



**Personnel
Certification**

Swiss Association for Quality

SAQ Swiss Association for Quality
Personnel Certification

Accredited based on SN/EN ISO IEC 17024:2012
Swiss Accreditation Service SAS (SCESe 0016)

Certification Client Advisor Bank

Guidelines on the submission of recertification measures (RCM)

Version 1.3, 25.10.2018
Replaces version 1.2, 01.07.2018
Level: public

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1. General framework

These guidelines are aimed at all assessment organisations (official subcontractors SAQ), contracting banks and external providers, which seek to have recertification measures recognised by SAQ.

After the expiry of the validity of the certificate duration, the certificate holder may request a recertification if he meets the requirements and provides the necessary documentation. Appropriate documented evidence can take the form of a passed exam or completed learning or training units.

As regards the recertification, documented evidence must be furnished at the latest at the time of the expiration of the certificate. The documented evidence relates to the components "Expertise" and "Conduct" (see clarification of term Conduct under point 4.2). The certificate holders prove to the certification body that they have kept their expertise and their practical skills up-to-date in the bank client advisory field.

2. Requirements

- The participants are employed at a financial institution¹ at the time of recertification;
- They have a client book or are involved in or work independently for clients as a specialist and are in direct contact with these clients.
- Participation in recognised recertification measures

3. Recognised recertification measures (RCM)

The following principles apply to all recertification measures to be submitted.

- RCM refer to the content of the body of knowledge and prove that new features and/or enhancements in the subject areas "Expertise" and "Code of conduct" were addressed.
- The recertification measures are recognised by SAQ.
- The implementing provisions are set out in the corresponding technical documentation of the assessment organisation or in the supplementary document to the recertification.

¹ For the definition of «financial institution» see the certification program respective

The following RCM are recognised in accordance with the respective certification programmes:

Assessment organisation (official subcontractors SAQ) and contracting banks																				
No.	Recertification option	CWMA Affluent	CCoB SMEs	PK/IK	Conditions															
1A	Recognised framework for regulatory purposes	X			<ul style="list-style-type: none"> • CPD/CPT framework recognised for regulatory purposes: Examples: Financial Advisors Act Singapore; Security and Futures Commission Hong Kong, Guidelines on Continuous Professional Training • Accredited training courses (including refresher courses) and e-learning modules that also include current topics in addition to mandatory content. 															
2A	Written recertification exam	X	X	X	<ul style="list-style-type: none"> • Supervised recertification exam Content of the knowledge component of the Body of Knowledge and current developments <table border="1" data-bbox="826 1016 1471 1209"> <thead> <tr> <th>Programme</th> <th>Duration</th> <th>No. of questions</th> </tr> </thead> <tbody> <tr> <td>CWMA/Affluent</td> <td>160 min</td> <td>80</td> </tr> <tr> <td>CCoB/SME</td> <td>200 min</td> <td>80</td> </tr> <tr> <td>Individual clients</td> <td>100 min</td> <td>50</td> </tr> <tr> <td>Private clients</td> <td>80 min</td> <td>40</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • The exam is deemed passed if 70% of the points are reached 	Programme	Duration	No. of questions	CWMA/Affluent	160 min	80	CCoB/SME	200 min	80	Individual clients	100 min	50	Private clients	80 min	40
Programme	Duration	No. of questions																		
CWMA/Affluent	160 min	80																		
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Private clients	80 min	40																		
3A	Recertification programmes	X	X	X	<ul style="list-style-type: none"> • Participation in measurable/verifiable classroom-based training and/or digital self-study learning methods/modules (or combinations) with a focus on relevant product knowledge, abilities/skills or combinations, amounting to 24 hours of study or equivalent scale • Systematic preparation and follow-up are taken into account 															
4A	Experts activity	X	X	X	<ul style="list-style-type: none"> • For the exam execution and evaluation of 3 candidates at the oral exam 8 learning hours are credited. • For the exam execution and evaluation of 6 candidates at the oral exam 16 learning hours are credited. • For the exam execution and evaluation of 9 candidates at the oral exam 24 learning hours are credited. • Only the options stated above are accepted for recognition. Partial recognition is not possible. • Experts need to perform their function as examination expert within the segment respective of the recertification they will apply for. • Combination with other options/recertification measures is possible. 															

5A	Trainer activity	X	X	X	<ul style="list-style-type: none"> Assignment as trainer on at least 3 full-day / 6 half-day accredited recertification training within the segment respective they will apply for (according to option A1, A3, A6, A7, B8)
6A	Joint programs	X	X	X	<ul style="list-style-type: none"> Formal hybrid range of courses consisting of in-house bank elements and external providers (e.g. universities). Amounting to 24 hours of study or equivalent scale or successfully passed written exam Creditability is limited to a recertification cycle
7A	Training on the Job	X	X	X	<ul style="list-style-type: none"> Measurable/verifiable coaching/training on the job with focus on relevant consulting and behavioural skills. Submission of concept and description of the method. Amounting to 24 hours of study or parts thereof, in combination with other options Systematic preparation and follow-up are taken into account.

External providers of recertification measures					
No.	Recertification option	CWMA Affluent	CCoB SMEs	PK/IK	Conditions
8B	External training	X	X	X	<ul style="list-style-type: none"> Participation in measurable/verifiable classroom-based training and/or digital self-study learning methods/modules (or combinations) with a focus on relevant product knowledge, abilities/skills or combinations, amounting to 24 hours of study or equivalent scale Systematic, measurable preparation and follow-up are taken into account Combination with other options/recertification measures is possible.

4. Submission of the recertification measures (RCM)

All RCM must be recognised by SAQ. Using the application for recognition and the form Appendix A recognition of RCM can be applied for by SAQ.

4.1. Required documents / scope:

- Application for recognition of RCM Bank Client Advisor
- Recertification - Appendix A Recognition Measures Institutions
- Additional information on measures (detailed description of the measures/training courses [e.g. public course announcements or similar documents])

A document "Recertification - Appendix A Recognition Measures Institutions" must be used for each certification programme.



4.2. Clarification of the term "conduct"

The term Conduct refers to the following aspects (based on FIDLEG draft articles 8 to 21):

- Obligation to provide information (e.g. present/explain risk disclosure, fees, services and product benefits/properties)
- Adequacy and appropriateness of financial services (e.g. need clarification, assign and suitably implement investment strategy, portfolio analysis, consultancy and negotiation,
- documentation and accountability (e.g. Manage data and documents)
- Transparency and diligence with regard to customer orders (e.g. explain and apply VSB, apply laws and regulations, communication skills)

4.3. Submission requirements/requirements regarding RCM:

A) Submission of RCM for assessment organisations and contracting banks for the options 1A-7A:

- The programmes/training courses should be submitted as a complete measure. The complete measure can be of modular design. A complete measure must:
 - have a duration of min. 24 h, a partial measure min. 2 h
 - thematically be aligned with the BoK and/or current topics with reference to the respective certification programme
 - include a combination of the components "Expertise" and "Conduct"
- If the programmes/training courses do not meet the above submission requirements, packages can be offered from individual programmes/training courses until a complete recertification measure is created.

B) Submission of RCM for External Providers Option 8B:

- The programmes/training courses should be submitted as a complete measure or a partial measure. The complete measure can be of modular design. A complete measure must:
 - have a duration of min. 24 h, a partial measure min. 4 h
 - thematically be aligned with the BoK and/or current topics with reference to the respective certification programme
 - include a combination of the components "Expertise" and "Conduct"
- If the programmes/training courses do not meet the above submission requirements, packages can be offered from individual programmes/training courses until a complete recertification measure or partial measure is created.

C) What cannot be submitted

- Activities where no learning outcomes can be identified or recorded
- Complete training/teaching programs
- Training courses on topics not related to the body of knowledge of the program set up for that purpose (e.g. leadership training)
- Activities that are part of the normal day-to-day work of a client advisor
- Social and networking events
- Activities designed as entry qualifications to the industry. These include the time for study, exam preparation, as well as the exam itself.



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4.4 Submission process

The submission must be in writing (via email to banking@saq.ch). SAQ examines the submitted RCM and confirms recognition. Together with the confirmation of the recognition, SAQ assigns an SAQ code, which must be necessarily specified on the participation/training course confirmation for the participants, to the RCM for proper identification. Only RCM which present the assigned SAQ code on the confirmations are credited or recognised.

5. Contact/responsibility

Coordinator of certification
Client Advisor Bank

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