

**CONTINUING
PROFESSIONAL
DEVELOPMENT
(CPD)
GUIDELINES
FOR CPD
COURSE
PROVIDERS**

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CONTINUING PROFESSIONAL DEVELOPMENT (CPD) GUIDELINES FOR CPD COURSE PROVIDERS

1. Introduction

- 1.1 Developments within the real estate agency industry move at such a pace that no professionals should be content to rest on the knowledge and skills gained through their education, training and experience in the past. As the economy undergoes disruption brought about by technology, not only must salespersons keep abreast of the latest knowledge and skills, they must also be equipped to handle the increasingly disruptive business environment. The public expects no less from the real estate professionals whom they engage to be knowledgeable and to provide timely, accurate, comprehensive and reliable advice. The Council for Estate Agencies (CEA), shares these expectations.
- 1.2 The objective of the mandatory Continuing Professional Development (CPD) framework is to ensure that real estate Key Executive Officers (KEOs) and salespersons have the skillsets and critical competencies to carry out their duties effectively. It is integral in ensuring that KEOs and salespersons continue to keep their knowledge and skills current with industry and regulatory developments. The mandatory CPD framework remains a key component of CEA's regulatory framework to achieve a higher professional standards of the real estate agency industry and aims to equip KEOs and salespersons with the ability to evolve with the changing industry landscape and enhances the professionalism of the industry.
- 1.3 From 1 October 2019 onwards, every KEO, practising director/partner and salesperson is required to undertake a minimum of six credits per annual CPD cycle, of which four of these credits must be from courses related to professional competencies and two credits must be from courses related to generic competencies. Satisfying the required minimum of six credits per annual CPD cycle is a renewal licensing/registration condition stipulated in the Estate Agents (Licensing and Registration) Regulations 2010. Failure to comply will affect the registration status of KEO, practising director/partner and salesperson and may lead to their removal from the Public Register.

2. Eligibility Criteria to be a course provider for Professional Competencies?

- 2.1 Eligible CPD course providers for the real estate agency industry include the following:
- (i) Government Agencies
 - (ii) Local Tertiary Institutions
 - (iii) National Continuing Education & Training (CET) Centres
 - (iv) Real Estate and Related Industry Associations
 - (v) CEA Approved Course Providers (ACPs)¹
 - (vi) Estate Agents
- 2.2 Estate agents that conduct in-house training should exercise due diligence and carry out stringent checks to allow only salespersons under their organisation to attend the courses approved as courses for Professional Competencies. Estate agents should

¹ ACPs are course providers approved by CEA to conduct the preparatory course for Real Estate Salespersons (RES) and Real Estate Agency (REA) examinations. More information on the list of CEA ACPs can be found on CEA website.

properly manage attendance of in-house CPD courses and ensure that only salespersons under their organisation are allowed to: i) sign up for in-house CPD courses; and ii) register their attendance on the day of the CPD course.

Application to become a course provider

- 2.3 Course providers have to meet the eligibility criteria stipulated in para 2.1. All course providers that intend to conduct courses related to Professional Competencies are to note that a one-time pre-registration with CEA is necessary. Course providers can submit the pre-registration request to feedback@cea.gov.sg with subject header <CPD Pre-Registration Application to be a Course Provider>.
- 2.4 CEA will inform applicants on the outcome of the pre-registration request before a user account will be created for course providers to log in to [My CPD Portal](#) to submit a course application (see para 6). Course providers may refer to the *My CPD Portal* User Manual for Course Providers available in [CEA's website](#).
- 2.5 Course providers intending to conduct courses related to Generic Competencies need not seek prior approval from CEA. However, course providers should ensure that the courses are in line with SkillsFuture Singapore's list of Critical Core Skills. KEOs have the responsibility to ensure that their salespersons comply with the regulatory requirements of the CPD scheme and KEOs need to assess the relevance of the generic competencies' courses undertaken by their salespersons and ensure that the courses comply with CEA's requirements as set out in the CPD Guidelines in CEA's website.

3. Guidelines for developing a course for Professional Competencies

- 3.1 CPD is one of the key components of CEA's regulatory framework to achieve higher professional standards of the real estate agency industry and aims to equip KEOs and salespersons with the ability to evolve with the changing industry landscape and enhances the professionalism of the practitioners within the industry. In developing CPD courses for professional competencies, course providers should take into consideration the following:
 - 3.1.1 Courses should be relevant and provide real value to salespersons to ensure that KEOs and salespersons have the skillsets and critical competencies to carry out their duties effectively.
 - 3.1.2 Every course should be customised to meet the specific needs of salespersons in their professional development. Course providers should not dilute the course content of professional competencies by bundling such contents with that of generic competencies subjects.
 - 3.1.3 The course objectives should be clearly defined and comprehensive to the target group of participants, with specific learning outcomes.
 - 3.1.4 Course providers should adopt a holistic approach and develop useful and comprehensive courses rather than putting out courses with narrow focus topics. As an illustration, instead of a course on mediation skills, course providers could customise a course that covers the whole process, starting from complaints management to mediation and arbitration in the context of the dispute resolution scheme, and include relevant case studies.

- 3.1.5 Course providers are responsible to provide quality training to participants. CPD trainers are expected to have the necessary knowledge and conduct the lessons effectively and competently to enhance participants' learning outcomes. Each course provider shall have an adequate number of trainers and proper scheduling before conducting a course so that training quality is not compromised.
- 3.1.6 Course providers are required to produce their own training materials. If the training materials contain materials taken from elsewhere, e.g. slides replicated from the slides belonging to another entity, providers must seek the approval of the entity and acknowledge the source of information in their course materials. They must not reproduce materials wholesale taken from some other entity as this infringes on copyright. It is also the responsibility of course providers to ensure accuracy of training materials and maintain quality of the course.
- 3.2 As set out in the Professional Competencies reference guide (see [Annex A](#)), courses should be developed according to knowledge areas essential to the conduct of estate agency.

Professional Competencies

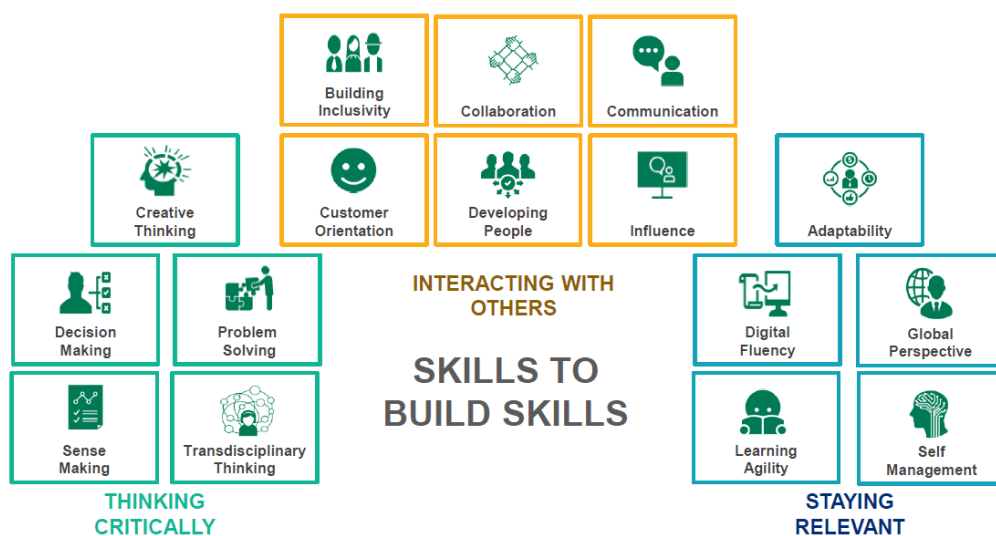
- 3.3 Courses related to professional competencies offer salespersons opportunities to develop and deepen their knowledge in estate agency work. These will be grouped into three categories: Laws and Regulations, Property Markets, and Other Real Estate Knowledge.
- **P1: Laws and Regulations** focuses on developing and enhancing the professional ethics of KEOs and salespersons and promoting their knowledge of the Estate Agents Act and Regulations, and other relevant laws and regulations. It also aims to raise the professional standards of KEOs and salespersons through learning best practices relating to estate agency work and deepening of knowledge of CEA's practice guidelines.
 - **P2: Property Markets** is designed to equip and deepen KEOs and salespersons' understanding of the essential knowledge required for them to effectively perform estate agency work in the various property markets.
 - **P3: Other Real Estate Knowledge** is aimed at expanding KEOs and salespersons' ancillary knowledge for salespersons to effectively provide sound advice to their clients. It covers a wider spectrum of real estate knowledge and seeks to equip KEOs and salespersons with the appreciation and understanding of broader real estate knowledge such as major emerging trends.

P1: Laws and Regulations	P2: Property Markets	P3: Other Real Estate Knowledge
<ul style="list-style-type: none"> • Estate Agents Act, Regulations & Guidelines • Other Laws & Regulations 	<ul style="list-style-type: none"> • Residential • Commercial • Industrial • Foreign 	<ul style="list-style-type: none"> • Sustainable Living Environment • Appreciation of other real estate knowledge

- 3.4 The CPD framework also features mandatory courses that KEOs and salespersons have to attend to deepen their knowledge essential for their estate agency work. The mandatory courses could be on government regulations relating to property transactions and estate agency work, including latest regulatory changes and updates.
- 3.5 Further elaboration of the Professional Competencies is provided in our reference guide under [Annex A](#). The reference guide aims to provide an overview of the essential knowledge and competencies that are required for KEOs and salespersons in their respective areas of work.

Generic Competencies (Updated on 13/09/2019)

- 3.6 Courses related to generic competencies will contribute towards KEOs and salespersons’ overall personal development and sharpen their soft skills. With effect from 1 October 2021, the Generic Competencies will be aligned with SkillsFuture Singapore’s list of Critical Core Skills (CCS), which have superseded SSG’s previous list of Generic Skills and Competencies (GSCs). The SSG’s list of CCSs comprises 16 CCSs grouped into three clusters of skills:
- **Thinking Critically** – These are cognitive skills that are needed to think broadly and creatively in order to see connections and opportunities in the midst of change. Cognitive skills are the root of technical skill development and progression.
 - **Interacting with Others** – Learning from other people is one of the most effective ways to acquire new skills and ideas. Being effective at interacting with others means thinking about the needs of other people, as well as being able to exchange ideas and build a shared understanding of a problem or situation. Increasingly people need to be able to combine their technical skills with those of others to succeed.
 - **Staying Relevant** – Managing oneself effectively and paying close attention to trends impacting work and living provide the strategies, direction and motivation for technical skill development.



(Source: SkillsFuture Singapore)

- 3.7 Generic Competency courses include those offered by SkillsFuture Singapore (SSG) and Estate Agents' in-house training courses that are in line with SSG's list of CCSs. CEA recognises that Estate Agents do provide in-house training for their salespersons. In-house courses that are in line with SSG's list of CCSs can be recognised. KEOs and salespersons may refer to SSG's website for a suggested list of SkillsFuture courses.
- 3.8 Further elaboration of the CCSs is provided in our reference guide under [Annex A](#). The reference guide provides a common reference to guide KEOs and salespersons in developing and sharpening the relevant skillsets essential to perform effectively as a salesperson.

4. What Requirements do CPD Course Providers have to meet?

- 4.1 All CPD course providers conducting courses for Professional Competencies are required to meet the following criteria:

Qualified CPD Course Trainers

4.1.1 CPD course providers are to ensure that CPD trainers engaged by them fulfil the following eligibility criteria. All applications for approval as a CPD course trainer shall be submitted together with the CPD course via *My CPD Portal* (As according to guidelines 5.3). The application shall be accompanied by all relevant and supporting documents stipulated by CEA in para 4.1.2. CEA will assess whether the trainers are qualified to teach the course when the CPD course provider submits the course for CEA's approval via *My CPD Portal*.

4.1.2 All CPD trainers must:

- (i) Have at least five years of instructional experience in conducting similar activities or have at least five years of working experience as practitioners in the real estate agency industry within the last 10 years;
- (ii) Attain full WSQ Advanced Certificate in Training and Assessment (ACTA) or WSQ Advanced Certificate in Learning and Performance (ACLP).

Exemption from ACTA/ACLP requirement and 5 years instructional or working experience

4.1.3 Subject to the assessment of the course provider that a trainer is found suitable to conduct a CPD course related to Professional Competencies, the course provider may apply to CEA for the trainer to be exempted from the requirements specified in para 4.1.2 (i) and 4.1.2 (ii) if he is a:

- (i) Trainer from government agencies, tertiary institutions and professional bodies (e.g. The Law Society of Singapore, Consumer Association of Singapore); or
- (ii) Trainer who has previous experience teaching similar subjects in local recognised tertiary institutions; or
- (iii) Trainer who holds professional qualifications and works in a related field to the estate agency industry, like lawyers and accountants; or
- (iv) Trainer in other professions who are subject matter experts.

Adequate Facilities, Equipment and Support (Updated on 14 July 2023)

- 4.2 Course providers shall provide adequate and suitable physical facilities and equipment that meet the participants' needs and support the effective conduct of the CPD courses.

They shall conduct regular reviews of their physical facilities and infrastructure to ensure that they remain adequate. The onus is on the course providers to ensure that the venues meet the health and safety requirements of the relevant authorities (e.g. fire safety and permissible use of premises) and furnish the necessary approvals and supporting documents to CEA.

- 4.3 CPD courses can be conducted in-person or online through virtual classrooms, such as webinars and video conferencing using Zoom. Course Providers are to ensure that the following system and support requirements are in place:
- 4.3.1 Proper attendance recording system must be in place, with records displaying the participants' NRIC names, join time, leave time, and total duration of participation.
 - 4.3.2 Appropriate delivery and instructional methods are adopted to facilitate engagement and interactions with participants.
 - 4.3.3 System requirements to support the online learning must be made known to participants before course registration.
 - 4.3.4 Basic technical helpdesk support and/or a self-help guide must be made available to participants for their preparation prior to the course.
 - 4.3.5 Separate support must also be made available to participants who encounter difficulties in participating the class online during the course. Examples of support can include email, phone calls, live chat tools, etc.
 - 4.3.6 Trainer's support must be available for participants who need further clarification on course content.
- 4.4 The use of video camera is compulsory for online courses. CPD course providers are to ensure that participants turn on their video cameras at all times throughout the online course, showing the entire face of each participant in real-time. Participants' full names as per NRIC are to be displayed at all times. For record purposes, CPD course providers must keep time-stamped photographs or snapshots of the online course sessions, with the faces and NRIC names of all participants clearly displayed, at the start and at the end of each session.
- 4.5 CPD credits will not be accorded to course participants who do not turn on their video cameras and whose faces cannot be clearly seen by the trainer throughout the course session.
- 4.6 Course providers are to ensure that course requirements are communicated clearly to course participants before the start of the course session.

Quality of Course

- 4.7 Courses should be relevant and provide real value to salespersons. It should be customised to meet the specific needs of salespersons in their professional development. The course objectives should be clearly defined and comprehensive to the target participants and the learning outcomes must be specific. Course providers must have key personnel who is responsible for the management of the quality of the course and the key personnel should possess relevant training experience or experience in managing similar courses.

- 4.8 The contents and information in the course materials must be up-to-date, accurate and keep pace with the latest policies and regulations governing property transactions and estate agency practice. If a course provider does not meet expectations in this aspect, CEA reserves the right to withdraw their eligibility to run subsequent CPD courses related to Professional Competencies.
- 4.9 Course providers should conduct regular reviews on the effectiveness of course trainers. Course providers should seek feedback from participants and carry out assessment of the quality of the course contents and trainers engaged by them. CEA should be informed if there is adverse feedback from participants on the course contents or trainers, and course providers are to share improvement plans with CEA to address adverse feedback from course participants.

Course Attendance Registration System

- 4.10 Course providers should implement a secured system to register a participant's entry to and departure from the course venue, such as asking him/her to sign in and out manually or through electronic means. Participants should not be allowed to attend the course after a grace period of not more than 15 minutes after the start of the course.
- 4.11 Course providers are to comply with the Personal Data Protection Committee (PDPC) Advisory Guidelines on collection, use and disclosure of NRIC numbers that came into effect on 1 September 2019. In line with the provisions of the Personal Data Protection Act 2012, course providers must ensure that they give notification of the purpose for and obtain consent from individuals on the collection, use and disclosure of their NRIC number, in particular, the disclosure of NRIC numbers and other personal data to CEA as and when required to. Course providers should ensure that they do not use or disclose personal data including NRIC numbers for any other purposes that are not required by CEA or directed by the individual.

Issuance of Certificate of Attendance

- 4.12 There must be proof of attendance issued to participants after completion of the CPD course. Proof of attendance can be in the form of:
- (i) Certificate of Attendance issued; or
 - (ii) Letter of Confirmation of Attendance; or
 - (iii) Email Confirmation
- 4.13 These certificates or letters of confirmation should indicate clearly the name of salesperson, title of course, course classification, credits as approved by CEA and date(s) of attendance.
- 4.14 As the intent of the CPD training is to promote and maintain both professionalism and competency, salespersons are encouraged to attend a balanced mix of training courses on different subject matters for diversified learning. Unless there are significant policy changes during the same CPD cycle, repeated attendance records of salespersons who attend CPD courses under the same topic by the same trainer/provider more than once within a CPD cycle will not be counted towards the CPD requirements.
- 4.15 As the objective of CPD framework is to ensure that salespersons equip themselves with professional knowledge that is current and relevant, salespersons are not allowed to carry forward excess CPD credits to the following year.

Feedback from Participants

- 4.16 Course providers should conduct regular reviews on the effectiveness of course trainers by seeking feedback from participants and carry out assessment of the quality of the activity contents and trainers deployed by them. Course providers are required to seek feedback from participants of the CPD course by using the post-course evaluation form specified by CEA. They shall ensure at least 60% of participants for each course complete the post-course evaluation form. Course providers are expected to share the feedback report with CEA in the event when adverse feedback is received.

Record Keeping Requirement

- 4.17 Course providers are required to maintain proper and accurate record keeping of course details (including course name/date/venue, attendance records, course feedback, credits, course materials, trainers and time-stamped photographs or snapshots for online course sessions) for at least three years. Course providers are required to submit these course records to CEA for verification when requested.
- 4.18 In addition, course providers are required to upload the attendance records to the *My CPD Portal* in a format specified by CEA within three working days from the completion of the course.

Publicity of CPD Courses

- 4.19 Course providers shall ensure that all course-related publicity is accurate and relevant. Course providers are allowed to market or promote these activities to the industry via SMS and email if consent has been obtained in accordance to the requirements under the Personal Data Protection Act (PDPA) 2012. Course providers shall not employ undesirable methods to promote their course or conduct any form of recruitment activities such as marketing their products and services.
- 4.20 CEA will accord CPD credits for courses under the Professional Competencies. CPD course providers conducting Professional Competencies are required to obtain CEA's approval before the CPD course can be conducted.
- 4.21 KEOs will accord the CPD credits for courses under the Generic Competencies. KEOs have the responsibility to ensure that their salespersons comply with the regulatory requirements of the CPD scheme. KEOs need to assess the relevance of courses/activities undertaken by their salespersons are in line with SkillsFuture Singapore's list of CCSs.
- 4.22 Course providers may use the following statement in their marketing materials for approved CPD courses: For Professional Competencies: *"awarded x CPD credits under Professional Competencies"*. For Generic Competencies: *"y CPD credits under Generic Competencies based on CEA's guidelines"*.

Inspection and Audit Checks

- 4.23 From time to time, CEA's officers or authorised representatives may conduct inspections and/or audits on the course providers. Course providers are required to allow CEA staff to attend any of the approved courses free of charge for quality assurance checks. CEA may conduct inspection of CPD courses without prior notice. Course providers shall comply with the requests of the inspecting officers or representatives and provide

relevant information and supporting documents when required by CEA, its inspecting officers and/or representatives.

5 Requirements for the conduct of e-learning courses

- 5.1 To encourage diverse learning beyond classroom setting, course providers are allowed to conduct e-learning asynchronous courses, where participants can learn at their own pace. There is no restriction on the number of e-learning courses that a salesperson can participate within a CPD cycle. The requirements for the conduct of e-learning courses are set out below.

Development of e-learning system (Updated on 14 July 2023)

- 5.2 Course providers who are keen to provide e-learning CPD courses have the flexibility to develop their own in-house capability or engage a vendor to offer e-learning. The delivery of the e-learning course must be adequate in facilitating learning and understanding of the topic or subject matter by participants, for example through voice explanation or interactive learning modes to enhance understanding, and not just a compilation and display of slides. Below are the system and support requirements for e-learning:

- 5.2.1 System requirements to support the e-learning must be made known to participants before course registration.
- 5.2.2 Basic technical helpdesk support and/or a self-help guide must be available for participants for their preparation prior to the e-learning.
- 5.2.3 Separate support must also be made available to participants who encounter difficulties when participating in the e-learning. Examples of support can include email, phone calls, live chat tools, etc.
- 5.2.4 Trainer's support must be available for participants who need further clarification on the course content.
- 5.2.5 The use of different learning activities must be incorporated, such as using case studies, pop quizzes and interactive stimulations such as animations to make the learning process more engaging.

Duration of Modules

- 5.3 To maximise the attention span of participants, the e-learning course should be broken down into suitable bite-sized modules with each module not exceeding 45 minutes, e.g. a two-hour course can be broken down into four modules of 30 minutes each.

Assessment

- 5.4 It is important that participants meet the learning outcomes of the e-learning course. The course should therefore comprise an assessment at the end of all the modules and participants are required to attain a passing rate of 80% before they are awarded the e-certificate of attendance. The certificate date will be the date that the participant passes the assessment. For the assessment, questions (and options in the case of MCQs) have to be randomised for each participant.

Feedback from Participants

- 5.5 Course providers are required to seek feedback from each participant of the e-learning course by providing an online post-course evaluation form in the format specified by CEA. The system shall ensure that participants complete the online post-course evaluation before they are issued the certificate of attendance. Providers are required to submit to CEA the consolidated feedback report (with information on the average rating for each of the assessed items, all written comments, and actions to be taken to improve the activity) every three months.

Course Registration

- 5.6 The system shall allow for online registration and payment for the convenience of participants. While the course provider can allow for registration and payment at its premise, provision of an online mode will give greater flexibility to participants as they need not be physically present at the course provider's premise, and is in line with the convenience that e-learning provides.

Access to E-learning System

- 5.7 The system shall provide for basic identification of the user (e.g. user logs in with CEA registration number and password). CEA encourages the use of webcam for identification as a good practice.
- 5.8 The system shall allow participants unlimited access to the e-learning CPD course modules for a minimum duration of 3 months upon signing up for each e-Learning course. The system shall track the participants' completion of the e-learning modules and activity.

Application to Conduct E-learning Course

- 5.9 Course providers shall submit the application to conduct the e-learning course via the *My CPD Portal*, in the same way as for a classroom-based course. Course providers are required to indicate that it is an e-learning course and provide details on the course administration under "Description of Course" in the course application details via the *My CPD Portal*. Course providers are required to upload the following documents in the application:
- (i) Trial account for CEA with at least eight weeks' access or copy of the e-learning content;
 - (ii) Full course materials and outline of the course contents;
 - (iii) Name and detailed CVs of e-learning course developers including proof of relevant academic/professional qualifications and relevant experience in developing similar e-learning courses; and
 - (iv) Details of PayNow for payment of course assessment fee.

6 How to submit course applications for CEA's approval?

- 6.1 Course providers are required to log in to the *My CPD Portal* to submit the detailed content for each course application related to Professional Competencies. The application shall be accompanied by all relevant and supporting documents as stipulated by CEA including trainers' qualifications, CV, and ACTA certificate of trainers, and briefing materials. The course objectives should be clearly defined and comprehensive to the target participants. CEA may ask for presentation materials from course providers on their proposed courses before approval and award of CPD credits.

- 6.2 Each CPD course application will be charged a prevailing course assessment fee. No partial payment / instalment is allowed. Full payment is required at the point of application. Assessment outcome is final and any appeal for reconsideration will be treated as a new application and subject to payment of the course assessment fee. This include applications that are beneficial to the real estate agency industry but do not meet the existing prescribed criteria.
- 6.3 The required documents are as follows:
- (i) Full course materials / training slides;
 - (ii) Detailed CV of trainers (including relevant academic/professional qualifications and relevant experience in conducting similar activities) and ACTA certificate of trainers;
 - (iii) Details on record keeping procedures; and
 - (iv) Details of PayNow payment of course assessment fee.
- 6.4 The mode of payment is via PayNow only. Applicants will have to complete the payment and upload the screenshot of the transaction as proof of payment, at the point of submitting the course application.
- 6.5 Applications will only be processed upon receipt of payment and complete submission of documents as stated in para 6.3.
- 6.6 CEA may request for more information and/or briefing during the processing of the application. CEA will evaluate the course based on the coverage of the proposed activity including whether the trainer is qualified to conduct the course.
- 6.7 CEA reserves the right to reject course materials with outdated content at the point of submission and re-submission may be considered as a fresh application.
- 6.8 CEA reserves the right, at its discretion, to register, categorise, request modification, or remove a CPD course under CEA's CPD scheme. A proposed CPD course may not be approved if in CEA's opinion, it contradicts the principles of the regulatory regime or is not conducive in any way to the professional development of KEOs and salespersons (e.g. teaching on taking advantage of policy loopholes, how to beat the system), or found to be of sub-standard quality. This is also applicable to already approved CPD activities, as well as courses related to Generic Competencies, should there be adverse feedback received from participants or infringement of the conditions prescribed in the CPD guidelines.
- 6.9 After assessment of the application, CEA will provide the course provider with the application outcome, together with the payment invoice. Approved CPD courses are to adhere to the stipulated requirements.
- 6.10 Course providers should not conduct the course without CEA's approval or after the validity period of the approved course. The application process is outlined in [Annex B - Process Flow Chart](#).
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Annex A

REFERENCE GUIDE ON PROFESSIONAL AND GENERIC COMPETENCIES

1 The current CPD Framework (see Table 1) took effect on 1 October 2019, from the 2019/2020 CPD cycle onwards. This reference guide serves to provide an elaboration of the topics covered under the Professional Competencies and the descriptors of the Generic Competencies.

2 The CPD framework aims to facilitate salespersons in keeping abreast of the latest changes in policies and procedures relating to the property transaction process and ensure that they are equipped with the necessary knowledge and skillsets to thrive in the new digital environment. It includes a more structured approach to guide salespersons in achieving deeper technical knowledge and skillsets to, among others, perform duties in different types of property markets. It is a key initiative of the Real Estate Industry Transformation Map and is the result of a collaborative effort between CEA and the estate agency industry.

3 Courses related to **Professional Competencies** offer salespersons opportunities to develop and deepen their knowledge in estate agency work. These will be grouped into three categories: laws and regulations, property markets, and other real estate knowledge.

4 Courses related to **Generic Competencies** will contribute towards salespersons' overall personal development and sharpen their soft skills. These are grouped into 16 Critical Core Skills including those on digital fluency, communication and developing people.

Table 1: CEA's CPD Framework

Professional Competencies			Generic Competencies
Laws and Regulations	Property Markets	Other Real Estate Knowledge	16 Critical Core Skills (Updated)
<ul style="list-style-type: none"> Estate Agents Act & Regulations & Ethics Other laws & regulations 	<ul style="list-style-type: none"> Residential Commercial Industrial Foreign 	<ul style="list-style-type: none"> Sustainable environment Appreciation of other real estate knowledge 	<p>(As defined under the SkillsFuture Singapore's list of Critical Core Skills)</p> <p><u>Thinking Critically</u></p> <ul style="list-style-type: none"> Creative Thinking Decision Making Problem Solving Sense Making Transdisciplinary Thinking <p><u>Interacting with Others</u></p> <ul style="list-style-type: none"> Building Inclusivity Collaboration Communication Customer Orientation Developing People Influence <p><u>Staying Relevant</u></p> <ul style="list-style-type: none"> Adaptability Digital Fluency Global Perspective Learning Agility Self Management

* The SkillsFuture Singapore's list of Critical Core Skills supersedes its previous list of Generic Skills and Competencies.

5 Tables 2 to 4 illustrate the key knowledge and skills that a salesperson should be equipped with in order to perform the job task required in the respective categories under the Professional Competencies. The knowledge indicated in the examples builds on the knowledge acquired in the Real Estate Salesperson examination syllabus, and is not exhaustive.

Table 2: Laws and Regulations – Topics and Possible Knowledge Areas

<p>P1: Laws and Regulations</p> <p>Salespersons are expected to be conversant with the laws and regulations in order to carry out their duties professionally and ethically. Salespersons must also be cognisant of other laws which have direct or indirect impact on the real estate market.</p>
<p><u>Topics under CEA’s Estate Agents Act, Regulations & Guidelines</u></p> <ul style="list-style-type: none"> • Estate Agents Act and Regulations • Code of Ethics and Professional Client Care (CEPCC) • Code of Practice for Estate Agents (COPEA) • CEA’s Practice Guidelines and Practice Circulars • Professional Service Manual • Dispute Resolutions and Arbitration • Disciplinary cases
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • An understanding of the duties of estate agents in respect of management and supervision, estate agent card, claims and complaints, and retention of documents and records. • Dealing with situations where conflict may arise and ensuring compliance to the Estate Agents Act and Regulations. • Develop ethics as the underlying basis for the conduct of estate agency work. • Understand the Advisory Guidelines for Personal Data Protection for the Real Estate Sector and Do Not Call Provisions, and ensure compliance in the course of estate agency work. • Recognise the role of estate agent and salesperson in the prevention of Money Laundering and Countering the Financing of Terrorism (AML-CFT) and to ensure compliance with the AML-CFT guidelines by performing checks for every transaction.
<p><u>Topics under Other Laws & Regulations</u></p> <ul style="list-style-type: none"> • Central Provident Fund (CPF) Act and policies • Comply with the Advertising Standards Authority of Singapore (ASAS)’s Singapore Code of Advertising Practice (SCAP) • The Law Society of Singapore’s Conditions of Sale • Planning Act and Development Control policies • Land Titles (Strata) Act and the related collective sales rules and regulations
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Be cognisant of CPF Act including advising clients on the use of CPF monies for purchase of properties and refund of CPF monies in the case where the sales proceeds are not enough to make the full required CPF refund, before completing of transactions. • Comply with the Advertising Standards Authority of Singapore (ASAS)’s Singapore Code of Advertising Practice (SCAP) when putting up advertisements for property transactions. • Be cognisant of Planning Act including Master Plan zoning, plot ratio, height control, change of use rules and regulations, etc., especially for properties with redevelopment potential or lands. • Be well versed with the Land Titles (Strata) Act with regard to the laws on collective sales.

Table 3: Property Markets – Topics and Possible Knowledge Areas

<p>P2: Property Markets</p> <p>Salespersons should deepen their understanding of the essential knowledge to effectively perform estate agency work in the various property markets.</p>
<p><u>Topics under Residential Property Market</u></p> <ul style="list-style-type: none"> • HDB (including Executive Condominiums) • Private
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Market drivers, factors affecting demand and supply. • Types of residential properties and their characteristics. • Marketing process for residential properties. • Policies relating to the purchase of new HDB flats and Executive Condominiums. • Policies and processes relating to the resale of HDB flats and Executive Condominiums, sale of condominiums, apartments and landed residential properties. • Financing of HDB flats and Executive Condominiums, and purchase of private properties. • Policies and processes relating to the subletting of HDB whole flat/rooms. • URA's regulations on leasing of residential properties with regard to minimum duration of tenancy, maximum occupancy and partitioning. • Advise on the terms in the tenancy agreement to the landlord/tenant. • Policies and guidelines governing the landed properties including redevelopment considerations. • Policies relating to different mode of sales of private residential properties, e.g. en bloc / collective sales, tender, bank/mortgagee sale and auction. • Understanding the impact of the other Government agencies' policies on residential transactions, e.g. LTA's Road Line Plan.
<p><u>Topics under Commercial Property Market</u></p> <ul style="list-style-type: none"> • Office • Retail • Shophouses • Medical suites
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Market drivers, factors affecting demand and supply. • Types of commercial properties (e.g. office spaces, retail spaces, shophouses) and their characteristics. • Policies relating to sale of commercial properties. • Policies and processes on sale, resale, and leasing of commercial properties. • Marketing process for commercial properties. • Financing on purchase of commercial properties. • Policies relating to different modes of sales of commercial properties e.g. en bloc/collective sales, tender, bank/mortgagee sale and auction en bloc/collective sales, tender, bank/mortgagee sale and auction.
<p><u>Topics under Industrial Property Market</u></p> <ul style="list-style-type: none"> • JTC industrial properties • Private industrial properties
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Market drivers, factors affecting demand and supply. • Types of industrial properties under Master Plan zoning (e.g. Business Park, Business 1, Business 2) and their characteristics. • Policies affecting industrial properties. • Process on sale and leasing of industrial properties. • Marketing process for industrial properties.

<ul style="list-style-type: none"> • Financing on purchase of industrial properties. • Understanding JTC and URA's policies on industrial properties. • Policies relating to different mode of sales of private industrial properties, e.g. en bloc/collective sales, tender, bank/mortgagee sale and auction.
<p><u>Topics under Foreign Properties</u></p> <ul style="list-style-type: none"> • By jurisdiction
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Types of properties and their tenure/leases in different jurisdictions, and factors affecting the real estate markets in these jurisdictions. • Laws and policies relating to the sale and lease of foreign properties in different overseas jurisdictions. • Financing on purchase of foreign properties.

Table 4: Other Real Estate Knowledge – Topics and Possible Knowledge Areas

<p>P3: Other Real Estate Knowledge</p> <p>Salespersons should deepen and broaden their real estate knowledge beyond their domain segment and to keep abreast of other real estate information and trends which may be relevant to the conduct of their estate agency work.</p>
<p><u>Topics under Sustainable Living Environment</u></p> <ul style="list-style-type: none"> • Built environment and infrastructure (e.g. Facilities and strata management; Green Mark, Quality Mark and Construction Quality Assessment System (CONQUAS)) • Urban sustainability and planning (e.g. Urban planning) • Heritage conservation (e.g. Building conservation)
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Management and maintenance of buildings and facilities. • Understanding of BCA's Green Mark, Quality Mark and CONQUAS. • Understanding of URA's Conservation Guidelines for buildings (e.g. shophouses, bungalows, institutions) that have been gazetted for conservation. • Understand the broader issues on how cities are evolving and re-adapting in changing times.
<p><u>Topics under Other Real Estate Knowledge</u></p> <ul style="list-style-type: none"> • Valuation • Property finance and investments • Taxation • REITs
<p><u>Possible knowledge areas:</u></p> <ul style="list-style-type: none"> • Understanding of different property valuation methods. • Understanding of real estate financing. • Understanding of property related taxes. • Understanding of REITs in Singapore.

6 Generic Competencies are transferable skills which complement salespersons in acquiring professional competencies. Table 5 lists the 16 Critical Core Skills that salespersons can refer to, in guiding them in their professional and personal growth.

Table 5: Descriptors of Critical Core Skills

Thinking Critically
<p>Creative Thinking Adopt diverse perspectives in combining ideas or information and making connections between different fields to create different ideas, improvements and solutions.</p>
<p>Decision Making Choose a course of action from several alternatives developed through a structured process in order to achieve intended goals.</p>
<p>Problem Solving Generate effective and efficient solutions to solve problems and capitalise on new opportunities.</p>
<p>Sense Making Leverage sources of qualitative and quantitative information and data to recognise patterns, spot opportunities, infer insights and inform decisions.</p>
<p>Transdisciplinary Thinking Apply concepts from multiple disciplines, and synthesise different areas of knowledge and insights to guide decisions, foster cooperation and drive continuous improvement.</p>
Interacting with Others
<p>Building Inclusivity Collaborate with stakeholders from different backgrounds or with different abilities, including diversity dimensions such as race, ethnicity, religion, gender orientation, age, physical and learning ability, education, socio-economic status and political belief, to understand the interests of diverse groups and build an inclusive work environment.</p>
<p>Collaboration Manage relationships and work collaboratively and effectively with others to achieve goals.</p>
<p>Communication Convey and exchange thoughts, ideas and information effectively through various mediums and approaches.</p>
<p>Customer Orientation Identify the needs of customers, both internal and external, to deliver an effective customer experience.</p>
<p>Developing People Empower others to learn and develop their capabilities to enhance their performance and achieve personal or professional goals.</p>
<p>Influence Influence behaviours, beliefs or attitudes in order to achieve desired outcomes and solutions.</p>
Staying Relevant
<p>Adaptability Exercise flexibility in behaviours or approaches to respond to changes and evolving contexts.</p>

Digital Fluency

Leverage digital technology tools, systems, and software across work processes and activities to solve problems, drive efficiency and facilitate information sharing.

Global Perspective

Operate in cross-cultural environments, demonstrating an awareness of the wider global context and markets to identify potential opportunities and risks.

Learning Agility

Deploy different learning approaches which enable continuous learning across different contexts to drive self-development and the achievement of long-term career goals.

Self Management

Take ownership of managing one's personal effectiveness, personal brand and holistic physical, mental, emotional and social well-being.

(Source: SkillsFuture Singapore)

Annex B

**CPD COURSE APPLICATION PROCESS FLOW CHART
FOR PROFESSIONAL COMPETENCIES**

