



11. CERTIFICATION IN RESPONSIBLE LENDING

1. ABOUT INSTITUTE OF BANKING AND FINANCE (IBF)

The Institute of Banking & Finance has been established by the Association of Banks in Cambodia with the support from the National Bank of Cambodia and the Cambodian Microfinance Association. The Institute provides international standard certifications and locally affordable training for ABC and CMA members comprising of Cambodia's commercial banks, specialized banks, and microfinance institutions.

2. OVERVIEW OF CERTIFICATION

This certification focuses on the ethical principles and consumer protection which are the key to the sustainable financing and financial inclusion for the Cambodian banking industry. The course will equip participants with necessary knowledge and practices in building trust with customers through their dealing in protecting consumers and avoiding the over-indebtedness. The course is the joint effort between the National Bank of Cambodia, Association of Banks in Cambodia, and Cambodian Microfinance Association, and Institute of Banking Finance through the Financial Inclusion Committee to strengthen ethics of the banking sector with the intent to build sustain financing in the long term.

3. CERTIFICATE-AWARDING BODY

Institute of Banking and Finance

4. TRAINING PROVIDER

Institute of Banking and Finance with the support from NBC

5. TARGET PARTICIPANTS

- **Area:** Ethics
- **Level:** 1 & 2 (Note: 1=Non-management, 2=Middle management, 3=Senior management, 4=Chief levels and board members)
- **Role:** Branch managers, staff who originate, administer, approve, monitor and collect loan

6. LEARNING MODULES

- Examine banking history and its role in a society
 - Including social purpose of banking, BFI's responsibility towards stakeholders, building trust, examining cases of financial misconducts
- Evaluate the legal and regulatory framework in responsible banking
 - Including roles of NBC and other regulators, laws and regulations related to consumer protections
- Apply ethical principles
 - Including application for both individual level and professional level
- Conduct responsible lending

- Including Lending Guidelines, industry Codes of Conducts, IFC's best practices in consumer protection

7. LEARNING AND ASSESSMENT

Language

- Study materials: English & Khmer
- Training: Self-studies

Learning

- Self-studies: 3 months with printed materials on a part-time basis

Assessment

- Exam format: Online with multiple-choice questions
- Passing grade: 60% or more
- Online exam duration: 3 hours

8. ENTRY REQUIREMENTS

- Motivation for self-studies

9. FEES

- 80 USD for SH members | 45 USD for DF members | 100 USD for Others
Note: SH=Shareholder, DF=Development Fund, Fees include training, an examination and study materials with VAT exempted
- Exam resit: 20 USD per exam

10. KEY DATES

- 28 February 2022: Close of registration
- 31 March 2022: Close of payment
- 30 September 2022: Access to learning materials
- 17 December 2022: Examination

IBF reserves the rights to make changes to the above program as necessary.