Application Form

HNW
High Net Worth Certification

Section 1 - Personal Details (all fields are mandatory)	
Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other _____	Date of birth (dd/mm/yyyy):
Full Name (as reflected in NRIC/FIN):	
NRIC/FIN Number:	
Email:	Telephone (m): +65
Nationality: ☐ Singaporean ☐ Singaporean PR ☐ Other (please specify) _____	
Highest Education Level: ☐ PhD ☐ Master's ☐ Degree ☐ Diploma ☐ A Levels ☐ O Levels ☐ Others _____	
Permanent Residential Address	**Primary Mailing Address: ☐ Same as residential address**
House/Block No:	House/Block No:
Unit No:	Unit No:
Building:	Building:
Street Name:	Street Name:
Postcode:	Postcode:
Country:	Country:

Section 2 - Professional Details	
Job Title:	
Professional Certifications: ☐ ChFC ☐ FChFP ☐ AEPP ☐ CFP ☐ CLU ☐ CFA ☐ CPA ☐ TEP ☐ AFC ☐ Other _____	
Company Name:	
MAS Representative Number:	Agent Code:
Company Address:	
Agency Name (if applicable):	
Number of years in the financial services/WM industry:	

Section 3 - Company Sponsored Details (for Company Sponsored participants)	
Company Contact Person:	
Company Name:	
Billing Address:	Company UEN:
Title of Contact Person:	
Department:	Telephone:
Contact Email Address:	

Note: Eligible Companies include Singapore-based Financial Institutions (licensed or exempt from licensing by MAS) and FinTech firms certified by Singapore FinTech Association (SFA). Please refer to the certification validity period in the certification issued by SFA to determine the eligibility of FinTech firms. The course commencement date should be within the SFA certification validity period.

Section 4
Select your preferred cohort.
Workshop dates may be nominated per subject to accommodate other commitments.

	TGS-2026063328 ***Subject 1*** *Private wealth and family office: environment, trends and client focus*	*TGS-2026063329* ***Subject 2*** *Business structuring and tax considerations (incl. beyond borders advice)*	*TGS-2026063889* ***Subject 3*** *Estate planning strategies for HNWIs and family offices*	*TGS-2026063327* ***Subject 4*** *Insurance solutions and asset protection for HNWIs*	*TGS-2023040453* ***Subject 5*** *Private wealth investment strategies and portfolio construction*	*TGS-2023038973* ***Subject 6*** *Applied business strategy for HNWIs and family offices*
Quick Select Full Cohort*	***Individual Workshop Dates 1-6 Selection***					
☐ **Cohort 1 2027**	☐ 23 & 25 Feb	☐ 6 & 8 Apr	☐ 25 & 27 May	☐ 29 Jun & 1 Jul	☐ 17 & 19 Aug	☐ 21 & 23 Sep
☐ **Cohort 2 2027**	☐ 6 & 8 Jul	☐ 24 & 26 Aug	☐ 28 & 30 Sep	☐ 9 & 11 Nov	☐ 11 & 13 Jan 2028	☐ 22 & 24 Feb 2028

* Start and end date of a cohort study programme including exams.
** Workshop dates only for each subject.

Please note, for the best possible study experience, the High Net Worth Certification programme is designed and recommended to be completed within a nominated cohort in sequential subject order over a period of approximately 9 months, comprising 9 hours of face-to-face training per subject. Each subject enrolment will automatically activate as per your selected cohort or subject. In order to accommodate other commitments, requests to change subject enrolments or transfer to another cohort must be submitted no less than 7 days prior to each subject commencement date and in accordance with the terms and conditions outlined in section 6. For more information on study dates, visit www.hnwcertification.com.

Programme commencing 1 January 2027
Fees after IBF-STS Funding, applicable to both self-sponsored and company-sponsored individuals

Fees per subject	**IBF-STS 50% funding <40 years of age[1]**	**IBF-STS 70% funding ≥40 years of age[2]**
Registration Fee[3]	**$300.00**	**$300.00**
Tuition Fee	$900.00	$900.00
IBF Funding	($450.00)	($630.00)
Nett Tuition Fee (including GST)	**$531.00**	**$351.00**

[1] Singapore Citizens <40 years of age and all permanent residents, physically based in Singapore.
[2] Singapore Citizens ≥40 years of age, physically based in Singapore.
[3] A one-time, non-refundable, non-subsidised Registration Fee of $300 is payable at the commencement of the programme.
All prices are in Singaporean Dollars and are exclusive of prevailing GST unless stated otherwise.

Section 5 — Eligibility Criteria for IBF Funding Support

IBF Standards Training Scheme (IBF-STS) - Funding Eligibility:

To be eligible for the IBF-STS Funding you/candidates must:

- Be a Singaporean/PR (Permanent Resident) physically based in Singapore
- Pass all exams/assignments/assessments
- Meet the minimum 75% attendance requirements

For more information, visit www.ibf.org.sg/programmes/Pages/IBF-STS.aspx.

IFPAS **reserves the right** to take all reasonable steps to collect a sum equivalent to the course fee subsidy (secured from IBF) and IBF credit from the relevant student/trainee or company who secures IBF funding and/or IBF Credit, in the event that the relevant student/trainee or company:

a. drops out halfway through the course;

b. did not pass the assessment for the course;

c. did not meet the attendance requirement; or

d. any other factors resulting in failure to meet funding eligibility.

Qualifying expenses incurred on the training of both executive and non-executive staff, as well as staff employed on a short-term basis of less than one year (inclusive of contract staff and interns), will be eligible for funding under IBF-STS and FTS, subject to meeting the conditions under these schemes. Licensed agents or representatives (i.e. financial advisors, traders, insurance agents, remisiers) representing a legal principal entity may be included in the claims of that principal entity.

I understand that failure to fulfil a minimum of 75% attendance for the course registered, absenteeism, any wilful breach of terms and conditions as stipulated in the admission process or wrongful declaration on my part will render this application null and void and I will be liable to pay the full course fee which I am enrolled.

I am applying for the HNW Certification under the IBF Standards Training Scheme (IBF-STS):

I am ☐ Self Sponsored ☐ Company Sponsored ☐ No Funding

Self-Sponsored Participants	**Company-Sponsored Participants**
Signature:	Company Authorised Signatory:
Name:	Name of Authorised Signatory:
Date:	Company Stamp and Date:
☐ **I confirm and accept the above eligibility criteria.**	

Section 6 — Eligibility Criteria for SkillsFuture Credit

The SkillsFuture Credit (SFC) is a government initiative aimed at encouraging individual ownership of skills development and lifelong learning.

All Singaporeans aged 25 and above can use their SkillsFuture Credit for SFC eligible programmes, that includes the HNW Certification.

Please note that SkillsFuture Credit isn't applicable for employer-sponsored training. For more information on eligibility and the application process, please visit www.myskillsfuture.gov.sg/content/portal/en/career-resources/career-resources/education-career-personal-development/SkillsFuture_Credit.html.

☐ **I am intending to use my SkillsFuture Credit**

☐ **I understand and accept the criteria and full ownership to claim SFC. IFPAS is not responsible for submitting my SFC claim. T&Cs here.**

Signature:
Name:
Date:
☐ **I confirm and accept the above eligibility criteria.**

Section 7 — Admission Criteria and Declaration

Terms and Conditions

General

- Tuition and/or other fees relating to the programme will only be recognised upon receipt of payment.
- All fees quoted are exclusive prevailing GST unless otherwise stated and must be paid in full.
- IFPAS reserves the right to make changes to the course, dates and times, or cancel the course due to unforeseen circumstances.
- Tuition fees are based on the prevailing IBF-STS funding. IFPAS reserves the right to alter the tuition fees due to changes to the IBF funding available.

Withdrawal and refunds

- Withdrawals are accepted up to 7 days before the commencement of each subject enrolment.
- Requests for withdrawal must be made in writing and emailed to education@ifpas.org.sg.
- After receiving the notice of withdrawal in writing, IFPAS will refund 100% of the tuition fee paid within 1 month.
- The nett tuition fee is non-refundable after the commencement of the subject.
- The one-time registration fee is non-refundable and non-subsidised.
- IFPAS reserves the right to take all reasonable steps to collect from the student or sponsoring company within 90 days of subject completion a sum equivalent to the course subject fee (secured from the IBF funding) if the relevant student:
  - Does not provide relevant documentation requested by the IBF at the time of enrolment;
  - Does not pass the assessment for the subject within the stipulated timeframe;
  - Does not meet the attendance requirement of the subject; or
  - Any other factor resulting in failure to meet funding eligibility.

Attendance and assessment

- In order to meet the attendance requirement for each subject, the student must attend all mandatory training sessions.
- In order to meet the assessment requirement for each subject, the student must complete and pass their assessment by the due date.
- Should the student fail to meet the assessment requirement for any subject on the first attempt, the student will be granted a second assessment attempt 7 days after the first attempt's result release (free of charge).
- Should the student fail to meet the assessment requirement for any subject on the second attempt, the student may be granted the final assessment attempt 7 days after the second attempt's result release. Eligibility for the final assessment attempt will be assessed on a case-by-case basis and will be subject to an administrative charge of $200 (exclusive of prevailing GST).
- IFPAS reserves the right to take the following steps should the student fail to meet the attendance requirement of any subject and/or the assessment requirement for any subject:
  - Mark the student as failed for that subject;
  - Collect from the student a sum equivalent to the course subject fee (secured from the IBF funding); and
  - Transfer the student to the next available subject intake (subject to case-by-case basis) should the student wish to continue their study in the programme.
- Should the student fail to meet any assessment attempt for the subject due to experiencing an unanticipated serious illness, medical emergency, personal trauma, bereavement (due to immediate family member), or serious illness of an immediate family member they are caring for, the student may apply for special consideration.
- In the event of special consideration and subject to approval, IFPAS reserves the right to take the following steps:
  - Mark the student as failed for that subject;
  - Waive the administrative charge for the final assessment attempt (if required) for that subject; or
  - Transfer the student to the next available subject intake (subject to case-by-case basis) should the student wish to continue their study in the programme.

Recording of class sessions

I consent to IFPAS recording class sessions, including audio, video, screen-sharing, questions, discussions, and participant interactions, for internal quality assurance, training review, audit, administrative, and programme improvement purposes.

Recordings will not be published, used for marketing, or shared externally without further consent, unless required by law, regulators, or relevant funding/accreditation bodies. IFPAS will take reasonable steps to protect recordings and retain them only as long as necessary.

Progression and completion timeframe

- Subjects should be taken in sequential order, commencing with subject 1. Subjects 2-4 may be completed in any order but students must complete subjects 1-5 prior to completing subject 6.
- Requests to change subject enrolments or transfer to another cohort must be submitted to IFPAS no less than 7 days prior to the commencement of the enrolled subject to avoid fees or penalty.
- Change or transfer requests submitted less than 7 days prior to the commencement of the enrolled subject will incur an administrative fee of $50.00 (exclusive of prevailing GST).
- Change or transfer requests submitted after the enrolled subject has commenced will be denied.
- Should a change or transfer request be approved, any further changes to that initial request will be subject to a penalty of $200.00 (exclusive of prevailing of GST).
- Students have a maximum timeframe of 3 years to complete the six subjects of the course. Failure to complete within the timeframe may result in the student being required to restart the course.

☐ **I confirm and accept the above admission criteria.**

Personal Data Protection

☐ I acknowledge that IFPAS and/or Kaplan Professional will handle my personal data in accordance with the IFPAS Data Protection Policy www.ifpas.org.sg/PDPA.PDF, Kaplan Professional Privacy Policy: www.kp.edu.au/privacy-policy, and as otherwise permitted or required by relevant data protection laws.

☐ I accept that my personal data may be handled in Australia, and I may be contacted by IFPAS and/or Kaplan Professional to receive marketing communications via email, phone or WhatsApp in relation to the High Net Worth Certification and my studies.

☐ I authorise IFPAS and Kaplan Professional to disclose my personal information to relevant third parties, including but not limited to the Institute of Banking and Finance Singapore (IBF Singapore), for matters related to (a) my studies or funding; or (b) regulatory and/or compliance (external and internal) requirements, including as required for auditing purposes.

Declaration

☐ I declare that I have read and fully understand the terms and conditions stated in this form and the information I have provided is accurate to the best to my knowledge.

☐ I acknowledge and agree that in the event any course fee funding or subsidy is not approved, rejected, or subsequently clawed back by the relevant authority for reasons not attributable to IFPAS, I shall be liable to pay to IFPAS the full amount equivalent to the funding/subsidy portion of the course fees.

Section 7 — Payment Methods

Tuition fees can be paid by Credit Card/ PayNow/ Bank Transfer. IFPAS takes your privacy seriously. Our enrolment team will send the payment details to you once the class is confirmed.

For self-sponsored candidates, payment must be made 7 business days before the start of the subject.
For company-sponsored candidates, IFPAS will liaise with the respective companies for payment arrangements.

Before enrolling, where did you come across the HNW in the last few weeks? (Tick all that apply - It's okay to choose more than one)

- ☐ IFPAS Email/Partner email
- ☐ IFPAS Magazine
- ☐ Employer
- ☐ LinkedIn
- ☐ Google Ads
- ☐ Google Search
- ☐ Youtube
- ☐ Facebook/Instagram
- ☐ Online banner/Display ad
- ☐ Referral from a Colleague/Friend
- ☐ Other _____

Submit Application Form

Please send the completed application form (all to be submitted in PDF format) to:
EMAIL: education@ifpas.org.sg