



澳門金融學會

MACAU INSTITUTE OF FINANCIAL SERVICES

COURSE HANDBOOK

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IFS COURSE HANDBOOK

1. INSTITUTE PROFILE

The Macao Institute of Financial Services (IFS) was established in March 2002. The objectives of IFS are to upgrade the professional standard of Macao's financial practitioners by providing professional training and examinations aiming to foster the sustainable development of Macao's financial industry.

In line with its objectives, IFS has devoted to providing Macao's financial practitioners with diversified training activities, such as course, seminar, etc. IFS training programs cover a wide range of topics to meet training needs of Macao's financial sector.

This handbook informs students of IFS course application procedure, requirements for awarding certificates as well as any other course arrangements aiming to assist students in registration and completion of IFS courses successfully.

2. IFS COURSE ARRANGEMENTS

An applicant may enrol in IFS courses online or in person. For online enrolments, after completion of a course, a student can check his/her record and download receipts or certificates from IFS website free of charge within **3** years. Afterwards, if a student applies for a re-issued copy of the receipt or certificate, IFS will regard as re-issuance of the document.

For enrolments in person, an applicant is required to fill out the Course Enrolment Form, present his/her Identification Document and pay the tuition fee. IFS will issue the course receipt immediately, and issue the course certificate after successfully completion of a course. Afterwards, if a student requests for a course receipt or certificate at IFS, IFS will regard as re-issuance of the document.

No refund or transfer is allowed once the tuition fee is paid.

3. STUDENTS' PERSONAL DATA

Students are required to bring his/her I.D. to attend classes for identification checking. Those, who fail to provide his/her I.D. or whose identity cannot be

satisfactorily verified, will NOT be awarded the course certificate.

Students are advised to read the “Personal Data Collection Statement” at Appendix I in understanding their rights and obligations regarding the supply of their personal data to the IFS, and the manner in which the IFS may use or deal with such data provided for IFS course application.

4. COURSE RESULT

IFS will specify course evaluation methods in the course leaflet. For short courses, IFS usually requires for attendance only; while for long courses, student are further required to complete assignments and pass examinations. To ensure fulfilment of course requirements, students should pay attention to the course evaluation method, such as weightings of attendance, assignments and examinations specially for IFS long courses.

For IFS long courses, students are normally required to attain a minimum score of 60% to pass a course. A student, who is absent from the examination of a course, will be regarded as “Fail” for that examination.

The IFS courses are graded as follows:

PASS:

- A (90% or above)
- B (80% or above)
- C (70% or above)
- D (60% or above)

FAIL: Below 60%

5. COURSE CERTIFICATE

Students, who have fulfilled IFS course requirements, will be awarded course certificates. The detailed requirements for issuing course certificates are shown below:

1. For IFS short courses, students are required to attain an attendance of 100%.
2. For IFS long courses, students are required to pass the course evaluation, and attain a minimum attendance of 70%.

For IFS courses included in the Continuing Professional Development (CPD) programs, students are eligible for a course certificate and CPD hours given that the following strict attendance requirements are met:

- Signing on the attendance sheet at the start and end of every class. Failure to do so will be deemed absent; and
- Being punctual to class, students who are late for over 15 minutes will also be deemed absent from that class.

6. COURSE FEE, WITHDRAWAL AND REFUND POLICY

IFS members are entitled to take IFS courses at member prices. To enjoy Member prices, IFS corporate members should register for IFS courses through their Personnel Department, and pay tuition fees either by cheque payable to “Macau Institute of Financial Services” or by bank transfer.

However, in case that a course is cancelled by IFS, all tuition fee paid will be fully refundable. If a student applying for course withdrawal and refund of the tuition fee under extenuating circumstance, is required to submit proof documents to IFS.

The proof documents should be issued by a third party, such as a letter from the employer/the financial institution of the student, with authorized signature and the company stamp, OR a medical certificate issued by a hospital. Other proof documents may NOT be accepted in principle, but IFS reserves the right to decide on a case-by-case basis under special circumstances.

If a student submits the proof documents **before the course start date**, a total or partial refund of tuition fee may be given to the student. However, no refund will be allowed after completion of a course, unless IFS has granted a prior approval.

7. RE-ISSUING RECEIPT OR CERTIFICATE

Students of online enrolments after 3 years of the completion of a course, and students enrolled in person after enrolments, who have lost or damaged course receipt or certificate, may apply for re-issuance, and the procedure is as follows:

- (1) Fill out the Application Form;
- (2) The fee is MOP50 per receipt and MOP100 per certificate.

8. TYPHOON AND BLACK RAINSTORM ARRANGEMENTS

If in Macao a typhoon signal no. 8 or higher is in force after 7:30 a.m., but before 1:00 p.m., all IFS *DAYTIME* courses will be re-scheduled, and IFS will notify students of the new course date as soon as possible.

If in Macao a typhoon signal no. 8 or higher is in force after 2:30 p.m., all IFS *NIGHTTIME* courses will be re-scheduled, and IFS will notify students of the new course date as soon as possible.

However, students are required to sit through the class even if a typhoon signal no. 8 or above or the black rainstorm warning signal is announced after the start of a class.

IFS reserves the right to change the class schedule or even to cancel the course under special circumstances.

9. OFFICE HOURS & ENQUIRIES

The IFS office is open from Monday to Friday, closed on Saturdays, Sundays and public holidays. The office hours of IFS are shown below:

Morning	Office hours: 09:00 – 13:00 Payment of tuition fee: 09:00 – 12:45
Afternoon	Office hours: 14:30 – 17:45 (till 17:30 on Friday) Payment of tuition fee: 14:30 – 17:00

ENQUIRIES: Please call 2856 8280 during office hours.

APPENDIX I PERSONAL DATA COLLECTION STATEMENT

In view of the Personal Data Protection Act, this statement is to help students understand their obligations and rights in respect of their personal data provided to IFS and the way in which IFS may use or handle their data.

- (1) Students are required to keep IFS informed of any change of their personal data within 6 months after the completion of a course.
- (2) IFS may use their personal data for the following purposes:
 - a. handle the course issues;
 - b. maintain the student record;
 - c. distribute course results and certificate to students;
 - d. For IFS courses included in Continuing Professional Development (CPD) programs of insurance intermediaries, personal data of students will be transferred to the Monetary Authority of Macao;
 - e. research or statistical analysis;
 - f. any other related purpose.
- (3) IFS will keep the personal data of students confidential.
- (4) Students have right to access and rectify their personal data provided to IFS. When exercising the right, students are required to apply in writing to the Chairman of IFS, and pay an administrative fee.