

Our Ref: Practice Circular 07-13

Date: 6 November 2013

Key Executive Officers

Dear Sir/Mdm

REVISED CPD GUIDELINES FOR ESTATE AGENTS AND CPD ACTIVITY PROVIDERS AND REQUIREMENTS FOR CPD TRAINERS

1. With the launch of the Continuing Professional Development (CPD) Training Roadmap and New CPD Requirements (Refer to Licensing Circular LC20-13), CEA has revised the current CPD guidelines to include the relevant information for estate agents/salespersons and activity providers.

CPD-Related Documents

2. The list of relevant CPD documents are attached for reference and will be made available in CEA's website as well.

CPD Guidelines	Please refer to the attachment.
CPD Guidelines for CPD Activity Providers	Please refer to the attachment.

3. The above are for information and compliance please.

Yours sincerely

Ms Cheryl Lim
Deputy Director (Policy & Planning)
for Executive Director Council for
Estate Agencies

***CONTINUING
PROFESSIONAL
DEVELOPMENT
GUIDELINES***

DATE OF ISSUE:

6 NOVEMBER 2013

CEA Council for
Estate Agencies

Supers

Mandatory Continuing Professional Development (CPD) Scheme for Key Executive Officers, Practising Directors/Partners and Registered Salespersons

Updated as at 6 November 2013

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. Estate agents and salespersons must keep their knowledge up to date, be familiar with the relevant guidelines, government policies and procedures and the latest developments taking place in the industry. 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) in regulating the real estate agency industry, shares these expectations.
- 1.2 One key objective of CEA is to promote higher standards of professionalism, competency and integrity. CEA will achieve this through regulations and enforcement, and collaborative efforts with the industry associations, estate agents and salespersons. The mandatory Continuing Professional Development (CPD) scheme is a major step forward in this regard. This will also bring the real estate agency profession in line with practices in other countries such as Hong Kong, New Zealand and Australia.
- 1.3 In implementing the scheme, CEA takes into account the professional needs and interests of Key Executive Officers (KEOs) and salespersons. In many ways, it formalises what most KEOs and salespersons are already doing. **Under the Estate Agents (Estate Agency Work) Regulations 2010, every KEO, practising director/partner and salesperson will be required to undertake a minimum of 6 CPD credit hours in each CPD cycle, of which at least 3 CPD credit hours must be on core subjects.** It is also a renewal licensing/registration condition stipulated in the Estate Agents (Licensing and Registration) Regulations 2010. Failure to comply will affect their registration and may lead to removal from the Public Register.

2. Objectives

- 2.1 To raise the professionalism (professional conduct and ethics) and competency across the real estate agency industry;
- 2.2 To ensure their professional knowledge is up to date;
- 2.3 To build a culture of professionalism and encourage adherence to best practices;
- 2.4 To strengthen public confidence and consumer protection; and
- 2.5 To assist KEOs, practising directors/partners and salespersons in their quest for continuous learning and career development, and to help fulfil their potential.

3. Introduction of CPD Training Roadmap in October 2013

3.1 To further enhance the CPD scheme, CEA has introduced the CPD Training Roadmap which was developed in consultation with the industry and training providers. It is a comprehensive framework to guide KEOs and salespersons in building their capability and professionalism in a progressive and structured manner. The training roadmap took effect from the 2014 CPD cycle which commenced on 1 October 2013.

3.2 Under the new training framework, core subjects are grouped into three categories based on the key knowledge areas needed by salespersons when conducting estate agency work in property transactions and by KEOs in managing and supervising salespersons under their charge. The three core CPD course categories are:

C1: Professional Ethics, Estate Agents Act and Regulations

C2: Laws, Government Policies and Regulations related to estate agency work C3:
Practice-related knowledge and issues

4. What is the New CPD Requirement effective from 1 October 2013?

4.1 With effect from 1 October 2013, KEOs, practicing directors/ partners and salespersons are required to attend at least one core CPD course from each of the three categories: C1, C2 and C3 over 3 consecutive CPD cycles (i.e. over a 3-year period).

4.2 Each CPD cycle spans one year, from 1 October of the previous year to 30 September of the current year. For example, the 2014 CPD cycle will start from 1 October 2013 and end on 30 September 2014.

4.3 KEOs and salespersons can choose to attend courses from the three categories in any order within the three-year CPD cycle. Failure to comply will affect their licence and registration renewal and may lead to removal from the Public Register.

4.4 Below is an illustration of an approach of achieving the new CPD requirement:

CPD Cycle	CPD Attendance	CPD Credit Hours
1st CPD Cycle (1 Oct 2013 – 30 Sep 2014)	<i>1 core course under C1</i> <i>1 core course under C3</i> 1 non-core course	2 2 2
2nd CPD Cycle (1 Oct 2014 – 30 Sep 2015)	1 core course under C1 <i>1 core course under C2</i> 1 non-core course	2 2 2
3rd CPD Cycle (1 Oct 2015 – 30 Sep 2016)	1 core course under C2 1 core course under C3 1 non-core course	2 2 2

Did the salesperson meet the new requirement?	<p style="text-align: center;">Yes</p> <p>The salesperson attended core CPD courses under C1, C2 and C3 over 3 consecutive CPD cycles. In this instance, salesperson had fulfilled the requirement by end of the 2nd CPD cycle.</p>
---	---

4.5 The number of core-subject credit hours requirement could be increased in future.

5. What are the components of the CPD Training Roadmap?

5.1 The CPD Training Roadmap aims to bolster the CPD scheme by defining a clearer direction on core courses that are suitable for KEOs and salespersons of varying years of experience and encouraging them to attend a balanced mix of training courses on different subject matters.

5.2 Courses are categorised according to knowledge areas essential to the conduct of estate agency work and for KEOs and salespersons of different experience levels.

Core Course Categories

5.2.1 Core subjects serve to raise the professional competency and effectiveness of KEOs, practising directors/ partners/ salespersons. Under the CPD Training Roadmap, the three core course categories are as follow:

- **C1: Professional Ethics, Estate Agents Act 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.
- **C2: Laws, Government Policies and Regulations related to estate agency work** is designed to keep KEOs and salespersons abreast of the latest laws, government policies and regulations related to estate agency work and property transactions.
- **C3: Practice-related knowledge and issues** is aimed at raising 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.

CPD Course Levels

5.2.2 Salespersons are free to choose the level of courses that is appropriate for them or with guidance from their KEOs.

- **Level 1** courses focus on laying the foundation for essential knowledge and enabling salespersons to develop their competencies as well as good ethics and professionalism. These training courses are targeted at salespersons who are new to the industry or are in their early years of their careers, and need to build their professional knowledge.
- **Level 2** courses enable the salespersons to gain advanced knowledge related to real estate and acquire problem solving and management skills to manage a team effectively. Experienced salespersons who are at the advanced level or functioning as team leaders with supervisory responsibilities will benefit from these courses.

- **Level 3** courses are aimed at KEOs, practising directors/partners and salespersons in senior management positions. These training courses seek to enable them to explore the finer details of real estate disciplines, such as deeper knowledge in professionalism, ethics, law, practice management, governance and complaint management. These courses will also prepare them for their management roles by allowing them to acquire leadership and senior management skills to manage and lead an estate agent.

Recommended and Special Interest Courses

5.2.3 The roadmap also features courses that are recommended for salespersons to attend as well as courses in specialised areas for salespersons who wish to pursue more in-depth learning.

- **Recommended CPD Courses** mainly focus on government regulations relating to property transactions and estate agency work, including latest regulatory changes and updates like CEA's Practice Guidelines on the Professional Service Manual (PSM).
- **Special Interest CPD Courses** may include selected topics on commercial or industrial property, collective/en bloc sale, dispute resolution, among others.

Core CPD Courses

Table 1: Example of Level 1

Level 1	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues
<p>For Salespersons at Initial / Intermediate Level to acquire Professional Knowledge</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> 	<ul style="list-style-type: none"> □ Rules, Policies and Procedures <ul style="list-style-type: none"> - HDB Resale / Subletting Transactions - Private Residential Property Transactions (Sale & Lease) - CPF and Taxation Policies <i>(Recommended)</i> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Special Interest)</i> • Government legislation and regulations pertaining to real estate such as Housing Developers (Control & Licensing) Act; Land Titles Act 	<ul style="list-style-type: none"> □ CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms - Options To Purchase (OTPs) and Sale and Purchase Agreements □ Real Estate Seminars / Congress on core subjects

Core CPD Courses

Table 2: Example of Level 2

Level 2	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues
<p>For Salespersons at Advanced Level / Team Leaders to acquire indepth understanding of Professional Knowledge / Problem Solving and Management Skills to Manage a Team</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> • Code of Practice for Estate Agents incorporating proper systems control over supervision of salespersons and ensuring compliance <i>(Recommended)</i> 	<ul style="list-style-type: none"> □ Rules, Policies and Procedures <ul style="list-style-type: none"> - HDB Resale / Subletting Transactions - Private Residential Property Transactions (Sale & Lease) - CPF and Taxation Policies <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Recommended)</i> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Government legislation pertaining to real estate e.g. Housing Developers (Control & Licensing) Act, Land Titles Act, Land Titles (Strata) Act (e.g. on collective / en bloc sale matters) <i>(Special Interest)</i> 	<ul style="list-style-type: none"> □ CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms - OTPs and Sale and Purchase Agreements • Complaints Management & Dispute Resolution <i>(Special Interest)</i> • Real Estate Seminars / Congress on core subjects

Table 3: Example of Level 3

Level 3	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues

Core CPD Courses

<p>For KEOs and Practising Directors/ Partners and Salespersons at Senior Management Level to explore finer details of real estate disciplines, advance professional knowledge and develop Leadership and Key Management Skills</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> • Code of Practice for Estate Agents incorporating proper systems control over business, corporate governance, recruitment, retention, discipline control, management and supervision of salespersons and ensuring compliance <i>(Recommended)</i> 	<ul style="list-style-type: none"> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Recommended)</i> • Collective / en bloc sale <i>(Special Interest)</i> • Government legislation pertaining to real estate e.g. Planning Guidelines <i>(Special Interest)</i> 	<ul style="list-style-type: none"> • CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms • Complaints Management & Dispute Resolution <i>(Recommended)</i> • KEO Seminars / Real Estate Seminars / Congress on core subjects
---	--	---	---

6. What is the Content of CPD Activity for Non-Core Subjects?

- 6.1 Non-core CPD subjects are also part of the CPD Scheme and can be included as 3 out of the mandatory 6-credit hours requirement per CPD cycle. Non-core subjects target at raising the skills and professionalism and are no less important.
- 6.2 Learning activities such as enhancing marketing techniques, IT, managerial, supervisory and interpersonal skills are considered non-core subjects.

7. Who will assess non-core CPD activities?

7.1 KEOs have the responsibility to ensure that their salespersons comply with the regulatory requirements of the CPD scheme. As CEA will not be approving non-core CPD activities, KEOs need to assess the relevance of activities undertaken by their salespersons and make sure that their non-core CPD hours are in line with CEA's requirements set out in this guideline. Examples of undesirable activities are those which seek to hype up the market and run contrary to or exploit opportunities in government's policies.

7.2 To assist KEOs in their assessment, further elaboration is provided on the 6 identified non-core CPD topics as follows:

Non-Core CPD topics	Guidelines
N1: Marketing skills and techniques	<ul style="list-style-type: none"> • Sales and Marketing techniques which enable a salesperson to effectively reach out to potential customers. • Possible topics include understanding ethical online marketing and consumer research, and property market trends/forecast/analysis.
N2: Business management	<ul style="list-style-type: none"> • Activities suitable for KEOs and key personnel in improving overall efficiency of company's organisation. • Possible topics include work process improvement, HR development and strategic business planning.
N3: Real estate finance related services	<ul style="list-style-type: none"> • Finance-related knowledge in managing business operations. • Possible topics include effective business cost management, financial analysis for business operations, finance control and audits for business operations. • Finance-related knowledge to complement on-the-ground estate agency work. • Possible topics include financial loan calculations and understanding investment returns related to real estate such as capital appreciation, rental yields, valuation, fund management and REITs.
N4: Information technology (IT)	<ul style="list-style-type: none"> • IT-related knowledge which facilitates effective estate agent operations. • Possible topics include networking operations for sales management, development of systems which aid in estate agency work e.g. website designs, learning IT programmes which enhances business operations, such as record keeping of transactions and CPD attendances.
N5: Management and supervisory skills	<ul style="list-style-type: none"> □ Soft skills which promote effective HR resource management. Suitable for KEOs and senior
Non-Core CPD topics	Guidelines

N6: Interpersonal skills	<p>management.</p> <ul style="list-style-type: none"> □ Possible topics include leadership development, resolving conflicts within organisation and understanding teamwork. • Soft skills training activities which raise service delivered by salesperson to enhance customer satisfaction. • Possible topics include client relationship management, effective communication, negotiation techniques and complaints handling.
---------------------------------	--

Note: Core subjects serve to raise the professional competency and effectiveness of KEOs, practising directors/partners/salespersons; while noncore subjects target at enhancing their skills. If the coverage of core subjects proposed by activity provider is not substantive to qualify as a core CPD activity, where appropriate, it can be classified as non-core CPD activity. Non-core CPD learning activities are no less important.

8. What are the Principles and Guidelines for CPD Credit Hours?

8.1 All CPD activities are assigned CPD credit hours based on the nature and content of each activity and contact hours. Time spent on tea-breaks, ice-breaking, quiz, test, etc cannot be regarded as contact hours.

8.2 We encourage diversified learning. Unless there are significant policy changes during the same CPD cycle, for salespersons who attend core CPD activities under the same topic by the same trainer/provider more than once within the same CPD cycle, their repeated attendance of such core CPD activities would not be counted towards the CPD requirement. Hence, salespersons should take part in at least two different core CPD activities per year to expand on their knowledge, rather than chalking up the CPD hours through the same CPD activity. Based on this principle, the CPD credit hours guidelines are as follow:

8.2.1 Usually, one CPD credit hour will be awarded for each contact hour of formal classroom learning. There is a cap of 2 CPD credit hours for each core activity undertaken, regardless of the number of hours per session.

8.2.2 For a full-day course/seminar/lecture/workshop approved to be recognised as a core activity, CEA will award a maximum of 2 CPD credit hours per day.

8.2.3 For non-core subject CPD courses, activity providers and KEOs can assess and determine the number of CPD credit hours, following the same guidelines as prescribed at 8.2.1 and 8.2.2.

8.2.4 The acceptable learning modes are listed in the table below:

Learning Mode	CPD Credit Hours Guideline
Attending seminars/ lectures/ workshops	□

Attending courses leading to a certificate or academic qualification related to real estate industry	As according to guidelines at 8.2.1 and 8.2.2
Attending local conferences	
Attending overseas conferences (conducted by foreign organisations) endorsed by the industry associations, viz. IEA, SAEA, SISV and REDAS (non-core only)	
Teaching RES / REA courses / CPD activities	<input type="checkbox"/> Max. 2 core CPD credit hours per year for RES/REA trainers <input type="checkbox"/> 1 CPD credit hour per activity for trainers of CPD activities
Web-based distance learning	<input type="checkbox"/> Not accepted due to difficulty in verifying actual participation

9. What are the Responsibilities of KEOs in complying with CPD Requirement?

9.1 KEOs are required to:

- i. Communicate to their salespersons that they need to:
 - a. Fulfil at least 6 mandatory CPD credit hours per CPD cycle, of which at least 3 CPD credit hours must be on core subjects and the balance can be on noncore subjects; and
 - b. Attend at least one core CPD course under each of three categories over three consecutive CPD cycles.

These are regulatory requirements, failing which their registration renewal will be affected. CPD requirement is enforced on a yearly basis, notwithstanding the licensing/registration period.

- ii. Communicate to their salespersons that core subjects are recognised only if prior approval has been given by CEA and conducted by approved Activity Providers. Estate agents' in-house training can be considered as core subjects if prior approval has been given by CEA.¹
- iii. Learning activities of non-core subjects must be in line with CEA's requirements.
- iv. Communicate to their salespersons that they have to maintain their own records of CPD training. From time to time, CEA may do sampling checks and require proof of participation in the form of:

- a. Certificate of Attendance issued by Activity Provider; or
- b. Letter of Confirmation of Attendance given by Activity Provider

These certificates or letters of confirmation should indicate clearly the name of salesperson, CEA registration number, title of learning activity, core course classification, course level and date(s) of attendance.

- v. With effect from 16 Sep 2013, industry associations and Approved Course Providers (ACPs) conducting courses that accord salespersons with non-core CPD credit hours shall comply with the new requirement of informing and obtaining CEA's concurrence if the proposed activity is open to the public and/or the industry and intended to be publicised on mass media channels. Estate agents' internal/in-house seminars and conventions are excluded as they are not allowed to advertise/conduct non-core CPD courses to salespersons from other estate agents.
- vi. Monitor their salespersons' compliance with CPD requirements and keep track of their CPD attendance hours throughout the year to prevent any bunching effect towards end of each CPD cycle. Should the KEOs suspect any falsification or cheating of CPD records, they should do due diligent checks with the Activity Provider if necessary.
- vii. Assess the number of CPD hours for non-core subjects based on CEA's guidelines, if CPD hours are not determined by Activity Providers.
- viii. Key in required information into CEA's Estate Agent System. KEOs need not retain the individual attendance certificates.

***Important Note:** CEA will conduct random audit checks on estate agents to ensure compliance with CPD Scheme.*

10. CPD Cycle

- 10.1 New Salespersons are exempted from CPD requirement for the first CPD cycle but will need to comply with the CPD requirement for the next and subsequent CPD cycles.

¹ Wef 1 Jan 2013, estate agents with headcount of ≥400 salespersons are allowed to conduct CPD training (core courses only) to salespersons from other estate agents.

- 10.2 For KEOs, Practising Directors/Partners and Salespersons who leave the industry, he or she will be required to fulfil the following requirement:

**KEOs, Practising Directors/
Partners and Salespersons Who:**

CPD / Exam Requirements

Left the industry for up to 2 years	Required to fulfil same number of CPD hours as if the salesperson did not leave the industry, before applying for registration*
Left the industry for more than 2 years	Required to take RES/REA course and pass the RES/REA examination

* In addition, if a former salesperson applies for registration in the last 3 months of a CPD cycle, he will be required to fulfil the current year's CPD requirement before submitting the application.

10.3 Below is an illustration of the CPD requirement for a salesperson who left the industry for up to 2 years:

Example: Salesperson left the industry in Sep 2012 without fulfilling the CPD requirements in 2012 and is reapplying for registration in July 2014. He is required to fulfil 16 CPD credit hours, of which at least 8 credit hours must be on core subjects, before applying for registration. The courses attended must be from each of the three core categories of C1, C2 and C3 as well.

CPD Cycle	CPD Requirements	
	Min. core CPD credit hours	Non-core CPD credit hours
2012 (1 Jan 2012 to 31 Dec 2012)	3	3
2013* (1 Jan 2013 to 30 Sep 2013)	2	2
2014 (1 Oct 2013 to 30 Sep 2014)	3	3
Total CPD credit hours salesperson must fulfil before applying for registration	Min. 8 core CPD credit hours The courses attended must be from each of the three core categories of C1, C2 and C3.	8

* From year 2013 onwards, each CPD cycle shall end of Sep of each year. Hence, the 2013 CPD cycle will start from 1 Jan – 30 Sep 2013 (9 months) to tie in with the licence registration renewal/continuation in Oct 2013. Subsequent CPD cycles will resume the 12-month period from every 1 Oct of the year to 30 Sep of the following year, e.g. 1 Oct 2013 – 30 Sep 2014.

11. CPD Information

- 11.1 The CPD Guidelines are posted on the CEA website at www.cea.gov.sg and updated regularly. Activity providers, KEOs and salespersons should refer to them from time to time for the latest updates.
- 11.2 CEA posts the list of approved core CPD learning activities conducted by the industry associations, government agencies, tertiary institutions, etc. on our website.
- 11.3 For non-core CPD activities, they can be any of the courses/workshops conducted by the industry associations, academic institutions as well as any publicly available courses as long as they meet the non-core subjects guidelines stipulated. KEOs and salespersons can source for such courses on their own. Estate agencies' in-house training can be core CPD activity (with approval needed) or non-core CPD activity (no approval needed but need to adhere to CEA's guidelines).

Council for Estate Agencies

Updated as at 6 Nov 2013

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

***DATE OF ISSUE:
6 NOVEMBER 2013***

CEA Council for
Estate Agencies

1. Who can apply to be Core CPD Activity Providers?

1.1 Eligible core CPD activity providers for the real estate agency industry include the following:

i. Government Agencies

ii. Local Tertiary Institutions

iii. Real Estate Industry associations, viz. SAEA, IEA, SISV and REDAS iv. CEA Approved Course Providers (ACPs)

v. Estate Agents (conducting in-house training only²) vi.

National Continuing Education & Training (CET) Centres

1.2 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 core CPD programmes. Estate agents should properly manage attendance of in-house 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 course. Salespersons must also refrain from trying to attend their former estate agent's CPD programmes and the CPD credit hours attained will not be recognised.

1.3 To increase the supply of available courses, CEA has since Jan 2013 allowed estate agents with 400 or more salespersons to extend the core CPD activities to salespersons from other estate agents besides conducting in-house training. CEA will continue to monitor and review whether to continue with this arrangement.

2. What are the Guidelines for Core CPD Activity Providers?

2.1 CPD is one of the key components of CEA's regulatory framework to achieve higher professional standards of the real estate agency industry. In developing CPD activity for core subjects, activity providers should take into consideration the following:

2.1.1 Courses should be relevant and provide real value to salespersons whose crucial role is in facilitating property transactions.

2.1.2 Every course should be customised to meet the specific needs of salespersons in their professional development. Providers should not bundle course content of core subjects with that of non-core subjects as far as possible.

2.1.3 The activity objectives should be clearly defined and comprehensive to the target participants.

2.1.4 The learning outcomes must be specific.

2.1.5 Providers should adopt a holistic approach and develop useful and comprehensive modules rather than having different activities, each narrowly focusing on selected topics. As an illustration, rather than an activity on mediation skills, CPD course providers could customise a

² Except for Estate Agents with headcount of ≥400 salespersons, Estate agents that conduct in training are not allowed to market such activities to salespersons of other estate agents. -house

module which encapsulates the whole process starting from complaints management, involving mediation and arbitration in the context of the dispute resolution scheme including relevant case studies. CEA will be able to provide more information on examples of common categories of complaints.

2.1.6 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 provider shall have an adequate number of trainers and a proper scheduling in place before conducting a course so that training quality is not compromised.

2.1.7 Providers should seek feedback from activity participants and carry out assessment of the quality of the course contents and trainers deployed by them. Trainers who did not provide the training according to expectations of the provider and participants should be dropped. CEA should be informed if there is adverse feedback from participants on the course contents and/or the trainers.

2.1.8 CPD activity providers are required to produce their own training materials. If the training materials contain materials taken from the authorities, e.g. slides replicated from the slides belonging to the authorities, CPD providers must seek the approval of the authorities and acknowledge the source of information in their course materials. They must not reproduce materials wholesale from the authorities as this infringes on copyright. It is also the responsibility of CPD activity providers to ensure accuracy of training materials and maintain quality of the core activity.

2.2 As set out in the CPD training roadmap, courses should be developed according to knowledge areas essential to the conduct of estate agency work and for KEOs and salespersons of different experience levels. There must also be specification of the level which the CPD course is pegged at.

Core Course Categories

2.2.1 Core subjects serve to raise the professional competency and effectiveness of KEOs, practising directors/ partners/ salespersons. Under the CPD training roadmap, the three core course categories are as follow:

- **C1: Professional Ethics, Estate Agents Act 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.
- **C2: Laws, Government Policies and Regulations related to estate agency work** is designed to keep KEOs and salespersons abreast of the latest laws, government policies and regulations related to estate agency work and property transactions.

- **C3: Practice-related knowledge and issues** is aimed at raising 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.

CPD Course Levels

2.2.2 CPD courses will have to be categorised into Level 1, 2 or 3.

- **Level 1** courses focus on laying the foundation for essential knowledge and enabling salespersons to develop their competencies as well as good ethics and professionalism. These training courses are targeted at salespersons who are new to the industry or are in their early years of their careers and need to build their professional knowledge.
- **Level 2** courses enable the salespersons to gain advanced knowledge related to real estate and acquire problem solving and management skills to manage a team effectively. Experienced salespersons who are at the advanced level or functioning as team leaders with supervisory responsibilities will benefit from these courses.
- **Level 3** courses are aimed at KEOs, practising directors/partners and salespersons in senior management positions. These training courses seek to enable them to explore the finer details of real estate disciplines, such as deeper knowledge in professionalism, ethics, law, practice management, governance and complaint management. These courses will also prepare them for their management roles by allowing them to acquire leadership and senior management skills to manage and lead an estate agent.

Recommended and Special Interest Courses

2.2.3 The CPD training roadmap also features courses that are recommended for salespersons to attend as well as courses in specialised areas for salespersons who wish to pursue more in-depth learning.

- **Recommended CPD Courses** mainly focus on government regulations relating to property transactions and estate agency work, including latest regulatory changes and updates like CEA's Practice Guidelines on the Professional Service Manual (PSM).
- **Special Interest CPD Courses** may include selected topics on commercial or industrial property, collective/en bloc sale, dispute resolution, among others.

Table 1: Example of Level 1 Core CPD Courses

Level 1	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues
<p>For Salespersons at Initial / Intermediate level to acquire Professional Knowledge</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> 	<ul style="list-style-type: none"> □ Rules, Policies and Procedures <ul style="list-style-type: none"> - HDB Resale / Subletting Transactions - Private Residential Property Transactions (Sale & Lease) - CPF and Taxation Policies <i>(Recommended)</i> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Special Interest)</i> • Government legislation and regulations pertaining to real estate such as Housing Developers (Control & Licensing) Act; Land Titles Act 	<ul style="list-style-type: none"> □ CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms - Options To Purchase (OTPs) and Sale and Purchase Agreements □ Real Estate Seminars/ Congress on core subjects

Table 2: Example of Level 2 Core CPD Courses

Level 2	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues
<p>For Salespersons at Advanced Level / Team Leaders to acquire indepth understanding of Professional Knowledge / Problem Solving and Management Skills to Manage a Team</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> • Code of Practice for Estate Agents incorporating proper systems control over supervision of salespersons and ensuring compliance <i>(Recommended)</i> 	<ul style="list-style-type: none"> □ Rules, Policies and Procedures <ul style="list-style-type: none"> - HDB Resale / Subletting Transactions - Private Residential Property Transactions (Sale & Lease) - CPF and Taxation Policies <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Recommended)</i> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Government legislation pertaining to real estate e.g. Housing Developers (Control & Licensing) Act, Land Titles Act, Land Titles (Strata) Act (e.g. on Collective /En Bloc sale matters) <i>(Special Interest)</i> 	<ul style="list-style-type: none"> □ CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms - OTPs and Sale and Purchase Agreements • Complaints Management & Dispute Resolution <i>(Special Interest)</i> • Real Estate Seminars / Congress on core subjects

Table 3: Example of Level 3 Core CPD Courses

Level 3	C1: Professional Ethics, Estate Agents Act and Regulations	C2: Laws, Government Policies and Regulations related to Estate Agency Work	C3: Practice-Related Knowledge and Issues

<p>For KEOs and Practising Directors/ Partners and Salespersons at Senior Management Level to explore finer details of real estate disciplines, advance professional knowledge and develop Leadership and Key Management Skills</p>	<ul style="list-style-type: none"> • Professional Ethics • Ethical Responsibilities of Salespersons incorporating Code of Ethics & Professional Client Care <i>(Recommended)</i> • Estate Agents Act and Regulations <i>(Recommended)</i> • Code of Practice for Estate Agents incorporating proper systems control over business, corporate governance, recruitment, retention, discipline control, management and supervision of salespersons and ensuring compliance <i>(Recommended)</i> 	<ul style="list-style-type: none"> • Conveyancing Knowledge for Sale Transactions / Law pertaining to Tenancy <i>(Recommended)</i> • Personal Data Protection Act and its impact on Industry <i>(Recommended)</i> • Rules, Policies & Procedures for Commercial / Industrial / Foreign Property Transactions (Sale & Lease) <i>(Recommended)</i> • Collective / en bloc sale <i>(Special Interest)</i> • Government legislation pertaining to real estate e.g. Planning Guidelines <i>(Special Interest)</i> 	<ul style="list-style-type: none"> • CEA Practice Guidelines such as: <ul style="list-style-type: none"> - Professional Service Manual <i>(Recommended)</i> - Prevention of Money Laundering and Countering the Financing of Terrorism <i>(Recommended)</i> - Ethical Advertising - Use of Prescribed Estate Agency Agreement Forms • Complaints Management & Dispute Resolution <i>(Recommended)</i> • KEO Seminars / Real Estate Seminars / Congress on core subjects
---	--	---	---

3. How to Submit for Approval?

3.1 Activity providers are required to submit to CEA the detailed course content for each core CPD activity, CV of trainers and briefing materials. CEA may ask for presentation materials from providers on their proposed activities before approval and award of CPD credit hours.

3.2 Each core CPD activity application will be charged an assessment fee of S\$321 (inclusive of GST). No partial payment/ instalment are 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 the assessment fee of S\$321 (inclusive of GST). This include applications that are beneficial to the real estate agency industry but do not meet the existing prescribed criteria.

3.3 The required documents are as follow:

- i. CPD application form
- ii. Full course materials/ training slides
- iii. Name and detailed CVs of trainers including proof of relevant academic/professional qualifications and relevant experience in conducting similar activities
- iv. Details on record keeping procedures

- v. Proof of payment slip for payment to CEA (i.e. scanned copies of bank-in deposit slip and cheque for cheque payment OR internet banking slip for internet banking mode)

3.4 The application process is outlined in Annex A - Process Flow Chart and described below.

3.4.1 All activity providers are to note that a one-time pre-registration with CEA is necessary before proceeding with payment and submission of all required documents. Activity Providers can submit the request to feedback@cea.gov.sg with subject header *<CPD Assessment Fee Pre-Registration>*.

3.4.2 Activity providers are to complete the "Application for Core CPD Activity" form and submit to CEA via email to feedback@cea.gov.sg. Your email subject should be *"CPD Application by <Name of Organisation> - <Proposed Course Title>"*. The form can also be downloaded from CEA's website.

3.4.3 The modes of payment available are cheque and internet banking only.

- i. For cheque payment, it should be crossed and payable to "Council for Estate Agencies". The cheque should be banked-in directly to OCBC bank where both the duplicate bank-in deposit slip from the bank and a copy of the cheque should be scanned and attached as proof of payment and submitted to CEA.
- ii. For internet banking (only for OCBC account holders), applicants have to indicate the course title and name of activity provider in the bank transfer details for verification. Activity providers are to indicate payee name/account number when transferring funds so that CEA can track or reconcile the transactions.

3.4.4 Submissions should be accompanied with all the required documents stated in para 3.3. Applications will only be processed upon receipt of payment (proof of payment via (a) scanned copy of bank-in deposit slip + scanned copy of cheque or (b) internet banking slip and complete submission of documents.

3.4.5 CEA may request for more information and/or briefing during the processing of CPD application. CEA reserves the right to recognise the activity as core CPD activity under CEA's CPD scheme based on its decision.

3.4.6 CEA will evaluate the activity based on the coverage of the proposed activity including whether the trainer is qualified to conduct the activity.

3.4.7 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.

3.4.8 CEA will inform applicant on the outcome of the application together with the acknowledgement receipt of payment received from the activity provider after completion of assessment. Approved CPD courses are to adhere to the stipulated requirement.

4. What are the Requirements for Core CPD Activity Providers?

- 4.1 There must be a person responsible for the quality of the activity. The person should possess relevant training or experience in managing similar activities.
- 4.2 Core CPD activity providers have the responsibility to ensure that all training/course materials are updated and keep pace with the latest policies and regulations governing property transactions and estate agency practice. Failing which, CEA reserves the right to withdraw the eligibility to run subsequent core CPD activities.
- 4.3 Core CPD activity providers are required to allow CEA staff to attend any of the activities free of charge for quality assurance purposes. They should cooperate with CEA at all times. CEA may conduct inspection of CPD activities without prior notice.

Providers are required to uphold standards of training provided under the CPD scheme.

- 4.4 If necessary, CEA may request activity providers to follow certain conditions or directions relating to the operation of the activities which are aimed at maintaining the activity within the assessment criteria and framework.
- 4.5 CPD activity providers may use the following statement in their marketing/advertising/promotional materials of approved CPD activities: *"awarded x core CPD credits under Core Category X / Level X by the CEA for the mandatory CPD Scheme"*. For non-core subjects: *"y non-core CPD credits based on CEA's guidelines"*.
- 4.6 A proposed CPD activity may not be approved if in CEA's opinion, it 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 etc) or found to be of sub-standard quality. This is also applicable to already approved CPD activities, as well as non-core activities, should there be adverse feedback received from participants.
- 4.7 CEA reserves the right to register a CPD activity under CEA's CPD scheme based on its own discretion. CEA also reserves the right to withdraw the recognition if a course receive adverse feedback or any infringement of the conditions prescribed in the CPD guidelines. Details of recognised core CPD activities will be listed on the CEA website.
- 4.8 CPD activity providers should implement a secured system to register a participant's entry to and departure from the activity venue, such as asking him/her to sign in and out and/or by electronic means, if possible. Course 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.
- 4.9 There must be proof of attendance issued to participants after completion of course/activity. 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
- 4.10 These certificates or letters of confirmation should indicate clearly the name of salesperson, title of learning activity, core course classification, course level and date(s) of attendance.

- 4.11 As the intent of the CPD training is to promote and maintain both professionalism and competency, salespersons are encouraged to attend different core CPD activities that will provide them with depth and also breadth of knowledge. In this regard, unless there are significant policy changes during the same CPD cycle, for salespersons who attend core CPD activities under the same topic by the same trainer/provider more than once within the same CPD cycle, the repeated attendance of such core CPD activities would not be counted towards their CPD requirement.
- 4.12 All approved core CPD activity providers are required to seek feedback from the participants of the CPD activity by using the post-course evaluation form available for download at CEA's website. Activity providers shall ensure at least 30% of participants for each course complete the post-course evaluation form. Besides a copy of the attendance records, approved core CPD activity providers are required to submit a summary report of the collated feedback forms to CEA, with information on the average ratings for each of the assessed items, including all written comments and actions to be taken to improve the activity within 2 weeks from the completion of the course.

5. What is the Record Keeping Requirement?

- 5.1 CPD activity providers are required to maintain proper and accurate record keeping of salespersons' attendance, name of CPD activities attended and CPD hours for at least three years.
- 5.2 CPD activity providers are required to submit to CEA computer readable attendance records in a format specified by CEA. CEA will conduct random checks on estate agents who are required to update the salespersons' CPD attendance via CEA's eservice. CPD activity providers' records will be used to counter-check with records from the estate agents. Hence, it is important that CPD activity providers develop proper attendance taking and record keeping processes.
- 5.3 In addition, CPD activity providers should maintain proper and accurate record of the activity date/venue, course materials and a list of the activity trainers and their qualifications for CEA's verification when requested.
- 5.4 Estate Agents and KEOs should have a proper system of record keeping serving their management purposes, so that they can maintain proper control over their salespersons' CPD activities and hours. Doing so will enable the KEO to submit accurate records of the list of salespersons in their estate agent who meet the CPD requirements annually. Apart from this, the KEO can use the system to set CPD targets for their salespersons, monitor the salespersons' attendance, track infringements and complaints against errant salespersons. The KEO can also assist his salesperson if he needs to verify his own record keeping against the estate agent's records. The estate agent's records may be subject to audit checks by CEA.

6. Conducting Non-Core CPD Activities

- 6.1 With effect from 16 Sep 2013, industry associations and Approved Course Providers (ACPs) conducting courses that accord salespersons with non-core CPD credit hours shall comply with the new requirement of informing and obtaining CEA's concurrence if the proposed activity is open to the public and/or the industry and intended to be publicised on mass media channels. Estate agents' internal/in-house seminars and conventions are excluded as they are not allowed to advertise/conduct non-core CPD courses to salespersons from other estate agents.

7. Publicity of CPD Activities

- 7.1 CPD activity providers are not allowed to market or promote CPD activities to the industry (other than their members/salespersons) via SMS and emails. KEOs and salespersons may refer to CEA's website on list of approved CPD activities. CEA will continue to monitor and refine rules relating to CPD activities as required to ensure effectiveness of the CPD scheme for salespersons.

Council for Estate Agencies

Updated as at 6 November 2013

Core CPD Activity Application Process Flow Chart

