

# ***CONTINUING PROFESSIONAL DEVELOPMENT (CPD) GUIDELINES FOR CPD COURSE PROVIDERS***

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<b>Table of Contents</b>	<b>Page</b>
1. Introduction	- <a href="#">3</a> -
2. Eligibility criteria for course providers of Professional Competencies course	- <a href="#">3</a> -
3. Guidelines for developing a course for Professional Competencies	- <a href="#">4</a> -
4. Enhanced Accreditation Criteria for Professional Competencies under Structured Learning Courses	- <a href="#">7</a> -
5. Criteria that Course Providers have to meet	- <a href="#">8</a> -
6. Requirements for the conduct of e-learning asynchronous courses	- <a href="#">13</a> -
7. Submission of course applications for CEA's approval	- <a href="#">14</a> -
<u>Annex A</u> Reference guide on Professional and Generic Competencies	- <a href="#">17</a> -
<u>Annex B</u> CPD course application process flow chart for Professional Competencies	- <a href="#">23</a> -
<u>Annex C</u> Topics under Prescribed Essentials (PE)	- <a href="#">24</a> -

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## CONTINUING PROFESSIONAL DEVELOPMENT (CPD) GUIDELINES FOR CPD COURSE PROVIDERS

### 1. Introduction

- 1.1 The fast pace of developments in the real estate agency industry mean that professionals cannot rely on the knowledge and skills gained through their education, training and experience in the past. As the economy undergoes transformation brought about by technology and other gamechangers, salespersons must not only keep abreast of the latest knowledge and skills, they must also be equipped to handle rapid changes in the business environment. The public expect that the real estate professionals whom they engage to be knowledgeable and to provide timely, accurate, comprehensive and reliable advice. The Council for Estate Agencies (CEA) shares these expectations.
- 1.2 The objective of the mandatory Continuing Professional Development (CPD) training and framework is to ensure that real estate Key Executive Officers (KEOs) and salespersons have the skillsets and critical competencies to carry out their duties effectively. This means ensuring that KEOs and salespersons continue to keep their knowledge and skills current with industry and regulatory/policy developments. The mandatory CPD framework is a key component of CEA's regulatory framework to achieve higher professional standards in the real estate agency industry and aims to equip KEOs and salespersons with the ability to evolve with the changing industry landscape and enhances their professionalism.
- 1.3 Every KEO, practising director/partner and salesperson is required to undertake a minimum of six credits per annual CPD cycle, of which four of these credits must be from courses related to professional competencies and two credits must be from courses related to generic competencies. Satisfying the required minimum of six credits per annual CPD cycle is a renewal licensing/registration condition stipulated in the Estate Agents (Estate Agency Work) Regulations 2010. Failure to comply will affect the registration status of KEO, practising director/partner and salesperson and may lead to their removal from the Public Register.
- 1.4 As part of the Jobs & Skills pillar and the Resilience pillar of the Real Estate Industry Transformation Map 2025, CEA collaborated with the real estate agency industry stakeholders and academics on a joint study, Project ADEPT (which stands for Advancing and Enhancing Professionalism and Training), in August 2021 to review and enhance the entire Continuing Professional Development (CPD) ecosystem. The aim is to have a CPD ecosystem to support salespersons.
- 1.5 CEA has accepted and will implement all eight recommended measures put up by the Project ADEPT workgroup from October 2025. To allow time for CPD course providers to develop courses that comply with the enhanced accreditation criteria, CEA will start accepting course applications that meet the enhanced accreditation criteria from 16 Sep 2024 onwards.

### 2. Eligibility criteria for course providers of Professional Competencies courses (Updated on 16 Sep 2024)

- 2.1 Eligible CPD course providers for the real estate agency industry include the following:

- (i) Government Agencies
- (ii) Local Tertiary Institutions
- (iii) National Continuing Education & Training (CET) Centres
- (iv) Real Estate and Related Industry Associations, and their Training Providers
- (v) CEA Approved Course Providers (ACPs)<sup>1</sup>
- (vi) Estate Agents<sup>2</sup>
- (vii) SkillsFuture Singapore (SSG) Training Providers<sup>3</sup>

#### Application to become a course provider

- 2.2 Course providers have to come under one of the categories under para 2.1. All course providers that intend to conduct courses related to Professional Competencies are to note that a one-time pre-registration with CEA is necessary. Course providers can submit the pre-registration request to [feedback@cea.gov.sg](mailto:feedback@cea.gov.sg) with subject header <CPD Pre-Registration Application to be a Course Provider>.
- 2.3 CEA will inform applicants on the outcome of the pre-registration request before a user account will be created for course providers to log in to My CPD Portal to submit a course application (see para 6). Course providers may refer to the My CPD Portal User Manual for Course Providers available in CEA's website.
- 2.4 Course providers intending to conduct courses related to Generic Competencies need not seek prior approval from CEA. However, course providers should ensure that the courses are in line with SkillsFuture Singapore's list of Critical Core Skills. KEOs have the responsibility to ensure that their salespersons comply with the regulatory requirements of the CPD scheme and KEOs need to assess the relevance of the Generic Competencies courses undertaken by their salespersons and ensure that the courses comply with CEA's requirements as set out in the CPD Guidelines in CEA's website.

### **3. Guidelines for developing a course for Professional Competencies**

- 3.1 CPD is one of the key components of CEA's regulatory framework to enable higher professional standards of the real estate agency industry and aims to equip KEOs and salespersons with the ability to evolve with the changing industry landscape and enhances the professionalism of the industry practitioners. In developing CPD courses for professional competencies, course providers should ensure the following:

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<sup>1</sup> ACPs are course providers approved by CEA to conduct the preparatory course for Real Estate Salespersons (RES) and Real Estate Agency (REA) examinations. More information on the list of CEA ACPs can be found on CEA website.

<sup>2</sup> EAs can conduct approved PC courses for all RESs from when CEA gives approval for the PC course.

<sup>3</sup> SSG Training Providers must have SSG-supported courses with a validity period of at least two months from the time of application to CEA, and can only offer courses based on the new course accreditation criteria (see para 4).

- (i) Courses should be relevant and provide real value to salespersons to ensure that KEOs and salespersons have the skillsets and critical competencies to carry out their duties effectively.
  - (ii) Every course should be customised to meet the specific needs of salespersons in their professional development. Course providers should not dilute the course content of professional competencies by bundling such contents with that of generic competencies subjects.
  - (iii) Course providers should adopt a holistic approach and develop useful and comprehensive courses. The course objectives should be clearly defined and comprehensive to the target group of participants, with specific learning outcomes.
  - (iv) Course providers are responsible for providing quality training to participants. CPD trainers are expected to have the necessary knowledge and conduct the lessons effectively and competently to enhance participants' learning outcomes. Each course provider shall have an adequate number of trainers and proper scheduling before conducting a course so that training quality is not compromised.
- 3.2 Course providers are required to produce their own training materials. If the training materials contain materials taken from elsewhere, e.g. slides replicated from the slides belonging to another entity, course providers must seek the approval of the entity and acknowledge the source of information in their course materials. They must not reproduce materials taken wholesale from another other entity as this could amount to copyright infringement. It is also the responsibility of course providers to ensure accuracy of training materials and maintain quality of the course.

### **Professional Competencies**

- 3.3 As set out in the Professional Competencies reference guide (see [Annex A](#)), courses should be developed according to knowledge areas essential to the conduct of estate agency.
- 3.4 Courses related to professional competencies offer salespersons opportunities to develop and deepen their knowledge in estate agency work. These will be grouped into three categories: Laws and Regulations, Property Markets, and Other Real Estate Knowledge.
- (i) **P1: Laws and Regulations** focuses on developing and enhancing the professional ethics of KEOs and salespersons and promoting their knowledge of the Estate Agents Act and Regulations, and other relevant laws and regulations. It also aims to raise the professional standards of KEOs and salespersons through learning best practices relating to estate agency work and deepening of knowledge of CEA's practice guidelines.
  - (ii) **P2: Property Markets** is designed to equip and deepen KEOs and salespersons' understanding of the essential knowledge required for them to effectively perform estate agency work in the various property markets.

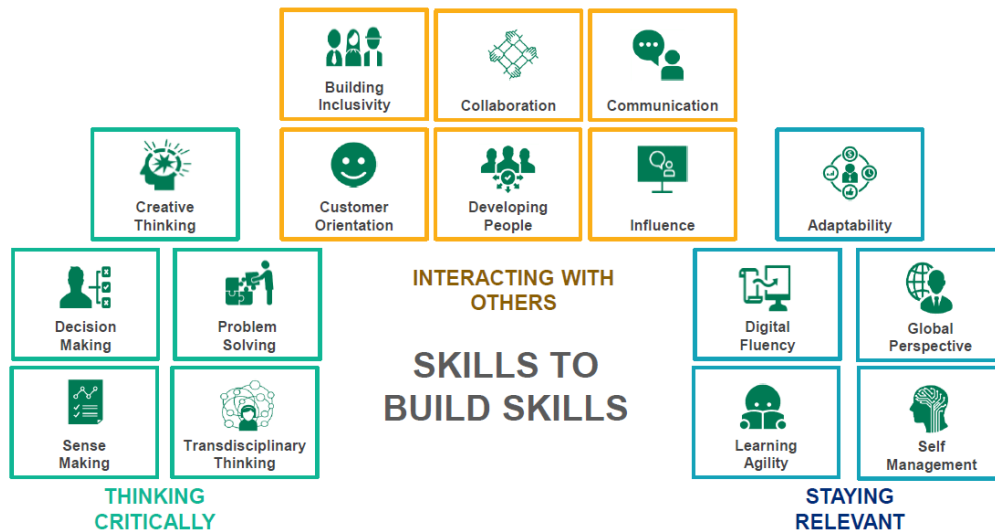
- (iii) **P3: Other Real Estate Knowledge** is aimed at expanding KEOs and salespersons' ancillary knowledge for salespersons to effectively provide sound advice to their clients. It covers a wider spectrum of real estate knowledge and seeks to equip KEOs and salespersons with the appreciation and understanding of broader real estate knowledge such as major emerging trends.

P1: Laws and Regulations	P2: Property Markets	P3: Other Real Estate Knowledge
<ul style="list-style-type: none"> <li>Estate Agents Act, Regulations &amp; Guidelines</li> <li>Other Laws &amp; Regulations</li> </ul>	<ul style="list-style-type: none"> <li>Residential</li> <li>Commercial</li> <li>Industrial</li> <li>Foreign</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Living Environment</li> <li>Appreciation of other real estate knowledge</li> </ul>

- 3.5 Further elaboration of the Professional Competencies is provided in our reference guide under Annex A. The reference guide aims to provide an overview of the essential knowledge and competencies that are required for KEOs and salespersons in their respective areas of work

### **Generic Competencies**

- 3.6 Courses related to generic competencies will contribute towards KEOs and salespersons' overall personal development and sharpen their soft skills. With effect from 1 October 2021, the Generic Competencies are aligned with SkillsFuture Singapore's list of Critical Core Skills (CCS), which have superseded SSG's previous list of Generic Skills and Competencies (GSCs). The SSG's list of CCSs comprises 16 CCSs grouped into three clusters of skills:
- (i) **Thinking Critically** – These are cognitive skills that are needed to think broadly and creatively in order to see connections and opportunities in the midst of change. Cognitive skills are the root of technical skill development and progression.
  - (ii) **Interacting with Others** – Learning from other people is one of the most effective ways to acquire new skills and ideas. Being effective at interacting with others means thinking about the needs of other people, as well as being able to exchange ideas and build a shared understanding of a problem or situation. Increasingly people need to be able to combine their technical skills with those of others to succeed.
  - (iii) **Staying Relevant** – Managing oneself effectively and paying close attention to trends impacting work and living provide the strategies, direction and motivation for technical skill development.



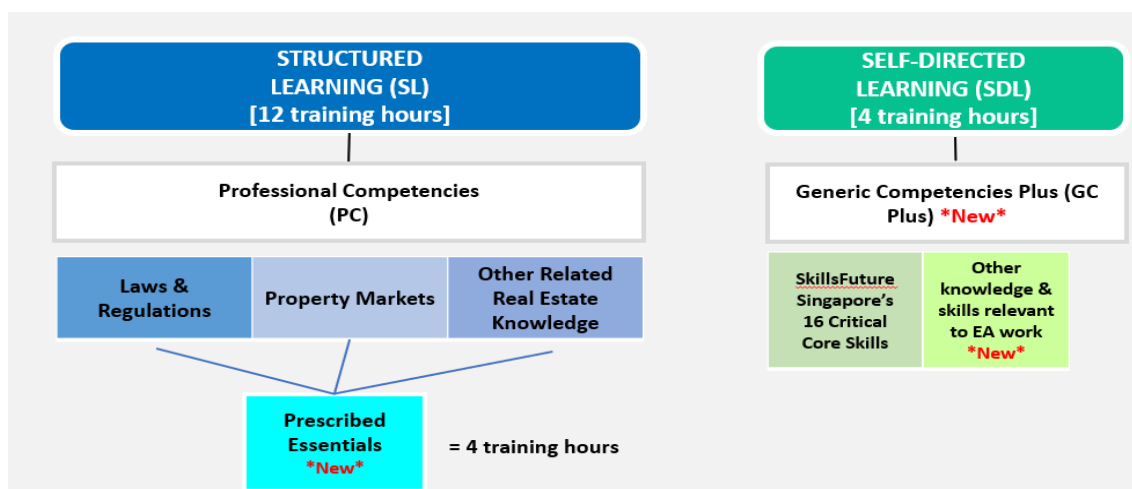
(Source: SkillsFuture Singapore)

- 3.7 Generic Competency courses include those offered by SkillsFuture Singapore (SSG) and Estate Agents' in-house training courses that are in line with SSG's list of CCSs. CEA notes that Estate Agents provide in-house training for their salespersons. In-house courses that are in line with SSG's list of CCSs can be recognised. KEOs and salespersons may refer to SSG's website for a suggested list of SkillsFuture courses.
- 3.8 Further elaboration of the CCSs is in our reference guide under [Annex A](#). The reference guide provides a common reference to guide KEOs and salespersons in developing and sharpening the relevant skillsets essential to perform effectively as a salesperson.

#### 4 (NEW) Enhanced Accreditation Criteria for Professional Competencies under Structured Learning Courses

- 4.1 On 19 May 2023, CEA announced eight measures under Project ADEPT<sup>4</sup> that will be implemented from October 2025 to help KEOs and real estate salespersons enhance their competencies and to prepare them for the future economy. These include the reconfiguration of CPD requirements and introduction of new and tighter accreditation framework for CPD courses.

<sup>4</sup> Project ADEPT (which stands for Advancing and Enhancing Professionalism and Training)



- 4.2 To afford course providers time to develop and roll out courses under the enhanced criteria, and for salespersons to benefit from these enhanced courses, CEA will commence accepting and accrediting courses for Structured Learning (including Prescribed Essentials) under the new accreditation criteria with effect from 16 Sep 2024. Eligible course providers may submit their courses to CEA based on the new accreditation criteria in Table 1 below and refer to the [Form A: CPD Course Proposal Form](#) for detailed requirements on course accreditation. Professional Competencies CPD courses approved under the new accreditation criteria will be valid for up to two years from the date of course approval.
- 4.3 The objective of Prescribed Essentials (PE) training requirement is to reinforce understanding and competence in areas that CEA and the industry identify to be critical. Course providers are to refer to [Annex C](#) on the list of recognised topics under PE to develop the course. Only approved PE courses will contribute to the fulfilment of training requirement under PE. Further elaboration of the Professional Competencies (under SL) is provided in our reference guide under [Annex A](#).

**Table 1: Enhanced Accreditation Criteria**

	Accreditation criteria	Objectives
a	Detailed Course Design Plan	For course providers and trainers to consider the instruction strategies (content delivery and lesson planning) to develop an effective course and identify the appropriate instructional mode (classroom interaction and engagement) to meet the learning outcomes and enhance class participation.
b	Format and mode of delivery	
c	Compulsory Assessment Component	To enhance learners' engagement and to reinforce learners' understanding. It can take the form of summative (e.g., formally graded) or formative (e.g., quizzes, discussion) assessments.
d	Duration of course	For course providers and trainers to consider the appropriate course duration as part of course design.
e	Eligibility criteria of course providers	To ensure course providers meet one of the categories in Para 2.1.



f	Eligibility criteria of CPD trainers	To ensure trainers meet the eligibility criteria in Para 5.1.
g	Accreditation frequency	Approved CPD courses have a validity period of up to 2 years.

## 5 Criteria that Course Providers have to meet (*Updated on 16 Sep 2024*)

5.1 All CPD course providers conducting courses on Professional Competencies (PC) are required to meet the following criteria:

### Qualified CPD Course Trainers

(i) CPD course providers are to ensure that CPD trainers engaged by them fulfil the eligibility criteria (in para 5.1.2). All applications for approval as a CPD course trainer must be submitted together with the CPD course via *My CPD Portal* (as per to guidelines 4.3 (Table 1). The application (Form B: CPD Course Trainer Form) shall be accompanied by all relevant and supporting documents stipulated by CEA in para 5.1.2. CEA will assess whether the trainers are qualified to teach the course when the CPD course provider submits the course for CEA's approval via *My CPD Portal*.

(ii) All CPD trainers must:

- a) Have at least five years of instructional experience in conducting similar activities or have at least five years of working experience as practitioners in the real estate agency industry within the last 10 years; and
- b) Attain full WSQ Advanced Certificate in Training and Assessment (ACTA) or WSQ Advanced Certificate in Learning and Performance (ACLP) or WSQ Diploma in Design and Development of Learning for Performance (DDDLP).
- c) Fulfil good character/professional standing criteria.

(iii) For courses designed under the new accreditation criteria, trainers who comply with para 5.1. (i)(a) but have not attained the certification in para 5.1 (ii)(b) may be considered for partial exemption from para 5.1 (i)(a) for two years from the date of the first course approval. No partial exemption will be extended beyond this first two-year period. CPD course providers and trainers will have to ensure that trainers attain ACLP/DDDLP to cover the duration of other courses under their charge. Trainers who fail to attain ACLP/DDDLP within the first 2-year course approval window will not be able to teach CPD courses beyond that date

### Full exemption from ACTA/ ACLP/ DDDL requirement and 5 years instructional or working experience

(iv) Subject to the assessment of the course provider that a trainer is found suitable to conduct a CPD course related to Professional Competencies, the course provider may apply to CEA for the trainer to be fully exempted from the requirements specified in para 5.1.2 if he is a:

- a) Trainer from government agencies or from professional bodies (e.g. The Law Society of Singapore, Consumer Association of Singapore); or
- b) Trainer who has previous experience teaching similar subjects in local recognised tertiary institutions; or

- c) Trainer who holds professional qualifications and works in a related field to the estate agency industry, like lawyers and accountants; or
  - d) Trainer in other professions who is a subject matter expert.
- (v) Course providers are to obtain CEA's approval for change in trainer(s) or addition of trainer(s) for approved CPD courses before they conduct the approved CPD courses with the new trainer(s).

#### Adequate Facilities, Equipment and Support

- 5.2 CPD course providers may conduct CPD courses in-person or synchronously online using video conferencing facilities. However, CPD course providers are not allowed to conduct a lesson in-person and online simultaneously.
- 5.3 For the conduct of in-person courses, course providers shall provide adequate and appropriate physical facilities and equipment to support the safe and effective conduct of the CPD courses. A proper attendance recording procedure must be put in place, to register participants' NRIC names and attendance. Course providers shall conduct regular reviews of their physical facilities and infrastructure to ensure that they remain adequate. Course providers are to ensure that the venues meet the health and safety requirements of the relevant authorities (e.g. fire safety and permissible use of premises).
- 5.4 For the conduct of synchronous online courses, course providers are to ensure that the following system and support requirements are in place:
- (i) Proper attendance recording system must be adopted, with records displaying the participants' NRIC names and total duration of participation.
  - (ii) System requirements to support synchronous online learning must be made known to participants before course registration.
  - (iii) Basic technical helpdesk support and/or a self-help guide must be made available to participants for their preparation prior to the course.
  - (iv) Separate support must also be made available to participants who encounter difficulties in participating in the synchronous online class during the course. Examples of support can include email, helpline number, live chat tools, etc.
  - (v) Trainer's support must be available for participants who need further clarification on course content.
- 5.5 The use of video camera is compulsory for synchronous online courses. CPD course providers are to inform participants and take reasonable steps to ensure that participants turn on their video cameras for the whole duration of the synchronous online course, showing the entire face of each participant in real-time. Participants' full names as per NRIC are to be displayed at all times. For record purposes, CPD course providers must keep time-stamped photographs or screenshots of the synchronous online course sessions, with the faces and NRIC names of all participants displayed clearly, at the start and at the end of each session.
- 5.6 Course Providers shall not accord CPD credits to course participants who do not turn on their video cameras and whose faces cannot be clearly seen by the trainer throughout the course session.

- 5.7 Course providers are to ensure that course requirements are communicated clearly to course participants before the start of the course session.

#### Quality of Course

- 5.8 The course objectives are to be clearly defined to the target participants. The learning outcomes must be clear and measurable and describe the level/s of cognition/s that is/are expected from course participants. Course providers must have key personnel responsible for the management of the quality of the course and the key personnel should possess relevant training experience or experience in managing similar courses.
- 5.9 The contents and information in the course materials must be up-to-date, accurate and keep pace with the latest policies and regulations governing the subject. If a course provider fails to do so, CEA reserves the right to withdraw their eligibility to run subsequent CPD courses related to Professional Competencies.
- 5.10 Appropriate delivery and instructional methods are to be adopted to facilitate engagement and interactions with participants.

#### Course Attendance Registration System

- 5.11 Course providers should implement a secure system to register a participant's entry to and departure from the course venue, such as asking him/her to sign in and out manually or through electronic means.
- 5.12 Participants should not be allowed to attend the course after a grace period of not more than 15 minutes after the start of the course.
- 5.13 Course providers are to comply with the Personal Data Protection Committee (PDPC) Advisory Guidelines on collection, use and disclosure of NRIC numbers that came into effect on 1 September 2019. In line with the provisions of the Personal Data Protection Act 2012, course providers must ensure that they give notification of the purpose for and obtain consent from individuals on the collection, use and disclosure of their NRIC number, in particular, the disclosure of NRIC numbers and other personal data to CEA as and when required to. Course providers should ensure that they do not use or disclose personal data including NRIC numbers for any other purposes that are not required by CEA or directed by the individual.

#### Issuance of Certificate of Attendance

- 5.14 Course Providers are to issue proof of attendance to participants after completion of the CPD course. Proof of attendance can be in the form of
- (i) Certificate of Attendance issued; or
  - (ii) Letter of Confirmation of Attendance; or
  - (iii) Email Confirmation
- 5.15 These certificates or letters of confirmation should clearly indicate the name of salesperson, title of course, course classification, credits as approved by CEA and date(s) of attendance.
- 5.16 As the intent of the CPD training is to promote and maintain both professionalism and competency, salespersons are encouraged to attend a balanced mix of training courses

on different topics for diversified learning. Unless there are significant policy changes during the same CPD cycle, repeated attendance records of salespersons who attend CPD courses under the same topic by the same trainer/course provider more than once within a CPD cycle will not be counted towards the CPD requirements.

- 5.17 As the objective of CPD framework is to ensure that salespersons equip themselves with professional knowledge that is current and relevant, salespersons are not allowed to carry forward excess CPD credits to the following year.

Feedback from course participants (*Updated on 16 Sep 2024*)

- 5.18 Course providers should regularly review the effectiveness of course trainers by seeking feedback from participants and assess the quality of the activity contents and trainers deployed by them. Course providers are required to seek feedback from CPD course participants by using the post-course evaluation form specified by CEA. They are to ensure at least 60% of participants for each course complete the post-course evaluation form. Course providers are required to upload the consolidated evaluation report to *My CPD Portal* within 2 weeks of the end of each course session.

- 5.19 To ensure that course providers take participants' feedback into consideration to continuously update and enhance the quality of their courses, CEA will track course effectiveness ratings provided by participants. Course providers are required to maintain an average score of 4.0 and above out of 5 for course effectiveness rating for every course session. Should the course effectiveness rating for course sessions from the same course fall below 4.0 for three consecutive quarters in a year, CEA reserves the right to suspend or revoke the course accreditation.

Record Keeping Requirement

- 5.20 Course providers are required to maintain proper and accurate records of course details (including course name/date/venue, attendance records, course feedback, credits, course materials, trainers and time-stamped photographs or snapshots for online course sessions) for at least three years. Course providers are required to submit these course records to CEA for verification when requested.
- 5.21 In addition, course providers are required to upload the attendance records to the *My CPD Portal* in a format specified by CEA within 3 working days from the completion of the course session.

Publicity of CPD Courses

- 5.22 Course providers shall ensure that all course-related publicity is accurate and relevant. Course providers are allowed to market or promote these activities to the industry if consent has been obtained in accordance with the requirements under the Personal Data Protection Act (PDPA) 2012. Course providers shall not employ undesirable methods to promote their course or conduct any form of recruitment activities such as marketing their products and services.
- 5.23 CEA will accord CPD credits for courses under the Professional Competencies. CPD course providers conducting Professional Competencies are required to obtain CEA's approval before the CPD course can be conducted.

- 5.24 KEOs will accord the CPD credits for courses under the Generic Competencies. KEOs have the responsibility to ensure that their salespersons comply with the regulatory requirements of the CPD scheme. KEOs need to assess the relevance of courses/activities undertaken by their salespersons are in line with SkillsFuture Singapore's list of CCSs.
- 5.25 Course providers may use the following statement in their marketing materials for approved CPD courses: For Professional Competencies: *"awarded x CPD credits under Professional Competencies"*. For Generic Competencies: *"y CPD credits under Generic Competencies based on CEA's guidelines"*.

#### Inspection and Audit Checks

- 5.26 CEA's officers or authorised representatives may conduct inspections and/or audits on the course providers. Course providers are required to allow CEA staff to attend any of the approved courses free of charge for quality assurance checks. CEA may conduct inspection of CPD courses without prior notice. Course providers shall comply with the requests of the inspecting officers or representatives and provide relevant information and supporting documents when required by CEA, its inspecting officers and/or representatives.
- 5.27 Course providers who fail to adhere with CPD guidelines may result in suspension or revocation of their course accreditation.

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## **6 Requirements for the conduct of e-learning asynchronous courses**

- 6.1 To encourage diverse learning beyond classroom setting, course providers are allowed to conduct e-learning asynchronous courses, where participants can learn at their own pace. There is no restriction on the number of e-learning courses that a salesperson can participate within a CPD cycle. The requirements for the conduct of e-learning courses are set out below.

### Development of e-learning system

- 6.2 Course providers who are keen to provide e-learning asynchronous CPD courses have the flexibility to develop their own in-house capability or engage a vendor to offer e-learning. The delivery of the e-learning course must be adequate in facilitating learning and understanding of the topic or subject matter by participants, for example through voice explanation or interactive learning modes to enhance understanding, and not just a compilation and display of slides. Below are the system and support requirements for e-learning:
- (i) System requirements to support the e-learning must be made known to participants before course registration.
  - (ii) Basic technical helpdesk support and/or a self-help guide must be available for participants for their preparation prior to the e-learning.
  - (iii) Separate support must also be made available to participants who encounter difficulties when participating in the e-learning. Examples of support can include email, phone calls, live chat tools, etc.
  - (iv) Trainer's support must be available for participants who need further clarification on the course content.
  - (v) The use of different learning activities must be incorporated, such as using case studies, pop quizzes and interactive stimulations such as animations to make the learning process more engaging.

### Duration of Modules

- 6.3 To maximise the attention span of participants, the asynchronous e-learning course should be broken down into suitable bite-sized modules with each module not exceeding 45 minutes, e.g. a two-hour course can be broken down into four modules of 30 minutes each.

### Assessment

- 6.4 It is important that participants meet the learning outcomes of the e-learning course. The course should comprise an assessment at the end of all the modules and participants are required to attain a passing rate of at least 80% before they are awarded the e-certificate of attendance. The certificate date will be the date that the participant passes the assessment.

### Feedback from Participants

- 6.5 Course providers are required to seek feedback from each participant of the e-learning course by providing an online post-course evaluation form in the format specified by CEA. The system shall ensure that participants complete the online post-course evaluation before they are issued the certificate of attendance. Providers are required to upload the consolidated evaluation report within 2 weeks of the end of each course session.



- 6.6 To ensure that course providers take participants' feedback into consideration to continuously update and enhance the quality of their courses, CEA will track course effectiveness ratings provided by participants. Course providers are required to maintain an average score of 4.0 and above out of 5 for course effectiveness rating for every course session. Should the course effectiveness rating for course sessions from the same course fall below 4.0 for three consecutive quarters in a year, CEA reserves the right to suspend or revoke the course accreditation.

#### Course Registration

- 6.7 The system shall allow for online registration and payment for the convenience of participants. While the course provider can allow for registration and payment at its premise, provision of an online mode will give greater flexibility to participants as they need not be physically present at the course provider's premise and is in line with the convenience that e-learning provides.

#### Access to E-learning System

- 6.8 The system shall provide for basic identification of the user (e.g. user logs in with CEA registration number and password). CEA encourages the use of webcam for identification as a good practice.
- 6.9 The system shall allow participants access to the e-learning CPD course modules for a reasonable duration for participants to complete the course. The system shall track the participants' completion of the e-learning modules and activity.

#### Application to Conduct E-learning Course

- 6.10 Course providers shall submit the application to conduct the e-learning course via the *My CPD Portal*, in the same way as for a classroom-based course. Course providers are required to indicate that it is an e-learning course and provide details on the course administration under "Description of Course" in the course application details via the *My CPD Portal*. Course providers are required to upload the following documents in the application:
- (i) Account for CEA with access to the e-learning course.
  - (ii) Full course materials and outline of the course contents;
  - (iii) Course design plan (applicable only to new accreditation framework);
  - (iv) Name and detailed CVs of e-learning course developers including proof of relevant academic/professional qualifications and relevant experience in developing similar e-learning courses; and
  - (v) Details of PayNow for payment of course assessment fee.

### **7 Submission of course applications for CEA's approval**

- 7.1 Course providers are required to log in to the *My CPD Portal* to submit the detailed content for each course application related to Professional Competencies. The application shall be accompanied by all relevant and supporting documents as stipulated by CEA including trainers' qualifications, curriculum vitae, and professional certificate (e.g. ACTA, ACLP, DDDL P) of trainers, and briefing materials. The course objectives should be clearly defined and comprehensive to the target participants. CEA may ask for

presentation materials from course providers on their proposed courses before approval and award of CPD credits.

- 7.2 Each CPD course application will be charged the prevailing course assessment fee<sup>5</sup>. No partial payment / instalment is allowed. Full payment is required at the point of application. Assessment outcome is final and any appeal for reconsideration will be treated as a new application and subject to payment of the course assessment fee.
- 7.3 The required documents are as follows:
- (i) Full course materials / training slides;
  - (ii) Form A: CPD Course Proposal Form (applicable only to new accreditation framework);
  - (iii) Detailed CV of trainers (including relevant academic/professional qualifications and relevant experience in conducting similar activities) and ACTA/ ACLP/ DDDL certificate of trainers;
  - (iv) Form B: CPD Course Trainer Form
  - (v) Details on record keeping procedures; and
  - (vi) Details of PayNow payment of course assessment fee.
- 7.4 The mode of payment is via PayNow only. Applicants will have to complete the payment and upload the screenshot of the transaction as proof of payment, at the point of submitting the course application.
- 7.5 Applications will only be processed upon receipt of payment and complete submission of documents as stated in para 7.3.
- 7.6 CEA may request for more information and/or briefing during the processing of the application. CEA will evaluate the course based on the coverage of the proposed activity including whether the trainer is qualified to conduct the course.
- 7.7 CEA reserves the right to reject course materials with outdated content at the point of submission and re-submission may be considered as a fresh application.
- 7.8 CEA reserves the right, at its discretion, to register, categorise, request modification, or remove a CPD course under CEA's CPD scheme. A proposed CPD course may not be approved if in CEA's opinion, it contradicts the principles of the regulatory regime or is not conducive in any way to the professional development of KEOs and salespersons (e.g. teaching on taking advantage of policy loopholes, how to beat the system), or found to be of sub-standard quality. This is also applicable to already approved CPD activities, as well as courses related to Generic Competencies, should there be adverse feedback received from participants or infringement of the conditions prescribed in the CPD guidelines.
- 7.9 After assessment of the application, CEA will provide the course provider with the application outcome, together with the payment invoice. Approved courses are to be conducted in adherence to the stipulated CPD requirements.
- 7.10 Course providers should not conduct the course without CEA's approval or after expiry of the validity period of the approved course. The application process is outlined in Annex B - Process Flow Chart.

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<sup>5</sup> Course assessment fee is waived for government agencies and local tertiary institutions.



## **8 Suspension or revocation of accreditation**

- 8.1 CEA may suspend or revoke the approval of any course accreditation if course provider is found to have breached any of the stipulated requirements.

### **Council for Estate Agencies**

Updated as at 16 Sep 2024 (version 13.0)

## Annex A

### REFERENCE GUIDE ON PROFESSIONAL AND GENERIC COMPETENCIES

1 The current CPD Framework (see Table 2) took effect on 1 October 2019, from the 2019/2020 CPD cycle onwards. This reference guide serves to provide an elaboration of the topics covered under the Professional Competencies and the descriptors of the Generic Competencies.

2 The CPD framework aims to facilitate salespersons in keeping abreast of the latest changes in policies and procedures relating to the property transaction process and ensure that they are equipped with the necessary knowledge and skillsets to thrive in the new digital environment. It includes a more structured approach to guide salespersons in achieving deeper technical knowledge and skillsets to, among others, perform duties in different types of property markets. It is a key initiative of the Real Estate Industry Transformation Map and is the result of a collaborative effort between CEA and the estate agency industry.

3 Courses related to **Professional Competencies** offer salespersons opportunities to develop and deepen their knowledge in estate agency work. These will be grouped into three categories: laws and regulations, property markets, and other real estate knowledge.

4 Courses related to **Generic Competencies** will contribute towards salespersons' overall personal development and sharpen their soft skills. These are grouped into 16 Critical Core Skills including those on digital fluency, communication and developing people.

**Table 2: CEA's CPD Framework**

Professional Competencies			Generic Competencies
Laws and Regulations	Property Markets	Other Real Estate Knowledge	16 Critical Core Skills (Updated)
<ul style="list-style-type: none"> <li>Estate Agents Act &amp; Regulations &amp; Ethics</li> <li>Other laws &amp; regulations</li> </ul>	<ul style="list-style-type: none"> <li>Residential</li> <li>Commercial</li> <li>Industrial</li> <li>Foreign</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable environment</li> <li>Appreciation of other real estate knowledge</li> </ul>	<p>(As defined under the SkillsFuture Singapore's list of Critical Core Skills)</p> <p><u>Thinking Critically</u></p> <ul style="list-style-type: none"> <li>Creative Thinking</li> <li>Decision Making</li> <li>Problem Solving</li> <li>Sense Making</li> <li>Transdisciplinary Thinking</li> </ul> <p><u>Interacting with Others</u></p> <ul style="list-style-type: none"> <li>Building Inclusivity</li> <li>Collaboration</li> <li>Communication</li> <li>Customer Orientation</li> <li>Developing People</li> <li>Influence</li> </ul> <p><u>Staying Relevant</u></p> <ul style="list-style-type: none"> <li>Adaptability</li> <li>Digital Fluency</li> <li>Global Perspective</li> <li>Learning Agility</li> <li>Self Management</li> </ul>

\* The SkillsFuture Singapore's list of Critical Core Skills supersedes its previous list of Generic Skills and Competencies.

5 Tables 2 to 4 illustrate the key knowledge and skills that a salesperson should be equipped with in order to perform the job task required in the respective categories under the Professional Competencies. The knowledge indicated in the examples builds on the knowledge acquired in the Real Estate Salesperson examination syllabus, and is not exhaustive.

**Table 3: Laws and Regulations – Topics and Possible Knowledge Areas**

<p style="text-align: center;"><b>P1: Laws and Regulations</b></p> <p>Salespersons are expected to be conversant with the laws and regulations in order to carry out their duties professionally and ethically. Salespersons must also be cognisant of other laws which have direct or indirect impact on the real estate market.</p>
<p><b><u>Topics under CEA's Estate Agents Act, Regulations &amp; Guidelines</u></b></p> <ul style="list-style-type: none"> <li>• Estate Agents Act and Regulations</li> <li>• Code of Ethics and Professional Client Care (CEPCC)</li> <li>• Code of Practice for Estate Agents (COPEA)</li> <li>• CEA's Practice Guidelines and Practice Circulars</li> <li>• Professional Service Manual</li> <li>• Dispute Resolutions and Arbitration</li> <li>• Disciplinary cases</li> </ul>
<p><b><u>Possible knowledge areas:</u></b></p> <ul style="list-style-type: none"> <li>• An understanding of the duties of estate agents in respect of management and supervision, estate agent card, claims and complaints, and retention of documents and records.</li> <li>• Dealing with situations where conflict may arise and ensuring compliance to the Estate Agents Act and Regulations.</li> <li>• Develop ethics as the underlying basis for the conduct of estate agency work.</li> <li>• Understand the Advisory Guidelines for Personal Data Protection for the Real Estate Sector and Do Not Call Provisions, and ensure compliance in the course of estate agency work.</li> <li>• Recognise the role of estate agent and salesperson in the prevention of Money Laundering and Countering the Financing of Terrorism (AML-CFT) and to ensure compliance with the AML-CFT guidelines by performing checks for every transaction.</li> </ul>
<p><b><u>Topics under Other Laws &amp; Regulations</u></b></p> <ul style="list-style-type: none"> <li>• Central Provident Fund (CPF) Act and policies</li> <li>• Comply with the Advertising Standards Authority of Singapore (ASAS)'s Singapore Code of Advertising Practice (SCAP)</li> <li>• The Law Society of Singapore's Conditions of Sale</li> <li>• Planning Act and Development Control policies</li> <li>• Land Titles (Strata) Act and the related collective sales rules and regulations</li> </ul>
<p><b><u>Possible knowledge areas:</u></b></p> <ul style="list-style-type: none"> <li>• Be cognisant of CPF Act including advising clients on the use of CPF monies for purchase of properties and refund of CPF monies in the case where the sales proceeds are not enough to make the full required CPF refund, before completing of transactions.</li> <li>• Comply with the Advertising Standards Authority of Singapore (ASAS)'s Singapore Code of Advertising Practice (SCAP) when putting up advertisements for property transactions.</li> <li>• Be cognisant of Planning Act including Master Plan zoning, plot ratio, height control, change of use rules and regulations, etc., especially for properties with redevelopment potential or lands.</li> <li>• Be well versed with the Land Titles (Strata) Act with regard to the laws on collective sales.</li> </ul>

**Table 4: Property Markets – Topics and Possible Knowledge Areas**

<p style="text-align: center;"><b>P2: Property Markets</b></p> <p>Salespersons should deepen their understanding of the essential knowledge to effectively perform estate agency work in the various property markets.</p>
<p><b><u>Topics under Residential Property Market</u></b></p> <ul style="list-style-type: none"> <li>• HDB (including Executive Condominiums)</li> <li>• Private</li> </ul>
<p><b><u>Possible knowledge areas:</u></b></p> <ul style="list-style-type: none"> <li>• Market drivers, factors affecting demand and supply.</li> <li>• Types of residential properties and their characteristics.</li> <li>• Marketing process for residential properties.</li> <li>• Policies relating to the purchase of new HDB flats and Executive Condominiums.</li> <li>• Policies and processes relating to the resale of HDB flats and Executive Condominiums, sale of condominiums, apartments and landed residential properties.</li> <li>• Financing of HDB flats and Executive Condominiums, and purchase of private properties.</li> <li>• Policies and processes relating to the subletting of HDB whole flat/rooms.</li> <li>• URA's regulations on leasing of residential properties with regard to minimum duration of tenancy, maximum occupancy and partitioning.</li> <li>• Advise on the terms in the tenancy agreement to the landlord/tenant.</li> <li>• Policies and guidelines governing the landed properties including redevelopment considerations.</li> <li>• Policies relating to different mode of sales of private residential properties, e.g. en bloc / collective sales, tender, bank/mortgagee sale and auction.</li> <li>• Understanding the impact of the other Government agencies' policies on residential transactions, e.g. LTA's Road Line Plan.</li> </ul>
<p><b><u>Topics under Commercial Property Market</u></b></p> <ul style="list-style-type: none"> <li>• Office</li> <li>• Retail</li> <li>• Shophouses</li> <li>• Medical suites</li> </ul>
<p><b><u>Possible knowledge areas:</u></b></p> <ul style="list-style-type: none"> <li>• Market drivers, factors affecting demand and supply.</li> <li>• Types of commercial properties (e.g. office spaces, retail spaces, shophouses) and their characteristics.</li> <li>• Policies relating to sale of commercial properties.</li> <li>• Policies and processes on sale, resale, and leasing of commercial properties.</li> <li>• Marketing process for commercial properties.</li> <li>• Financing on purchase of commercial properties.</li> <li>• Policies relating to different modes of sales of commercial properties e.g. en bloc/collective sales, tender, bank/mortgagee sale and auction en bloc/collective sales, tender, bank/mortgagee sale and auction.</li> </ul>
<p><b><u>Topics under Industrial Property Market</u></b></p> <ul style="list-style-type: none"> <li>• JTC industrial properties</li> <li>• Private industrial properties</li> </ul>
<p><b><u>Possible knowledge areas:</u></b></p> <ul style="list-style-type: none"> <li>• Market drivers, factors affecting demand and supply.</li> <li>• Types of industrial properties under Master Plan zoning (e.g. Business Park, Business 1, Business 2) and their characteristics.</li> <li>• Policies affecting industrial properties.</li> <li>• Process on sale and leasing of industrial properties.</li> <li>• Marketing process for industrial properties.</li> </ul>

<ul style="list-style-type: none"> <li>• Financing on purchase of industrial properties.</li> <li>• Understanding JTC and URA's policies on industrial properties.</li> <li>• Policies relating to different mode of sales of private industrial properties, e.g. en bloc/collective sales, tender, bank/mortgagee sale and auction.</li> </ul>
<b><u>Topics under Foreign Properties</u></b> <ul style="list-style-type: none"> <li>• By jurisdiction</li> </ul>
<b><u>Possible knowledge areas:</u></b> <ul style="list-style-type: none"> <li>• Types of properties and their tenure/leases in different jurisdictions, and factors affecting the real estate markets in these jurisdictions.</li> <li>• Laws and policies relating to the sale and lease of foreign properties in different overseas jurisdictions.</li> <li>• Financing on purchase of foreign properties.</li> </ul>

**Table 5: Other Real Estate Knowledge – Topics and Possible Knowledge Areas**

<p style="text-align: center;"><b>P3: Other Real Estate Knowledge</b></p> <p>Salespersons should deepen and broaden their real estate knowledge beyond their domain segment and to keep abreast of other real estate information and trends which may be relevant to the conduct of their estate agency work.</p>
<b><u>Topics under Sustainable Living Environment</u></b> <ul style="list-style-type: none"> <li>• Built environment and infrastructure (e.g. Facilities and strata management; Green Mark, Quality Mark and Construction Quality Assessment System (CONQUAS))</li> <li>• Urban sustainability and planning (e.g. Urban planning)</li> <li>• Heritage conservation (e.g. Building conservation)</li> </ul>
<b><u>Possible knowledge areas:</u></b> <ul style="list-style-type: none"> <li>• Management and maintenance of buildings and facilities.</li> <li>• Understanding of BCA's Green Mark, Quality Mark and CONQUAS.</li> <li>• Understanding of URA's Conservation Guidelines for buildings (e.g. shophouses, bungalows, institutions) that have been gazetted for conservation.</li> <li>• Understand the broader issues on how cities are evolving and re-adapting in changing times.</li> </ul>
<b><u>Topics under Other Real Estate Knowledge</u></b> <ul style="list-style-type: none"> <li>• Valuation</li> <li>• Property finance and investments</li> <li>• Taxation</li> <li>• REITs</li> </ul>
<b><u>Possible knowledge areas:</u></b> <ul style="list-style-type: none"> <li>• Understanding of different property valuation methods.</li> <li>• Understanding of real estate financing.</li> <li>• Understanding of property related taxes.</li> <li>• Understanding of REITs in Singapore.</li> </ul>

6 Generic Competencies are transferable skills which complement salespersons in acquiring professional competencies. Table 6 lists the 16 Critical Core Skills that salespersons can refer to, in guiding them in their professional and personal growth.

**Table 6: Descriptors of Critical Core Skills**

<b><u>Thinking Critically</u></b>
<b>Creative Thinking</b> Adopt diverse perspectives in combining ideas or information and making connections between different fields to create different ideas, improvements and solutions.
<b>Decision Making</b> Choose a course of action from several alternatives developed through a structured process in order to achieve intended goals.
<b>Problem Solving</b> Generate effective and efficient solutions to solve problems and capitalise on new opportunities.
<b>Sense Making</b> Leverage sources of qualitative and quantitative information and data to recognise patterns, spot opportunities, infer insights and inform decisions.
<b>Transdisciplinary Thinking</b> Apply concepts from multiple disciplines, and synthesise different areas of knowledge and insights to guide decisions, foster cooperation and drive continuous improvement.
<b><u>Interacting with Others</u></b>
<b>Building Inclusivity</b> Collaborate with stakeholders from different backgrounds or with different abilities, including diversity dimensions such as race, ethnicity, religion, gender orientation, age, physical and learning ability, education, socio-economic status and political belief, to understand the interests of diverse groups and build an inclusive work environment.
<b>Collaboration</b> Manage relationships and work collaboratively and effectively with others to achieve goals.
<b>Communication</b> Convey and exchange thoughts, ideas and information effectively through various mediums and approaches.
<b>Customer Orientation</b> Identify the needs of customers, both internal and external, to deliver an effective customer experience.
<b>Developing People</b> Empower others to learn and develop their capabilities to enhance their performance and achieve personal or professional goals.
<b>Influence</b> Influence behaviours, beliefs or attitudes in order to achieve desired outcomes and solutions.
<b><u>Staying Relevant</u></b>
<b>Adaptability</b> Exercise flexibility in behaviours or approaches to respond to changes and evolving contexts.

**Digital Fluency**

Leverage digital technology tools, systems, and software across work processes and activities to solve problems, drive efficiency and facilitate information sharing.

**Global Perspective**

Operate in cross-cultural environments, demonstrating an awareness of the wider global context and markets to identify potential opportunities and risks.

**Learning Agility**

Deploy different learning approaches which enable continuous learning across different contexts to drive self-development and the achievement of long-term career goals.

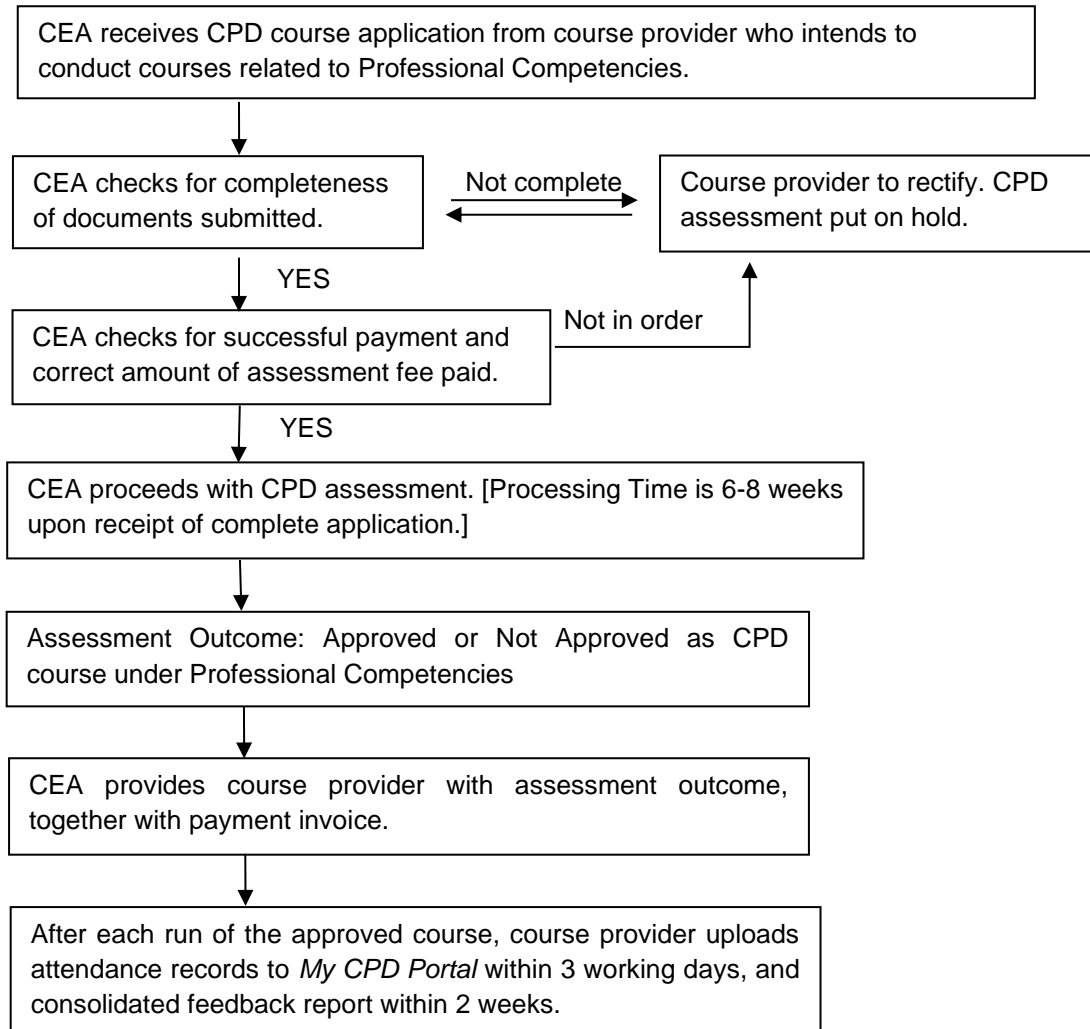
**Self Management**

Take ownership of managing one's personal effectiveness, personal brand and holistic physical, mental, emotional and social well-being.

*(Source: SkillsFuture Singapore)*

**Annex B**

**CPD COURSE APPLICATION PROCESS FLOW CHART  
FOR PROFESSIONAL COMPETENCIES**





## Annex C

### TOPICS UNDER PRESCRIBED ESSENTIALS (PE)

#### Important information on fulfilling Prescribed Essentials (PE) requirement for CPD

1. The objective of PE training requirement is to reinforce real estate salespersons' (RESs) knowledge in areas that CEA and the industry identify to be critical. With effect from October 2025, all RESs must complete 16 hours of CPD per year, of which 12 training hours must be from Structured Learning (SL) and 4 training hours from Self-Directed Learning. PE will constitute 4 training hours and form part of the 12 training hours required annually under the SL component.
2. After consultation with the industry, CEA will introduce two broad categories of PE topics, i.e. **Specific PE topic** and **Laws, Regulations and Ethics**. The two categories of PE topic will be alternated each year to ensure that all RESs receive training in these knowledge areas and keep abreast with the latest regulatory developments.
  - a. **Specific PE topic** – This will be a specific PE topic which must be fulfilled in a given year, and which may change depending on industry and regulatory developments. An example of such a topic is Anti-Money Laundering (AML) and Countering of the Financing of Terrorism (CFT).
  - b. **Laws, Regulations and Ethics** – This is a basket of PE topics of fundamental importance which all RESs must know and comply with. Examples include CEA's regulations on estate agency work, ethics, and professional practice and conduct of RESs.
3. For the first CPD cycle (i.e. 2025-2026) when the new CPD requirements are implemented, CEA will start with the **Specific PE topic** of AML-CFT. In the second CPD cycle (i.e. 2026-2027), the PE topic will be **Laws, Regulations and Ethics**. CEA will review and announce the next Specific PE topic 6 months before the end of the second CPD cycle (2026-2027).
4. Table 1 shows an illustration of the PE requirement in alternate CPD cycles.

**Table 1: Illustration of PE Requirement at different years**

CPD Cycle	Prescribed Essential Requirement
2025 – 2026	Specific PE topic i.e. AML/CFT
2026 – 2027	Laws, Regulations and Ethics
2027 – 2028	Specific PE topic (to be announced)
2028 – 2029	Laws, Regulations and Ethics

5. **The minimum duration of each PE course is 4 training hours.** Course providers and trainers are to design the courses based on the learning outcomes taking reference from Table 2 below.

**Table 2: Prescribed Essential Topics and Learning Outcomes**

S/N	Prescribed Essential	Topics	Key Learning Outcomes* (non-exhaustive)
1.	<b>Specific PE topic</b>	Anti-Money Laundering (AML) and Countering of the Financing of Terrorism (CFT)	<ul style="list-style-type: none"> <li>a. Understand the key concepts and principles of AML/CFT, including the risks of money laundering and terrorism financing, the legal and regulatory framework set forth by CEA, and the role of property agents in preventing money laundering and terrorism financing, in particular detecting and reporting suspicious transactions.</li> <li>b. Understand how to perform customer due diligence (CDD) with the aid of Checklists provided by CEA and be able to explain the rationale of CDD effectively to clients and obtain their cooperation in providing the requisite customer particulars/information in completing CDD.</li> <li>c. Understand the concept of beneficial ownership and its importance in AML/CFT, including the risks associated with hidden ownership and control of assets, and how to go about identifying the beneficial owners to conduct CDD on them.</li> <li>d. Understand the importance of screening their customers against targeted financial sanctions list and the circumstances to cease dealings with designated individuals/entities.</li> <li>e. Understand how to perform customer risk assessment in accordance to AML/CFT guidelines and know when and how to conduct enhanced CDD measures such as corroboration of a client's source of wealth/source of funds to identify potentially suspicious transactions.</li> <li>f. Identify the red flags and warning signs of money laundering and terrorism financing in the context of property transactions (E.g. such as unusual payment methods, high-risk customers, and complex ownership structures) and assess the need to file Suspicious Transaction Reports.</li> <li>g. Understand the laws and obligations on suspicious transaction reporting and know the importance of and how to report suspicious transactions in a timely and accurate manner.</li> <li>h. Understand how to conduct ongoing due diligence on their customers with whom they have an ongoing business relationship, at regular intervals.</li> <li>i. Understand the consequences of non-compliance with AML/CFT requirements, including being liable to disciplinary actions and reputational risks.</li> <li>j. Understand the importance of staying updated on changes in AML/CFT regulations and best practices to ensure ongoing compliance and effective risk management in real estate transactions.</li> </ul>

			<p>k. EAs to understand their roles and obligations under the AML/CFT requirements, such as conducting risk assessments (RA), developing and implementing internal policies, procedures and control (IPPC) to manage and mitigate money laundering / financing terrorism (ML/TF) risks, keeping records and ensuring that all their registered estate salespersons (RES) are well-trained in AML/CFT laws and regulations, and are able to comply with the AML/CFT obligations in their daily work to detect and report suspicious transactions.</p> <p>l. EAs to identify and assess the ML/TF risks that may arise in relation to the development of new services and business practices, and the use of new technologies.</p> <p>m. EAs to identify and assess the ML/TF risks that may arise in relation to the development of new services and business practices, and the use of new technologies.</p>
2.	<b>Laws, Regulations and Ethics</b>	Regulations of real estate agency industry, Professional Practice, Ethics and Conduct of RESs	<p><u>Regulations of real estate agency industry</u></p> <p>a. Explain the background and rationale for the enactment of Estate Agents Act 2010 (EAA) and regulations.</p> <p>b. Understand CEA's regulatory and enforcement framework based on the Estate Agents Act (EAA), its subsidiary legislation (which includes the CEPCC and the Code of Practice for Estate Agents (COPEA)), and CEA's Practice Guidelines and Circulars.</p> <p>c. Demonstrate understanding of conduct and behaviour that constitute compliance with the Estate Agents (Licensing &amp; Registration) Regulations and provisions of the Estate Agents (Estate Agency Work) Regulations.</p> <p>d. Understand criminal offences and disciplinary breaches, and corresponding penalties under EAA and various Regulations.</p> <p>e. Appreciate the significant court prosecution and disciplinary cases related to estate agency work as reported in CEA's website and understand what provisions of the EAA or its subsidiary legislation have been contravened.</p> <p>f. Be conversant with the duties in respect of advertisement under the Code of Ethics and Professional Client Care (CEPCC) and apply the Practice Guidelines on Ethical Advertising for marketing of local and foreign properties.</p> <p>g. Apply the Practice Guidelines on Due Diligence checks under Women's Charter 1961 and Immigration Act 1959.</p> <p>h. Understand and apply the Advisory Guidelines for Personal Data Protection for the Real Estate Sector and Do Not Call Provisions and ensure compliance in the course of estate agency work.</p> <p><u>Professional practice, ethics and conduct of RESs</u></p> <p>i. Understand the duties and obligations of RESs and EAs as specified in the Code of Ethics and Professional Client Care (CEPCC) and Professional Service Manual (PSM).</p>

			<ul style="list-style-type: none"> <li>j. Demonstrate understanding of the conduct and behaviour that complies with all applicable laws, practice circulars and guidelines relating to CEA's CEPCC and PSM.</li> <li>k. Understand the disciplinary breaches and corresponding penalties of failing to adhere to the applicable laws, which may subject them to disciplinary actions.</li> <li>l. Demonstrate understanding of the importance of complying with fundamental principles of ethics, including professionalism, integrity, managing ethical dilemmas, general duty to clients and public and conduct towards EAs and RESs.</li> <li>m. Understand the importance of acting fairly and with respect to EAs and RESs (reference to Practice Guidelines on Conduct of EAs and RESs towards one another).</li> </ul>
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*\* The key learning outcomes aim to assist RESs to understand the requisite knowledge expected of them and are not intended to be exhaustive. CEA reserves the right to refresh the topics and knowledge areas and make alterations to the list without prior notice.*