

2026 CONTINUING PROFESSIONAL DEVELOPMENT (CPD) FRAMEWORK

1. The objective of the mandatory CPD framework is to ensure all Key Executive Officers (KEOs) and real estate salespersons (RESs) have the skillsets and competencies to carry out their duties effectively. KEOs and RESs should continue to keep their knowledge and skills current with industry and regulatory developments.
2. Every KEO, practising director/partner and RES must complete 16 hours of CPD training per year, of which 12 training hours must be from Structured Learning (SL) and 4 training hours from Self-directed Learning. Prescribed Essentials (PE) topics constitute 4 training hours and form part of the 12 training hours required annually under the SL component.

Structured Learning (SL) [Minimum 12 hours]		Self-directed Learning (SDL) [Minimum 4 hours]
Prescribed Essentials (PE) [Minimum 4 hours]	Professional Competencies (PC) [Minimum 8 hours]	Generic Competencies Plus (GC Plus) [Minimum 4 hours]
Courses accredited by CEA		Course attendance verified by RESs' KEOs
<ul style="list-style-type: none"> Professional Competencies <ol style="list-style-type: none"> Estate Agents Act and regulatory compliance Professional and ethical conduct Landlord and tenant regulatory compliance Sale and purchase regulatory compliance Real estate documentation Real estate financing guidance Real estate market analysis Sustainable real estate guidance Complaints and dispute management Data management Specialisation <ol style="list-style-type: none"> Residential properties guidance Commercial properties guidance Industrial properties guidance Foreign properties guidance 		<ul style="list-style-type: none"> SkillsFuture Singapore's (SSG) 16 Critical Core Skills <ol style="list-style-type: none"> Adaptability Building inclusivity Collaboration Communication Creative Thinking Customer Orientation Decision Making Developing People Digital Fluency Global Perspective Influence Learning Agility Problem Solving Self Management Sense Making Transdisciplinary Thinking Other knowledge and skills relevant to estate agency work

3. The [Professional Development Reference Guide \(PDRG\)](#) offers additional elaboration on these knowledge and competencies, providing an overview and common reference of the

essential knowledge and competencies required for various job roles and areas of specialisations within their respective areas of work.

Prescribed Essentials (PE)

4. The objective of the PE training requirement is to reinforce RESs' knowledge in areas that CEA considers to be critical. PE topics comprise two broad categories, i.e. **Specific PE topic** and **Laws, Regulations and Ethics**. The PE categories will be specified by CEA each year. The two categories 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 specified topic in a given year, and which may change depending on industry and regulatory developments. An example of such a topic is the Prevention of Money Laundering, Proliferation Financing and Terrorism Financing (PMLPFTF).
 - b) **Laws, Regulations and Ethics** – This is a basket of PE topics of fundamental importance which all RESs must be familiar and comply with. Examples include CEA's regulations on estate agency work, ethics, and professional practice and conduct of RESs.
5. For the 2026 CPD cycle when the new CPD requirements are implemented, CEA will start with the **Specific PE topic** of PMLPFTF. In the next CPD cycle (i.e. 2027), the PE topic will be **Laws, Regulations and Ethics**. CEA will review and announce the next Specific PE topic for 2028 about 6 months before the end of the 2027 CPD cycle.
6. To ensure sufficient time for thorough comprehension of the topic and effective learning, 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 with reference to Table 1 below.

Table 1: PE Topics and Key Learning Outcomes

S/N	PE	Topics	Key Learning Outcomes* (non-exhaustive)
1.	Specific PE topic	Prevention of Money Laundering, Proliferation Financing and Terrorism Financing (PMLPFTF)	<ul style="list-style-type: none"> a. Understand the key concepts and principles of PMLPFTF, including the risks of ML/PF/TF, the legal and regulatory framework implemented by CEA under the Estate Agents Act 2010 and the Estate Agents (Prevention of Money Laundering, Proliferation Financing and Terrorism Financing) Regulations 2021. b. Understand obligations relating to ML/PF/TF under other legislation and regulations, including the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act 1992, Terrorism (Suppression of Financing) Act 2002 and United Nations Act 2001. c. Understand the role of RESs in preventing ML/PF/TF, in particular in detecting and reporting suspicious transactions. d. Understand how to perform customer due diligence (CDD) and unrepresented counterparty due diligence (UCPDD) with the aid of checklists provided by CEA, and be able to explain the rationale of CDD/UCPDD effectively to clients and unrepresented counterparties and obtain their cooperation in providing the requisite customer particulars/information in completing CDD/UCPDD. e. Understand the concept of beneficial ownership and its importance in PMLPFTF, including the risks associated with hidden ownership and control of assets, and how to go about identifying the beneficial owners to conduct CDD/UCPDD on them. f. Understand the importance of screening clients, unrepresented counterparties, beneficial owners and persons on whose behalf the client/unrepresented

			<p>counterparties are acting, against targeted financial sanctions lists and the circumstances to cease dealings with designated individuals/entities.</p> <p>g. Understand how to perform risk assessments on clients and unrepresented counterparties in accordance with PMLPFTF guidelines and know when and how to conduct enhanced CDD/UCPDD measures, such as corroboration of a client/unrepresented counterparty's source of wealth/source of funds to identify potentially suspicious transactions.</p> <p>h. Identify the red flags and warning signs of ML/PF/TF in the context of property transactions (such as unusual payment methods, high-risk customers/unrepresented counterparties, and complex ownership structures) and assess the need to file Suspicious Transaction Reports.</p> <p>i. 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.</p> <p>j. Understand how to conduct ongoing due diligence on their customers with whom they have an ongoing business relationship, at regular intervals.</p> <p>k. Understand the consequences of non-compliance with PMLPFTF requirements, including being liable to disciplinary actions and reputational risks.</p> <p>l. Understand the importance of staying updated on changes in PMLPFTF regulations and best practices to ensure ongoing compliance and effective risk management in real estate transactions.</p> <p>m. Estate Agents (EAs) to understand their roles and obligations under the PMLPFTF requirements, such as conducting risk assessments (RA), developing and</p>
--	--	--	---

			<p>implementing internal policies, procedures and control (IPPC) to manage and mitigate ML/PF/TF risks, keeping records, and ensuring that their RESs are conversant with PMLPFTF laws and regulations and are able to comply with the PMLPFTF obligations in their daily work.</p> <p>n. EAs to identify and assess the ML/PF/TF risks that may arise in relation to the development of new services and business practices, and the use of new technologies.</p>
2.	Laws, Regulations and Ethics	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 EAA, its subsidiary legislation (which includes the Code of Ethics and Professional Client Care (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 & 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 the 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 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 CEPCC and Professional Service Manual (PSM).</p> <p>j. Demonstrate understanding of the conduct and behaviour that complies with all applicable laws, practice circulars and guidelines relating to the CEPCC and PSM.</p> <p>k. Understand the disciplinary breaches and corresponding penalties for failing to adhere to the applicable laws.</p> <p>l. Demonstrate understanding of the importance of complying with fundamental principles of ethics, including professionalism, integrity, managing ethical dilemmas, general duty to clients and the public, and conduct towards other EAs and RESs.</p> <p>m. Understand the importance of acting fairly with respect to other EAs and RESs (i.e. the Practice Guidelines on Conduct of EAs and RESs towards One Another).</p>
--	--	--	--

* 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 changes to the list without prior notice.