

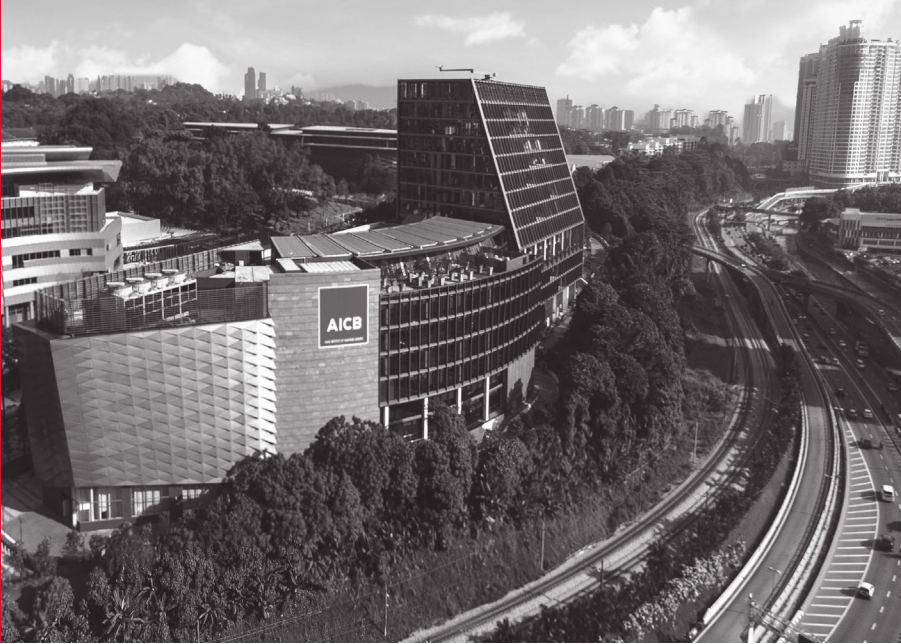


AICB

ASIAN INSTITUTE OF CHARTERED BANKERS

THE CHARTERED BANKER QUALIFICATION

**Gain an Internationally Recognised Professional
Banking Qualification**



THE CHARTERED BANKER QUALIFICATION

Advance your career in the banking industry

As the flagship qualification of the Asian Institute of Chartered Bankers (AICB), the Chartered Banker is a globally recognised professional banking qualification and a prestigious professional designation. Jointly awarded by AICB and the Chartered Banker Institute in the United Kingdom, the only organisation able to confer the status of Chartered Banker, this qualification will help you achieve and maintain the highest standards of mastery and professionalism.

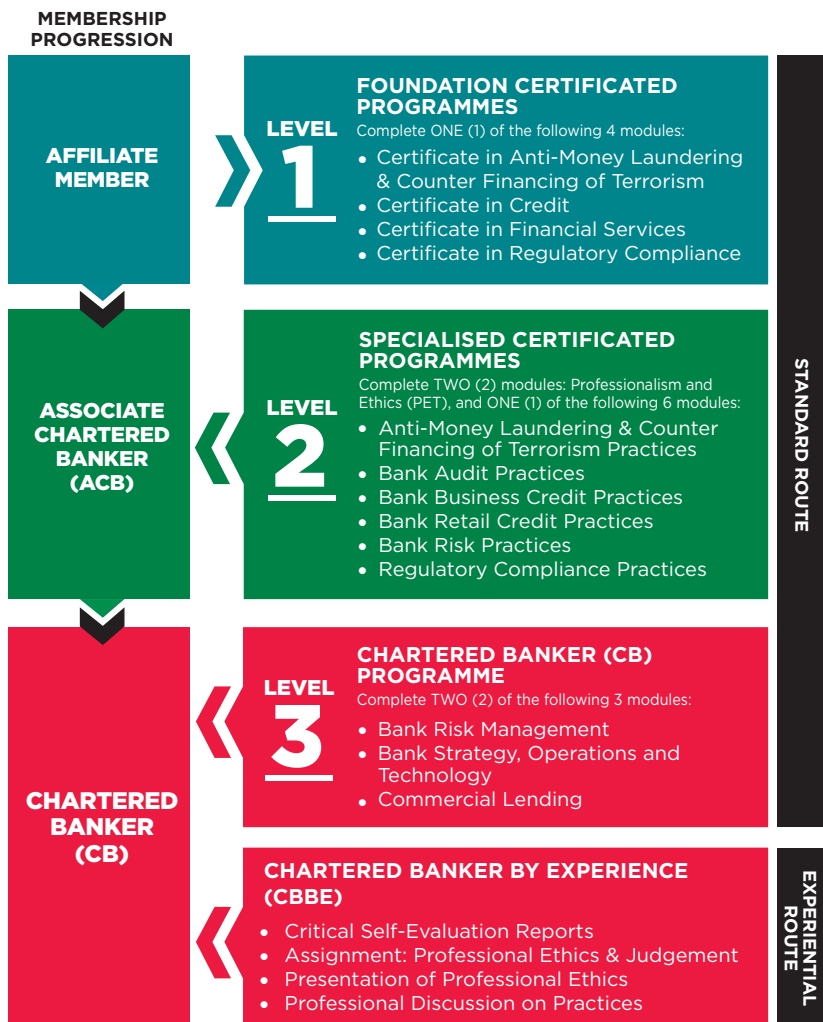
The Chartered Banker status is well sought after and an opportunity to advance your career in the banking industry. The overall aim of this programme is to provide you with extensive, detailed and critical knowledge of the banking sector. Upon completion of the programme, you will demonstrate a sound understanding of the banking industry and develop skills and abilities to make professional judgements and informed decisions relevant to work situations.

As the gold standard for professionals in the banking sector, the Chartered Banker status indicates that the holders of this designation have achieved the industry standard of knowledge, ability, professionalism and ethics in the modern banking and financial services sectors.

THE CHARTERED BANKER QUALIFICATION FRAMEWORK

The Chartered Banker (CB) Qualification Framework provides two routes to attain the CB designation – the Standard Route and the Experiential Route.

- **The Standard Route** comprises three levels, along with its membership progression pathway.
- **The Experiential Route** is an accelerated pathway for experienced bankers to attain the Chartered Banker status and gain professional recognition for their knowledge and contributions to banking.





LEVEL 1 FOUNDATION CERTIFICATED PROGRAMMES

The Foundation level offers a range of modules that provide a broad understanding of Malaysian banking, covering key elements of the Malaysian banking industry, regulation and legislation, compliance, products and services, banking ethics, and emerging influences such as technology and sustainability. These modules are suited to banking practitioners looking to consolidate or develop their knowledge base.

Target Audience

- Entry-level executives in the banking or financial sector
- All individuals engaged in financial services and who aspire towards a career in anti-money laundering, credit, risk management, compliance, and internal audit functions
- Fresh graduates who are keen to work in the banking sector

Entry Requirements

Candidates are required to:

- be Individual Members of AICB, **AND**
- have the SPM qualification or its equivalent.

Membership Designation

Members who have successfully completed Level 1 will maintain the Affiliate membership designation and progress to Level 2.

MODULES

Candidates are required to complete ONE (1) module in Level 1 to obtain the qualification. The successful completion of each module will earn the candidate the corresponding certificate.

CERTIFICATE IN ANTI-MONEY LAUNDERING & COUNTER FINANCING OF TERRORISM (CAM)

Provides an overview of developments in the money laundering and terrorism financing (ML/TF) space, covering a range of topics critical to understanding the scope of ML and TF in terms of risk awareness, methods employed, and how the application of organisational policy and external law and regulations are intended to combat ML/TF activities.

CERTIFICATE IN CREDIT (CCR)

Equips banking executives with the technical skill sets, knowledge, and tools to progress in the demanding and rapidly changing environment of credit risk management. It provides aspiring entrants and entry-level executives interested in the field of credit with a pathway towards attaining the highest standards of a credit professional.

CERTIFICATE IN FINANCIAL SERVICES (CFS)

Equips candidates with the fundamental knowledge to understand the business of banking in Malaysia. Topics covered include the financial system structure, banking and its products and distribution channels, principles and practices of bank lending, risk management in banking, regulatory compliance, and the innovation and key influence of the development of banking in Malaysia.

CERTIFICATE IN REGULATORY COMPLIANCE (CRCOP)

Equips industry practitioners with the fundamental key concepts of regulatory compliance and requirements by the regulator, outlining the basic tenets of compliance for financial institutions to lead by example and demonstrate the highest ethical standards.



LEVEL 2 SPECIALISED CERTIFICATED PROGRAMMES

The Specialised level offers a technical and applied perspective of key banking topics, such as credit (business/retail), bank risk, bank audit, prevention of money laundering and terrorist financing, and regulatory compliance.

Members may enrol in the Specialist Certificate of their choice and are required to complete the compulsory module — Professionalism and Ethics (PET) — and select ONE (1) relevant specialised module.

Entry Requirements

Candidates are required to:

- be Individual Members of AICB, **AND**
- have completed ONE (1) of the Foundation Certificated Programmes (Level 1) **OR** an equivalent qualification recognised by AICB.

Membership and Professional Designation

Members who have successfully completed Level 2 will be upgraded to Associate status and are entitled to use the professional designation, 'Associate Chartered Banker'.

Members maintain their professional designations and membership by fulfilling the annual Continuing Professional Development obligations and adhering to the Code of Professional Conduct.

MODULES

PROFESSIONALISM AND ETHICS (PET)

COMPULSORY MODULE

Equips candidates with knowledge relating to ethics and how it impacts banking institutions. Taking a reflective approach in its narrative, topics include banking and its ethical landscape, ethical theories and models in practice, ethics for individuals and organisations, the influence of ethics on regulations and law in financial services, and corporate governance.

SPECIALISED MODULES

Candidates may select ONE (1) of the following 6 modules.

ANTI-MONEY LAUNDERING & COUNTER FINANCING OF TERRORISM (SCAM)

Provides a comprehensive and topical curriculum for those working in or aspiring to hold a role in a Reporting Institution concerned with the prevention of money laundering and terrorist financing. It aims to strengthen one's ability to apply and analyse requirements to prevent financial crimes and maintain the resilience of the Malaysian financial system.

Upon successful completion of the PET and SCAM modules, candidates will attain the Specialist Certificate in Anti-Money Laundering & Counter Financing of Terrorism (SCAML).

Target Audience

- Compliance, AML and financial crime officers
- Money laundering reporting officers
- Money laundering prevention officers
- Managers with responsibility for internal compliance controls
- Internal and external audit staff
- Company secretaries
- Legal practitioners and support staff
- Accountants

BANK AUDIT PRACTICES (BKA)

Equips bank internal auditors with the tools and techniques to perform the audit process, including practical guidance on sampling and managing resistance, decision-making and other issues. It covers the core framework and methodology in critical areas of banking, including IT risks and audits, risks and cyber threats to banks, and internal control requirements.

Upon successful completion of the PET and BKA modules, candidates will attain the Specialist Certificate in Bank Audit (SCBKA).

Target Audience

- Banking professionals in audit functions in the bank
- Managers responsible for internal audit in banking
- Internal and external audit staff
- Accountants, company secretaries and legal practitioners
- Certified Internal Auditors (CIAs) or professionals recognised by the Malaysian Institute of Accountants (MIA)



BANK BUSINESS CREDIT PRACTICES (BBC)

Equips candidates with knowledge relating to the business credit risk environment and explores how appropriate lending solutions are tailored to satisfy customer needs. It covers how lending propositions are risk evaluated, mitigated, and documented, and illustrates how loan portfolios are managed, including the rehabilitation and recovery of impaired loans.

Target Audience

- Banking professionals in the credit functions
- Entry-level banking executives who aspire to advance in the credit function

Upon successful completion of the PET and BBC modules, candidates will attain the Specialist Certificate in Bank Business Credit (SCBBC).

BANK RETAIL CREDIT PRACTICES (BRC)

Equips candidates with knowledge relating to the retail credit environment. It covers marketing and business development, the Malaysian financial system, laws and regulations in the context of retail lending, evolving trends in fintech, blockchain and digital banking, retail lending products and services and their relevant risks, and proactive management of loan portfolios, including collections and recoveries.

Target Audience

- Banking professionals in the retail credit functions
- Entry-level banking executives who aspire to advance in the retail credit function

Upon successful completion of the PET and BRC modules, candidates will attain the Specialist Certificate in Bank Retail Credit (SCBRC).



BANK RISK PRACTICES (BKR)

Equips candidates with knowledge relating to risk management in banking. It includes principles of risk, risk processes and models, regulation influences in the day-to-day job function of a risk practitioner, credit, market and operational risk management, and emerging areas of risk with a specific focus on digital and cyber risk.

Target Audience

- Banking professionals in the risk functions
- Professionals in operations, internal audit, treasury, accounting and finance, or legal functions

Upon successful completion of the PET and BKR modules, candidates will attain the Specialist Certificate in Bank Risk (SCBKR).

REGULATORY COMPLIANCE PRACTICES (RCOP)

Provides insight into the Malaysian financial regulatory and supervisory regime required by financial institutions, and its accompanying risks and challenges. It features case studies on misconduct and malpractices in financial institutions and provides clarity on compliance oversights and the solutions to mitigate the risk of institutional collapse.

Upon successful completion of the PET and RCOP modules, candidates will attain the Specialist Certificate in Regulatory Compliance (SCRC).

Target Audience

- Compliance, AML and financial crime officers
- Money laundering reporting officers
- Money laundering prevention officers
- Managers with responsibility for internal compliance controls
- Internal and external audit staff
- Company secretaries
- Legal practitioners and support staff
- Accountants



LEVEL 3 CHARTERED BANKER (CB) PROGRAMME

This level represents the pinnacle of study in the Chartered Banker qualification, which is developed and awarded with the Chartered Banker Institute, UK. This programme produces banking professionals who:

- demonstrate extensive knowledge of the banking sector and can manage complex issues and perform a wide range of banking functions
- exercise sound judgement and make informed decisions in relevant work situations, and are ethical, professional and able to develop strategies to improve organisational performance.

At this level, eligible members will be awarded the Chartered Banker professional designation through TWO (2) pathways: the Standard Route **OR** the Experiential Route.

STANDARD ROUTE

This route qualifies individuals who aspire towards leadership roles by providing a substantial and varied knowledge base, as well as the ability to consider and respond to new developments. It features significant coverage of technology, leadership, and change, in addition to core banking knowledge.

Target Audience

- Senior bankers
- Banking professionals with several years of experience
- Experienced professionals aspiring to hold leadership roles in the banking industry

Entry Requirements

Candidates are required to:

- be Individual Members of AICB, **AND**
- have completed ONE (1) of the Specialised Certificated Programmes (Level 2) **OR** an equivalent qualification recognised by AICB.

Membership and Professional Designation

Members who have successfully completed Level 3 will be accorded the Chartered Banker status and are entitled to use the professional designation, 'Chartered Banker'.

Members maintain their professional designations and membership by fulfilling the annual Continuing Professional Development obligations and adhering to the Code of Professional Conduct.

MODULES

BANK RISK MANAGEMENT (BRM)

Equips candidates with knowledge on bank risk management in the digital age. It covers the types of risk arising from the nature of banking, the trends shaping emerging risks, risk management, the building of an effective risk culture and its implications for the future of bank risk management.

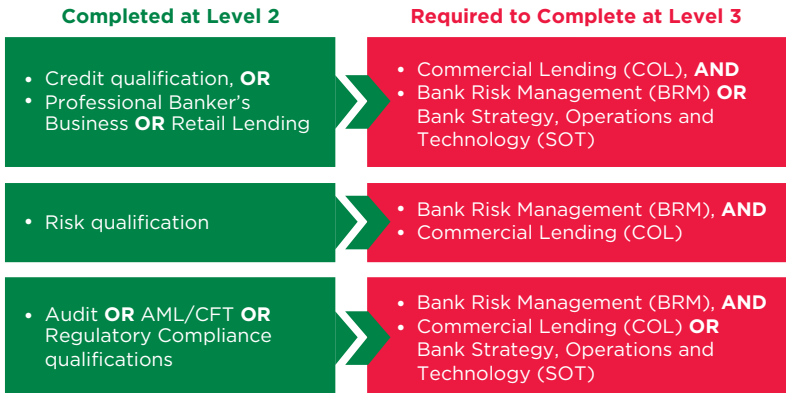
BANK STRATEGY, OPERATIONS AND TECHNOLOGY (SOT)

Equips candidates with knowledge on bank strategies and how to analyse the external and internal bank environments, effective evaluation of strategic options, strategy development and implementation management through effective leadership, and a strong understanding of how banks can harness technological advancements to improve the future of banking.

COMMERCIAL LENDING (COL)

Equips candidates with knowledge of the commercial lending environment in the digital age. It covers the key drivers of change, challenges faced, the impact of technological developments and regulatory changes on banks and customers, trust-based customer relationships, appraisals of business creditworthiness, and suitable funding solutions for customers.

Candidates are required to complete TWO (2) of the 3 modules, subject to conditions as follows:





EXPERIENTIAL ROUTE

The Chartered Banker By Experience (CBBE) is an accelerated programme to attain the Chartered Banker professional designation via an Experiential Route. It provides highly experienced bankers and industry leaders with the opportunity to reflect on their competence and expertise in banking and shape their future personal and professional development.

Target Audience

- Senior banking professionals who have been holding leadership roles in the banking industry

Entry Requirements

Candidates are required to:

- be Individual Members of AICB
- have at least 10 years of experience in banking related business, with significant exposure to credit and/or risk functions, **AND**
- have at least 5 years of relevant banking experience in strategic leadership roles, typically in C 1 positions and above. Candidates in a C 2 position will be considered on a case-by-case basis.

Membership and Professional Designation

Members who have successfully completed the CBBE will be accorded the Chartered Banker status and are entitled to use the professional designation, 'Chartered Banker'.

Members maintain their professional designations and membership by fulfilling the annual Continuing Professional Development obligations and adhering to the Code of Professional Conduct.

BECOMING A CHARTERED BANKER BY THE EXPERIENTIAL ROUTE

Complete the following assessments to achieve the Chartered Banker status:



Critical Self-Evaluation Reports

Candidates are required to prepare and submit THREE (3) reflective statements demonstrating:

- substantial knowledge, skills and understanding in at least one key area in banking
- how their experience is applied, considering the evolution of banking strategies and technological advancements, **AND**
- the impact they have made through a period of change in a leadership capacity.



Assignment: Professional Ethics & Judgement

Candidates are required to:

- describe the key principles of ethical and professional behaviour in the banking environment and their importance, **AND**
- reflect on ethical dilemmas faced at work, how they were dealt with, and their impact on the candidate's professional practice today.



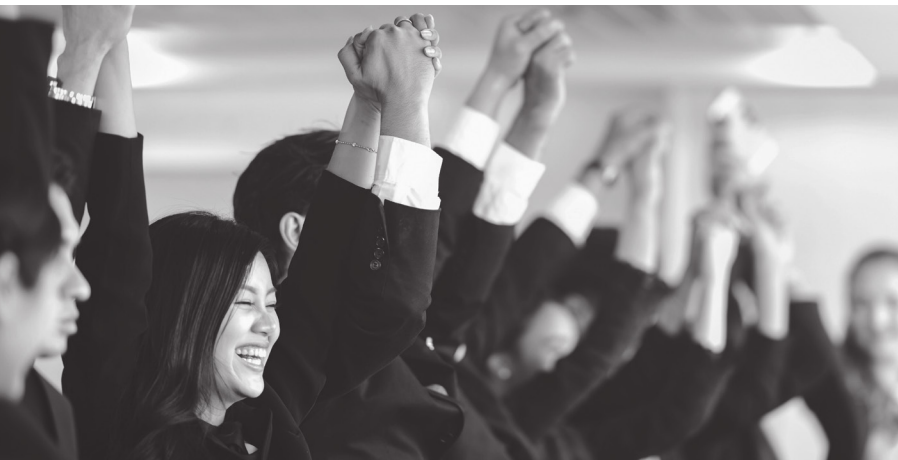
Presentation of Professional Ethics

Based on the Professional Ethics assignment that was submitted, candidates are required to prepare a 30-minute presentation, with time allocated for questions and discussions with the assessor.



Professional Discussion on Practices

In a 2-hour professional discussion with the assessor, candidates are required to elaborate on their careers and experiences as depicted in their CVs, and demonstrate how it influences their professional practice and meets the Chartered Banker Institute's requirements to attain the Chartered Banker status.



MEMBERSHIP AND PROFESSIONAL DESIGNATION

Membership with a professional body is an added value proposition and a mark of public recognition and commitment to ethical values. AICB membership and professional designations are as follows:

Level Completed	AICB Membership Designation	Professional Designation
Level 1 – Foundation Certificated Programmes	Affiliate	N/A
Level 2 – Specialised Certificated Programmes	Associate	Associate Chartered Banker (ACB)
Level 3 – Chartered Banker (CB) Programme (Standard Route OR Experiential Route)	Chartered Banker (CB)	Chartered Banker (CB)

CONTINUING PROFESSIONAL DEVELOPMENT

Members maintain their professional designations and membership by fulfilling the annual Continuing Professional Development obligations and adhering to the Code of Professional Conduct.

Associate members and Chartered Bankers must undertake at least 35 hours of relevant CPD activities in each calendar year, of which 20 hours must be structured CPD. At least 10 hours of the structured CPD must be in areas directly related to banking and 5 hours of the structured CPD in ethics.

LEARNING SUPPORT

To assist learning, candidates are provided with relevant learning support, including mock examinations. Examination preparatory workshops are conducted by the Asian Banking School (ABS).

For further details, please visit www.asianbankingschool.com

ENROLMENT

To enrol, please visit www.aicb.org.my

ASIAN INSTITUTE OF CHARTERED BANKERS



The sole professional body for Malaysia's banking industry with over 34,000 members. The Institute aims to elevate the professional and ethical standards of banking practitioners and create a banking workforce with the highest standards of professional conduct, knowledge and competence through its professional membership and qualifications.

AICB is governed by a Council comprising representatives from Bank Negara Malaysia, The Association of Banks in Malaysia and the Malaysian Investment Banking Association. With a mission to develop talent in the banking industry, AICB continues to engage with industry experts to ensure its professional qualifications are aligned with the requisite skills and values to meet the evolving banking landscape. AICB also supports members' growth through innovative learning and by advocating professionalism, advancing thought leadership, and facilitating networking opportunities.

ASIAN BANKING SCHOOL



The largest specialised provider of quality banking training programmes in the ASEAN region. Dedicated to developing talent, it specialises in professional banking education that covers a comprehensive list of banking areas that are designed and developed in-house by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that include some of the top business schools in the world.

It offers relevant, practical and innovative training programmes for bankers at all levels through its suite of Executive Education, Online Learning, Public, In-House and Graduate Training Programmes, as well as Professional Qualifications-related training workshops. It also provides a broad spectrum of consultancy services that are tailor-made to meet organisational needs and strategic objectives.

CHARTERED BANKER INSTITUTE

Chartered Banker The largest professional body for bankers in the UK, with more than 33,000 members. The Institute's impact and influence continue to grow, with members and students in over 100 countries worldwide. The Chartered Banker Institute is proud to be the oldest banking institute in the world, and proud to be the only organisation in the world approved by the UK's Privy Council to award the 'Chartered Banker' designation to our qualified members. Founded in 1875, to serve the public interest by enhancing and sustaining the highest standards of customer-focused, ethical professionalism in banking, our work today is as important as it was 140 years ago.

ASIAN INSTITUTE OF CHARTERED BANKERS

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