

Application form for the Certified Financial Planner (CFP[®]) programme

Please provide accurate and complete information. This will facilitate timely processing of your application and to allow KapitalMinds to submit the required information to the IBF for funding.

Personal Information

Title Dr Mr. Ms. Miss Mrs.

Category Public Advisor Others

Full Name (as in NRIC/Passport/FIN)

Highest Educational Qualification

Gender Male Female Date of Birth ____ (DD)/ ____ (MM) / ____ (YYYY)

Marital Status Single Married Others

Citizenship Status Singapore Citizen Singapore PR Work Pass

FIN Passport Nationality: _____

Residing in Singapore Yes No

Address

Postal Code

**Mobile No. **Preferred Email

*** Mobile No./ Preferred email will be used by KapitalMinds for all official correspondence with students*

Employment Information (the following information is required if you are applying as a **company-sponsored** student)

Company Name

Company Address

Postal Code

Designation Years Employed

Corporate Email

Monthly Salary (Optional)

Intake (Based on Exam Cycle)

Month March July November Others:

Time Day Classes Night Classes

Year 20 ____

How did you get to know about the CFP or KapitalMinds?

KapitalMinds Presentation / KapitalMinds Company's Training / Human Resource

Friends' / Colleagues' Recommendation FPAS website

IBF website Other sources:

Programme Fees For CFP® modules

	Online Classroom (OCL)
<input type="checkbox"/> Module 1 - Associate Financial Planner Programme (IBF Level 1)	<input type="checkbox"/> \$856
<input type="checkbox"/> Certified Financial Planner, Module 2: Risk Management & Insurance Planning	<input type="checkbox"/> \$856
<input type="checkbox"/> Certified Financial Planner, Module 3: Tax & Estate Planning	<input type="checkbox"/> \$856
<input type="checkbox"/> Certified Financial Planner, Module 4: Investment Planning	<input type="checkbox"/> \$856
<input type="checkbox"/> Certified Financial Planner, Module 5: Retirement Planning	<input type="checkbox"/> \$856
<input type="checkbox"/> Certified Financial Planner, Module 6: Plan Construction & Professional Responsibilities	<input type="checkbox"/> \$856

Payment Details

Mode of Payment

Number of Modules	<input type="text"/>	<input type="checkbox"/> Bank Transfer*	<input type="text"/>
Sponsorship	<input type="checkbox"/> Company <input type="checkbox"/> Self	<input type="checkbox"/> Fast Pay*	<input type="text"/>
		<input type="checkbox"/> Cheque, Crossed & Payable to "KapitalMinds Pte Ltd"	
**Total Module Fees	<input type="text"/>	Bank of Cheque	<input type="text"/>
		Cheque Number	<input type="text"/>
		Name of Payer	<input type="text"/>
		Remarks	<input type="text"/>

* Bank Transfers / Fast Pay to **DBS Business Account, Bank No.: 7171, Branch No.: 010, A/C No.: 010-905292-5**

** Module fees **DO NOT** include FPAS Examination & Membership Fees (the student will pay directly to FPAS)

Application Checklist & Required Documents

Please submit the **COMPLETED** application form and the supporting documents in accordance to the checklist below, to **KapitalMinds Pte Ltd** via email: enquiries@kapitalminds.com. Failure to do so may delay the processing of your enrolment.

- I have attached the duly completed Enrolment form.
- I have included Cheque made payable to "KapitalMinds Pte Ltd" OR receipt of Bank Transfer / Fast Pay.
- I have provided a scanned copy of my Highest Educational Certificate. (Reduced to A4 size)
- I have provided a scanned copy of my NRIC/FIN/PASSPORT (front and back) for identity verification.

APPLICANT'S SIGNATURE

DATE (DD-MM-YYYY)

IBF Standards Training Scheme (IBF-STS) Enhanced funding subsidy and IBF Credit

Under the IBF Enhanced funding scheme, IBF will provide subsidy for 90% of direct training cost for IBF approved courses from 8 April 2020 to 31 December 2021. IBF will provide additional 5% course fee support from 8 April 2020 to 31 Dec 2020. Approval for all subsidies will be based on to the Terms and Conditions specified by IBF. **Only Singapore Citizens and Singapore Permanent Residents are eligible for the IBF Enhanced funding subsidy and IBF Credit.**

Terms and Conditions for Course Fees and IBF-STS Enhanced funding and IBF Credit

1. **Upon successful course enrolment, if the student is a Singaporean or Singaporean Permanent Resident, the student will pay the nett fee (after deducting the IBF Enhanced course fee subsidy and the IBF Credit).**
2. If the student is applying for the IBF Enhanced funding subsidy, the student **MUST** register for the relevant FPAS examination upon enrolment.
3. To qualify for the IBF Enhanced course fee subsidy and the IBF Credit, the eligible student must
 - a. attain at least 75% course attendance **AND**
 - the student must enable their webcam at all times during the class lessons to enable the regulators (from FPAS or IBF) to verify the identity and confirm the student's attendance.
 - b. pass the relevant FPAS module examination.
4. If the student does not meet the criteria for the IBF Enhanced course fee subsidy and the IBF Credit in 3) above, KapitalMinds, will invoice the student for the balance of the course fee – i.e. full course less nett fee paid. KapitalMinds will claw back 95% of the course fee for courses up to Dec 2020, or 90% from 2021, from the student if the student is not eligible for funding.

5. KapitalMinds reserves the right to reject any request for application of the IBF Enhanced course fee subsidy and the IBF Credit.
6. KapitalMinds reserves the right to change the Terms and Conditions stated in this application form.
7. KapitalMinds does NOT guarantee that the student will pass the relevant FPAS module examination **OR** that the application for the IBF Enhanced course fee subsidy or the IBF Credit will be successful.

For full details on the Enhanced IBF-STS funding schemes, please refer to the IBF website:

<https://www.ibf.org.sg/programmes/Pages/IBF-STS.aspx>

https://www.ibf.org.sg/programmes/Documents/FAQ_Indiv_Enhanced_TrainingSupport.pdf

Training Allowance Grant (TAG)

The Training Allowance Grant (TAG) is applicable to **Singapore Citizens or Singapore Permanent Residents** who have **successfully completed an IBF recognised course** that commence from 8 April 2020 to 31 December 2020 (both dates inclusive) and completed no later than 31 March 2021. The TAG is **\$10 per training & assessment hour for Self-sponsored individuals and \$15 per training & assessment hour for Company-sponsored individuals**.

Terms and Conditions for Training Allowance Grant (TAG)

1. To qualify for the Training Allowance Grant, the eligible student must
 - a. attain at least 75% course attendance **AND**
 - the student must enable their webcam at all times during the class lessons to enable the regulators (from FPAS or IBF) to verify the identity and confirm the student's attendance.
 - b. pass the relevant FPAS module examination.
2. If the student does not meet the criteria in 1) above, the student will not be eligible the Training Allowance Grant.

For full details on the Enhanced IBF-STS funding schemes, please refer to the IBF website:

<https://www.ibf.org.sg/programmes/Pages/IBF-STS.aspx>

General Terms & Conditions

1. Admission Requirements

Applicants for Module 1 **MUST** have at least either a full GCE "A" Level Certificate (i.e. 2 'A's and 2'O's) **OR** a minimum of 3 years working experience in any profession. Alternatively, candidates must be 18 years old and older for those who do not meet the educational or working experience criteria.

2. Course (Module) fees

- a. Module fees **DO NOT** include FPAS Examination and FPAS Membership Fees which the student will pay directly to FPAS.
- b. Nett fee **MUST** be paid in **FULL** at time of application or latest, before the start of each module.

c. Module fees are non-transferable.

3. Termination / Withdrawal

- a. Any request for termination or withdrawal from the course MUST be submitted to KapitalMinds in writing or via email at least 30 calendar days before the start of the first lesson. An administrative fee of \$150 per module will be payable by the student. If the request is made at least 30 calendar days before the start of the first lesson, any remaining fees (after deduction of \$150 administrative fee) will be refunded to the student.
- b. There will be NO fees refund once the student is given access to the course.

4. Class schedule

- a. Replacement class is NOT provided for any class session that the student had missed.
- b. KapitalMinds reserves the right to make any changes to the class schedules, venue or trainer.
- c. If there are insufficient number of students enrolled for a module, KapitalMinds reserves the right to CANCEL the scheduled course.

5. Curriculum & Course Materials Updates

FPAS is the sole provider of the course curriculum and syllabus. Updates of materials will be provided by FPAS whenever available.

6. Communications with students

- a. Major notifications such as updates of course materials, exam announcements and class schedules will be made on KapitalMinds website (www.kapitalminds.com). All official correspondence from KapitalMinds to the student will be sent via the Preferred email address specified by the student on the application form.
- b. Students should notify KapitalMinds of any changes in their personal particulars and addresses.

7. FPAS Membership

- a. Upon successful enrolment for the CFP program Module 1, the student must sign up as a student member of the Financial Planning Association of Singapore (FPAS). Refer to the FPAS website at www.fpas.org.sg for further details.
- b. The FPAS membership and/or exam fee is/are not included in the course fees paid to KapitalMinds.

8. Examination Registration & Assessment Fees

If the student is applying for the IBF-STF funding subsidy, the student MUST register for the relevant FPAS examination promptly upon enrolment. If the student is not using the IBF funding subsidy, the student MUST register for the FPAS exam on/before the closing date for exam registration. Opening and closing dates for exam registration dates are found at www.fpas.org.sg.

- a. Examinations are conducted over three cycles per year in March/April, July/August and November/December (subject to any changes by FPAS). Exams and re-sit examinations are subject to FPAS rules & regulations.
- b. Students are responsible to register and pay for their examinations via the FPAS website. Examination fees are not included in the course fees paid to KapitalMinds.

9. Certification

Upon successful completion of all course requirements, relevant FPAS examinations as well as fulfilling other

FPAS obligations (education, experience and ethics), students shall be granted the rights to hold the marks: CFP® and CERTIFIED FINANCIAL PLANNER™ or AWP^{CM} and Associate Wealth Planner or AFP^{CM} and Associate Financial Planner.

- a. Students should be aware that FPAS certification requirements are subject to change. Current requirements can be found at www.fpas.org.sg or by contacting FPAS at +65 6372 100.

10. Personal Information

KapitalMinds assures the student that all personal information provided to KapitalMinds will be kept and used only for the purpose of, and to communicate with the student as part of our commitment to provide good customer service to our clients.

By signing this application form, the student agrees that KapitalMinds may collect, use and disclose your personal data, as provided in this application form, or (if applicable) obtained by our organization as a result of your participation, for the following purposes in accordance with the Personal Data Protection Policy 2012 and our data protection policy:

- a. to provide marketing material to the student in relation to the CFP® certification programme and other training programmes; and
- b. to facilitate the administration of the CFP programme modules within our organization.

The student hereby agrees to allow KapitalMinds & FPAS to disclose their personal data to the Institute of Banking and Finance (“IBF”) for the purpose of issuing the certificate and for the collection, use and/or disclosure of their personal data for the purposes disclosed in IBF’s Personal Data Protection Policy (PDPP) as updated from time to time. A copy of the PDPP is available on the IBF website (www.ibf.org.sg). IBF may disclose such personal data to its affiliated entities, third party service providers and agents, other professional advisors, consultants and government authorities for the abovementioned purposes, and in accordance with the laws of Singapore.

11. Changes

The information contained in this application form is correct at the time of creation of this document.


KapitalMinds reserves the right to make changes to this document. The decision of KapitalMinds is FINAL.


Applicant Declaration

- I have read and agree to all the Terms and Conditions for the Course Fees, IBF-STs Enhanced funding and IBF Credit, and Training Allowance Grant as stated above.
- I have read and agree to all the General Terms and Conditions as stated above.
- I have elected NOT to apply for the IBF-STs funding subsidy and to pay the FULL course fee.

APPLICANT’S SIGNATURE

DATE (DD-MM-YYYY)

CFP®, CERTIFIED FINANCIAL PLANNER™ and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Singapore is the marks licensing authority for the CFP® marks in Singapore, through agreement with FPSB.

KapitalMinds Pte Ltd does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™ and  marks. CFP® certification is granted only by FPSB and FPAS to those persons who, in addition to completing an education requirement such as the program offered by this FPAS approved education provider, have met the ethics, experience and examination requirements.