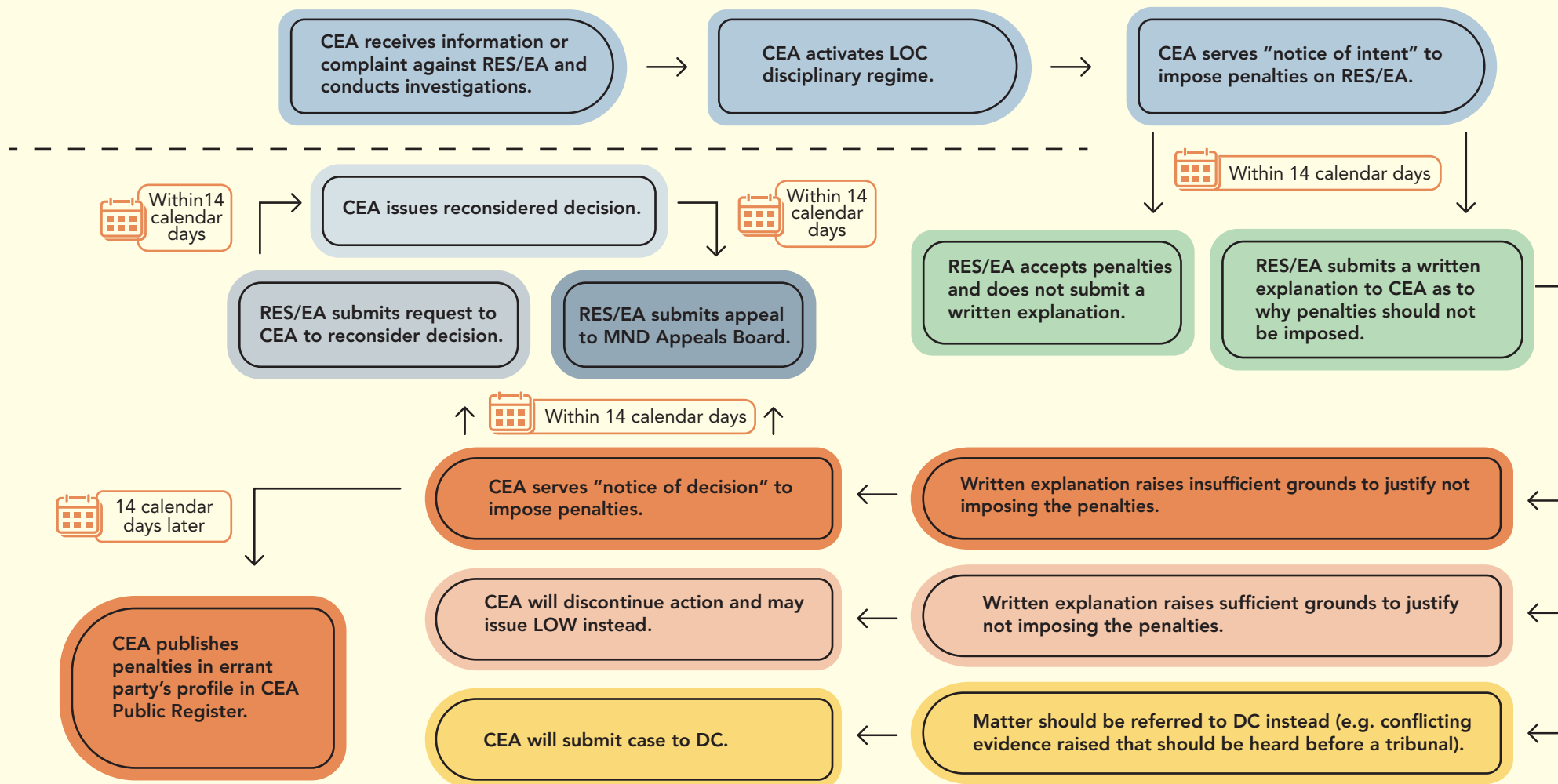


Diagram 1

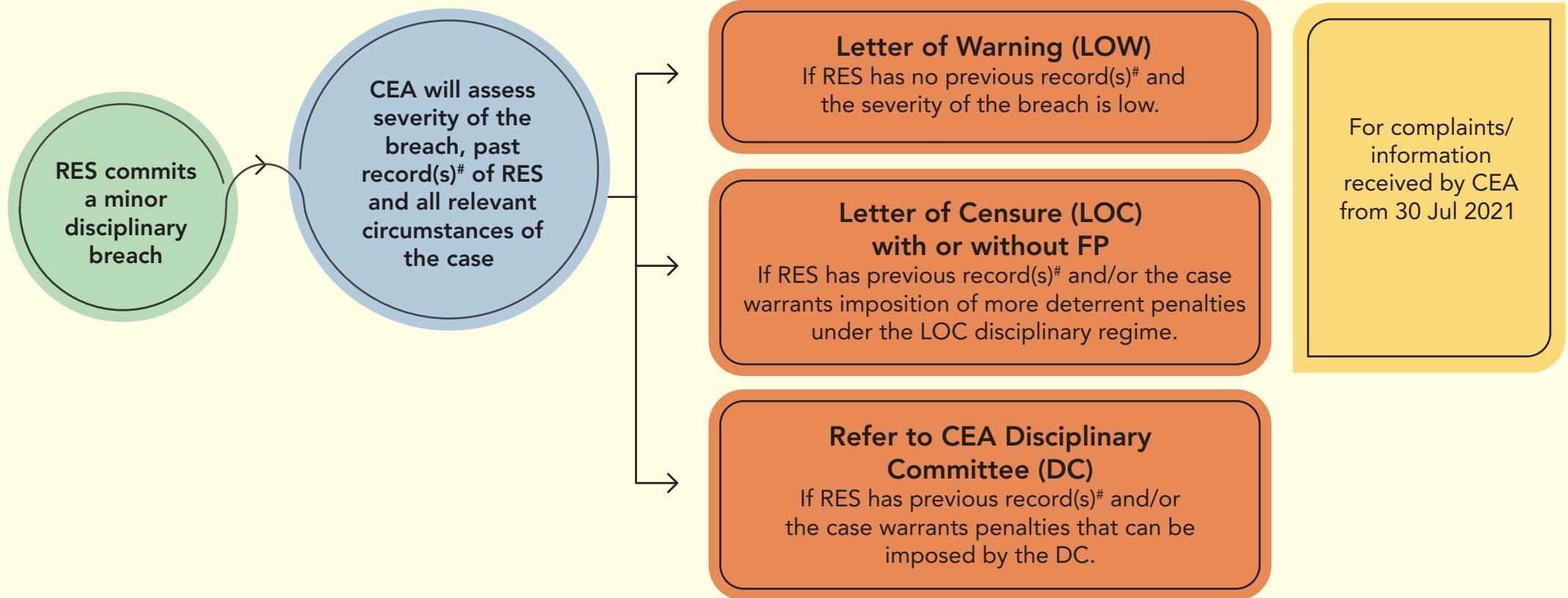
Elaboration of LOC disciplinary regime's workflow



Legend:	
EA – Estate Agent	FP – Financial penalty (up to \$5,000)
RES – Real Estate Salesperson	DC – CEA Disciplinary Committee
LOC – Letter of Censure	MND – Ministry of National Development
LOW – Letter of Warning	

Diagram 2

Possible outcomes under the LOC disciplinary regime



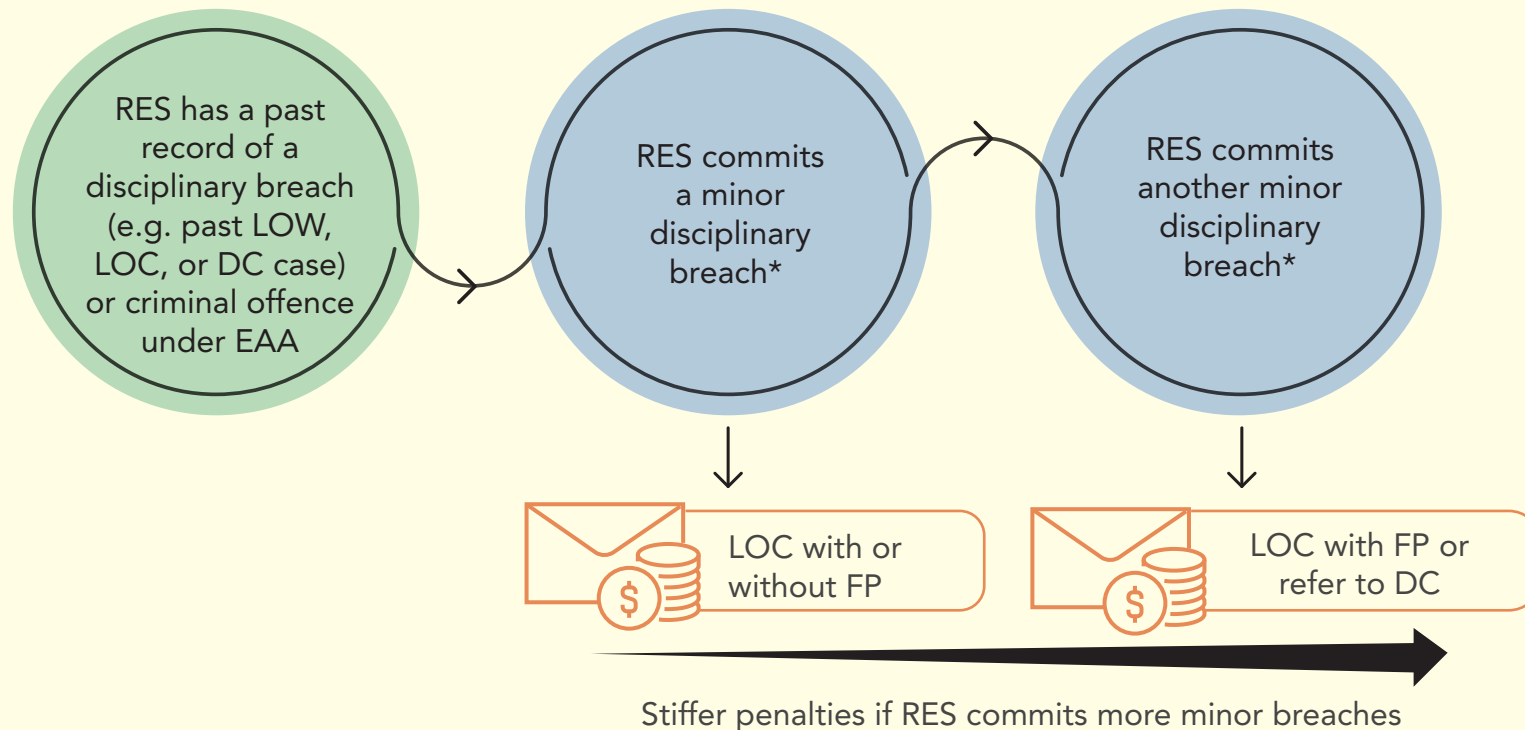
Note:

- # Records include LOWs, LOCs with or without financial penalty, past disciplinary actions taken by the DC, and/or records of criminal offences committed under the EAA and its regulations. To give the industry a “fresh start”, CEA will only take into account records resulting from complaints or information received by CEA on or after 30 Jul 2021.
- CEA will assess and calibrate the appropriate outcome, e.g.:
 - If the RES has a past LOW record, CEA may consider that a LOC with or without FP should be imposed for the latest minor breach.
 - If the RES received a LOC with FP for a previous breach and commits another breach, CEA may issue a LOC with FP for the latest breach, where the quantum of the FP imposed is higher than the FP imposed for the previous breach.
- The above example can also apply to minor disciplinary breaches committed by an EA.

Legend:

- EA – Estate Agent
- RES – Real Estate Salesperson
- LOC – Letter of Censure
- LOW – Letter of Warning
- FP – Financial penalty (up to \$5,000)
- DC – CEA Disciplinary Committee
- EAA – Estate Agents Act

Example of how CEA may issue a LOC with or without a financial penalty on a RES for minor disciplinary breaches



Note:

- Disciplinary breaches (*) may involve the same type of breach (e.g. both involving advertising without the owner's consent) or a different type of breach (e.g. inaccurate advertising for the first breach and failure to conduct required checks on property ownership for the second breach).
- Where a FP was imposed for a previous breach and the RES commits another breach, the FP imposed for the latter breach will generally be higher.
- If the RES does not have a past record of a disciplinary breach or criminal offence but commits a minor breach that warrants a more severe penalty than a LOW, CEA may impose a LOC with or without FP.
- The above example can also apply to minor disciplinary breaches committed by an EA.

Legend:

- EA – Estate Agent
- RES – Real Estate Salesperson
- LOC – Letter of Censure
- LOW – Letter of Warning
- FP – Financial Penalty (up to \$5,000)
- DC – CEA Disciplinary Committee
- EAA – Estate Agents Act