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banking professionals
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who are in a client-
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services to high net
worth individuals. For
more information,
please refer to the
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Singapore (ABS) for a
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The CACS Assessment
is applicable to private
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who are in a client-

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facing role and provide financial advisory services to high net worth individuals. For more information, please refer to the Association of Banks of Singapore (ABS) for a copy of the Private Banking Code of Conduct and the FAQs on the PB Code .

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Persons are expected to
achieve a minimum of
15 CACS CPD hours, of
which a minimum of 8
hours should be in
training that is
accredited under the IBF
Standards Training
Scheme (“IBF-STS”) in

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Private Banking and
Wealth Management
segment or Generic
Skills and Competencies
and a minimum of 4
hours should be in
training related to Rules
& Regulations,
Compliance or Ethics.

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standards of good
practice on competency
and market conduct
expected of private
banks. Under the PB
Code, private banking
professionals (or
“Covered Persons”) are
expected to pass a
common competency
assessment called the
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provide any financial advice. The CACS took effect from 1 September 2011.

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the definition of “over-
Person” under the P
ode, the ARM would
need to pass the
competency assessment
– Client Advisor
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(CACS) before he can
provide financial
advisory services to his
clients.

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During the last decade, many changes have taken place in the Singapore financial marketplace. The Monetary Authority of Singapore has implemented numerous reforms to liberalize financial services sector.

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Since 2002, two new laws have come into effect. The Securities and Futures Act and the Financial Advisors Act have important impact on the financial community. Institutions must hold the Capital Market Services (CMS) licence and the Financial Advisors licence and their representatives must

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pass the CMFAS
examinations. This book
discusses the changes in
detail. Part A provides
details of the reforms
and discusses the impact
of the new laws and
regulations. Part B
highlights the wide
range of financial
services and products
provided by the
institutions. In this
edition, two new

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chapters have been added. They focus on issues related to wealth management which has become the recent focus of many banks that provide services to high net worth individuals or HNWIs. This book should be of interest to all financial institutions and professionals. It is also a must-read for investors who have to

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choose from a wide range of financial products. It will be especially useful to students and professionals in banking and finance.

From the Preface: This
manual, Child

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**Protective Services: A
Guide for Caseworkers,**
examines the roles and
responsibilities of child
protective services
(CPS) workers, who are
at the forefront of every
community's child
protection efforts. The
manual describes the
basic stages of the CPS
process and the steps
necessary to accomplish
each stage: intake,

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initial assessment or investigation, family assessment, case planning, service provision, evaluation of family progress, and case closure. Best practices and critical issues in casework practice are underscored throughout. The primary audience for this manual includes CPS caseworkers,

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supervisors, and administrators. State and local CPS agency trainers may use the manual for preservice or inservice training of CPS caseworkers, while schools of social work may add it to class reading lists to orient students to the field of child protection. In addition, other professionals and

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Concerned community members may consult the manual for a greater understanding of the child protection process. This manual builds on the information presented in A Coordinated Response to Child Abuse and Neglect: The Foundation for Practice. Readers are encouraged to begin with that

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manual as it addresses important information on which CPS practice is based-including definitions of child maltreatment, risk factors, consequences, and the Federal and State basis for intervention. Some manuals in the series also may be of interest in understanding the roles of other

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professional groups in responding to child abuse and neglect, including: Substance abuse treatment providers; Domestic violence victim advocates; Educators; Law enforcement personnel. Other manuals address special issues, such as building partnerships and working with the courts

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How can you effectively stand up for your values when pressured by your boss, customers, or shareholders to do the opposite? Drawing on actual business experiences as well as on social science research, Babson

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College business educator and consultant Mary Gentile challenges the assumptions about business ethics at companies and business schools. She gives business leaders, managers, and students the tools not just to recognize what is right, but also to ensure that the right things happen. The book is inspired by

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a program Gentile launched at the Aspen Institute with Yale School of Management, and now housed at Babson College, with pilot programs in over one hundred schools and organizations, including INSEAD and MIT Sloan School of Management. She explains why past attempts at preparing

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business leaders to act ethically too often failed, arguing that the issue isn't

distinguishing what is right or wrong, but knowing how to act on your values despite opposing pressure.

Through research-based advice, practical exercises, and scripts for handling a wide range of ethical dilemmas,

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Gentile empowers business leaders with the skills to voice and act on their values, and align their professional path with their principles. Giving Voice to Values is an engaging, innovative, and useful guide that is essential reading for anyone in business.

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