



**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 for legal remedies

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Personnel Certification
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Table of contents

1	Overview	3
1.1	Objective and purpose.....	3
1.2	Scope of application and examination components	3
1.3	Legal principles	3
2	Inspection	4
2.1	Principle.....	4
2.2	Procedure and responsibilities	4
2.3	Costs of inspection	4
2.4	Application form.....	5
3	Objection (first instance)	5
3.1	Principle.....	5
3.2	Procedure and responsibilities	5
3.3	Reasons for objection.....	5
3.4	Feedback to objection	6
3.5	Costs of objection.....	6
3.6	Application form.....	7
4	Redress (second instance)	7
4.1	Principle.....	7
4.2	Procedure and responsibilities	7
4.3	Reasons for redress	8
4.4	Feedback on redress.....	8
4.5	Costs of redress	8
4.6	Application form.....	8
5	Appeal	9
5.1	Principle.....	9
5.2	Procedure and responsibilities	9
5.3	Reasons for appeal	9
5.4	Feedback on appeal.....	10
5.5	Costs of appeal	10
5.6	Application form.....	10

For ease of readability, this document only makes use of the masculine form. However, the wordings apply explicitly to both genders.

1 Overview

1.1 Objective and purpose

The *Guideline for legal remedies* describes the regulations and procedural steps for the inspection, objection, redress and redress procedure in the Client Advisor Bank certification system. This guideline is addressed at candidates wishing to avail themselves of one of these procedures.

1.2 Scope of application and examination components

The “Client Advisor Bank certification” examination regulations and the *Guidelines for legal remedies* apply to the qualification process of the following certification programmes:

	Certification programme	Written examination	Oral examination
Wealth Management	Wealth Management Advisor CWMA	Multiple partial exams possible	1 client meeting (simulation)
	Affluent Client Advisor	Multiple partial exams possible	1 client meeting (simulation)
Corporate	Corporate Banker CCoB	Multiple partial exams possible	2 client meetings (simulation)
	SME Client Advisor	Multiple partial exams possible	2 client meetings (simulation)
Retail	Individual Client Advisor	Multiple partial exams possible	1 -2 client meetings (simulation)
	Private Client Advisor	Multiple partial exams possible	1 -2 client meetings (simulation)

1.3 Legal principles

- Specification of rules from the examination regulations defined by the standards committee
- Certification is based on ISO 17024 accreditation
- No references to laws or ordinances under public law or to higher education laws possible
- Each submission of one of the legal remedies listed here constitutes a personal, individual petition of the examination candidate and does not create any precedence for other candidates.
- One of the listed legal remedies can only be applied to the last examination taken and not passed. Results of previous examination attempts were accepted at the last examination attempt taken by the candidate and are therefore no longer contestable.

2 Inspection

2.1 Principle

Written examination	Oral examination
<p>According to the examination regulations, an inspection of the written examination is <u>not</u> possible due to SAQ's obligation of secrecy pertaining to the examination materials deployed and reused. It is possible to contest the assessment of a written examination that has not been passed by submitting an objection.</p>	<p>In the case of an oral examination the candidate has the option of inspecting his examination documents. Inspection is only possible if the examination has not been passed. Inspection is to be requested in written form to the certification body within 30 days following receipt of the negative examination result. After the inspection the candidate has the option of submitting an objection within 30 days.</p>

2.2 Procedure and responsibilities

Written examination	Oral examination
<p>According to the examination regulations, an inspection of the written examination is <u>not</u> possible.</p>	<p>Following receipt of the written request for inspection, the candidate receives a written letter of confirmation from SAQ including the invoice for payment of the costs. The candidate is then invited by e-mail to an appointment for the inspection. The procedure for the inspection is as follows:</p> <ul style="list-style-type: none"> • 60 minutes' time to view all documents plus existing video- and audio-recordings of the examination, including the assessment form of the experts • No accompanying persons allowed • Inspection takes place under the supervision of SAQ • Notes on clean paper allowed (The candidate can keep these notes) • Electronic aids prohibited • No response by SAQ to content-related technical questions <p>To be brought along: official ID and payment confirmation</p>

2.3 Costs of inspection

Written examination	Oral examination
<p>According to the examination regulations, an inspection of the written examination is <u>not</u> possible.</p>	<p>CHF 400 (covers inspection and any potential subsequent objection). The amount is due as soon as the signed application has arrived at SAQ.</p>

2.4 Application form

Written examination	Oral examination
According to the examination regulations, an inspection of the written examination is <u>not</u> possible.	<p>The application form for an inspection can be found on our website:</p> <p>https://www.saq.ch/en/banking-qualifications/</p> <p>The signed application can be submitted by post-mail or via e-mail to banking@saq.ch.</p>

3 Objection (first instance)

3.1 Principle

Written examination	Oral examination
In the event of a failed written examination (or partial examination) , the candidate is entitled to submit an objection to the assessment to the certification body. The objection is to be submitted in written form within 30 days following receipt of the negative examination result. It is not possible to re-register for the failed examination during the objection process.	In the event of a failed oral examination, the candidate is entitled to submit an objection to the assessment to the certification body. The objection is to be submitted in written form within 30 days following inspection. It is not possible to re-register for the failed examination during the objection process.

3.2 Procedure and responsibilities

Written examination	Oral examination
Following receipt of the written objection, the candidate receives a written letter of confirmation from SAQ including the invoice for payment of the objection costs. The objection is subsequently forwarded to the examination committee of the examination provider for reassessment. The examination committee states its position on the objection and makes the final decision.	Following receipt of the written objection, the candidate receives a written letter of confirmation from SAQ. The objection is subsequently forwarded to two experts for reassessment. The statement of the experts consulted is then handed over with the written objection to the examination committee of the examination provider for reassessment. The examination committee makes the final decision.

3.3 Reasons for objection

Written examination	Oral examination
<p><u>Valid reasons for objection:</u></p> <ul style="list-style-type: none"> • Examination questions factually incorrect • Clarity of examination questions 	<p><u>Valid reasons for objection:</u></p> <ul style="list-style-type: none"> • Assessment of experts for individual assessment criteria • Conduct of mock customer

<p>Reasons may only relate to the examination for the purpose of requesting an amendment to the examination result</p> <p><u>Invalid reasons for objection:</u></p> <ul style="list-style-type: none"> • Reference to learning contents/materials for exam preparation • Personal reasons • Reasons pertaining to the examination procedure* <small>*For errors in examination procedure see appeal</small> • Reference to laws or ordinances • General criticism of certification system <p>Please note: Learning materials/courses for preparation are not part of the certification and are offered by the examination providers independently and at their own responsibility. Complaints regarding these must be submitted directly to the provider.</p>	<ul style="list-style-type: none"> • Prejudice or conflict of interest between experts and candidate <p>Reasons may only relate to the examination for the purpose of requesting an amendment to the examination result</p> <p><u>Invalid reasons for objection:</u></p> <ul style="list-style-type: none"> • Reference to learning contents/materials for exam preparation • Personal reasons • Reasons pertaining to the examination procedure* <small>*For errors in examination procedure see appeal</small> • Reference to performance in daily business • Reference to laws or ordinances • General criticism of certification system <p>Please note: Learning materials/courses for preparation are not part of the certification and are offered by the examination providers independently and at their own responsibility. Complaints regarding these must be submitted directly to the provider.</p>
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3.4 Feedback to objection

Written examination	Oral examination
<p>The candidate receives written notification of the final decision with the statement of position of the examination committee no later than 45 days following receipt of the objection. The statement of position addresses the reasons mentioned in the objection (as per section 3.3).</p>	<p>The candidate receives written notification of the final decision of the examination committee with the statement of position of the experts no later than 45 days following receipt of the objection. The statement of position addresses the reasons mentioned in the objection (as per section 3.3).</p>

3.5 Costs of objection

Written examination	Oral examination
<p>The objection costs CHF 400. The amount is due as soon as the signed application has arrived at SAQ. The fee is reimbursed to the candidate if the objection is approved.</p>	<p>The objection is already included in the fee of CHF 400 for the inspection. The fee is reimbursed to the candidate if his objection is approved.</p>



3.6 Application form

Written examination	Oral examination
The objection form can be found on our website: https://www.saq.ch/en/banking-qualifications/ The signed application can be submitted by post-mail or via e-mail to banking@saq.ch .	The objection form can be found on our website: https://www.saq.ch/en/banking-qualifications/ The signed application can be submitted by post-mail or via e-mail to banking@saq.ch .

4 Redress (second instance)

4.1 Principle

Written examination	Oral examination
If the candidate does not agree with the decision on his objection, he can submit a redress to the second and final instance. This redress is to be submitted in written form within 30 days following receipt of the decision on the objection. The purpose of the redress process is to review the decision on the objection. It is not possible during the redress process to re-register for the failed examination.	If the candidate does not agree with the decision on his objection, he can submit a redress to the second and final instance. This redress is to be submitted in written form within 30 days following receipt of the decision on the objection. The purpose of the redress process is to review the decision on the objection. It is not possible during the redress process to re-register for the failed examination.

4.2 Procedure and responsibilities

Written examination	Oral examination
Following receipt of the written redress, the candidate receives a written letter of confirmation from SAQ with the invoice for payment of the redress costs. The redress is subsequently forwarded to the SAQ Programme Committee for reassessment. The SAQ Programme Committee states its position on the redress and makes the final decision. If necessary, the SAQ Programme Committee consults an independent specialist for a reassessment of the decision on the objection.	Following receipt of the written redress, the candidate receives a written letter of confirmation from SAQ including the invoice for payment of the redress costs. The redress is subsequently forwarded to two independent experts for reassessment. The statement of the independent experts is then handed over with the written redress to the SAQ Programme Committee for reassessment. The SAQ Programme Committee makes the final decision.

4.3 Reasons for redress

Written examination	Oral examination
<p><u>Valid reasons for redress:</u></p> <p>A redress disputes the decision on the objection. The candidate can therefore only redress against the decision on the objection for the same reasons as those stated in the objection.</p> <p><u>Invalid reasons for redress:</u></p> <ul style="list-style-type: none"> • Other reasons than those mentioned in the objection 	<p><u>Valid reasons for redress:</u></p> <p>A redress disputes the decision on the objection. The candidate can therefore only redress against the decision on the objection for the same reasons as those stated in the objection.</p> <p><u>Invalid reasons for redress:</u></p> <ul style="list-style-type: none"> • Other reasons than those mentioned in the objection

4.4 Feedback on redress

Written examination	Oral examination
<p>The candidate receives written notification of the final decision with the statement of position of the SAQ Programme Committee approximately 45 days following receipt of the redress. The statement of position addresses the reasons mentioned in the redress (as per section 4.3). The redress procedure is the second and final instance for the reassessment of an examination. The candidate cannot take any further action against the examination result.</p>	<p>The candidate receives written notification of the final decision of the SAQ Programme Committee with the statement of position of the independent experts approximately 45 days following receipt of the redress. The statement of position addresses the reasons mentioned in the redress (as per section 4.3). The redress procedure is the second and final instance for the reassessment of an examination. The candidate cannot take any further action against the examination result.</p>

4.5 Costs of redress

Written examination	Oral examination
<p>The redress costs CHF 400. The amount is due as soon as the signed application has arrived at SAQ. The fees for both the objection and redress (CHF 800) are reimbursed to the candidate if the redress is approved.</p>	<p>The redress costs CHF 400. The amount is due as soon as the signed application has arrived at SAQ. The fees for both the objection and redress (CHF 800) are reimbursed to the candidate if the redress is approved.</p>

4.6 Application form

Written examination	Oral examination
<p>The redress form can be found on our website: https://www.saq.ch/en/banking-qualifications/</p> <p>The signed application can be submitted by post-mail or via e-mail to banking@saq.ch.</p>	<p>The redress form can be found on our website: https://www.saq.ch/en/banking-qualifications/</p> <p>The signed application can be submitted by post-mail or via e-mail to banking@saq.ch.</p>

5 Appeal

5.1 Principle

Written examination	Oral examination
<p>In the event of a failed examination the candidate is entitled to submit a written appeal to the certification body about the procedure and organisation of the examination. The appeal must be submitted within 30 days following the written decision on the examination result. It is not possible to re-register for the failed examination during the appeal process.</p>	

5.2 Procedure and responsibilities

Written examination	Oral examination
<p>Following receipt of the written appeal, the candidate receives a written letter of confirmation from SAQ including the invoice for payment of the appeal costs. The appeal is subsequently forwarded to the SAQ Programme Committee for assessment. The SAQ Programme Committee states its position and rules on the appeal.</p> <p>A written appeal can likewise be submitted against a negative recertification decision.</p>	

5.3 Reasons for appeal

Written examination	Oral examination
<p><u>Valid reasons for appeal:</u></p> <ul style="list-style-type: none"> • Organisation of examination • Examination procedure • Examination infrastructure • Disruption during examination • No implementation according to examination guidelines <p><u>Invalid reasons for appeal:</u></p> <ul style="list-style-type: none"> • Personal reasons • Reference to courses / learning materials for exam preparation • Reference to laws or ordinances • General criticism of certification system 	



5.4 Feedback on appeal

Written examination	Oral examination
The candidate receives written notification of the final decision with the statement of position of the SAQ Programme Committee approximately 45 days following receipt of the appeal. The statement of position addresses the reasons mentioned in the appeal (as per 5.3).	

5.5 Costs of appeal

Written examination	Oral examination
The appeal costs CHF 400. The amount is due as soon as the signed application has arrived at SAQ. The fee is reimbursed to the candidate if the appeal is approved.	

5.6 Application form

Written examination	Oral examination
The appeal form can be found on our website: https://www.saq.ch/en/banking-qualifications/ The signed application can be submitted by post-mail or via e-mail to banking@saq.ch .	