



Financial Planning
Institute of Southern Africa

THE PROFESSIONAL STANDARD

PLEDGE

I am a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Institute of Southern Africa. In all my professional engagements I will observe and abide by the eight ethical principles of the Code of Ethics and Professional Responsibility of the Financial Planning Institute of Southern Africa and Financial Planning Standards Board Ltd.

CLIENT FIRST

I accept that placing the client's interests first is a hallmark of professionalism. I will act honestly and not place personal and/or employer gain or advantage, economic or otherwise, before my clients' interests.

INTEGRITY

Integrity requires honesty, candour, fair dealing and truthfulness in all professional matters. I am placed in a position of trust by my clients and the ultimate foundation of that trust is my personal integrity. Allowance can be made for legitimate differences of opinion, but integrity cannot co-exist with deceit or subordination of my principles. Integrity requires that I observe both the letter and the spirit of the Code of Ethics and Professional Responsibility.

OBJECTIVITY

Objectivity requires intellectual honesty and impartiality. Regardless of the services delivered or the capacity in which I function, objectivity requires that I ensure the integrity of my work, manage conflict and exercise sound professional judgment.

FAIRNESS

Fairness requires that I provide my clients with their due, whatever they are owed, or what may be expected from our professional relationship and includes honesty and disclosure of material conflicts of interest. It involves managing my own feelings, prejudices and desires to achieve a proper balance of interests. Fairness is treating others as I would want to be treated.

PROFESSIONALISM

Professionalism requires that I behave with dignity and show respect and courtesy to my clients, my fellow professionals, and others in business-related activities, and that I comply with appropriate rules, regulations and professional requirements. Professionalism requires that I, individually and in cooperation with my peers, enhance and maintain the profession's public image and its ability to serve the public interest.

COMPETENCE

Competence requires that I attain and maintain an adequate level of knowledge, skill and ability in the performance of my professional services. Competence also includes the wisdom to recognise my own limitations and whether consultation with other professionals or referral to other professionals would be appropriate or necessary. Competence requires that I make a continuing commitment to learning and professional improvement.

CONFIDENTIALITY

Confidentiality requires client information to be protected and maintained in such a manner that allows access only to those who are authorised or entitled, according to the laws of the Republic of South Africa. A relationship of trust and confidence with my clients can only be built on the understanding that I will not disclose my clients' information inappropriately.

DILIGENCE

I will fulfill my professional commitments promptly and thoroughly and I will take due care when planning, supervising and delivering professional services.