My Institute' on the Institute's website www.iob.ie.

17. Pro Rata Adjustment of CPD Hours

In certain circumstances (see (i) and (ii) below) a pro rata adjustment (reduction) in required CPD hours may be granted, provided the Chartered Banker is not working for the relevant period of time. In order to be granted an adjustment, Chartered Bankers must complete a Pro Rata Adjustment Form (see Appendix A) available on the Institute's 'My Institute' in 'CPD Downloads' and return it to the Institute.

Chartered Bankers who have been granted a pro rata adjustment in CPD hours will not be required to comply with the requirement to complete at least one hour of CPD which relates to ethics in the year the pro rata adjustment is granted. Nor will they be required to complete the mandatory three CPD hours via Institute events in that year (but they may choose to do so).

Chartered Bankers who have been granted a pro rata adjustment in hours for part of a year must still make an annual return of hours completed for the remainder of the year by 31 January (of the following year).

(i) Statutory Maternity/Parental/Adoption/Carer's Leave

There will be a pro rata adjustment in CPD requirements for members taking statutory maternity leave (current maximum 42 weeks i.e. up to 26 weeks paid and up to 16 weeks unpaid leave), statutory adoption leave (current maximum 40 weeks i.e. up to 24 weeks paid and up to 16 weeks unpaid leave), statutory block parental leave (currently maximum 18 weeks per child) or statutory carer's leave.

The adjustment will be given for paid and unpaid statutory leave only i.e. does not include holidays, additional unpaid leave or career break. CPD Members should contact the Institute in advance of taking such leave, to apply for a temporary exemption from CPD activity for the duration of the leave. A member out of work on statutory leave for more than 12 months is required to read and assimilate the CPD Annual Update Manuals for absent year(s) on returning to CPD (these are available in 'My Institute' in 'CPD Downloads').

(ii) Illness

Brief periods of absence due to illness etc. will not entitle a Chartered Banker to any adjustment in CPD requirements. However, those out of work due to long-term illness (two months or more) may apply for a pro rata reduction in requirements subject to medical certification of the illness.

(iii) Circumstances where a Pro Rata Adjustment of Hours will NOT Apply

A pro rata adjustment of hours will not apply in the following circumstances:

(a) Part-time work/Job sharing

(b) Holidays - including where taken immediately prior to or following maternity/adoption/parental/carer's leave.

(c) Retirement/Redundancy/Unemployment - where the Chartered Banker wishes to retain the use of the Chartered Banker designation.

(d) Career Break/Sabbatical Leave

The online eCPD portal, available via 'My Institute' on the Institute's website www.iob.ie, offers CPD modules relevant to the Chartered Banker designation. The existing modules will be continuously updated and may be re-taken by Chartered Bankers to earn CPD hours in a new CPD year (provided 3 months have passed since the previous completion). This makes it possible for a Chartered Banker to fully participate in the CPD scheme no matter where in the world they are.

18. Newly-Qualified Members – Applying for your Designation

(i) Application on Qualification

Those who qualify with a relevant qualification or modules will be invited by the Institute to apply for the Chartered Banker designation when final ratified results are issued by the relevant Examination Board. All newly qualified individuals are advised to apply for the Chartered Banker designation by the required date outlined in this invitation (including those not currently working in retail financial services or in the financial services industry who wish to use the Chartered Banker designation at any time in the future).

(ii) Late Application

Persons who do not apply for the designation within two years from 01 January following qualification and who wish to apply at a later date will be considered on a case-by-case basis and will be subject to one or more of the late application rules including:

- Completion of any shortfall* in CPD hours (in addition to the requirements for the year of joining), and application of the shortfall warning, where relevant
- Payment of backdated designation and / or membership fees, where relevant
- €100 late application fee
- Have at least three years' minimum relevant work experience in banking or financial services

*A person with a shortfall in CPD requirements may apply to be included in the CPD scheme as a 'suspended' member in order to complete the CPD shortfall but will not have the Chartered Banker designation awarded at this time. Annual membership fees are payable while a suspended member of the scheme. A person will be given credit for any verified CPD completed in the period prior to joining the CPD scheme. A shortfall warning will be applied on joining i.e. if the member fails to complete the CPD requirements as set out in section 7 in any of the five years following the most recent failure to comply, the Chartered Banker designation will be removed.

A person will be admitted to the CPD scheme as a full member and will have the Chartered Banker designation awarded once he or she is in compliance with the CPD requirements i.e. has completed any shortfall in CPD requirements and has paid the relevant fees.

Suspended members should advise the Institute in writing (cpd@iob.ie) when they have completed the outstanding hours to be considered for award of the Chartered Banker designation.

Members who apply within two years from the January following qualification will have an annual CPD requirement of 6 CPD hours ([see section 7. 'Annual CPD Requirements and Criteria'](#)).

19. Newly-Qualified Members – Commencement of CPD

A person who qualifies with a relevant qualification during the course of the year will be required to commence CPD activity following receipt of final ratified results.

CPD requirements will be adjusted on a pro rata basis for such members as follows:

(i) Qualified following January – July Examination Boards:

- Six CPD hours to be completed by 31 December of that year (i.e. year of qualification). Chartered Bankers will be required to complete one CPD hour which relates to ethics in the year of qualification and the mandatory three CPD hours via Institute events

(ii) Qualified following August – December Examination Boards:

- Commence CPD on the 01 January of the following year with the full annual requirement of six CPD hours (including the ethics requirement), and the mandatory three CPD hours via Institute events as set out in [section 7. 'Annual CPD Requirements and Criteria'](#), to be completed by 31 December of that year.

20. Other Designations

Chartered Bankers who hold other designations such as QFA, LCOI, Registered Stockbroker etc. or are registered as a CPD Member for Minimum Competency Code purposes are required to make an annual return of CPD hours for each separate designation/membership held. Members should check with the Institute in the event of any queries on qualifying hours.

21. Chartered Bankers not working in the Financial Services Industry

Chartered Bankers who no longer work in the financial services industry are required to comply with the CPD requirements if they wish to retain their Chartered Banker designation for current or future use. Members who do not comply with the CPD requirements will be subject to the procedure outlined in [section 25. 'Failure to Comply'](#).

22. Keeping Records & Support Documentation

Each Chartered Banker is responsible for keeping his/her own records in relation to CPD undertaken. The Institute has produced a record sheet to assist Chartered Bankers in this task (see Appendix B).

Members are required by the Institute to use their Online CPD Record to manage, record and return their CPD hours.

Chartered Bankers are also required to keep supporting documentation as evidence of attendance at events or completion of a course e.g. attendance sheets, certificates of attendance, certificates of completion, computer printout/record of completion, written confirmation from employer or event provider etc.

It is essential to keep personal records and supporting documentation, as members will be required to present original versions of them should they be the subject of an audit at any stage ([see section 24. 'Audit'](#)). The Institute reserves the right to verify the information contained in the records, including the right to contact any of the organisations/people listed in a member's records.

Such records and documentation should be retained for at least six years.

23. Annual Returns

Every Chartered Banker is obliged to make an annual return by **31 January** every year declaring:

- (a) the approved events that make up their CPD hours for the previous calendar year, and
- (b) that the hours completed conform to the requirements and the CPD criteria for CPD ([see section 7. 'Annual CPD Requirements and Criteria'](#)).

Chartered Bankers are required to record all approved CPD events in their Online CPD Record in 'My Institute' on the Institute's website www.iob.ie. A member's Online CPD Record will then form the basis of their Annual Return. The online Annual Return process usually opens in early December each year until 31 January of the following year.

Thereafter, anyone who has not made an Annual Return will be considered not to have complied with the CPD requirements and will be subject to the procedure outlined below under [section 25. 'Failure to Comply'](#).

CPD hours must be completed by 31 December each year. Hours completed in January will count for that CPD year and cannot be counted for the previous CPD year.

24. Audit

The Institute will audit a random sample of member returns each year in order to verify that the hours completed conform to the requirements ([see section 7. 'Annual CPD Requirements and Criteria'](#)) and the information returned is true. Should a member be the subject of an audit they will be required to present supporting documentation confirming attendance/completion for each CPD event (external to the Institute) in their return e.g. attendance sheets, certificates of attendance, certificates of completion, computer printout/record of completion, written confirmation from employer or event provider etc.

Details of the records will then be verified, as seen fit by the Institute (including, if deemed necessary, contacting any of the organisations/people listed in the records). Audits are predominantly random and so a member may be the subject of an audit on any number of occasions (successive or intermittent) and must comply by furnishing the Institute with appropriate records/proof of CPD completed during the previous calendar year.

Members found to have returned hours without supporting documentation confirming attendance or events covering predominately the same material will have the events removed.

Any resulting shortfall will be carried to the following year, unless a five-year shortfall warning already applies [see \(section 25. 'Failure to Comply'\)](#)

Penalty hours may also be applied in addition to the shortfall hours.

25. Failure to Comply

Any Chartered Banker who:

- (a) Fails to make an annual return and/or
- (b) Fails to co-operate when audited and/or
- (c) Fails to pay their membership fees and/or
- (d) Makes a false or seriously incorrect annual return

will be deemed to be in breach of the CPD scheme requirements and in breach of one of the primary conditions for holding the Chartered Banker designation ([see section 1. 'Welcome and Introduction'](#)). This will result in the removal of the Chartered Banker designation from the person.

Any Chartered Banker who fails to complete the CPD requirement in any given year as set out in section 7 (i.e. fails to complete the required hours or fails to complete one hour related to ethics) will, in the first instance, be given a grace period to 'catch up' and complete any shortfall in CPD hours by 31 December of the following CPD year (in addition to the requirements for that CPD year). A five-year shortfall warning penalty will also be applied to the member's record i.e. if the member fails to complete the CPD

requirements as set out in section 7 in any of the five years following the first failure to comply, the Chartered Banker designation will be removed.

26. Reinstatement of the Chartered Banker Designation

A person who has had their Chartered Banker designation removed due to failure to comply with the CPD regulations (a) to (c) in section 25 above is advised to apply to reinstate their designation immediately. Such a person should state their case in writing to the Institute. Requests to reinstate the Chartered Banker designation are considered on a case-by-case basis.

A reinstated individual will be subject to one or more of the reinstatement rules including:

- Completion of any shortfall* in CPD hours (in addition to the requirements for the year of reinstatement), and application of the shortfall warning, where relevant
- Payment of backdated designation and / or membership fees, where relevant
- €100 reinstatement fee

*A person with a shortfall in CPD requirements may apply to be included in the CPD scheme as a 'suspended' member in order to complete the CPD shortfall but will not have the Chartered Banker designation reinstated at this time.

Annual fees are payable while a suspended member of the scheme. A person will be given credit for any verified CPD completed in the period prior to suspension to the CPD scheme relevant to the Chartered Banker designation. A shortfall warning will be applied on reinstatement i.e. if the member fails to complete the CPD requirements as set out in section 7 in any of the five years following the most recent failure to comply, the Chartered Banker designation will be removed.

A person will be reinstated to the CPD scheme as a full member and will have the Chartered Banker designation reinstated once he or she is again in compliance with the CPD requirements i.e. has completed any shortfall in CPD requirements and paid the relevant fees.

Suspended members should advise the Institute in writing (cpd@iob.ie) when they have completed the outstanding hours to be considered for reinstatement of the Chartered Banker designation.

Where a member has the Chartered Banker designation removed having been found to have made a false or seriously incorrect return of hours (regulation (d) in section 25 above) he/she is deemed in serious breach of the rules of the Chartered Banker scheme and will not be eligible for reinstatement i.e. he/she will be permanently excluded from holding the Chartered Banker designation.

27. Appeals

If a member has reasonable grounds, they may appeal against the application of the CPD regulations as set out in these Guidelines & Regulations. Appeals should be submitted in writing addressed to the Appeals Officer at cpd@iob.ie.

28. Correspondence with Members

The Institute will correspond electronically with Chartered Bankers during the year regarding CPD hours required, annual returns etc. via 'My Institute' on the Institute's website www.iob.ie.

Chartered Bankers can access all such correspondence by logging in to 'My Institute' using their membership number and password (provided by the Institute) and going to 'My Correspondence'. Chartered Bankers will be alerted by email and SMS text (per the contact information held on the Institute's records) when correspondence has been posted to 'My Correspondence'. Chartered Bankers are advised to check the 'My Correspondence' section regularly for important CPD communications. The Institute may also correspond via email and SMS text with members.

29. Provision of Information to Employers

The information provided by you on your Chartered Banker application form and generated during the course of your CPD membership may be used and disclosed by the Institute for all purposes which are reasonably incidental to the administration of your CPD registration and ongoing membership. Those purposes may include the disclosure of CPD hours to your employer and such other information as may be necessary. You are entitled to ask for a copy of the personal data that the Institute holds about you and to have any inaccuracies in such personal data amended or erased. You may do so by writing to the Registrar at the Institute.

30. Change of Personal Details

Chartered Bankers are required to update their personal details in 'My Profile' via 'My Institute' on www.iob.ie in the event of any changes to mailing address, e-mail address, contact phone number, company details etc.

31. Further Information

You can access the 'CPD Downloads / News' section in 'My Institute' for further information, including CPD FAQs.

32. Contact Details

CPD Helpline: 01-611 6500
E-Mail: cpd@iob.ie
Post: IFSC, 1 North Wall Quay, Dublin 1
Website: www.iob.ie

33. Appendices

- A. Pro Rata Adjustment Form
- B. CPD Personal Record Sheet
- C. Syllabus Content

A. Pro Rata Adjustment Form

Application for pro rata adjustment of CPD requirements

Membership number:	<input type="text"/>	Email Address:	<input type="text"/>
First name:	<input type="text"/>	Contact number:	<input type="text"/>
Surname:	<input type="text"/>	Employer:	<input type="text"/>

Notes

- See CPD Guidelines & Regulations for pro rata rules in 'CPD Downloads/News' tab in 'My Institute' at www.iob.ie or at www.iob.ie/cpdrules
A pro rata adjustment of CPD hours will be applied in the case of long term sick-leave (2 months or more) and statutory leave (maternity (current maximum 42 weeks i.e. up to 26 weeks paid and up to 16 weeks unpaid leave) /adoption/block parental/carer's leave. Include statutory paid and unpaid leave only, do not include holidays prior to or following statutory leave and do not include career break etc.).
- A pro rata adjustment of CPD hours will not be applied in the case of short-term sick leave, part-time work/job sharing, holidays, other short-term leave and career break.
- A member on a Minimum Competency Code "MCC" CPD scheme out of work on statutory/sick leave for more than 12 months is required to read and assimilate the CPD Annual Update Manuals for absent year(s) on returning to CPD (available in 'CPD Downloads/News' tab in 'My Institute' at www.iob.ie).

Start date of leave:	<input type="text"/>	End date of leave:	<input type="text"/>
<input type="checkbox"/>	Statutory maternity / adoption leave	<input type="checkbox"/>	Statutory block parental leave
<input type="checkbox"/>	Long term illness	<input type="checkbox"/>	Carer's leave
<input type="checkbox"/>	Other (please attach letter of explanation)		

Please attach any of the following confirming the above leave and dates **(i)** Letter/e-mail from employer; **(ii)** Signature on this form below from employer; **(iii)** Other supporting documentation e.g. maternity leave agreement or medical certs.

Incomplete forms will be returned to the applicant.

Data protection notice

About this data protection notice

This is a statement of the practices of The Institute of Bankers in Ireland, 1 North Wall Quay, Dublin 1 (trading as The Institute of Banking) ('the Institute', 'we', 'us', 'our') in connection with the capture of personal data on this form and the steps taken by the Institute to respect your privacy.

The Institute is a Data Controller and is committed to protecting your rights and any personal information which you provide to the Institute will be treated with the highest standards of security and confidentiality, in accordance with Irish and European Data Protection legislation.

The privacy notice explains the following:

- What information do we collect about you?
- The purpose for collecting your personal data
- The legal bases for collecting your personal data
- Are you required to provide the information?
- How we store and secure personal data
- Details of third parties with whom we share personal data
- What are your rights?
- Contact

What information do we collect about you?

The data we collect from you will be used by the Institute only in accordance with the purposes outlined in this privacy notice. We will collect your data in the following manner:

Some of the information collected through this form may be classified as special category or sensitive personal data e.g. health data.

In order to provide our services to you we collect contact details, other identifying information and information regarding the reason for your pro rata request together with supporting documentation where relevant or employer signature and employer information when you fill out this application form.

The data collected in this form will be used by the CPD and other relevant departments in the Institute on a 'need to know' basis.

The purpose for collecting your data

The data we collect about you will be used to assess and apply a pro rata reduction in CPD hours where relevant and to assess and manage your CPD compliance where relevant. We will also use your data to communicate our decision to you and deal with any queries where relevant.

The legal basis for collecting your data

We process your personal data on the following legal bases:

- We rely on your explicit consent as our legal basis for processing data provided on this form.
- The processing of your information is necessary for the performance of the designation/CPD membership contract between the Institute and you.
- The processing is necessary for the purposes of our legitimate interests or the legitimate interests of a third party to whom we provide your personal data. We will not process your personal data for these purposes if our or the third party's legitimate interests should be overridden by your own interests or fundamental rights and freedoms. The legitimate interests pursued in this regard consist of:

- o conducting our business in a meaningful and lawful manner;
 - o dealing with any disputes that may arise;
 - o providing information relating to you to your employer, where they have a legitimate interest in obtaining that information.
- The processing is necessary for compliance with our legal obligations.

Are you required to provide the information?

We require you to complete the mandatory fields identified in this form for the purposes outlined above. If you do not provide us with the information required in these fields, we may be unable to process this request for a pro rata reduction in CPD hours.

How we store and secure your data

Any data we collect from you will be stored confidentially and securely. The Institute is committed to ensuring all accesses to, uses of, and processing of Institute data is performed in a secure manner.

In addition to the normal standards of confidentiality, we also carefully control access to sensitive data e.g. health data within the Institute so that it is only available to people who 'need to know'.

In keeping with the data protection principles, we will only store your data for as long as is necessary to provide our services to you and for such a period of time after this as is necessary to comply with our obligations under applicable law and, if relevant, to deal with any claim or dispute that may arise in connection with our relationship with you.

For the purposes described here we will store your data for three years for evidential and operational purposes for our CPD schemes (any supporting documentation which may contain sensitive information e.g. health data will be stored for a period in order to assess pro rata eligibility and duration and it will then be confidentially destroyed).

When we store your personal data on our systems the data will be stored either on the Institute's secure IT platforms within the EEA which are also subject to European data protection requirements.

Details of third parties with whom we share personal data

The Institute will share your data with third parties where necessary for purposes of the processing outlined here.

We may share your information with our trusted service providers (e.g. IT support, auditors, legal advisors, and other professional advisors).

We may disclose your information to your employer or the Central Bank of Ireland e.g. for Minimum Competency Code/Regulation and/or Fitness and Probity requirements.

If you are a member of ACOI we may disclose your information to ACOI. We may disclose your information to the Insolvency Service of Ireland if you are a Personal Insolvency Practitioner (PIP).

We may also disclose your information to other legal and regulatory bodies where requested or where required by law.

What are your rights?

You have the following rights, in certain circumstances and subject to applicable exemptions:

- You are entitled to ask for a copy of the personal data, which the Institute of Banking holds about you.
- The right to have any inaccuracies in your personal data amended.
- The right to object to the processing of your personal data.
- The right to have the personal data that we hold about you erased.
- The right to restrict the processing of your personal data.
- The right to receive your personal data, which you provided to us, in a structured, commonly used and machine-readable format or to require us to transmit that data to another controller.
- Where processing is based on consent, you have the right to withdraw your consent at any time.

Contact

If you have any queries relating to the processing of your personal data for the purposes outlined above or you wish to make a request in relation to your rights you can contact the Institute's Data Protection Officer using the contact details below.

If you are unhappy with the way in which your personal data has been processed you may in the first instance contact the Institute's Data Protection Officer using the contact details below.

The Institute of Banking has a Data Protection Officer who can be contacted through dataprotection@iob.ie or by writing to:

The Data Protection Officer, The Institute of Banking, IFSC, 1 North Wall Quay, Dublin 1.

If you remain dissatisfied then you have the right to apply directly to the Data Protection Commission for a decision. The Data Protection Commission can be contacted at: Data Protection Commission, Canal House, Station Road, Portlaoine, R32 AP23 Co. Laois, www.dataprotection.ie

Declaration

I set out to apply for pro-rata adjustment of my CPD requirements. I acknowledge that I have read in full, understood and agree to be bound by the terms and conditions set out and referred to online at www.iob.ie/cpdrules and www.iob.ie/terms

I confirm that the above is accurate and correct and that if I am an MCC CPD scheme and on statutory/sick leave for more than 12 months I will read the CPD Annual Update Manuals for the absent year(s).

Member Signature: _____ Date: _____

Manager's Name: _____ Manager's Signature: _____

Manager's Employer: _____ Manager's Title: _____

Please return form and supporting documentation (if form not signed) to:
The Institute of Banking, IFSC, 1 North Wall Quay, Dublin 1

Office Only		
SD	<input type="checkbox"/>	Initial

B. CPD Personal Record Sheet

C. Syllabus Content

Chartered Banker

**Professional Diploma in Banking / MSc in Banking/
MSc in Financial Services
Syllabus Topics**



Module Title	Ethics and Corporate Governance
Objective:	This module looks at the corporate governance best practice principles and their application in both a financial service and a general organisational setting. It also considers the ethical dilemmas faced by those charged with governing organisations and presents approaches for dealing with such dilemmas. The module will introduce a number of topics and suggested methodologies to the student but will also require input from the student's personal experience to develop a best-practice approach for the elements of corporate governance and ethics examined.
Topics Covered:	<ol style="list-style-type: none"> 1. Corporate Governance – An introduction, governance failures, theories and international models 2. Corporate Governance - Legal and Regulatory Framework and the role of the Board 3. Business Ethics – Ethics and the Individual 4. Business Ethics – Ethics and the Individual within the Organisation

Module Title	Risk Management in Financial Institutions
Objective:	This module addresses the unique set of risks to which banks and financial institutions are exposed. It examines the challenges facing banks in running a highly-complex, interconnected system. It also explores the factors which contribute to borrowers not repaying their loans and the challenges a bank faces in providing long-term loans with short-term deposits. The fact that banks are essential to the smooth functioning of the economy makes regulation essential; this module investigates the main regulations with which banks must comply.
Topics Covered:	<ol style="list-style-type: none"> 1. Enterprise Risk Management 2. Risk Appetite 3. Financial Risks in Banking 4. Credit Risk 5. Liquidity Risk 6. Market Risk and Interest Rate Risk in the Banking Book.

Module Title	Corporate Finance
Objective:	<p>Corporate Finance is concerned with how corporations raise, manage, and eventually spend money. But corporations do not exist to spend money. So Corporate finance is a discipline that supports higher-level corporate decisions and operational decisions. We will explore that in the lectures!</p> <p>One of the reasons finance is regarded as being so important is that it is the universal language of business. The “score” is kept in financial terms. Look at your employers results presentation. Most of the information is financial.</p> <p>We will review accounting to allow us to drill into the area of finance. The two areas are intertwined so what is the difference you may ask? Well accountants are interested in the calculation of profit and capital. Finance people are more interested in cash. Profit and cash are very different. Also, the language of accountancy is universal in business and has the backing of the rule of law. You need to be proficient in matters financial to hold a senior role in business. We will explore some of these themes in the lectures.</p> <p>One thing to remember, banks make Corporate Finance decisions as part of their day-to-day. You may be (probably are) paid to make these decisions yourself. All of these decisions within a bank are made in the context of a capital constraint (regulatory) so you need to understand the impact of a Corporate Finance decision on your balance sheet.</p> <p>We cover a standard Corporate Finance module, but we will (briefly) look at some bank specific issues in the area.</p>
Topics Covered:	<ol style="list-style-type: none"> 1. The Accounting Equation & Financial Statement Analysis 2. Financial Forecasting and Projected Financial Statements 3. Measuring and Managing Shareholder Value 4. Project Investment Appraisal 5. Optimal Financing Decisions 6. Dividend Policy 7. Managing Working Capital and the Operating Cash Cycle 8. Mergers & Acquisitions, Restructuring and Company Valuation 9. Bank Valuation

Module Title	Asset Management
Objective:	<p>This module provides a comprehensive and cohesive examination of the theoretical and practical elements of investment assets, investment markets and market participants. The characteristics of investment securities are explained, and the methods employed to value securities are set out. The implications for risk and return of holding investment assets within portfolios are outlined. Techniques to optimise returns on assets considering the investor’s requirements and constraints are examined.</p>
Topics Covered:	<ol style="list-style-type: none"> 1. Introduction to risk and return 2. Portfolio optimisation 3. Single-factor asset pricing models 4. Multi factor models and factor –based investing 5. Derivative products 6. Alternative investments 7. Return and risk history of asset classes 8. Efficient markets 9. Advanced topics in portfolio management 10. Analysis of the major funds provided in the marketplace.

Module Title	Strategy and Innovation for Retail Financial Services
Objective:	<p>This module will provide a set of conceptual tools to enable participants to evaluate, develop and implement strategy and to develop insight into the importance of innovation as a source of sustained competitive advantage. Specifically, the module will:</p> <ol style="list-style-type: none"> 1. Provide a framework for understanding the external and internal context of strategy development; 2. Develop insights into how competitive and corporate level strategies are developed; 3. Evaluate the impact that innovative new technologies have for disrupting existing business models across a wide range of industries, including the financial services industry; 4. Develop insights into the drivers of strategy execution.
Topics Covered:	<ol style="list-style-type: none"> 1. Introduction to strategy 2. Environment and industry analysis 3. Disruption, resources, capabilities and competitive advantage 4. Business level strategy 5. Industry evolution and innovation 6. Corporate level strategy 7. Strategy and strategic planning.

Module Title	Managing for Compliance
Objective:	<p>It is widely recognised by all stakeholders, including regulators, that compliance is and should be an established senior function in financial services firms and an essential part of the governance framework of a firm. This module is designed to build on and develop your understanding of the role of compliance and will focus on sound compliance principles and current developments and practice in this area. A key element of the module is the practitioner's view of how compliance fulfils its role as an assurance function.</p> <p>It aims to provide students with a deeper understanding and appreciation of the compliance function and responsibilities and will address a number of key topics in the area and, in doing so, stress the importance of culture in the overall compliance of an organisation.</p> <p>Specifically, the module and the assessments aim to:</p> <ul style="list-style-type: none"> • Introduce students to compliance, its growth as a profession, and its role in the legal and regulatory environment in which financial services firms operate. • Develop students' knowledge and critical appreciation of sound principles for compliance. • Develop students' knowledge and critical appreciation of a number of key compliance responsibilities in its role as an assurance provider. • Develop students' appreciation and understanding of the role of culture and conduct in overall compliance. • Develop students' critical evaluation skills in making the link between theory and practice in respect of compliance.
Topics Covered	<ol style="list-style-type: none"> 1. The role of compliance in a corporate governance framework including the regulatory expectations of compliance function. 2. Compliance framework and policy 3. Compliance linked to strategy/strategy development 4. The independence of compliance as a second line function 5. The evolving role of compliance 6. Compliance risk assessment 7. Compliance plan 8. Compliance monitoring and reporting 9. Managing Regulatory relationships 10. Conduct and Culture

Module Title	Tax and Estate Planning
Objective:	This module introduces students to the fundamentals of the Irish taxation system and certain international aspects of taxation. Students will cover the key taxation provisions and reliefs in the legislation, Succession and Estate planning and the tax aspects of philanthropy. It will be shown that tax is a critical factor in financial planning.
Topics Covered:	<ol style="list-style-type: none"> 1. Income tax 2. Capital Gains Tax 3. Capital Acquisitions Tax 4. Corporation Tax

Module Title	Risk-Based Financial Management
Objective:	This module focuses on risk management in a multinational operating firm. The medium through which risks are identified and assessed is the financial information of the firm. Students will interpret the firm's financial information to understand the risk profile of the firm. They will also gain an appreciation of the impact that accounting rules and practices can have in identifying and assessing these risks.
Topics Covered:	<ol style="list-style-type: none"> 1. Introduction to the module to types of risk facing organisations, group financial statements and the organisation selected for analysis for this module. 2. Analysis of revenue and costs, geographical and market segmentation, pricing, currency risk, operational efficiency indicators and influence of accounting standards on the presentation of the firm's financial statements. 3. Examination of cash-flow and balance sheet management issues including working capital management and investment appraisal. 4. Examination of risks (political, economic, operational, technology, strategic, legal and regulatory) and corporate governance – including influence of remuneration strategy and corporate social responsibility. 5. Analysis of competitive position, company strategy and profit and loss statement 6. Market reaction to company strategy and performance, current and future performance indicators. 7. Overview of the risks facing organisations operating in domestic and international markets.

Module Title	Behavioural Decision-Making
Objective:	Behavioural Decision Making takes its premise that decision making is not necessarily driven by "rational" considerations but by aspects of personal and market psychology. It recognises that our abilities to make complex, financial decisions are limited, and that we can improve our performance by recognising the biases and errors of judgement to which we are all prone. The findings have direct relevance to everyone involved in management and decision making. We also explore the insights that psychologists can provide, comparing "rational" to "irrational" behaviour and contrasts the tenets of behavioural decision making to those of traditional decision making. The implications for investors, analysts and corporate finance managers are illustrated.
Topics Covered:	<ol style="list-style-type: none"> 1. Concepts of behavioural decision making 2. Anchoring bias 3. Design choices 4. Prospect theory 5. Mental accounting and self-control issues 6. Overconfidence issues in trading, difference in gender issues 7. Bubble markets 8. Multi criteria decision making.

Module Title	Winning Business Negotiation Strategies
Objective:	The purpose of this module can be expressed succinctly, to help participants to become better negotiators. Students who are already skilled negotiators or who have significant experience of commercial will benefit from a concentrated focus that will enable them to validate their strategies, identify the reasons for their effectiveness, and to build on those strengths. Less experienced or skilled participants will acquire a framework, a set of strategies, and the confidence needed to negotiate effectively.
Topics Covered:	<ol style="list-style-type: none">1. The nature of negotiation2. Planning negotiation strategy3. Distributive bargaining4. Integrative Negotiation5. Dispute resolution6. Developing a style and building a relationship7. Power, persuasion and ethics;8. Negotiating job offers and salary reviews9. Cross-cultural negotiation10. Multi-party negotiations.