

## Enhanced Competency Framework (ECF) on Credit Risk Management (Core & Professional Level) Training and Examination Schedule

### Important Notes:

1. HKIB is appointed as the Professional Qualifications Assessment Agency effective from 1 August 2020.
2. Learners who pass the examination under Assessment Agencies of Professional Qualifications with relevant work experience will be eligible to pursue the **QF-recognised Professional Qualifications** (i.e. ACRP\*/CCRP(CL)\*/CCRP(CPM)\*).

For more details about Assessment Agencies for Professional Qualifications and Learning Programme Accreditation, please refer to [accreditation page](#) under HKIB website for reference.

\*Recognised under the QF at Level 5, QR Registration No.: 20/000540/L5, Validity Period from 01/08/2020 to 31/07/2025

#Recognised under the QF at Level 6, QR Registration No.: 20/000541/L6, Validity Period from 01/08/2020 to 31/07/2025

^Recognised under the QF at Level 6, QR Registration No.: 20/000542/L6, Validity Period from 01/08/2020 to 31/07/2025

### Training<sup>1</sup>: 2025



HKIB CPD<sup>2</sup>



SFC CPT



FLEX Learning<sup>3</sup>

| Module Name   | Module No.        | Code   | Date              | Time                          | Language<br>(Supplemented with English materials) | Application Deadline <sup>4</sup> | Fee <sup>5,6</sup> (HKD) |
|---|-------------------|--|-------------------|-------------------------------|---|-----------------------------------|--------------------------|
| Credit Risk Management and Key Regulation (Credit: 15)        | 1                 | HECR01P25021<br>FLEX Learning – Virtual Classroom              | 13 Feb 2025 (Thu) | 19:00 – 22:00                 | Cantonese   | CLOSED                            |                          |
|   |                   |  | 20 Feb 2025 (Thu) |                               |   |                                   |                          |
|   |                   |  | 27 Feb 2025 (Thu) |                               |   |                                   |                          |
|   |                   |  | 6 Mar 2025 (Thu)  |                               |   |                                   |                          |
|   |                   |  | 13 Mar 2025 (Thu) |                               |   |                                   |                          |
|   |                   |  | 20 Mar 2025 (Thu) |                               |   |                                   |                          |
|   |                   | HECR01P25051<br>FLEX Learning – Virtual Classroom              | 3 May 2025 (Sat)  | 10:00 – 13:00 & 14:00 – 17:00 | English   | CLOSED                            |                          |
|   |                   |  | 10 May 2025 (Sat) |                               |   |                                   |                          |
|   |                   | (Updated)<br>HECR01P25081<br>FLEX Learning – Virtual Classroom | 24 May 2025 (Sat) | 10:00 – 13:00                 | Cantonese   | 24 Jul 2025 (Thu)                 | 6,800                    |
|   |                   |  | 7 Aug 2025 (Thu)  | 19:00 – 22:00                 |   |                                   |                          |
| 14 Aug 2025 (Thu)   |                   |  |                   |                               |   |                                   |                          |
| 21 Aug 2025 (Thu)   |                   |  |                   |                               |   |                                   |                          |
| (NEW!!!)<br>HECR01P25082<br>FLEX Learning – Virtual Classroom | 28 Aug 2025 (Thu) | 19:00 – 22:00  | Cantonese         |                               | 22 Jul 2025 (Tue)                                 | 6,800                             |                          |
|   | 4 Sep 2025 (Thu)  |  |                   |                               |   |                                   |                          |
|   | 11 Sep 2025 (Thu) |  |                   |                               |   |                                   |                          |
|   | 18 Sep 2025 (Thu) |  |                   |                               |   |                                   |                          |
|   | 25 Sep 2025 (Thu) |  |                   |                               |   |                                   |                          |
| HECR01P25101<br>FLEX Learning – Virtual Classroom             | 5 Aug 2025 (Tue)  | 19:00 – 22:00  | Cantonese         | 3 Oct 2025 (Fri)              | 6,800   |                                   |                          |
|   | 12 Aug 2025 (Tue) |  |                   |                               |   |                                   |                          |
|   | 19 Aug 2025 (Tue) |  |                   |                               |   |                                   |                          |
|   | 26 Aug 2025 (Tue) | 10:00 – 13:00 & 14:00 – 17:00                                  | Cantonese         |                               |   |                                   |                          |
|   | 2 Sep 2025 (Tue)  |  |                   |                               |   |                                   |                          |
|   | 16 Sep 2025 (Tue) | 10:00 – 13:00  |                   |                               |   |                                   |                          |
|   | 23 Sep 2025 (Tue) |  |                   |                               |   |                                   |                          |
| Fundamental Credit Risk Analysis (Credit: 15)                 | 2                 | HECR02P25031<br>FLEX Learning – Virtual Classroom              | 12 Mar 2025 (Wed) | 19:00 – 22:00                 | Cantonese   | CLOSED                            |                          |
|   |                   |  | 19 Mar 2025 (Wed) |                               |   |                                   |                          |
|   |                   |  | 26 Mar 2025 (Wed) |                               |   |                                   |                          |
|   |                   |  | 2 Apr 2025 (Wed)  |                               |   |                                   |                          |
|   |                   |  | 9 Apr 2025 (Wed)  |                               |   |                                   |                          |
|   |                   |  | 16 Apr 2025 (Wed) |                               |   |                                   |                          |
|   |                   | (Updated)<br>HECR02P25061<br>FLEX Learning – Virtual Classroom | 23 Apr 2025 (Wed) | 19:00 – 22:00                 | Cantonese   | FULL                              |                          |
|   |                   |  | 5 Jun 2025 (Thu)  |                               |   |                                   |                          |
|   |                   |  | 12 Jun 2025 (Thu) |                               |   |                                   |                          |
|   |                   |  | 19 Jun 2025 (Thu) |                               |   |                                   |                          |
|   | 24 Jun 2025 (Tue) |  |                   |                               |   |                                   |                          |
|   | 26 Jun 2025 (Thu) |  |                   |                               |   |                                   |                          |
|   | 3 Jul 2025 (Thu)  |  |                   |                               |   |                                   |                          |
|   | 10 Jul 2025 (Thu) |  |                   |                               |   |                                   |                          |
|   | 17 Jul 2025 (Thu) |  |                   |                               |   |                                   |                          |

|  |                   |   |   |   |                                  |                      |                     |                      |                   |                   |                   |                   |                   |                   |
|--|-------------------|---|---|---|----------------------------------|----------------------|---------------------|----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|  |                   | <b>HECR02P25091</b><br><b>FLEX Learning – Virtual Classroom</b> | 6 Sep 2025 (Sat)  | 10:00 – 13:00 &<br>14:00 – 17:00                    | English                          | 25 Aug 2025<br>(Mon) | 6,800               |                      |                   |                   |                   |                   |                   |                   |
|  |                   |   | 13 Sep 2025 (Sat)   |   |                                  |                      |                     | 20 Sep 2025 (Sat)    |                   |                   |                   |                   |                   |                   |
|  |                   | <b>HECR02P25111</b><br><b>FLEX Learning – Virtual Classroom</b> | 27 Sep 2025 (Sat)   | 10:00 – 13:00                                       | Cantonese                        | 10 Nov 2025<br>(Mon) | 6,800               |                      |                   |                   |                   |                   |                   |                   |
|  |                   |   | 22 Nov 2025 (Sat)   | 29 Nov 2025 (Sat)                                   |                                  |                      |                     | 6 Dec 2025 (Sat)     |                   |                   |                   |                   |                   |                   |
| <b>Fundamentals of Bank Lending<sup>7</sup></b><br><b>(Credit: 30)</b> | 3                 | <b>HECR03P25051</b><br><b>FLEX Learning – Virtual Classroom</b> | 14 May 2025 (Wed)   | 19:00 – 22:00                                       | Cantonese                        | 28 Apr 2025<br>(Mon) | 5,100               |                      |                   |                   |                   |                   |                   |                   |
|  |                   |   | 21 May 2025 (Wed)   |   |                                  |                      |                     | 28 May 2025 (Wed)    | 4 Jun 2025 (Wed)  | 11 Jun 2025 (Wed) |                   |                   |                   |                   |
|  |                   |   | <b>HECR03P25071</b><br><b>FLEX Learning – Virtual Classroom</b> |   |                                  |                      |                     | 23 Jul 2025 (Wed)    | 30 Jul 2025 (Wed) | 6 Aug 2025 (Wed)  | 13 Aug 2025 (Wed) | 20 Aug 2025 (Wed) |                   |                   |
|  |                   | <b>HECR03P25101</b><br><b>FLEX Learning – Virtual Classroom</b> | 18 Oct 2025 (Sat)   | 25 Oct 2025 (Sat)                                   | 10:00 – 13:00 &<br>14:00 – 17:00 | Cantonese            | 3 Oct 2025<br>(Fri) | 5,100                |                   |                   |                   |                   |                   |                   |
|  |                   |   | 1 Nov 2025 (Sat)  | 10:00 – 13:00                                       |                                  |                      |                     |                      |                   |                   |                   |                   |                   |                   |
|  |                   | <b>Advanced Commercial Lending</b><br><b>(Credit: 30)</b>       | 4   | <b>HECR04P25051</b><br><b>Face-to-face Training</b> | 12 May 2025 (Mon)                | 19:00 – 22:00        | English             | 24 Apr 2025<br>(Thu) | 8,000             |                   |                   |                   |                   |                   |
| 19 May 2025 (Mon)  | 26 May 2025 (Mon) |   |   |   | 2 Jun 2025 (Mon)                 |                      |                     |                      |                   | 9 Jun 2025 (Mon)  | 16 Jun 2025 (Mon) | 23 Jun 2025 (Mon) |                   |                   |
| <b>HECR05P25081</b><br><b>Face-to-face Training</b>                    | 11 Aug 2025 (Mon) |   |   |   | 19 Aug 2025 (Tue)                |                      |                     |                      |                   | 26 Aug 2025 (Tue) | 2 Sep 2025 (Tue)  | 9 Sep 2025 (Tue)  | 16 Sep 2025 (Tue) | 23 Sep 2025 (Tue) |
|  | 19 Aug 2025 (Tue) |   |   |   | 26 Aug 2025 (Tue)                |                      |                     |                      |                   | 2 Sep 2025 (Tue)  | 9 Sep 2025 (Tue)  | 16 Sep 2025 (Tue) | 23 Sep 2025 (Tue) |                   |
|  | 26 Aug 2025 (Tue) |   |   |   | 2 Sep 2025 (Tue)                 |                      |                     |                      |                   | 9 Sep 2025 (Tue)  | 16 Sep 2025 (Tue) | 23 Sep 2025 (Tue) |                   |                   |

## Examination: 2025

Candidates are suggested to select the most appropriate examination session according to their competence level and learning plan, including self-studying time to prepare for the examination.

| Module Name   | Module No. | Code                   | Date              | Time          | Application Deadline <sup>3</sup> | Fee <sup>5</sup> (HKD) |
|---|------------|------------------------|-------------------|---------------|-----------------------------------|------------------------|
| <b>Credit Risk Management and Key Regulation</b><br><b>(Credit: 15)</b> | 1          | <b>EXAM-2025-0008</b>  | 8 May 2025 (Thu)  | 19:00 – 21:00 | <b>CLOSED</b>                     |                        |
|   |            | <b>EXAM-2025-0028</b>  | 11 Jul 2025 (Fri) | 19:00 – 21:00 | 11 Jun 2025<br>(Wed)              | 1,200                  |
|   |            | <b>EXAM-2025-0061</b>  | 22 Oct 2025 (Wed) | 19:00 – 21:00 | 22 Sep 2025<br>(Mon)              | 1,200                  |
| <b>Fundamental Credit Risk Analysis</b><br><b>(Credit: 15)</b>          | 2          | <b>EXAM-2025-0014</b>  | 21 May 2025 (Wed) | 19:00 – 21:00 | <b>CLOSED</b>                     |                        |
|   |            | <b>EXAM-2025-0042</b>  | 19 Aug 2025 (Tue) | 19:00 – 21:00 | 19 Jul 2025<br>(Sat)              | 1,200                  |
|   |            | <b>EXAM-2025-0069</b>  | 28 Oct 2025 (Tue) | 19:00 – 21:00 | 28 Sep 2025<br>(Sun)              | 1,200                  |
| <b>Fundamentals of Bank Lending</b><br><b>(Credit: 30)</b>              | 3          | <b>EXAM-2022-10362</b> | 6 Feb 2025 (Thu)  | 19:00 – 22:00 | <b>CLOSED</b>                     |                        |
|   |            | <b>EXAM-2025-0034</b>  | 15 Jul 2025 (Tue) | 19:00 – 22:00 | 15 Jun 2025<br>(Sun)              | 1,500                  |
|   |            | <b>EXAM-2025-0055</b>  | 14 Oct 2025 (Tue) | 19:00 – 22:00 | 14 Sep 2025<br>(Sun)              | 1,500                  |

|   |   |                       |  |                   |       |
|---|---|-----------------------|--|-------------------|-------|
| <b>Advanced Commercial Lending (Credit: 30)</b>                                 | 4 | <b>EXAM-2025-0032</b> | <u>Part A: Individual Written Report</u>   | 29 Jun 2025 (Sun) | 2,500 |
|   |   |                       | <ul style="list-style-type: none"> <li>• Receive exam case(s) and instructions – 29 Jul 2025 (Tue)</li> <li>• Submission – 9 Sep 2025 (Tue)</li> </ul>         |                   |       |
|   |   |                       | <u>Part B: On-site Examination</u>   |                   |       |
|   |   |                       | <ul style="list-style-type: none"> <li>• 9 Sep 2025 (Tue) 19:00 – 22:00</li> <li>• Candidate is required to complete Part A before attending Part B</li> </ul> |                   |       |
| <b>Advanced Credit Risk Management and Regulatory Requirements (Credit: 30)</b> | 5 | <b>TBC</b>            |  |                   | 2,500 |

**Special Note:**

- Learners are required to complete the training before attempting the examination

**Programme Details**

- Programme / Module Outline : Please refer to the programme brochure and the handbook for details
- Venue : 3/F Guangdong Investment Tower, 148 Connaught Road Central, HK (Sheung Wan MTR Station Exit C) (unless other venue specified in training class confirmation / examination attendance notice)
- Enrolment : Applicants can submit the application via [MyHKIB](#) in advance at most 6 months before.

**Notes:**

| Note | Category                      | Details  |
|------|-------------------------------|--|
| 1    | <b>Training / Examination</b> | HKIB reserves the right to cancel, change, and/or postpone the training and/or examination schedule.   |
| 2    | <b>CPD</b>                    | By attending the above training, Professional Qualification holders of AAML, CAMLP, ARWP, CRWP, ACsP, AORP, CORP, ACOP, CCOP(GC), CCOP(IIC), ACRP, CCRP(CL), CCRP(CPM), CPFInT(A), CPFInT(M), CPFInT(S-AIBD), CPFInT(S-DLT), CPFInT(S-OBAPI), CPFInT(S-RT), AGFP(PS), AGFP(ClimRM), AGFP(SDR), AGFP(SSCC), CB (Stage I), CB (Stage II), CB, and CFMP are eligible to claim HKIB CPD hours. |
| 3    | <b>FLEX Learning</b>          | The training sessions will be conducted via virtual classroom training delivery mode. Participants can use their own PC or mobile device, and do not need to come to our premises to attend the training.  |
| 4    | <b>Late Application</b>       | A late entry fee of HKD200 will apply for late training and examination enrolment respectively.  |
| 5    | <b>Training Materials</b>     | A digital version of Study Guide and PPT Slides will be provided before the training commencement. Printed version will only be available at an additional cost of HKD600 (including delivery fee) on request by learners.   |
| 6    | <b>Fee Discount</b>           | HKIB student members can enjoy 25% off training fee discount and 50% off examination fee discount respectively.  |
| 7    | <b>Entry Requirement</b>      | Learner must complete Module 1 and Module 2 (through training + examination and/or module exemption) before enrolling in Module 3.   |

**For General Enquiries / Feedback:**

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