

# Application Form for Conversion of CFMP™ to ARWP/CRWP Macao

*Please read “ECF on Retail Wealth Management (RWM) Macao – Guideline on Conversion and Transition Arrangement for Certified Financial Management Planner (CFMP™) Macao Candidates and Holders” before completing this form.*

## IMPORTANT NOTES FOR APPLICATION

1. This conversion form is applicable only for **Macao CFMP™ Professional Qualification holders and Diploma holders of Professional Diploma in Financial Planning and Management for CFMP (Macau Stream)** who are relevant practitioners, including new entrants and existing practitioner, engaged by a bank in Macao to perform RWM roles in its Macao operation. Please refer to “**ECF on Retail Wealth Management (RWM) Macao – Guidelines on Conversion and Transition Arrangement for Certified Financial Management Planner (CFMP™) Macao Candidates and Holders**” for details.
2. Macao CFMP™ Professional Qualification holders and Diploma holders of Professional Diploma in Financial Planning and Management for CFMP (Macau Stream), who are current relevant practitioners and have renewed HKIB Membership for current year and fulfilled the minimum CPD requirements in previous year, will be eligible to be converted to ARWP/CRWP Macao.
3. Conversion is NOT reversible. Once converted, holders are required to complete Certification Requirements under ECF - RWM Macao in order to acquire the Certification. HKIB will not accept any further proof of completion of the Macao CFMP™ Professional Qualification once the conversion application is approved.
4. All applications are subject to review and approval of HKIB. HKIB may in its absolute discretion to refuse the approval any application.
5. An ARWP/CRWP Macao certification year runs from 1 January until 31 December. It is mandatory for all individuals to maintain a valid membership status with HKIB if the applicants want to apply for and maintain ARWP/CRWP Macao certification and subject to HKIB membership governance. The ARWP/CRWP Macao Certification is subject to annual renewal by HKIB. A Relevant Practitioner has to meet the annual continuing professional development (CPD) requirement and pay the annual renewal of certificate fee to renew the ARWP/CRWP Macao certification.
6. ARWP/CRWP Macao Certification/re-certification fees are reviewed and/or revised annually. Holders will be notified of any changes. HKIB reserves the right to terminate certification and membership status if a renewal payment is not received by the start of the calendar year. There are no refunds or reimbursements for services that have not been utilized during the membership period.
7. ARWP/CRWP Macao holders will be registered as Certified Individuals (CI) and included in the Registers of Certified Individuals (CI) on the HKIB website. Upon successful application for ARWP/CRWP Macao Certification with HKIB, HKIB will grant the holder a professional membership. Name of the holders will be presented on the HKIB website and also published on the Institute’s journal “Banking Today” and Annual Report. ARWP/CRWP Macao holders are entitled to print the Professional Qualification on their business card and curriculum vitae which signifies their professional excellence.
8. ARWP/CRWP Macao holders would be bound by the prevailing rules and regulations of HKIB. They are abided by HKIB’s rules and regulations in HKIB Members’ Handbook. ARWP/CRWP Macao holders are required to notify HKIB of any material changes to responses to any of the questions in application of the certification, including their contact details. HKIB may investigate the statements ARWP/CRWP Macao holders have made with respect to applications, and that they may be subject to disciplinary actions for any misrepresentation (whether fraudulent and otherwise) in their applications.
9. Completed application with all required supporting documents must be submitted to HKIB office by **31 August 2025** in person or by mail to the following address:  
  
“Application for Conversion of CFMP™ to ARWP/CRWP Macao”  
The Hong Kong Institute of Bankers  
3/F Guangdong Investment Tower  
148 Connaught Road Central, Hong Kong
10. Conversion requests from defaulting members **will NOT** be accepted **after 31 August 2025**, even if they reinstate their membership after that date.
11. Application should be reviewed and endorsed by your institution’s Human Resources before submission. Late submission, application with incomplete information and applications by fax will NOT be accepted. Application sent to us with insufficient postage or packaging will NOT reach HKIB.
12. All documents (e.g. certificate) submitted are subject to review by random audit. HKIB reserves the right to reject the conversion application if the individual selected for random audit fails to provide sufficient documents to fulfil the requirement of random audit.
13. The new ARWP/CRWP Macao Scroll will only be issued ONCE. If a Scroll is lost, you can submit a request to the Institute for reissuance, which is subject to charges. The scrolls will be prepared in batches and applicants will be notified when the scrolls are ready for collection.
14. Please read [Privacy Policy Statement](#) set out on HKIB website before application.

(For official use)

Received on:

Acknowledged on:

Application No.:

## Application Form for Conversion of CFMP™ to ARWP/CRWP

This application form is **ONLY** for Relevant Practitioner of a bank in Macao supervised by the Monetary Authority of Macao (AMCM).

Please obtain endorsement from Human Resources department for the verification on Key Roles/Responsibilities for RWM practitioners (Annex) before submission to HKIB.

### Section A: Personal Particulars

Title: <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof		HKIB Membership Number: _____	
		Current Professional Member: <input type="checkbox"/> Yes <input type="checkbox"/> No <sup>1</sup> <input type="checkbox"/> Please specify: _____	
Name in English: (as shown on identity document)		Name in Chinese: (as shown on identity document)	
<b>(Surname)</b> <b>(Given Name)</b>			
Macao SAR Resident Identity Card (BIR)/Passport No. <i>(please delete where inappropriate)</i> :			
Mobile Phone No.:		Primary Email Address <sup>2</sup> :	
Correspondence Address:		Secondary Email Address (if any):	
Name of Employer:		Office Telephone No.:	
Position/Job Title:		Department:	
Office Address:			
Total No. of Years of Work Experience in Banking and Finance:			
Highest Academic Qualification Obtained:		University/Tertiary Institution:	Date of Award:
Other Professional Qualifications:		Professional Bodies:	

<sup>1</sup>Note: For default Professional Member, please reinstate your membership and also submit the previous year's CPD record by completing the HKIB CPD Declaration Form from the [HKIB Website](#).

<sup>2</sup>Note: All HKIB Professional Qualification and membership related communication will be sent via email by using the Primary Email Address.

## Section B: Conversion Application

Relevant Practitioners with valid CFMP™ Macao Professional Qualification / Diploma holders of Professional Diploma in Financial Planning and Management for CFMP (Macao Stream) and HKIB membership\* and relevant work experience are eligible to apply for the conversion of Certification for ECF - RWM Macao. Please “✓” the type of certification which you would like to apply for conversion.

Please “✓”	Certification of ECF on RWM	No. of Years of Work Experience Required
<input type="checkbox"/>	Associate Retail Wealth Professional Macao (ARWP Macao)	Not necessary
<input type="checkbox"/>	Certified Retail Wealth Professional Macao (CRWP Macao)	At least two years of relevant work experience required which should be accumulated within four years prior to the date of application for certification, but does not need to be continuous.

\*Holders of Macao CFMP™ at default membership status should reinstate their HKIB professional membership before conversion application.

## Section C: Conversion Application fee

Certification	Status	Conversion Fee	Please “✓”
Holder of Macao CFMP™ Professional Qualification	Current HKIB Professional Member	HKD600.-	<input type="checkbox"/>
Holders of Professional Diploma in Financial Planning and Management for CFMP (Macao Stream)	Current HKIB Ordinary Member	HKD1,220.-# <small># HKD 600 conversion fee + HKD 620 ordinary member upgrade to professional member certification fee</small>	<input type="checkbox"/>
	HKIB Default Members	HKD4,400.-# <small># HKD 600 conversion fee + HKD2,000 reinstatement fee + HKD1,800 certification fee</small>	<input type="checkbox"/>

Paid by Employer

Credit Card:

Visa       Master

Card No:

-     -     -

Expiry Date (MM/YY)

/

Name of Cardholder:

\_\_\_\_\_

Total Amount: HKD \_\_\_\_\_

Signature:

\_\_\_\_\_

(as on credit card)

## Section D: Privacy Policy Statement

It is our policy to meet fully the requirements of the Personal Data (Privacy) Ordinance. HKIB recognises the sensitive and highly confidential nature of much of the personal data which that it handles and maintains a high level of security in its work. HKIB does its best to ensure compliance with the Ordinance by providing guidelines to and monitoring the compliance of the relevant parties.

For more details, please refer to this [Privacy Policy Statement](#) or contact us at the address and telephone number below:

The Hong Kong Institute of Bankers  
3/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong  
Tel.: (852) 2153 7800  
Fax: (852) 2544 9946  
Email: [cs@hkib.org](mailto:cs@hkib.org)

*The HKIB would like to provide the latest information to you via weekly eNews. If you do not wish to receive it, please tick the box.*

## Section E: Acknowledgement and Declaration

- I declare that all information I have provided in this form is true and correct and will be used for the purpose of administration and communication by The Hong Kong Institute of Bankers (HKIB).
- I confirm that I have renewed my HKIB Membership for current year and I have fulfilled the minimum CPD requirements in previous year.
- I understand that any incomplete or insufficient information provided on this form by me may lead to a delay in issuing the ARWP/CRWP Macao Scroll.
- I understand that HKIB reserves the right to request any applicant to provide documentary proof related, but not limited to, membership status, CPD declaration and Scroll(s) issued by HKIB.
- I understand that the fees paid are non-refundable and non-transferable.
- I authorise HKIB to obtain and the relevant authorities to release, any information about my qualifications and/or employment as required for my application.
- I acknowledge that HKIB has the right to withdraw ARWP/CRWP Macao certification if I do not meet the requirements.
- I understand that as a member of the HKIB, I shall be bound by the prevailing rules and regulations of the Institute. I agree to abide by HKIB's rules and regulations in [HKIB Members' Handbook](#).
- I agree to notify HKIB of any material changes to my responses to any of the questions in this application, including my contact details. I understand and agree that HKIB may investigate the statements I have made with respect to this application, and that I may be subject to disciplinary actions for any misrepresentation (whether fraudulent and otherwise) in this application.
- I understand and agree to comply with all conditions, requirements, policies and procedures established by HKIB as may be amended from time to time.
- I confirm that I have read and understood the [Privacy Policy Statement](#) set out on the HKIB website at <https://www.hkib.org/>, and consent to the terms set out therein. I also understand that the Institute will use the information provided and personal data collected for administration and communication purposes.
- I understand that Professional Membership shall run from 1 January to 31 December in each calendar year. Members who fail to pay their subscription/certification fees by 31 January of each calendar year will be treated as default members and the reinstatement policy will therefore be applied.
- I understand that it is compulsory for all individuals to maintain a valid membership status with HKIB if the applicants want to be certified and maintain HKIB Professional Qualification (e.g. CB, CB (Stage II), CB (Stage I), CFMP™, AAML, CAMLP, ARWP and CRWP, etc.). For all professional certification holders, they have to maintain HKIB professional membership status and fulfil annual CPD requirement.
- I have read and agreed to comply with the “ECF on Retail Wealth Management (RWM) Macao – Guideline on Conversion and Transition Arrangement for Certified Financial Management Planner (CFMP™) Macao Candidates and Holders” and “Important Notes for Application” on page 2 BEFORE completing this application form.

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**Signature of Applicant**

(Name: \_\_\_\_\_ )

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**Date**

## Certification Application Form for ARWP Macao

(with HKIB Professional Membership)

### ARWP Application – HR Department Verification on Key Roles/Responsibilities for RWM Practitioners

Note:

1. Please fill in ONE form for each relevant functional title/position in your application.
2. Please use BLOCK LETTERS when completing the information requested below.
3. The applicant may print more than one copy of this form for other position(s)

Position/Functional Title	
Full Name of Applicant <i>(as set out on BIR/Passport)</i>	
Name of Employer	
Business Division/Department	
Employment Period <i>(DD/MM/YYYY)</i>	From: To:
Total No. of Years and Months in Current Position of RWM	_____ Years _____ Months

Please tick the appropriate key roles/responsibilities in relation to applicant's current functional title/position in a bank in Macao.

Key Roles/Responsibilities	Please "✓" where appropriate
1. Promote insurance and financial products to customers and explain product features to retail customers	
2. Assist Relationship Managers in providing professional investment, insurance or wealth planning services to retail customers	
3. Handle customer enquiries in relation to insurance, investment and wealth management services	
4. Dealing in and advising on securities	

### Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant's employer (where the organisation has a record of this information).

\_\_\_\_\_  
**Signature & Company Chop**  
 Name: \_\_\_\_\_  
 Department: \_\_\_\_\_  
 Position: \_\_\_\_\_

\_\_\_\_\_  
**Date**

## Certification Application Form for CRWP Macao

(with HKIB Professional Membership)

**CRWP Application** – HR Department Verification on Key Roles/Responsibilities for RWM Practitioners

Note:

1. **Please fill in ONE form for each relevant functional title/position in your application.**
2. Please use BLOCK LETTERS when completing the information requested below.
3. Criteria for CRWP Certification Application: Two years of relevant work experience in RWM functions.
4. **The applicant may print more than one copy of this form for other position(s).**

Position/Functional Title	
Full Name of Applicant <i>(as set out on BIR/Passport)</i>	
Name of Employer	
Business Division/Department	
Employment Period <i>(DD/MM/YYYY)</i>	From: To:
Total No. of Years and Months in Current Position of RWM	_____Years _____Months

Please tick the appropriate key roles/responsibilities in relation to applicant's current functional title/position in a bank in Macao.

Key Roles/Responsibilities	Please "✓" where appropriate
1. Perform "Know Your Customer" (KYC) procedures for client on-boarding and regular profile update	
2. Perform product suitability analysis and recommend suitable products to retail customers	
3. Explain key features, structures and risks of insurance, investment and wealth management products/solutions to retail customers	
4. Manage customer relationships in accordance with the bank's service	
5. Act ethically and ensure compliance with regulatory requirements and internal policies and procedures	
6. Work closely with relevant parties to ensure timely and accurate execution of transactions, and conduct regular review of the performance of customers' asset portfolios	
7. Keep abreast of the development of retail wealth management industry and economic conditions and product knowledge for meeting ongoing job requirements	



## Certification Application Form for CRWP Macao

(with HKIB Professional Membership)

8. Dealing in and advising on securities	
9. Monitor and review KYC processes and customer risk profiling mechanism	
10. Oversee product suitability assessments, front line selling practices, and specific policies, procedures and controls to ensure front line staff recommend insurance, investment products and wealth management solutions that are suitable for their customers, having regard to customers' individual circumstances	
11. Perform continuous review of the risk ratings assigned to customers, make revisions to the risk ratings as appropriate and alert customers to such changes in a timely manner	
12. Ensure ethical behaviours and compliance with regulatory requirements and internal policies and procedures	
13. Manage customer relationships including handling of escalated complaint cases in relation to retail wealth management business	
14. Ensure frontline staff are equipped with sufficient and relevant training on products and compliance	

### Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant's employer (where the organisation has a record of this information).

\_\_\_\_\_

**Signature & Company Chop**

Name: \_\_\_\_\_

Department: \_\_\_\_\_

Position: \_\_\_\_\_

\_\_\_\_\_

**Date**

## Certification Application Form for ARWP / CRWP Macao (with HKIB Professional Membership)

### Document Checklist

To facilitate the application process, please check the following items before submission to the Institute. Thank you.

- Completed and Signed Application Form
- Key Roles/Responsibilities verified by the HR department of your organization
- Certified true copies of your ID/Passport enclosed<sup>1</sup>
- Attach certified copy of the original CFMP™ scroll<sup>1</sup> issued by HKIB. Applications without attachment will also be accepted, but the processing time may be lengthened.
- Payment or evidence of payment enclosed (cheque or completed Credit Card Payment Instructions)

### FOR INSTITUTE USE ONLY

Assessed by: \_\_\_\_\_ (Staff Name) \_\_\_\_\_ (Date)

Reviewed by: \_\_\_\_\_ (Staff Name) \_\_\_\_\_ (Date)

Approved /  Rejected by: \_\_\_\_\_ (Staff Name) \_\_\_\_\_ (Date)

Remarks: \_\_\_\_\_

<sup>1</sup> Submitted copies of documents to the HKIB must be certified as true copies of the originals by:

- The HKIB staff; or
- HR/authorised staff of current employer (banks in Macao); or
- A recognised certified public accountant/lawyer/banker/notary public.

Certifier must **sign** and **date** the copy document (printing his/her **name** clearly in capitals underneath) and clearly indicate his/her **position** on it. Certifier must state that it is a true copy of the original (or words to similar effect)