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## AES-15 Appropriate Examinations: Friendly Society tax-exempt policies

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Standards for Appropriate Examinations for those advising on Friendly Society tax-exempt policies

ApEx1 UK Financial Services, Regulation and Ethics

The Appropriate Examinations Standards (AES) series is published by the Financial Services Skills Council. The Standards set out the requirements for Appropriate Examinations required for the relevant regulated activities specified under the Financial Services Authority's Training and Competence Rules.

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# Overview

AES15-1 This paper states the standards for Appropriate Examinations for those individuals defined in the FSA's Training and Competence sourcebook TC 1 R 6 as employees advising on friendly society tax-exempt policies.

AES15-2 The Skills Council will list as appropriate those examinations which meet the requirements set out below and elsewhere in this paper.

## **The Standard**

AES15-3 Each Standard defines the learning outcomes and the levels of attainment that a candidate must achieve and the indicative content relevant to each learning outcome.

AES15-4 The Appropriate Examination requirement for those advising on friendly society tax-exempt policies is:

- 4.1 Individuals must have passed an Appropriate Examination based on the **ApEx1 UK Financial Services, Regulation and Ethics** standard

AES15-5 Candidates must achieve, at the level of attainment specified, all the required outcomes in each Standard in order to pass an Appropriate Examination.

## **Recognition of Appropriate Examinations that meet the Standards**

AES15-6 The Skills Council will designate as Appropriate Examinations proposed examinations that

- 6.1 meet the relevant Appropriate Examination Standards

**and**

- 6.2 are brought forward by an awarding body which meets at least one of the following conditions:

- 6.2.1 it is accredited by the bodies regulating qualifications in England, Wales and Northern Ireland (Ofqual/DCELLS/Ofqual NI) and has been or is intended to be entered into the Qualifications and Credit Framework (QCF) or equivalent;

**or**

- 6.2.2 it submits the proposed Appropriate Examination for credit rating and placement in the Scottish Credit and Qualifications Framework by the Scottish Qualifications Authority;

**or**

- 6.2.3 it is offered by a higher education institution, empowered by statute to offer qualifications and in receipt of a

satisfactory institutional audit report by the UK's Quality Assurance Agency for Higher Education (QAA);

**or**

- 6.2.4 it is approved by a body equivalent to those identified in above and having authority in a jurisdiction other than the UK.

## **Listing**

AES15-7 The Skills Council holds a List of Appropriate Examinations. Once awarding body proposals meet the requirements set out above, they will be entered into this List as Appropriate Examinations that may meet the Training and Competence requirements of the FSA.

AES15-8 The List is accessible free of charge to employers, practitioners, candidates and members of the public on the Skills Council's website [www.fssc.org.uk/exams/index.html](http://www.fssc.org.uk/exams/index.html).

AES15-9 It is provided to guide employers in discharging their responsibilities under the FSA's Training and Competence Rule TC 2.1.1R: which states with effect from 1 November 2007:

1. A firm must not assess an employee as competent to carry on an activity in TC Appendix 1 until the employee has demonstrated the necessary competence to do so and has (if required by TC Appendix 1) passed each module of an Appropriate Examination. This assessment need not take place before the employee starts to carry on the activity.
2. A firm may assess an employee who is subject to, but has not satisfied, an Appropriate Examination requirement as competent to the extent that:
  - (a) that employee works in a branch in an EEA State other than the United Kingdom;
  - (b) the employee is engaging in MiFID business; and
  - (c) there is no Appropriate Examination or equivalent in that EEA State.

Extract from the TC Sourcebook @ The Financial Services Authority 2007

Employers may use the List to identify Appropriate Examinations. The List provides contact details of the awarding bodies offering the examinations.

## **Internal Examinations**

AES15-10 Employers may decide that an internal examination is more appropriate to their business. For further information, please contact the Skills Council.

## **Questions and Answers**

AES15-11 The Skills Council publishes separately a list of Frequently Asked Questions about Appropriate Examinations. These are available to download from the Skills Council's website – [www.fssc.org.uk](http://www.fssc.org.uk).

# Part One:

## About the Standards



## **The Standards**

AES15-12 For certain regulated activities, firms must ensure that employees have passed an Appropriate Examination in order to meet the FSA's Training and Competence Rules.

AES15-13 This paper sets out Appropriate Examination Standards in the form of learning outcomes, attainment levels and indicative content to be achieved by those advising on friendly society tax-exempt policies.

### **Basis**

#### **Source**

AES15-14 The Standards stated here are derived from work with the industry.

#### **Status**

AES15-15 Taken together, the Standards are the definitive statement of the knowledge and understanding which needs to be assessed within an Appropriate Examination for those advising on friendly society tax-exempt policies, to enable them to satisfy the FSA's examination requirement, subject to the examination being regarded as appropriate by their firm.

AES15-16 They do not apply to other areas of knowledge and understanding that a practitioner may need to offer advice on consumer requirements and financial products and services.

AES15-17 Where the FSA determines that an Appropriate Examination is required for other activities, the Financial Services Skills Council will bring forward relevant Examination Standards.

AES15-18 The Skills Council has already brought forward such Standards in the following publications, which may be downloaded from the Skills Council's website:

AES-1	Retail Investment Advice
AES-2	Mortgage Advice
AES-3	Lifetime Mortgage Activities
AES-4	Long Term Care Insurance Advice
AES-5	Overseeing Life Policy Administration
AES-6	Overseeing Investment Management Administration
AES-7	Overseeing Stakeholder Pension Administration
AES-8	Overseeing Collective Investment Schemes
AES-9	Overseeing Safeguarding Client Money
AES-10	Overseeing Stakeholder Pension Scheme Decision Trees

AES-11	Securities and Derivatives Advice
AES-12	Securities Advice
AES-13	Derivatives Advice
AES-14	Managing Investments
AES-15	Advising on Friendly Society tax-exempt policies
AES-16	Acting as a Broker Fund Adviser
AES-17	Advising on syndicate participation at Lloyd's
AES-18	Acting as a Pension transfer specialist

### **Scope of the Standards**

AES15-19 The knowledge and understanding specified is set out under the following principal headings:

**19.1 Learning Outcomes** that require individuals to demonstrate knowledge and understanding;

**19.2 Attainment Levels** which define the level of knowledge and understanding individuals must demonstrate to show that they have achieved the learning outcome. An attainment level is set for each outcome, and determines which of the following the individual must demonstrate:

19.2.1 knowledge;

19.2.2 understanding;

19.2.3 an ability to apply knowledge and understanding;

19.2.4 an ability to analyse information;

19.2.5 an ability to assess or evaluate information.

### **19.3 Indicative content**

19.3.1 These are statements of the general areas of knowledge and understanding that must be covered in an Appropriate Examination.

19.3.2 They are designed to guide awarding bodies when they design examinations in the subjects covered by each Standard.

## Application

AES15-20 The Standards are set:

20.1 to enable firms to make training and testing arrangements for individuals to acquire and apply knowledge and understanding appropriate to advise on friendly society tax-exempt policies

and

20.2 to guide awarding bodies so that they can bring forward proposals for Appropriate Examinations to the Financial Services Skills Council.

AES15-21 **An Appropriate Examination must meet the Standard.** It may comprise the whole of a qualification or part of it. It is for awarding bodies to decide the examination strategy they will use to meet the required Standard(s).

AES15-22 Whatever examination strategy is used, the Skills Council requires that the arrangements for testing achievement against the Standard(s) are clearly stated in both the examination design and the materials used to communicate awarding body requirements to candidates and employers.

## Listing of Appropriate Examinations

AES15-23 The Skills Council maintains a List of Appropriate Examinations. This comprises

23.1 Qualifications and other tests that meet Appropriate Examination Standards; and

23.2 Qualifications and other tests that have been previously approved by the FSA.

AES15-24 For any examination to be entered into the List of Appropriate Examinations by the Financial Services Skills Council, it must

24.1 Meet the relevant Standard(s) set out here: that is, it must test achievement of

24.1.1 the learning outcomes at the specified levels of attainment, and

24.1.2 the indicative content.

and

24.2 Meet the requirements of a nationally recognised quality assurance body as defined below.

AES15-25 When awarding bodies bring forward proposals for examinations for entry into the Skills Council's List of Appropriate Examinations, the Skills Council will review each proposal against its Appropriate Examination Criteria [see Part Two].

AES15-26 The Skills Council will endeavour to inform the awarding body of the results of its review within ten working days<sup>1</sup> of receipt of the proposals and

***Either***

26.1 Confirm that the proposals meet the relevant Examination Standard(s)

***Or***

26.2 Request specific changes to be made so that the proposals meet the criteria.

AES15-27 Once a proposal meets the criteria, the Skills Council will endorse its submission to an appropriate external quality assurance body. There are different external quality assurance bodies, depending upon where the awarding body is located and its educational status<sup>2</sup>. The Skills Council's requirement is that:

27.1 Appropriate Examinations offered by an awarding body based in England, Wales or Northern Ireland must

27.1.1 meet the requirements of the relevant Appropriate Examination Standard(s)

**and**

27.1.2 be accredited by the relevant national qualifications regulators within the national qualifications frameworks (NQF) of England, Wales and Northern Ireland.

27.2 Appropriate Examinations offered by an awarding body based in Scotland must be credit-rated by the Scottish Qualifications Authority and placed in the Scottish Credit and Qualifications Framework (the equivalent in Scotland of the NQF).

27.3 UK higher education bodies<sup>3</sup> (such as universities) offering Appropriate Examinations must have had a satisfactory institutional audit report from the Quality Assurance Agency for Higher Education (QAA).

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<sup>1</sup> This timescale allows for discussions between the awarding body and the Skills Council if there is a need to clarify any aspects of the proposals. The Skills Council will make its best efforts to complete the review within ten days.

<sup>2</sup> For more details of these bodies and their role in assuring the quality of Appropriate Examinations, please contact the Skills Council.

<sup>3</sup> Higher education bodies are not in scope to QCA.

27.4 Some examinations previously recognised by the FSA as 'approved examinations' are awarded by bodies outside the UK. Such bodies do not come into the scope of the UK quality assurance bodies identified above. In such cases, the Skills Council

27.4.1 will ask the awarding body to confirm that their examinations are consistent with the relevant Appropriate Examination Standard(s); and

27.4.2 requires that the examination offered by the overseas awarding body is approved by a national body equivalent to QCA or QAA where such bodies exist in the jurisdiction of the awarding body. This will apply both to current qualifications previously approved by the FSA and to any new qualifications awarded by extra-territorial bodies.

AES15-28 Once accredited as a national qualification, the Skills Council will enter the qualification into the List of Appropriate Examinations, as a *current Appropriate Examination*.

AES15-29 When such an examination replaces a previously approved examination (for example, a new version of the Financial Planning Certificate, for advising on packaged products) the older version will:

29.1 continue to be listed, because it will apply to those who passed it before the new version became available.

29.2 be listed as '*appropriate, but no longer available for new candidates*'.

AES15-30 The Skills Council will co-operate with awarding bodies in informing the industry about transitional arrangements for candidates who have not completed a previously listed examination that is replaced by a new version.

## **Responsibility for maintaining competence**

AES15-31 Employers are reminded that under the FSA's Training & Competence Rules and Guidance:

TC 2.1.12 A firm must review on a regular and frequent basis employees' competence and take appropriate action to ensure that they remain competent for their role.

TC 2.1.13 A firm should ensure that maintaining competence for an employee takes into account such matters as:

(1) technical knowledge and its application;

(2) skills and expertise; and

(3) changes in the market and to products, legislation and regulation.

Extract from the TC Sourcebook @ The Financial Services Authority 2007

## **Internal Examinations**

AES15-32 An employer may decide not to use external Appropriate Examinations in their arrangements for meeting the FSA's Training and Competence Rules. They may instead decide to use internal examinations. Under the FSA's Training and Competence Rules, the employing firm should be able to justify that the examination is appropriate for the activity being carried out by the employee.

## Part Two:

# Criteria for Appropriateness

## FSSC Criteria for recognising Appropriate Examinations

Proposals for recognition as Appropriate Examinations must meet the following criteria:

AER1. The organisation making the proposals must be

- 1.1. an awarding body accredited with the Qualifications and Curriculum Authority: that is, it must have satisfied the requirements for Part A accreditation with QCA; or
- 1.2. prepared to accept a credit rating of the proposed Appropriate Examination and its placement in the Scottish Credit and Qualifications Framework by the Scottish Qualifications Authority; or
- 1.3. a higher education institution, empowered by statute to offer qualifications and in receipt of a satisfactory institutional audit report by the UK's Quality Assurance Agency for Higher Education (QAA); or
- 1.4. an examining body located outside the UK and approved by a body equivalent to QCA, SQA or QAA and having authority in a jurisdiction other than the UK.

AER2. The proposals must meet the requirements of the relevant Appropriate Examination Standards: that is:

- 2.1. The proposed **learning outcomes** must:
  - 2.1.1. be the learning outcomes specified in the Appropriate Examination Standards, and
  - 2.1.2. test attainment at least at the cognitive level defined for each outcome in each of the Appropriate Examination Standards;
- 2.2. The proposals must clearly identify how each learning outcome is to be tested.
- 2.3. The proposed **syllabus content** should be consistent with the indicative content of the Appropriate Examination Standard(s).

2.4. The **assessment methods** used must:

- 2.4.1. be appropriate to testing attainment at the level specified in the relevant Appropriate Examination Standard(s);
- 2.4.2. generate valid and reliable evidence of the candidate's knowledge and understanding;
- 2.4.3. be capable of consistent application by competent examiners and moderators;
- 2.4.4. be applicable to all potential candidates and allow for suitable alternative procedures to be available for candidates with special assessment needs.



## Part Three:

Advising on Friendly Society tax-exempt policies

Standards for Appropriate Examinations

## The Standards

The Standards contain the following information:

1. The learning outcomes that must be assessed in an Appropriate Examination
2. The indicative content of the syllabus for each outcome
3. The level of attainment necessary to pass an Appropriate Examination.

This information is presented in two sections:

1. A summary of the learning outcomes cross-referenced to the level of attainment required
2. Details of the indicative content for each learning outcome.

### Outcomes and Level

Learning outcomes are classified by level. By level is meant **level of attainment**, defined in terms of the cognitive skills required to achieve each learning outcome. The following is based on Bloom's Taxonomy and shows successive levels of attainment, the abilities needed to reach this level and the types of verbs that might be used to frame examination questions and tasks.

<b>K</b>	<b>KNOWLEDGE</b>	ability to recall (e.g. facts, rules, definitions) <i>(Action verbs: List, State, Define, Outline)</i>
<b>U</b>	<b>COMPREHENSION</b>	ability to interpret, translate ideas, extrapolate <i>(Action verbs: Explain, Describe, Discuss, Interpret, Identify)</i>
<b>A</b>	<b>APPLICATION</b>	ability to apply general principles/rules in new situations <i>(Action verbs: Demonstrate, Apply, Operate, Illustrate, Employ)</i>
<b>An</b>	<b>ANALYSIS</b>	ability to break down information and make clear the nature of the component parts and their relationship to each other <i>Action verbs: Distinguish, Investigate, Analyse etc)</i>
<b>S</b>	<b>SYNTHESIS</b>	ability to assemble a number of components in order to generate a new statement or plan <i>(Action verbs; Design, Create, Organise, Plan etc)</i>
<b>As</b>	<b>EVALUATION</b>	ability to judge the value of methods or materials by comparison with external criteria <i>(Action verbs: Judge, Evaluate, Appraise, Assess etc)</i>

### Numbering

Standards are assigned their own reference numbers: Approved Examination Standard 1 or ApEx1, etc.

Learning Outcomes are also numbered according to the level of attainment required (K1, U1, U2, An1, etc.)

# Summary of Learning Outcomes

## SUMMARY OF LEARNING OUTCOMES

APEX1 UK FINANCIAL SERVICES, REGULATION AND ETHICS	
<b>ApEx1A UK Financial Services</b>	<b>Level</b>
Candidates will be expected to:	
<b>U Demonstrate an understanding of:</b>	
U1 the purpose and structure of the UK financial services industry	Comprehension
U2 the main financial asset classes and their characteristics, covering past performance, risk and return	Comprehension
U3 the main financial services product types and their functions	Comprehension
U4 the main financial advice areas	Comprehension
U5 the process of giving financial advice, including the importance of regular reviews of the consumer's circumstances	Comprehension
U6 the basic legal concepts relevant to financial advice	Comprehension
U7 the UK taxation system	Comprehension
U8 the impact of inflation and interest rate volatility on the performance of investments	Comprehension
<b>ApEx1B Regulation and Ethics</b>	<b>Level</b>
Candidates will be expected to:	
<b>K Demonstrate a knowledge of:</b>	
K1 the main aims and activities of the Financial Services Authority (FSA), and its requirements for ethical conduct by firms and individuals	Knowledge
K2 how legislation (other than tax legislation) and regulations impact upon firms and the process of advising clients	Knowledge
K3 the role of oversight groups	Knowledge
<b>U Demonstrate an understanding of:</b>	
U9 the FSA's approach to regulating firms and individuals	Comprehension
U10 how the FSA's rules affect the control structures of firms and their relationship with the FSA	Comprehension
U11 how the FSA's Conduct of Business rules apply to the process of advising customers/clients	Comprehension
U12 how the anti-money laundering rules apply to dealings with private and intermediate customers	Comprehension
U13 the main features of the rules for dealing with complaints and compensation	Comprehension
U14 the Data Protection Act 1998	Comprehension

ApEx1 UK Financial Services, Regulation and Ethics

Attainment Level	Outcome	Indicative Content
<b>1a Introduction to UK Financial Services</b>		
U Demonstrate an understanding of:	<b>U1 The purpose and structure of the UK financial services industry</b>	U1.1. The function of the financial services industry in the economy – transferring funds between individuals, businesses and government. U1.2. The main institutions/organisations – markets, retail institutions, wholesale institutions. U1.3. The role of the EU and of the UK government – regulation, taxation, economic and monetary policy, provision of welfare and benefits. U1.4 The purpose and position of clearing and settlement organisations.
	<b>U2 The main financial asset classes and their characteristics, covering past performance, risk and return</b>	U2.1. Cash deposits and money market instruments U2.2. Government securities, corporate bonds and Eurobonds – fixed interest and index linked U2.3. Equities U2.4. Derivatives U2.5. Commodities U2.6. Foreign exchange markets U2.7. Real estate – commercial and residential U2.7.1 Collective funds U2.7.2 REITs U2.7.3 Buy to let U2.8 Enterprise Investment Schemes (EIS)

	<b>U3 The main financial services product types and their functions</b>	<p>U3.1. Direct investment – cash, government securities and corporate bonds, equities, property and commercial money market instruments.</p> <p>U3.2. Collective investments – structure, tax and charges – OEICs/unit trusts, investment trusts and companies, life assurance contracts, offshore funds.</p> <p>U3.3. Derivatives – their structure and purpose.</p> <p>U3.4. Mortgages and other loans – personal and commercial.</p> <p>U3.5. Structured products.</p>
	<b>U4 The main financial advice areas</b>	<p>U4.1 Budgeting</p> <p>U4.2 Protection</p> <p>U4.3 Borrowing</p> <p>U4.4 Investment and saving</p> <p>U4.5 Retirement planning</p> <p>U4.6 Estate planning</p> <p>U4.7 Tax planning</p> <p>U4.8 The importance of regular reviews in line with the consumer’s circumstances and arrangements</p> <p>U4.9 Offshore considerations</p> <p>U4.10 Socially responsible and ethical investments</p>
	<b>U5 The process of giving financial advice, including the importance of regular reviews of the consumer’s circumstances</b>	<p>U5.1 The nature of the client relationship, confidentiality, trust and consumer protection</p> <p>U5.2 The information required from consumers and methods of obtaining it</p> <p>U5.3 Factors determining how to match solutions with consumer needs and demands</p> <p>U5.4 How to assess affordability and suitability</p> <p>U5.5 The importance of communication skills in giving advice and how to adapt advice to customers with different capacities and needs, including the importance of not overestimating the level of knowledge held by the average consumer</p> <p>U5.6 The importance of monitoring and review of consumers’ circumstances</p> <p>U5.7 The information consumers must be given under the current regulatory requirements</p> <p>U5.8 Consumer rights and remedies, including awareness of their limitations</p>

U Demonstrate an understanding of:	<b>U6 The basic legal concepts relevant in financial advice</b>	<p>U6.1 Legal persons – individuals, wills, intestacy, personal representatives (and administration of estates), trustees, companies, limited liabilities, partnerships</p> <p>U6.2 Contract, capacity to contract</p> <p>U6.3 Agency</p> <p>U6.4 Real estate, personal property and joint ownership</p> <p>U6.5 Powers of attorney and enduring powers of attorney</p> <p>U6.6 Insolvency and bankruptcy</p>
	<b>U7 The UK taxation system</b>	<p>U7.1 UK income tax system – liability to income tax, allowances, reliefs, rates, grossing up interest and dividends, employed and self-employed income, priorities for taxing different classes of income</p> <p>U7.2 Capital gains tax – liability to CGT, disposals, death, deductions, losses, main exemptions, indexation relief, taper relief, basic calculation of chargeable gains</p> <p>U7.3 Inheritance tax</p> <p>U7.4 Corporation tax</p> <p>U7.5 Concept of residency/domicile</p> <p>U7.6 Withholding tax</p> <p>U7.7 Stamp duty on securities, including real estate and real estate funds</p> <p>U7.8 National Insurance</p>
	<b>U8 The impact of inflation and interest rate volatility on the performance of investments</b>	<p>U8.1 Definition of inflation</p> <p>U8.2 The difference between fixed and variable interest rates and how they affect the affordability, suitability and performance of financial products in both the long and short term</p> <p>U8.3 Extreme market movements (booms and busts)</p>

## 1b Regulation and Ethics

Attainment Level	Outcome	Indicative Content
K Demonstrate a knowledge of:	<b>K1 The main aims and activities of the Financial Services Authority (FSA) and its requirements for ethical conduct by firms and individuals</b>	K1.1 The role, activities and statutory objectives of the FSA K1.2 Key features of the FSA's principles for businesses K1.3 Arrangements, systems and controls for senior managers K1.4 The fit and proper test for approved persons K1.5 The prevention of crime, including market abuse and insider dealing K1.6 The approach to, and requirements for, treating customers fairly, including service standards and an awareness of the respective duties of product providers and advisers
	<b>K2 How legislation (other than tax legislation) and regulations impact upon firms and the process of advising clients</b>	K2.1 The role of the Competition Commission K2.2 TPR's rules with respect to occupational pension schemes K2.3 Unfair Contract Terms K2.4 EU directives K2.5 The role of the Department for Work and Pensions (DWP)
	<b>K3 The role of oversight groups</b>	K3.1 The role of internal and external auditors, trustees and compliance
U Demonstrate an understanding of:	<b>U9 The FSA's approach to regulating firms and individuals</b>	U9.1 Authorisation of firms, regulated activities & regulated investments, firms' status (independent or other) U9.2 Capital adequacy U9.3 FSA supervision and the principles based approach U9.4 Discipline and enforcement including notification requirements
	<b>U10 How the FSA's rules affect the control structures of firms and their relationship with the FSA</b>	U10.1 Approved persons and controlled functions U10.2 Reporting and record keeping U10.3 The Training and Competence regime U10.4 Depolarisation



	<b>U11 How the FSA's Conduct of Business Rules apply to the process of advising customers/clients</b>	<ul style="list-style-type: none"> <li>U11.1 Types of customer</li> <li>U11.2 Terms of business and client agreements</li> <li>U11.3 Status of advisers and status disclosure to customers</li> <li>U11.4 Advice and know your customer rules</li> <li>U11.5 Suitability of advice</li> <li>U11.6 Execution-only sales</li> <li>U11.7 Charges and commissions</li> <li>U11.8 Cooling off and cancellation</li> <li>U11.9 Product disclosure</li> <li>U11.10 Risk disclosure statements</li> <li>U11.11 Advertising and financial promotion rules</li> </ul>
D Demonstrate an understanding of:	<b>U12 How the Anti-Money Laundering rules apply to dealings with private and intermediate customers</b>	<ul style="list-style-type: none"> <li>U12.1 Proceeds of Crime Act 2002 and associated Money Laundering regulations</li> <li>U12.2 Definition of financial crime and proceeds of crime</li> <li>U12.3 Money laundering offences and the Terrorism Act 2000</li> <li>U12.4 Client identification procedures</li> <li>U12.5 Record keeping requirements</li> <li>U12.6 Reporting procedures</li> <li>U12.7 Training requirements</li> <li>U12.8 The role of the Financial Action Task Force</li> </ul>
	<b>U13 The main features of the rules for dealing with complaints and compensation</b>	<ul style="list-style-type: none"> <li>U13.1 Firms' internal complaints procedures</li> <li>U13.2 The Financial Ombudsman Service (FOS)</li> <li>U13.3 The Financial Services Compensation Scheme (FSCS)</li> </ul>
	<b>U14 The Data Protection Act 1998</b>	<ul style="list-style-type: none"> <li>U14.1 Definitions in the Data Protection Act</li> <li>U14.2 The data protection principles</li> <li>U14.3 Enforcement of the Data Protection Act</li> </ul>