

# FINANCIAL ADVISERS' INTERNATIONAL QUALIFICATION

BENCHMARK FOR GLOBAL QUALITY IN FINANCIAL ADVICE



FAIQ



## Who is IFPHK?

IFPHK was established in June 2000 as a non-profit organization for the fast-growing financial planning industry. It aims to be recognized in the region as the premier professional body representing financial planners dedicated to upholding the highest standards. The Institute is the sole licensing body in Hong Kong authorized by the Financial Planning Standards Board Limited to grant the much-coveted and internationally-recognized CFP<sup>™</sup> Certification and AFP<sup>™</sup> Certification to qualified financial planning professionals in Hong Kong and Macau.

## Who is CII?

The CII of the United Kingdom is the premier professional organization for those working in the global insurance and financial services industry. It is dedicated to promoting higher standards of competence and integrity through the provision of relevant qualifications for employees at all levels and across all sectors of the industry. Success in CII qualifications is universally recognized as a sign of commitment and professionalism.

## Current Market Situation

- There is a rising need for competent financial advisers. People want qualified financial advisers who have both the educational and ethical standards to help them manage their wealth and make the best financial arrangement.
- International governments are raising the standards of the financial industry and encourage international qualifications that help to enhance professional ethics and knowledge of financial advisers.
- As financial services become globalized, there is a high demand for professionals with suitable skills to operate across different market places.

## Where Do I Start and Meet all these Requirements?

The Financial Advisers' International Qualification (FAIQ) is the right place to start.

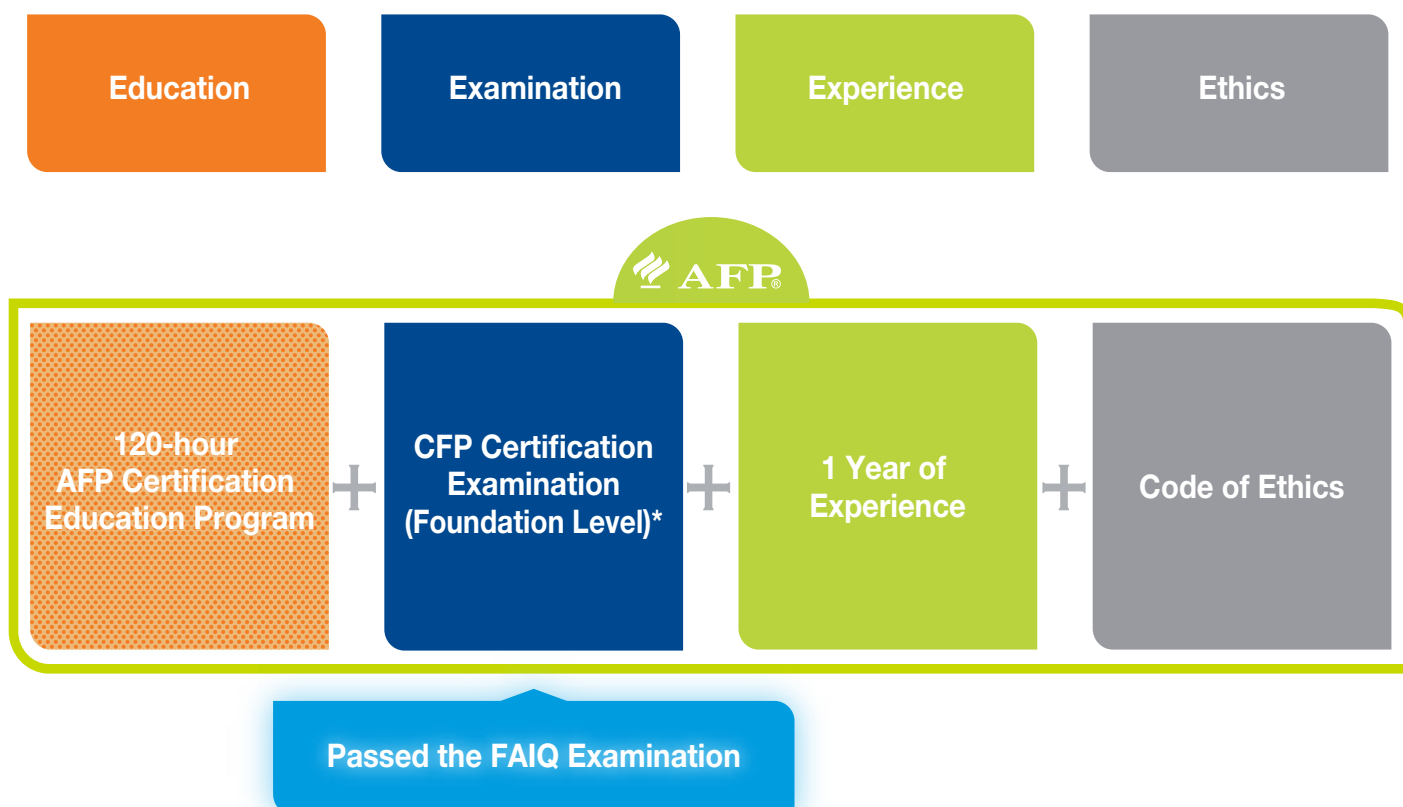
Developed by the Chartered Insurance Institute (CII) of the United Kingdom and brought to you by the Institute of Financial Planners of Hong Kong (IFPHK), the certificate serves as a benchmark for global trust in financial advice.

## Immediate Benefits of FAIQ

- Provides a solid grounding in practical financial advice and core knowledge in financial planning products.
- Internationally-recognized certificate jointly awarded by CII and IFPHK.
- Recognition from your employers, peers and customers.
- Eligibility to apply for membership, allowing you to enhance your career by being part of internationally-recognized bodies.
- Eligibility to apply to use the designation FAIQ (CII) and IFPHK Associate Member on name cards and other professional identifications.
- Improves career prospects by demonstrating commitment to self-enhancement.
- Individuals who passed the FAIQ Examination may qualify for exemption from the 120-hour AFP Certification Education Program. (Please see "Towards AFP Certification" below.)

## Towards AFP Certification

Individuals who have passed the FAIQ Examination may qualify for exemption from the 120-hour AFP Certification Education Program. They may directly attempt the CFP Certification Examination (Foundation Level)\* through self-study and proceed to AFP Certification.



\* CFP Certification Examination (Foundation Level) also serves as the 'Examination' element of the 4E requirements for AFP Certification. For details on CFP Certification, please refer to IFPHK website: [www.ifphk.org](http://www.ifphk.org).

# FAQ

## 1. What makes FAIQ different from other entry-level exams?

FAIQ is an international exam with local elements. 25% of the exam is adapted specifically to the Hong Kong market, making it relevant internationally and locally at the same time. FAIQ also raises the bar in professional standards by being conducted at the same time around the world, including Argentina, Bahrain, Barbados, Brazil, Japan, Malaysia, Macau, Pakistan, Russia, Saudi Arabia, Singapore, Slovakia, South Africa, Thailand and Vietnam. In addition, its strong focus on ethics and professional behaviour makes FAIQ much sought-after by the financial services industry worldwide.

## 2. What minimum qualifications do I need?

None. This exam is open to everyone – from students to professionals – those who seek to be ahead in the highly-competitive financial services industry.

## 3. When and how will the exam be conducted?

There will be two public exam sittings conducted annually, usually in April and October. Each involves a two and a half hour exam paper, consisting of 100 multiple-choice questions.

## 4. How much does the exam cost? What does that payment cover?

There will be a one-time cost of HK\$2,200 that covers examination entry, a comprehensive study manual, an examination guide and sample examination questions.

For details on FAIQ,  
please visit [www.ifphk.org](http://www.ifphk.org).

For enquiry, please call **2982 7888** or  
email to [faiqinfo@ifphk.org](mailto:faiqinfo@ifphk.org).

## 5. How do I indicate my language preference for the exam?

The exam is now available in both English and Chinese. There are also two versions of application forms, one for each language preference. To be tested in English, you need to fill in your details using the English application form. To be tested in Chinese, you need to use the Chinese application form. Once you have submitted the application, no change of examination language will be allowed.

## 6. What will I be tested on?

FAIQ is based on a three-part published syllabus:

Part I Professional advice and understanding of clients' needs; the fact-finding process; and the elements of good practice.

Part II Knowledge and application of protection, savings and investment, and retirement related products.

Part III Knowledge of Hong Kong financial services industry, regulatory framework and taxation.

## 7. How can I prepare for the exam and what is the pass mark?

FAIQ is designed for self-study, allowing you to cover the entire syllabus at your own convenience. There are no mandatory classes to attend. The exam requires about 60-80 hours of self-study. The nominal pass mark is 70% and the average pass rate for past intakes is around 70%.

## 8. How will people recognize my qualification?

Once you have passed the exam, you will be awarded a certificate. And then you can apply for membership.

Members are eligible to use the designation FAIQ (CII) and IFPHK Associate Member on their professional identifications, such as name card. The membership will furnish you with several advantages to enhance your career prospects, and allow you to join the network of your local and international peers.

# 國際財務顧問證書

全球優質財務顧問服務的指標



FAIQ

## 香港財務策劃師學會 (IFPHK) 簡介

香港財務策劃師學會於2000年6月以非牟利專業學會之形式成立，宗旨是代表財務策劃師成為區域首要的專業學會，並致力提高財務策劃的專業標準。學會獲得美國的財務策劃標準制定局授權為唯一可以在香港及澳門頒發CFP<sup>CM</sup>資格認證及AFP<sup>TM</sup>資格認證的專業學會。

## 英國特許保險學會 (CII) 簡介

英國特許保險學會是一個在全球保險及金融服務界中地位崇高的專業學會。該學會向業內各階層及範疇的從業員提供相關資格認證，致力提升業界的專業水平及操守。獲頒英國特許保險學會資格等同其服務承諾及專業水平獲國際認可。

## 現今市場概況

- 市場對金融服務專才的需求與日俱增，客戶希望尋得具專業金融知識及操守的財務顧問協助策劃管理財務，以達致最佳的財務安排。
- 世界各地政府亦同時致力提升財務顧問服務及產品建議的專業水平，以確保金融服務界的專業操守水準。
- 金融服務日趨全球化，市場對擁有跨地金融服務知識的專才需求甚殷。

## 怎樣才能成為財務顧問專才？

國際財務顧問證書 (FAIQ) 就是理想入門階梯。

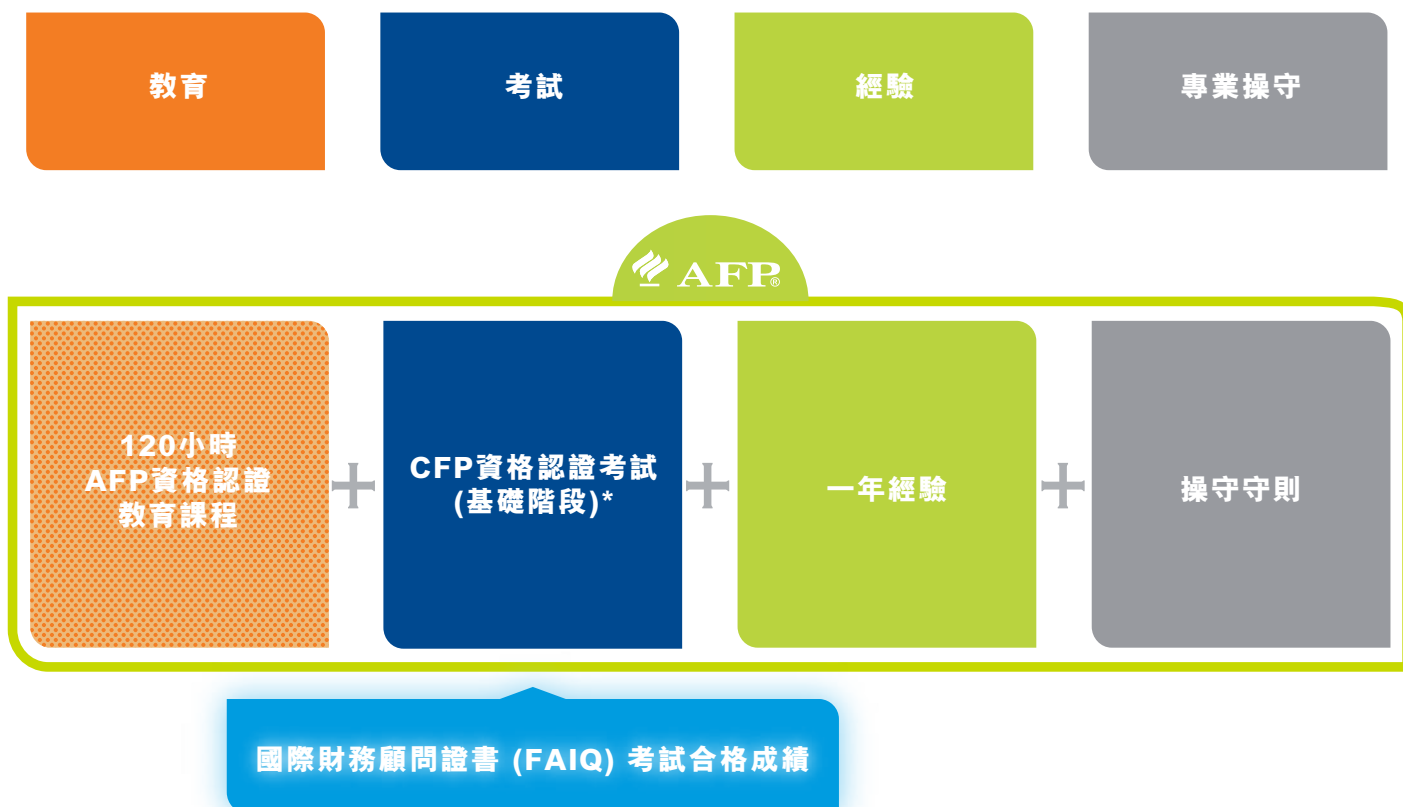
香港財務策劃師學會聯同英國特許保險學會，為希望獲取有關專業資格的人士，推出國際財務顧問證書，成為全球優質財務顧問服務的指標。

## 考取國際財務顧問證書的好處

- 可從課程中認識財務策劃建議的實務及財務策劃產品之重點知識。
- 成功修畢課程可獲由英國特許保險學會及香港財務策劃師學會聯同頒發的國際認可證書。
- 考獲證書可獲僱主、同業及客戶認同。
- 可同時申請成為英國特許保險學會的會員及香港財務策劃師學會的附屬會員，成為兩個國際認可學會的一份子。
- 成功入會後可於名片等專業資格證件上印上 FAIQ (CII)及IFPHK附屬會員。
- 顯示致力自我提升的進取心，有助發展事業。
- 成功通過FAIQ考試的人士，可獲豁免120小時AFP資格認證教育課程的要求。(請參閱下述「考取AFP資格認證」。)

## 考取AFP資格認證

已通過國際財務顧問證書 (FAIQ) 考試的人士，可獲豁免120小時AFP資格認證教育課程的要求，以考取AFP資格認證。他們可以自修形式修讀，直接報考CFP資格認證考試 (基礎階段)\*。



\* CFP 資格認證考試 (基礎階段) 同時為AFP資格認證4E要求中的考試試卷。  
有關CFP資格認證的資料，請瀏覽學會網站www.ifphk.org。

# 常見問題

## 1. 國際財務顧問證書與其他基礎考試有什麼分別？

國際財務顧問證書並非單純是一個國際考試的本地版本。考試四分之一的題目涉及香港市場的專業知識，同時兼顧國際及本地需要。考試於世界各地同步進行，包括阿根廷、巴林、巴巴多斯、巴西、日本、馬來西亞、澳門、巴基斯坦、俄羅斯、沙地亞拉伯、新加坡、斯洛伐克、南非、泰國及越南，確保證書的國際專業水平。此外，本證書非常著重從業道德與專業操守，令其廣受全球金融服務業推崇認可。

## 2. 報考國際財務顧問證書需要什麼資格？

毋須任何特別資格或經驗。只要是矢志在競爭激烈的金融服務市場穩佔優勢的人士，無論是學生以至專業人士均可報考。

## 3. 國際財務顧問證書考試於何時及以什麼方式進行？

每年設有兩次考試，通常於4月及10月舉行。考試的答題時限為兩小時三十分鐘，須回答100條選擇題。

## 4. 考取國際財務顧問證書要多少費用？該費用包括什麼？

考試報名費共港幣2,200元，費用包括考試費、全套學習手冊、考試指南及試題範例。

請登入 [www.ifphk.org](http://www.ifphk.org) 瀏覽詳情。  
如有查詢，請致電 **2982 7888** 或  
電郵至 [faiqinfo@ifphk.org](mailto:faiqinfo@ifphk.org)。

## 5. 怎樣選擇考試語言？

考試現有中、英文版本可供選擇。報考申請表格亦備有中、英文版，你選定應考語言後必須選用相同語言的申請表格報名。如以中文申請表格報考，表示考試亦以中文版本進行。如打算以英文應考，則需填寫英文申請表格。申請表格一經遞交，便不能更改應考語言。

## 6. 有什麼考試範圍？

國際財務顧問證書的試題是根據既定課程大綱的三部份擬訂：

第一部份 — 提供專業建議及理解客戶的需要、收集客戶資料的程序及專業服務的要素。

第二部份 — 保障、儲蓄和投資及退休相關產品的知識及應用。

第三部份 — 認識香港財務策劃行業、香港監管架構及香港稅制。

## 7. 應考國際財務顧問證書要有什麼準備？多少分才算合格？

國際財務顧問證書是一個自學課程，考生可自行安排時間修讀。本課程不設任何強制性研習班，考生基本需要安排60-80小時作自行研習以應付考試。該考試的合格分數一般為70%，歷屆的考試合格率平均約為70%。

## 8. 考試合格怎樣助我獲得專業認同？

考試合格，您將可獲頒國際財務顧問證書 (FAIQ)，然後便可同時申請成為英國特許保險學會的會員及香港財務策劃師學會的附屬會員，於名片等專業資格證件上印上 FAIQ (CII) 及 IFPHK 附屬會員。會籍提供多項好處，有利發展事業，並能助您開拓本地及國外業界圈子，互相交流經驗與心得。