

MODULE SPECIFICATIONS

Investor Protection Professional Certification (IPPC)

Level of Study: Level 1

Effective date: August 2017

Version: 1.0

A. Module Aim

This module aims to endorse completed candidates as certified IPPC professional, who are qualified to market and sell structured products and unlisted debt securities to meet the regulatory requirements under the *Guidelines on Investor Protection* jointly issued by Bank Negara Malaysia and Securities Commission Malaysia. The IPPC programme covers four study areas that focus on market structure; investor protection guidelines, law and regulations; Know-Your-Client best practices; and the various types of investment products available.

B. Learning Outcomes (LO)

Upon completion of this module, candidates will be able to:

- recommend financial services and products (including insurance policies, credit cards, checking accounts, loans, mutual funds and stocks) which are best suited to the risk appetites and needs of the client
- monitor markets and economies, and evaluate how changes in finances may affect taxes and client situations
- obtain information from financial analysts and advise clients on implementing financially prudent habits ensure compliance with industry and legal policies and procedures.

C. Learning Method

Self-study – online materials available.

D. Assessment

Examination (Pearson-Vue Online)	MCQ	Written	Assignment (Moodle)
Duration	2.0 hours		
Format	80 MCQs		
Passing mark	70%		

E. Syllabus Outline

Section 1: Market Structure

1. Structure of the Malaysian Financial System
2. Islamic Banking
3. Market Participants
4. Regulatory authorities
5. Financial Institutions
6. Dealers
7. Brokers
8. Investors
9. Speculators
10. Arbitrators
11. Rating Agency

Section 2: Law & Regulations

1. BNM: Financial Services Act 2013 (FSA)
2. BNM: Islamic Financial Services Act 2013 (IFSA)
3. SC: Capital Markets and Services Act 2007
4. BNM/SC: Guidelines on Investor Protection (GIP)
5. BNM: Anti-Money Laundering and Anti-Terrorism Financing Act 2001
6. SC: Guidelines on AML (Guidelines on Prevention of ML and TF for Capital Market Intermediaries)
7. BNM: Malaysia Deposit Insurance Corporation Act 2011 & Guidelines on Disclosure of Deposit Insurance Information
8. BNM: Guidelines on Introduction of New Products
9. BNM: Guidelines on Product Transparency and Disclosures
10. SC: Guidelines on Sales Practices of Unlisted Capital Market Products
11. SC: Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework
12. SC: Guidelines on Issuance of PDS-Sukuk to Retail Investors
13. BNM: Foreign Exchange Policy

Section 3: Know Your Client (KYC) and Financial Needs Analysis

1. Understanding the Client (Know Your Client) and Due Diligence
2. Risk Profiling and Client Suitability
3. Fair Client Dealing and Misrepresentation
4. Risk-Return Analysis
5. Code of Conduct for Employees

Section 4: Products

1. Debt Securities
2. Structured Investments