

1. Purpose of the complaints process

All CFP certificants agree to be bound by various professional, technical and ethical standards set out in the [IFPHK Code of Ethics and Professional Responsibility](#). These standards reflect a commitment by CFP certificants to provide a high standard of professional conduct when delivering financial planning services to consumers.

To ensure that all CFP certificants uphold these standards, the IFPHK has a formal disciplinary review policy which enables complaints against CFP certificants to be heard, evaluated and where appropriate, apply disciplinary actions against the complainant.

Consumers should be aware that IFPHK will only investigate cases of breaches of the [IFPHK Code of Ethics and Professional Responsibility and Disciplinary Rules and Procedure](#). A grievance must be more than a claim of misconduct. Proof of misconduct must be established by a preponderance of the evidence.

2. How to make a complaint?

A complaint against the conduct, behavior, actions and or recommendation of CFP certificant holder is a matter taken very seriously by IFPHK. We suggest that in addition to completing the [complaint form](#), complainants should also formally register their complaint with the appropriate regulatory authority. This may include complaints to the Securities and Futures Commission, www.sfc.hk, the Hong Kong Monetary Authority www.info.gov.hk/hkma, the Commissioner of Insurance www.oci.gov.hk, or the Mandatory Provident Fund Schemes Authority www.mpfahk.org.

Consumers should be aware that IFPHK has jurisdiction to deal with complaints about itself and CFP certificants only. It does not have the ability to award financial compensation to consumers.

To lodge a complaint about a CFP certificant holder, please complete the [complaint form](#) and mail or fax

29827777 to

The Investigating Officer

IFPHK

Unit 2601, Bank of East Asia Harbour View Centre

56 Gloucester Road

Wanchai

Hong Kong

All complaints must:

- Be in writing
- Show the name and address of the complainant
- Show the individual name of the CFP certificant under possible investigation
- Detail the nature of the complaint, including primary evidence where possible
- Be signed by the complainant

IFPHK will acknowledge receipt of complaint in writing to the complainant within 5 business days. Upon receipt of written correspondence regarding the complaint, IFPHK will conduct its own investigation and, if appropriate, the case will be passed to the IFPHK Professional Ethics Review Board to make a decision regarding potential disciplinary proceedings. The complainant will be notified of the results of any disciplinary action taken by the Professional Ethics Review Board.

Depending on the specific circumstances surrounding the complaint, the IFPHK may call upon the complainant to provide additional information at different stages of the investigation.