



Certified Banker (CB)

Frequently Asked Questions

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1. Programme Changes in 2019

1.1 What are the major changes in the 2019 version?

The programme structure and individual module syllabus of CB (Stage I) and CB (Stage II) have been enhanced in 2019 to better address the recent market developments and practices as well as regulatory requirements. To provide a clearer indication of the learning engagement and to allow more flexibility in choosing the learning pathway to attain CB qualifications, the CB programmes now utilise a credit system where the credits are benchmarked against the Hong Kong Qualifications Framework (QF) Credits. More information can be found on the HKIB website.

Changes in 2019 included the followings and the details can be found in the related FAQ.

- Experienced banking practitioners or with higher qualification are eligible to apply direct entry to Certified Banker (Stage II)
- Experienced banking practitioners with at least 2 ECF Certificates (QF Level 5) awarded or grandfathered by a recognised institute are eligible to apply for direct entry to Certified Banker stage.
- Exemption ceiling for CB (Stage I) is increased from 50% to 75%.
- New elective module “ECF on AML/CFT (Professional)” is added in the Professional Diploma for Certified Banker. It can be exempted by using the Professional Certificate for ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/ CFT) or the respective grandfathered certificate after passing the written assessment developed by the HKIB.
- New elective module “ECF on Cybersecurity” is added in the Advanced Diploma for Certified Banker. It can be exempted by using the Advanced Certificate for ECF on Cybersecurity.

2. Entrance Requirement Update

2.1 In what way can I directly enrol for CB (Stage II) without going through CB (Stage I) ?

In view of batches of banking practitioners with higher attainment of academic qualifications and/or richer working experience who may be more interested to proceed to subjects of a relatively higher level or wider scope that better suits their needs, the “Direct Entry to CB (Stage II)” initiative was launched in the early of 2018. Candidates of CB (Stage II) need to be an HKIB Individual Member and fulfill one of the following entry requirements:

- The Advanced Diploma for Certified Banker offered by HKIB; OR
- A Bachelor's Degree in a banking and finance related discipline awarded by a recognised university plus one year of banking and finance work experience; OR
- A relevant professional qualification plus one year of banking and finance work experience; OR
- Mature applicants with at least ten years of banking and finance work experience.

To ensure that all learners would be equipped with the core value of the industry, applicants who do not possess a pass in the module “Professional Ethics and Compliance” under CB (Stage I) or module(s) of the same nature at HKIB are required to first sign up for the training and obtain a pass in the corresponding examination at HKIB.

2.2 In what way can I enrol for CB stage without going through CB (Stage I) and CB (Stage II)?

With effect on 1st January 2019, banking practitioners who meet the following requirement are eligible to apply for the direct entry to CB stage.

- Possess at least 2 ECF Certificates (QF Level 5) awarded or grandfathered by a recognised institute and fulfilled the admission requirement for “Professional Diploma Programme for Certified Banker”.
- Candidates of CB need to be an HKIB Individual Member.

Applicants who do not possess a pass in the module “Professional Ethics and Compliance” under CB (Stage I) or module(s) of the same nature at HKIB are required to first sign up for the training and obtain a pass in the corresponding examination at HKIB.

2.3 Is a full-time student eligible for the CB (Stage I) programme?

Applications from full-time students for the Banking and Finance Diploma or Degree programmes will be considered. However, the CB (Stage I) designation will only be awarded to eligible candidates after they have fulfilled the required work experience.

3. Training

3.1 What documents do I need to submit for enrolment?

Candidates are required to submit the following items for enrolment:

	Membership Application	Training Application	Examination Application
(i) Completed and signed application form	✓	✓	✓
(ii) Enclosed a copy of your identity card/passport	✓	✓	✓
(iii) Relevant documents for Entry Qualification assessment (e.g. academic certificates/reference letters)	N/A	✓	N/A
(iv) Payment (can be settled by cash/ cheque/e-Cheque/credit card)	✓	✓	✓

The completed application form with legible supporting documents can be submitted via:

(i) email: application@hkib.org

(ii) fax: 2544 9946

(iii) mail: 3/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong

3.2 How can I know if I have been successfully enrolled?

Once the completed application form and supporting documents have been submitted, applicants will receive an Acceptance Notification email within 2 weeks. A confirmation email reminding the applicant of the class details will also be sent 1 week before the training.

3.3 Can I collect the textbook in advance?

A briefing session for CB candidates will be held before the training. You can collect the textbook in advance at the briefing session once the programme enrollment is confirmed

and payment is settled. The briefing session is usually held around one week before the first training session commences.

3.4 Is there any arrangement if I am absent from the training session?

The supplementary notes or presentation slides will be provided to candidates who were absent from the related training session. For any further enquiries about the content, candidates can seek support from the trainers through HKIB.

3.5 What is the attendance requirement?

To facilitate the learning process for candidates, they are expected to have full attendance before taking the examination. Candidates are also required to sign-in and sign-out on the attendance sheet at every training session.

3.6 What should I do if I wish to change the training date?

Generally, any change of the training date is NOT allowed. However, if a candidate is sick on the training date and cannot attend the training, he/she should inform the Institute and provide a supporting document (e.g. sick leave certificate) for our reference. The candidate may be permitted to attend the next subsequent training subject to the availability of seats.

3.7 Can I apply for a refund if I withdraw the training application?

Once the training application is confirmed, all fees are non-refundable and non-transferrable.

3.8 Can I apply for training after the application deadline?

Late entries for training may be accepted up to 7 days after the stipulated application deadlines, subject to the availability of seats. An additional late entry fee of HK\$200 will apply.

3.9 How do I decide which Postgraduate Diploma stream to study in CB (QF Level 6)?

Candidates are recommended to choose the stream based on their career aspirations, competence, work experience and interests. Candidates are recommended to consider their study path for CB (Stage II) and CB together.

3.10 What is the maximum number of modules I can apply for in one intake?

We don't have any restriction on the number of training and examination applications. However, candidates are highly recommended to consider their career plan, availability, competence level and experience on related modules before making any decision. In general, there are 3 intakes for CB (Stage I) and 2 intakes for CB (Stage II) and CB in a year.

3.11 Could I have a Chinese version of the materials?

At the moment, the study materials for all three stages of the CB programmes are in English only. However, trainers will generally conduct the classes in Cantonese unless it is necessary to be conducted in English.

3.12 Are there any self-study training/materials for CB for me to further study?

Before proceeding to the examinations of the required modules in each stage of CB, candidates must first complete the respective training. The trainer will help you better understand the core concepts of the module and also provide you with more guidance to identify appropriate resources for further study. You may also refer to the recommended reading list, which includes the e-learning titles, to facilitate your self-studying. Besides this, you may also access our library service to identify more reading resources.

3.13 How can I enrol for the e-learning courses?

The application procedure for e-learning courses is very simple. You may refer to the [HKIB website](#) for more details, including the catalogue, price list and application process. The e-learning courses consist of 500+ courses organised into 51 course libraries spanning about 700 hours of e-learning and covering areas of Banking, Accounting, Insurance and Risk Management.

4. Module Exemption

4.1 Is there be any exemption granted for the CB programme? If yes, how do I apply?

Module exemption applications are accepted for recognised qualifications (i.e. pre-approved qualifications). Individual qualifications will be assessed on a case-by-case basis if over 70% of the Institute's syllabus is covered.

- For CB (Stage I), a 75% exemption ceiling of overall programme syllabus is adopted (with non-HKIB programmes no more than 50%).
- For CB (Stage II), a 50% exemption ceiling of overall programme syllabus is adopted.

Please note, no exemption for CB stage programme. Exemption results will normally be given in writing within 2 months after the receipt of the application and supporting documents. If further assessment is needed due to unexpected circumstances, separate notifications will be given. The decision of the Institute is final and cannot be appealed.

4.2 Can I use the HKIB's Anti-Money Laundering and Counter-Financing of Terrorism (AML/ CFT) grandfathered certificate of the Enhanced Competence Framework to claim module exemption?

Applicants with the AML / CFT grandfathered certificate of core level or professional level are eligible to apply for respective module exemption by submitting further information as follows.

- AML / CFT grandfathered certificate of core level: apart from submission of the copy of the certificate, applicant need to submit the form – Recognising Prior Learning Assessment Criteria for ECF on AML/CFT (Core Level). This form can be downloaded from HKIB's website.
- AML / CFT grandfathered certificate of professional level: apart from submission of the copy of the certificate, applicant need to pass the written assessment developed by the HKIB. For details of arrangement, please contact HKIB.

5. Examination

5.1 Where can I obtain information on the examinations, such as the examination format, duration, regulations, etc.?

All the examination-related information is published in the CB Handbook, which is available for download on the HKIB website. Candidates should read the CB Handbook before applying for the examinations.

5.2 Can I enrol on the examination without attending the training programme?

To facilitate candidates' learning and to meet the QF requirement, all candidates are required to enrol for and complete the training of the relevant modules before attending the examination.

5.3 Can I enrol on the training without taking the examination?

When to take the examination is always at the discretion of the candidates. As such, a candidate can enrol for the training even though he/she does not have any immediate plans to take the examination. However, candidates may be required to attend the training before taking the examination again as the syllabus may have been changed or updated.

5.4 What is the maximum period for completing each CB programme?

There is no limit on the number of times one can take the training and/or examinations. Nonetheless, the completion period of each CB programme is **8 years** from the year the first module was completed.

5.5 Can I take the examination immediate after the training?

Examination will usually be offered after the training about one to two months later. The suggested self-study time for each credit is 10 hours, so applicants are recommended to enroll for the examination if they can arrange sufficient self-study time.

5.6 How will I know if my examination application has been accepted?

Once the completed form has been submitted, applicants will receive an Acceptance

Notification email within 2 weeks. An “Examination Attendance Notice” will also be sent 2 weeks before the examination.

5.7 What should I do if I wish to change the examination date?

Generally, any change of examination date will NOT be allowed. However, if a candidate is sick on the examination date and cannot sit the examination, he/she should inform the Institute and provide a supporting document (e.g. sick leave certificate) for our reference. The candidate may be permitted to sit the next subsequent examination subject to the availability of seats.

5.8 How can I appeal against my examination results?

By submitting a written request via email to exam@hkib.org, candidates may request a rechecking or remarking of their examination scripts within ONE MONTH after the issue of the examination results. An administrative fee will apply.

5.9 Is there a limit on the number of attempts for the examination?

There is no limitation on the number of attempts for the examination. However, a candidate is not allowed to re-sit the examination if he/she has already achieved a “Pass” in the examination before.

5.10 Can I apply for examinations after the application deadline?

Late entries for examinations may be accepted up to 14 days after the stipulated application deadlines, subject to the availability of seats. An additional late entry fee of HK\$200 will apply.

5.11 When can I obtain the examination results?

Candidates will be notified of their results by post and only with a written notice. Results will be released within 2-4 weeks from the examination date for MC-type examinations, and 6-8 weeks from the examination date of the last module in each examination diet for other types of examination.

Candidates may also check their examination results online through the HKIB online

platform. Candidates will receive an email notification once the examination results are available. The online examination results will be removed one month after they are released.

5.12 What should I do if I am unable to login to check the online examination result?

The online examination result will only be available during the stated period in the email notification from HKIB. The login details are stated in the said email notification. However, if you still encounter difficulties logging in, you may contact the HKIB Examination Team at 2153 7893 or 2153 7821.

6. Designation

6.1 How can I obtain the designation of CB?

To be elected as CB, candidates should a) complete the Postgraduate Diploma in any one of the specialist streams for Certified Banker and b) have three years of banking or finance related work experience.

6.2 How can I obtain the designation of CB (Stage II)?

To be elected as CB (Stage II), candidates should a) complete the Professional Diploma for Certified Banker and b) have two years of banking or finance related work experience.

6.3 How can I obtain the designation of CB (Stage I)?

To be elected as CB (Stage I), candidates should a) complete the Advanced Diploma for Certified Banker and b) have one year of banking or finance related work experience.

7. Continuing Professional Development (CPD)

7.1 What is the consequence if I do not comply with the CPD requirements?

Failure to comply with the CPD requirements would result in the suspension of professional designations. The designation holder's name and professional designation status would not be published on the Certified Individuals (CI) Register on the HKIB website, and he/she would not be allowed to use the professional designation on his/her name card or CV.

8. Conversion: Arrangements for ABP/AHKIB Candidates

8.1 I have yet to complete the AHKIB Programme. Will my previous examination results be affected?

Existing records of completed training programmes and examination results obtained as part of the AHKIB qualifications are still recognised. As QF recognition was received on 1 January 2013, any achievements since this date will not be affected. If, however, you have studied ABP/AHKIB subjects before 2013 and would like to resume in the future under the new CB Programme, please contact HKIB staff for details.

8.2 If I completed my study in 2017, will I be awarded the ABP/AHKIB Diploma or the CB Diploma?

All candidates of the AHKIB Programme will be converted to the CB Programme directly. Starting from 2017, candidates who completed all the required modules will be awarded with the highest attained qualification of CB.

9. Conversion: Arrangements for Graduates

9.1 I hold the Advanced Diploma in Banking and Financial Services for ABP / Professional Diploma in Banking and Financial Services / Postgraduate Diploma in Banking and Financial Services for AHKIB. Are my qualification(s) still valid?

Qualifications awarded before 2017 are still valid. Upon fulfillment of the work experience required on or before 31 December 2020, you will be converted to the respective CB designation.

9.2 I completed the AHKIB Programme in 2016. Can I obtain a new diploma for CB?

Diplomas issued before 2017 will not be re-issued. The conversion arrangement is applicable to ABP/AHKIB scrolls for the respective qualification only but not diplomas.

10. Conversion: Arrangements for Designation Holders

10.1 What are the new designations under CB?

The new professional designations are as follows:

Before 2017		2017 onwards	
Designation	Short Form	Designation	Short Form*
Associate of The Hong Kong Institute of Bankers	AHKIB	Certified Banker	CB
N/A		Certified Banker (Stage II)	CB (Stage II)
Accredited Banking Practitioner	ABP	Certified Banker (Stage I)	CB (Stage I)

* The short form is advised to be printed on business cards.

10.2 I am an ABP/AHKIB of the Institute. Can I obtain a CB (stage I)/CB (stage II)/CB scroll?

All ABP and AHKIB designation holders will be converted to their respective CB designation automatically. You are eligible for a CB (stage I)/CB (stage II)/CB scroll if you are a current HKIB member and you have fulfilled the Continuing Professional Development (CPD) hours requirement for the previous year. A scroll will be awarded for eligible candidates' highest attained qualification/designation.

10.3 Can I continue to use the ABP/AHKIB designation?

The AHKIB and ABP designations were replaced on 1 January 2017 by the respective CB designation and are not recommended to be used thereafter.

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